

**SUPPLEMENTAL TABLES ON
MORTGAGE LENDING IN EVERY MASSACHUSETTS CITY & TOWN, 2017**

to accompany

Changing Patterns XXV

**Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods
in Boston, Greater Boston and Massachusetts, 2017**

BY

Jim Campen

The tables in *Changing Patterns XXV* present data on mortgage lending in Boston, Greater Boston, and Massachusetts, and for 36 of the state's largest cities & towns. These supplemental tables provide information on 2017 lending in all of the state's cities and towns, including subtotals for each county.

1. Total & FHA-Insured Loans
2. Total & FHA Home-Purchase Loans to Black, Latino & White Borrowers
3. Denial Rates by Borrower Race/Ethnicity, Home-Purchase Loans

(Note: Each of the three tables is seven pages long.)

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MASSACHUSETTS COMMUNITY & BANKING COUNCIL

P.O. BOX 45578 | SOMERVILLE, MA 02145 | 800.982.8268

www.mcabc.info

SUPPLEMENTAL TABLE I
Total & FHA-Insured Loans in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2017

	Home-Purchase Loans			Refinance Loans		
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Barnstable County	2,627	472	18.0%	2,114	157	7.4%
Barnstable	586	146	24.9%	468	41	8.8%
Bourne	257	35	13.6%	180	15	8.3%
Brewster	132	15	11.4%	79	8	10.1%
Chatham	41	3	7.3%	63	1	1.6%
Dennis	146	22	15.1%	100	9	9.0%
Eastham	44	2	4.5%	52	5	9.6%
Falmouth	313	51	16.3%	276	11	4.0%
Harwich	144	18	12.5%	120	6	5.0%
Mashpee	255	38	14.9%	176	12	6.8%
Orleans	41	1	2.4%	41	0	0.0%
Provincetown	35	0	0.0%	25	0	0.0%
Sandwich	278	53	19.1%	251	20	8.0%
Truro	15	0	0.0%	23	0	0.0%
Wellfleet	20	2	10.0%	31	1	3.2%
Yarmouth	320	86	26.9%	229	28	12.2%
Berkshire County	1,242	149	12.0%	550	37	6.7%
Adams	75	10	13.3%	34	4	11.8%
Cheshire	34	2	5.9%	12	1	8.3%
Clarksburg	17	2	11.8%	6	0	0.0%
Dalton	84	13	15.5%	33	1	3.0%
Great Barrington	46	1	2.2%	27	1	3.7%
Hinsdale	21	2	9.5%	9	0	0.0%
Lanesborough	47	4	8.5%	18	0	0.0%
Lee	50	3	6.0%	16	1	6.3%
Lenox	58	0	0.0%	31	0	0.0%
New Marlborough	11	1	9.1%	9	1	11.1%
North Adams	90	11	12.2%	41	4	9.8%
Pittsfield	463	86	18.6%	159	16	10.1%
Sheffield	35	3	8.6%	22	2	9.1%
Stockbridge	11	0	0.0%	10	0	0.0%
West Stockbridge	16	1	6.3%	6	1	16.7%
Williamstown	57	2	3.5%	33	1	3.0%
Alfred/Egmont/MtWash*	16	0	0.0%	9	0	0.0%
Becket/Washington*	35	4	11.4%	15	2	13.3%
Florida/Savoy*	12	0	0.0%	6	0	0.0%
Hancock/NAsh/Richmond*	27	1	3.7%	24	0	0.0%
Monterey/Tyringham*	4	0	0.0%	4	0	0.0%
Otis/Sandisfield*	19	2	10.5%	19	2	10.5%
Peru/Windsor*	14	1	7.1%	7	0	0.0%
Bristol County	6,165	1,738	28.2%	4,183	495	11.8%
Acushnet	120	37	30.8%	107	9	8.4%
Attleboro	582	155	26.6%	395	58	14.7%
Berkley	76	13	17.1%	95	13	13.7%
Dartmouth	342	59	17.3%	287	23	8.0%
Dighton	126	30	23.8%	77	7	9.1%
Easton	311	29	9.3%	237	21	8.9%

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	Home-Purchase Loans			Refinance Loans		
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Fairhaven	185	46	24.9%	140	17	12.1%
Fall River	621	280	45.1%	300	45	15.0%
Freetown	111	30	27.0%	93	8	8.6%
Mansfield	257	24	9.3%	216	12	5.6%
New Bedford	817	395	48.3%	441	77	17.5%
North Attleborough	393	77	19.6%	294	37	12.6%
Norton	245	34	13.9%	185	15	8.1%
Raynham	252	53	21.0%	165	26	15.8%
Rehoboth	146	26	17.8%	120	9	7.5%
Seekonk	189	36	19.0%	153	16	10.5%
Somerset	253	71	28.1%	184	24	13.0%
Swansea	234	46	19.7%	154	14	9.1%
Taunton	741	274	37.0%	397	56	14.1%
Westport	164	23	14.0%	143	8	5.6%
Dukes County	135	14	10.4%	167	7	4.2%
Edgartown	23	3	13.0%	44	3	6.8%
Oak Bluffs	39	5	12.8%	48	2	4.2%
Tisbury	39	4	10.3%	42	1	2.4%
Aq/Chil/Gos/WTis*	33	2	6.1%	33	1	3.0%
Essex County	9,301	1,743	18.7%	6,554	602	9.2%
Amesbury	275	40	14.5%	166	16	9.6%
Andover	473	15	3.2%	293	13	4.4%
Beverly	482	41	8.5%	357	22	6.2%
Boxford	123	5	4.1%	90	5	5.6%
Danvers	353	34	9.6%	301	31	10.3%
Essex	55	5	9.1%	29	3	10.3%
Georgetown	101	10	9.9%	106	9	8.5%
Gloucester	268	29	10.8%	227	17	7.5%
Groveland	79	13	16.5%	79	3	3.8%
Hamilton	97	6	6.2%	76	1	1.3%
Haverhill	912	242	26.5%	596	73	12.2%
Ipswich	178	7	3.9%	133	9	6.8%
Lawrence	559	286	51.2%	305	74	24.3%
Lynn	970	377	38.9%	624	100	16.0%
Lynnfield	175	4	2.3%	113	6	5.3%
Manchester BTS	63	0	0.0%	50	0	0.0%
Marblehead	252	14	5.6%	185	3	1.6%
Merrimac	102	14	13.7%	67	6	9.0%
Methuen	672	191	28.4%	480	52	10.8%
Middleton	122	8	6.6%	98	3	3.1%
Nahant	43	3	7.0%	41	1	2.4%
Newbury	90	10	11.1%	74	3	4.1%
Newburyport	285	14	4.9%	174	3	1.7%
North Andover	406	32	7.9%	281	16	5.7%
Peabody	594	114	19.2%	502	55	11.0%
Rockport	71	3	4.2%	67	2	3.0%
Rowley	66	9	13.6%	67	3	4.5%
Salem	577	86	14.9%	328	18	5.5%

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	Home-Purchase Loans			Refinance Loans		
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Salisbury	122	18	14.8%	82	10	12.2%
Saugus	337	83	24.6%	299	36	12.0%
Swampscott	185	18	9.7%	139	8	5.8%
Topsfield	82	5	6.1%	53	1	1.9%
Wenham	51	3	5.9%	27	0	0.0%
West Newbury	81	4	4.9%	45	0	0.0%
Franklin County	635	98	15.4%	371	29	7.8%
Deerfield	56	3	5.4%	25	0	0.0%
Greenfield	171	31	18.1%	72	4	5.6%
Montague	70	14	20.0%	53	5	9.4%
Northfield	34	4	11.8%	15	1	6.7%
Orange	80	24	30.0%	49	9	18.4%
Ashfield/Conway*	29	2	6.9%	23	0	0.0%
Bernstn/Gill/Leyden*	31	1	3.2%	27	2	7.4%
Buckland/Shelburne*	10	1	10.0%	17	1	5.9%
Chl/Col/Hw/Hea/Mn/Ro*	35	9	25.7%	23	2	8.7%
Ervng/Warwck/Wend*	24	4	16.7%	14	3	21.4%
Lev/NSalem/Shutes*	45	3	6.7%	26	1	3.8%
Sunderlnd/Whately*	50	2	4.0%	27	1	3.7%
Hampden County	4,612	1,352	29.3%	2,269	289	12.7%
Agawam	288	39	13.5%	210	28	13.3%
Brimfield	39	4	10.3%	36	2	5.6%
Chicopee	560	176	31.4%	264	32	12.1%
East Longmeadow	232	36	15.5%	115	9	7.8%
Hampden	62	10	16.1%	40	1	2.5%
Holyoke	250	80	32.0%	130	21	16.2%
Longmeadow	222	16	7.2%	99	4	4.0%
Ludlow	223	45	20.2%	135	11	8.1%
Monson	109	30	27.5%	49	5	10.2%
Palmer	160	39	24.4%	48	4	8.3%
Southwick	105	13	12.4%	68	5	7.4%
Springfield	1,328	647	48.7%	503	103	20.5%
West Springfield	284	75	26.4%	135	19	14.1%
Westfield	395	85	21.5%	233	20	8.6%
Wilbraham	207	17	8.2%	117	8	6.8%
Bln/Chs/Grv/Mnt/Rus/Tol*	80	23	28.8%	51	7	13.7%
Holland/Wales*	68	17	25.0%	36	10	27.8%
Hampshire County	1,408	144	10.2%	769	39	5.1%
Amherst	139	2	1.4%	72	1	1.4%
Belchertown	200	17	8.5%	101	7	6.9%
Chesterfield	12	1	8.3%	12	1	8.3%
Easthampton	149	20	13.4%	76	5	6.6%
Granby	75	6	8.0%	45	1	2.2%
Hadley	30	3	10.0%	27	0	0.0%
Hatfield	45	5	11.1%	22	0	0.0%
Huntington	29	6	20.7%	20	2	10.0%
Northampton	252	12	4.8%	137	3	2.2%

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Pelham	11	2	18.2%	8	0	0.0%
South Hadley	189	24	12.7%	112	11	9.8%
Southampton	64	10	15.6%	39	2	5.1%
Ware	124	31	25.0%	48	4	8.3%
Westhampton	15	1	6.7%	12	1	8.3%
Cum/Midfld/Plnfld/Worth*	36	2	5.6%	18	1	5.6%
Goshen/Williamsburg*	38	2	5.3%	20	0	0.0%
Middlesex County	16,399	1,325	8.1%	11,552	626	5.4%
Acton	369	9	2.4%	176	4	2.3%
Arlington	497	5	1.0%	300	4	1.3%
Ashby	40	10	25.0%	23	4	17.4%
Ashland	321	23	7.2%	165	14	8.5%
Ayer	95	15	15.8%	64	4	6.3%
Bedford	168	2	1.2%	115	0	0.0%
Belmont	235	1	0.4%	160	1	0.6%
Billerica	427	65	15.2%	438	42	9.6%
Boxborough	76	2	2.6%	46	2	4.3%
Burlington	218	9	4.1%	208	15	7.2%
Cambridge	530	2	0.4%	368	1	0.3%
Carlisle	66	0	0.0%	49	0	0.0%
Chelmsford	492	43	8.7%	316	14	4.4%
Concord	192	1	0.5%	161	3	1.9%
Dracut	474	90	19.0%	359	44	12.3%
Dunstable	45	2	4.4%	37	4	10.8%
Everett	267	73	27.3%	227	19	8.4%
Framingham	772	122	15.8%	487	39	8.0%
Groton	178	16	9.0%	97	3	3.1%
Holliston	236	17	7.2%	145	5	3.4%
Hopkinton	327	14	4.3%	198	8	4.0%
Hudson	246	31	12.6%	164	10	6.1%
Lexington	385	1	0.3%	282	0	0.0%
Lincoln	48	0	0.0%	41	0	0.0%
Littleton	146	10	6.8%	77	7	9.1%
Lowell	889	236	26.5%	578	74	12.8%
Malden	434	49	11.3%	336	22	6.5%
Marlborough	463	93	20.1%	279	25	9.0%
Maynard	180	20	11.1%	94	9	9.6%
Medford	502	10	2.0%	447	26	5.8%
Melrose	336	11	3.3%	273	11	4.0%
Natick	402	7	1.7%	286	10	3.5%
Newton	832	2	0.2%	633	4	0.6%
North Reading	226	17	7.5%	169	10	5.9%
Pepperell	159	39	24.5%	96	14	14.6%
Reading	373	13	3.5%	222	6	2.7%
Sherborn	69	0	0.0%	46	0	0.0%
Shirley	78	11	14.1%	57	3	5.3%
Somerville	532	2	0.4%	297	4	1.3%
Stoneham	276	11	4.0%	184	12	6.5%

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Stow	102	5	4.9%	66	2	3.0%
Sudbury	256	11	4.3%	148	4	2.7%
Tewksbury	397	57	14.4%	366	30	8.2%
Townsend	134	30	22.4%	78	6	7.7%
Tyngsborough	147	18	12.2%	138	13	9.4%
Wakefield	323	20	6.2%	245	11	4.5%
Waltham	507	14	2.8%	364	14	3.8%
Watertown	297	3	1.0%	208	4	1.9%
Wayland	170	2	1.2%	112	3	2.7%
Westford	306	20	6.5%	194	11	5.7%
Weston	156	0	0.0%	107	0	0.0%
Wilmington	278	24	8.6%	263	18	6.8%
Winchester	329	1	0.3%	202	2	1.0%
Woburn	396	36	9.1%	361	31	8.6%
Nantucket County	105	1	1.0%	93	2	2.2%
Nantucket	105	1	1.0%	93	2	2.2%
Norfolk County	8,437	778	9.2%	5,805	369	6.4%
Avon	64	22	34.4%	39	2	5.1%
Bellingham	225	51	22.7%	191	20	10.5%
Braintree	405	22	5.4%	323	21	6.5%
Brookline	428	0	0.0%	304	0	0.0%
Canton	313	23	7.3%	213	13	6.1%
Cohasset	161	1	0.6%	75	2	2.7%
Dedham	305	30	9.8%	248	21	8.5%
Dover	118	1	0.8%	54	0	0.0%
Foxborough	222	16	7.2%	156	18	11.5%
Franklin	436	49	11.2%	298	21	7.0%
Holbrook	169	45	26.6%	150	22	14.7%
Medfield	173	2	1.2%	105	4	3.8%
Medway	175	22	12.6%	136	11	8.1%
Millis	136	16	11.8%	73	5	6.8%
Milton	342	11	3.2%	266	14	5.3%
Needham	373	0	0.0%	244	1	0.4%
Norfolk	169	9	5.3%	87	3	3.4%
Norwood	283	21	7.4%	189	13	6.9%
Plainville	151	24	15.9%	90	4	4.4%
Quincy	946	59	6.2%	566	35	6.2%
Randolph	407	114	28.0%	313	49	15.7%
Sharon	243	10	4.1%	146	2	1.4%
Stoughton	360	102	28.3%	266	18	6.8%
Walpole	331	12	3.6%	227	14	6.2%
Wellesley	321	0	0.0%	221	0	0.0%
Westwood	186	3	1.6%	129	3	2.3%
Weymouth	818	95	11.6%	572	46	8.0%
Wrentham	177	18	10.2%	124	7	5.6%
Plymouth County	7,094	1,716	24.2%	5,141	611	11.9%
Abington	241	49	20.3%	168	23	13.7%

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	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Bridgewater	335	62	18.5%	224	20	8.9%
Brockton	1,245	694	55.7%	783	172	22.0%
Carver	173	42	24.3%	144	12	8.3%
Duxbury	221	14	6.3%	180	14	7.8%
East Bridgewater	174	40	23.0%	168	21	12.5%
Halifax	117	32	27.4%	92	17	18.5%
Hanover	219	24	11.0%	162	16	9.9%
Hanson	148	34	23.0%	139	17	12.2%
Hingham	308	4	1.3%	223	7	3.1%
Hull	117	14	12.0%	103	7	6.8%
Kingston	199	31	15.6%	146	15	10.3%
Lakeville	163	26	16.0%	128	16	12.5%
Marion	69	3	4.3%	41	2	4.9%
Marshfield	300	37	12.3%	291	15	5.2%
Mattapoisett	65	9	13.8%	61	4	6.6%
Middleborough	286	80	28.0%	239	25	10.5%
Norwell	172	8	4.7%	109	4	3.7%
Pembroke	259	47	18.1%	207	28	13.5%
Plymouth	970	185	19.1%	650	86	13.2%
Plympton	39	10	25.6%	40	3	7.5%
Rochester	69	18	26.1%	53	6	11.3%
Rockland	256	69	27.0%	175	24	13.7%
Scituate	288	19	6.6%	198	14	7.1%
Wareham	349	89	25.5%	197	27	13.7%
West Bridgewater	116	26	22.4%	62	4	6.5%
Whitman	196	50	25.5%	158	12	7.6%
Suffolk County	5,659	509	9.0%	3,867	213	5.5%
Boston	4,749	285	6.0%	3,213	156	4.9%
Chelsea	224	41	18.3%	128	15	11.7%
Revere	462	155	33.5%	354	27	7.6%
Winthrop	224	28	12.5%	172	15	8.7%
Worcester County	10,264	2,000	19.5%	5,787	545	9.4%
Ashburnham	111	21	18.9%	55	4	7.3%
Athol	177	58	32.8%	60	8	13.3%
Auburn	241	51	21.2%	152	15	9.9%
Barre	77	26	33.8%	41	6	14.6%
Berlin	56	4	7.1%	24	0	0.0%
Blackstone	129	24	18.6%	100	10	10.0%
Bolton	98	0	0.0%	62	0	0.0%
Boylston	86	1	1.2%	51	1	2.0%
Brookfield	38	9	23.7%	31	4	12.9%
Charlton	178	15	8.4%	128	6	4.7%
Clinton	167	36	21.6%	106	10	9.4%
Douglas	129	14	10.9%	92	5	5.4%
Dudley	133	30	22.6%	96	13	13.5%
East Brookfield	38	9	23.7%	14	2	14.3%
Fitchburg	477	192	40.3%	192	29	15.1%

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	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Gardner	246	84	34.1%	117	15	12.8%
Grafton	306	15	4.9%	167	10	6.0%
Harvard	67	0	0.0%	49	0	0.0%
Holden	314	34	10.8%	171	12	7.0%
Hopedale	82	7	8.5%	67	5	7.5%
Hubbardston	64	12	18.8%	35	4	11.4%
Lancaster	81	5	6.2%	55	2	3.6%
Leicester	127	38	29.9%	108	15	13.9%
Leominster	583	131	22.5%	277	33	11.9%
Lunenburg	191	21	11.0%	86	6	7.0%
Mendon	83	2	2.4%	61	0	0.0%
Milford	406	60	14.8%	234	27	11.5%
Millbury	205	31	15.1%	122	12	9.8%
Millville	42	7	16.7%	45	6	13.3%
North Brookfield	59	20	33.9%	34	6	17.6%
Northborough	221	9	4.1%	141	7	5.0%
Northbridge	241	24	10.0%	143	11	7.7%
Oakham	25	7	28.0%	13	0	0.0%
Oxford	200	46	23.0%	118	9	7.6%
Paxton	75	14	18.7%	41	1	2.4%
Princeton	46	8	17.4%	30	0	0.0%
Rutland	146	14	9.6%	73	7	9.6%
Shrewsbury	449	23	5.1%	269	2	0.7%
Southborough	165	4	2.4%	93	2	2.2%
Southbridge	168	85	50.6%	77	15	19.5%
Spencer	128	29	22.7%	92	11	12.0%
Sterling	104	10	9.6%	58	2	3.4%
Sturbridge	158	22	13.9%	86	10	11.6%
Sutton	111	9	8.1%	93	1	1.1%
Templeton	91	24	26.4%	64	10	15.6%
Upton	136	6	4.4%	72	1	1.4%
Uxbridge	219	18	8.2%	142	9	6.3%
Warren	58	14	24.1%	34	7	20.6%
Webster	217	71	32.7%	110	19	17.3%
West Boylston	95	15	15.8%	55	7	12.7%
West Brookfield	34	6	17.6%	26	4	15.4%
Westborough	243	1	0.4%	140	0	0.0%
Westminster	123	11	8.9%	71	8	11.3%
Worcester	1,605	518	32.3%	784	121	15.4%
Hardwick/NwBrntree*	28	8	28.6%	19	3	15.8%
Petersham/Philipston*	34	5	14.7%	23	4	17.4%
Winchendon/Rylston*	153	42	27.5%	88	8	9.1%

* Lending data are not shown separately for the 61 towns that consist of only part of a census tract (in one case, a town—Winchendon—contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 22 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

SUPPLEMENTAL TABLE 2
Total & FHA-Insured Loans to Black, Latino, & White Borrowers in All Cities & Towns
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	Black Borrowers			Latino Borrowers			White Borrowers			FHA Share	
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Disparity Ratios	
										Black/White	Latino/White
Barnstable County	65	30	46.2%	103	40	38.8%	2,100	338	16.1%	2.87	2.41
Barnstable	27	13	48.1%	60	25	41.7%	396	85	21.5%	2.24	1.94
Bourne				5	3	60.0%	220	27	12.3%		4.89
Brewster	4	1	25.0%	1	1	100.0%	109	12	11.0%	2.27	9.08
Chatham				1	0	0.0%	36	3	8.3%		0.00
Dennis	8	5	62.5%	2	1	50.0%	122	14	11.5%	5.45	4.36
Eastham	1	0	0.0%				34	2	5.9%	0.00	
Falmouth	5	2	40.0%	8	2	25.0%	269	40	14.9%	2.69	1.68
Harwich	2	1	50.0%	1	0	0.0%	117	16	13.7%	3.66	0.00
Mashpee	2	0	0.0%	7	3	42.9%	215	28	13.0%	0.00	3.29
Orleans							34	1	2.9%		
Provincetown							34	0	0.0%		
Sandwich	4	2	50.0%	6	2	33.3%	221	44	19.9%	2.51	1.67
Truro							14	0	0.0%		
Wellfleet							19	2	10.5%		
Yarmouth	12	6	50.0%	12	3	25.0%	260	64	24.6%	2.03	1.02
Berkshire County	29	9	31.0%	40	10	25.0%	1,094	116	10.6%	2.93	2.36
Adams				2	1	50.0%	69	9	13.0%		3.83
Cheshire	1	1	100.0%	1	0	0.0%	31	1	3.2%	31.00	0.00
Clarksburg	1	0	0.0%				16	2	12.5%	0.00	
Dalton	1	0	0.0%	3	1	33.3%	73	11	15.1%	0.00	2.21
Great Barrington							39	1	2.6%		
Hinsdale	1	0	0.0%				17	1	5.9%	0.00	
Lanesborough				2	0	0.0%	45	4	8.9%		0.00
Lee				1	0	0.0%	44	3	6.8%		0.00
Lenox							53		0.0%		
New Marlborough							10	0	0.0%		
North Adams	1	1	100.0%	1	0	0.0%	81	10	12.3%	8.10	0.00
Pittsfield	20	7	35.0%	23	8	34.8%	396	68	17.2%	2.04	2.03
Sheffield				1	0	0.0%	33	3	9.1%		0.00
Stockbridge	1	0	0.0%				10	0	0.0%	na	
West Stockbridge				1	0	0.0%	15	1	6.7%		0.00
Williamstown	3	0	0.0%	2	0	0.0%	49	2	4.1%	0.00	0.00
Alfred/Egmont/MtWash*				1	0	0.0%	13	0	0.0%		na
Becket/Washington*				2	0	0.0%	30	3	10.0%		0.00
Florida/Savoy*							11	0	0.0%		
Hancock/NAsh/Richmond*							23	1	4.3%		
Monterey/Tyringham*							4	0	0.0%		
Otis/Sandisfield*							18	2	11.1%		
Peru/Windsor*							14	1	7.1%		
Bristol County	336	192	57.1%	310	177	57.1%	4,836	1,187	24.5%	2.33	2.33
Acushnet							115	34	29.6%		
Attleboro	40	21	52.5%	26	17	65.4%	436	96	22.0%	2.38	2.97
Berkley	1	0	0.0%	2	2	100.0%	67	10	14.9%	0.00	6.70
Dartmouth	5	1	20.0%	5	2	40.0%	288	50	17.4%	1.15	2.30
Dighton	4	1	25.0%	6	1	16.7%	96	20	20.8%	1.20	0.80
Easton	23	10	43.5%	10	0	0.0%	243	17	7.0%	6.21	0.00

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										Black/White	Latino/White
Fairhaven	4	0	0.0%	7	5	71.4%	163	37	22.7%	0.00	3.15
Fall River	42	25	59.5%	43	30	69.8%	447	183	40.9%	1.45	1.70
Freetown				3	0	0.0%	99	28	28.3%		0.00
Mansfield	5	2	40.0%	7	1	14.3%	211	14	6.6%	6.03	2.15
New Bedford	80	53	66.3%	123	86	69.9%	557	234	42.0%	1.58	1.66
North Attleborough	15	9	60.0%	8	3	37.5%	312	61	19.6%	3.07	1.92
Norton	3	0	0.0%	3	0	0.0%	216	32	14.8%	0.00	0.00
Raynham	6	3	50.0%	10	4	40.0%	210	41	19.5%	2.56	2.05
Rehoboth	2	1	50.0%	3	1	33.3%	133	20	15.0%	3.33	2.22
Seekonk	2	0	0.0%	3	3	100.0%	161	27	16.8%	0.00	5.96
Somerset	4	2	50.0%	7	2	28.6%	207	55	26.6%	1.88	1.08
Swansea	2	0	0.0%	3	2	66.7%	201	38	18.9%	0.00	3.53
Taunton	95	62	65.3%	38	17	44.7%	538	173	32.2%	2.03	1.39
Westport	3	2	66.7%	3	1	33.3%	136	17	12.5%	5.33	2.67
Dukes County	4	0	0.0%	12	4	33.3%	111	9	8.1%	0.00	4.11
Edgartown	1	0	0.0%	1	1	100.0%	18	1	5.6%	0.00	18.00
Oak Bluffs	2	0	0.0%	4	1	25.0%	33	4	12.1%	0.00	2.06
Tisbury	1	0	0.0%	7	2	28.6%	28	2	7.1%	0.00	4.00
Aq/Chil/Gos/WTis*							31	2	6.5%		
Essex County	249	117	47.0%	1,515	740	48.8%	6,373	756	11.9%	3.96	4.12
Amesbury	3	2	66.7%	9	3	33.3%	236	33	14.0%	4.77	2.38
Andover	7	1	14.3%	16	1	6.3%	312	8	2.6%	5.57	2.44
Beverly	2	1	50.0%	8	5	62.5%	419	33	7.9%	6.35	7.94
Boxford	2	0	0.0%	3	0	0.0%	99	4	4.0%	0.00	0.00
Danvers	5	2	40.0%	13	1	7.7%	303	31	10.2%	3.91	0.75
Essex							48	5	10.4%		
Georgetown				1	1	100.0%	87	8	9.2%		10.88
Gloucester	2	2	100.0%	2	0	0.0%	248	24	9.7%	10.33	0.00
Groveland	1	0	0.0%	1	0	0.0%	72	13	18.1%	0.00	0.00
Hamilton				3	0	0.0%	84	6	7.1%		0.00
Haverhill	44	15	34.1%	151	82	54.3%	626	128	20.4%	1.67	2.66
Ipswich	1	0	0.0%				158	7	4.4%	0.00	
Lawrence	14	7	50.0%	460	243	52.8%	54	22	40.7%	1.23	1.30
Lynn	68	33	48.5%	407	225	55.3%	364	81	22.3%	2.18	2.48
Lynnfield	1	0	0.0%	2	0	0.0%	137	4	2.9%	0.00	0.00
Manchester BTS							53	0	0.0%		
Marblehead				4	1	25.0%	217	13	6.0%		4.17
Merrimac	1	1	100.0%	2	2	100.0%	89	10	11.2%	8.90	8.90
Methuen	38	22	57.9%	201	90	44.8%	346	61	17.6%	3.28	2.54
Middleton				4	0	0.0%	100	8	8.0%		0.00
Nahant	1	1	100.0%				39	1	2.6%	39.00	
Newbury				1	0	0.0%	79	8	10.1%		0.00
Newburyport				5	0	0.0%	248	14	5.6%		0.00
North Andover	5	1	20.0%	20	6	30.0%	311	23	7.4%	2.70	4.06
Peabody	16	8	50.0%	63	28	44.4%	454	69	15.2%	3.29	2.92
Rockport	1	0	0.0%				55	1	1.8%	0.00	
Rowley				4	0	0.0%	61	8	13.1%		0.00
Salem	17	11	64.7%	46	20	43.5%	448	53	11.8%	5.47	3.68

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										Black/White	Latino/White
Salisbury				1	0	0.0%	111	18	16.2%		0.00
Saugus	18	10	55.6%	73	30	41.1%	190	37	19.5%	2.85	2.11
Swampscott	1	0	0.0%	10	1	10.0%	141	14	9.9%	0.00	1.01
Topsfield				2	1	50.0%	76	4	5.3%		9.50
Wenham				1	0	0.0%	45	3	6.7%		0.00
West Newbury	1	0	0.0%	2	0	0.0%	63	4	6.3%	0.00	0.00
Franklin County	4	1	25.0%	16	4	25.0%	559	88	15.7%	1.59	1.59
Deerfield				1	0	0.0%	52	3	5.8%		0.00
Greenfield	1	0	0.0%	5	3	60.0%	154	26	16.9%	0.00	3.55
Montague							65	13	20.0%		
Northfield	1	0	0.0%	1	1	100.0%	30	3	10.0%	0.00	10.00
Orange	1	1	100.0%	2	0	0.0%	75	22	29.3%	3.41	0.00
Ashfield/Conway*				2	0	0.0%	22	2	9.1%		0.00
Bernstn/Gill/Leyden*				1	0	0.0%	26	1	3.8%		0.00
Buckland/Shelburne*							9	1	11.1%		
Chl/Col/Hw/Hea/Mn/Ro*							30	8	26.7%		
Ervng/Warwck/Wend*				1	0	0.0%	21	4	19.0%		0.00
Lev/NSalem/Shutes*	1	0	0.0%	1	0	0.0%	36	3	8.3%	0.00	0.00
SunderInd/Whately*				2	0	0.0%	39	2	5.1%		0.00
Hampden County	252	137	54.4%	710	386	54.4%	3,072	661	21.5%	2.53	2.53
Agawam	4	1	25.0%	6	1	16.7%	250	33	13.2%	1.89	1.26
Brimfield	1	0	0.0%	1	0	0.0%	30	2	6.7%	0.00	0.00
Chicopee	20	5	25.0%	98	48	49.0%	375	98	26.1%	0.96	1.87
East Longmeadow	5	3	60.0%	11	2	18.2%	185	28	15.1%	3.96	1.20
Hampden	1	1	100.0%	2	2	100.0%	53	7	13.2%	7.57	7.57
Holyoke	8	4	50.0%	47	21	44.7%	159	40	25.2%	1.99	1.78
Longmeadow	5	0	0.0%	4	1	25.0%	176	13	7.4%	0.00	3.38
Ludlow	2	0	0.0%	10	6	60.0%	174	33	19.0%	0.00	3.16
Monson				3	3	100.0%	98	24	24.5%		4.08
Palmer	2	1	50.0%	7	3	42.9%	134	30	22.4%	2.23	1.91
Southwick	1	0	0.0%	2	0	0.0%	88	11	12.5%	0.00	0.00
Springfield	190	115	60.5%	465	275	59.1%	508	183	36.0%	1.68	1.64
West Springfield	6	5	83.3%	21	10	47.6%	209	45	21.5%	3.87	2.21
Westfield	4	2	50.0%	22	11	50.0%	325	63	19.4%	2.58	2.58
Wilbraham	3	0	0.0%	6	0	0.0%	173	17	9.8%	0.00	0.00
Bln/Chs/Grv/Mnt/Rus/Tol*				3	1	33.3%	75	20	26.7%		1.25
Holland/Wales*				2	2	100.0%	60	14	23.3%		4.29
Hampshire County	14	1	7.1%	55	14	25.5%	1,133	115	10.2%	0.70	2.51
Amherst	4	0	0.0%	8	1	12.5%	91	1	1.1%	0.00	11.38
Belchertown	5	0	0.0%	5	0	0.0%	162	14	8.6%	0.00	0.00
Chesterfield							10	0	0.0%		
Easthampton	1	0	0.0%	6	3	50.0%	125	16	12.8%	0.00	3.91
Granby				5	1	20.0%	60	5	8.3%		2.40
Hadley				2	0	0.0%	16	1	6.3%		0.00
Hatfield							41	5	12.2%		
Huntington							26	6	23.1%		
Northampton	3	0	0.0%	7	1	14.3%	201	11	5.5%	0.00	2.61

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										Black/White	Latino/White
Pelham							9	2	22.2%		
South Hadley				8	3	37.5%	152	16	10.5%		3.56
Southampton				2	0	0.0%	58	10	17.2%		0.00
Ware	1	1	100.0%	11	5	45.5%	100	23	23.0%	4.35	1.98
Westhampton							14	1	7.1%		
Cum/Midfld/Plnfd/Worth*				1	0	0.0%	34	2	5.9%		0.00
Goshen/Williamsburg*							34	2	5.9%		
Middlesex County	313	96	30.7%	903	283	31.3%	10,365	703	6.8%	4.52	4.62
Acton	1	0	0.0%	10	0	0.0%	198	8	4.0%	0.00	0.00
Arlington	4	0	0.0%	10	1	10.0%	306	4	1.3%	0.00	7.65
Ashby				2	1	50.0%	35	8	22.9%		2.19
Ashland	6	2	33.3%	24	5	20.8%	170	8	4.7%	7.08	4.43
Ayer	4	1	25.0%	4	3	75.0%	75	11	14.7%	1.70	5.11
Bedford	1	0	0.0%	1	0	0.0%	89	2	2.2%	0.00	0.00
Belmont	1	0	0.0%	6	0	0.0%	138	1	0.7%	0.00	0.00
Billerica	13	7	53.8%	20	8	40.0%	299	42	14.0%	3.83	2.85
Boxborough	3	1	33.3%	2	0	0.0%	43	0	0.0%	na	na
Burlington	4	1	25.0%	9	0	0.0%	123	6	4.9%	5.13	0.00
Cambridge	6	0	0.0%	16	0	0.0%	297	2	0.7%	0.00	0.00
Carlisle							47	0	0.0%		
Chelmsford	10	2	20.0%	19	2	10.5%	326	32	9.8%	2.04	1.07
Concord	2	0	0.0%	2	0	0.0%	145	1	0.7%	0.00	0.00
Dracut	23	7	30.4%	50	18	36.0%	328	52	15.9%	1.92	2.27
Dunstable				1	0	0.0%	38	2	5.3%		0.00
Everett	20	8	40.0%	73	38	52.1%	95	14	14.7%	2.71	3.53
Frammingham	17	5	29.4%	111	48	43.2%	482	57	11.8%	2.49	3.66
Groton	4	3	75.0%	5	1	20.0%	130	8	6.2%	12.19	3.25
Holliston	6	0	0.0%	6	4	66.7%	161	11	6.8%	0.00	9.76
Hopkinton				7	1	14.3%	194	13	6.7%		2.13
Hudson	4	0	0.0%	18	5	27.8%	195	21	10.8%	0.00	2.58
Lexington	1	0	0.0%	8	1	12.5%	154	0	0.0%	na	na
Lincoln	1	0	0.0%				27	0	0.0%	na	
Littleton	3	0	0.0%	2	0	0.0%	96	9	9.4%	0.00	0.00
Lowell	58	28	48.3%	132	57	43.2%	400	68	17.0%	2.84	2.54
Malden	18	7	38.9%	31	7	22.6%	193	23	11.9%	3.26	1.89
Marlborough	8	4	50.0%	96	43	44.8%	279	34	12.2%	4.10	3.68
Maynard				8	0	0.0%	138	18	13.0%		0.00
Medford	4	0	0.0%	16	0	0.0%	329	8	2.4%	0.00	0.00
Melrose	4	0	0.0%	7	2	28.6%	232	8	3.4%	0.00	8.29
Natick	3	0	0.0%	8	2	25.0%	274	4	1.5%	0.00	17.13
Newton	5	0	0.0%	26	0	0.0%	471	2	0.4%	0.00	0.00
North Reading	1	0	0.0%	10	4	40.0%	175	10	5.7%	0.00	7.00
Pepperell	4	2	50.0%	4	1	25.0%	130	31	23.8%	2.10	1.05
Reading	4	1	25.0%	10	2	20.0%	278	9	3.2%	7.72	6.18
Sherborn	1	0	0.0%				55	0	0.0%	na	
Shirley	1	0	0.0%	1	0	0.0%	60	10	16.7%	0.00	0.00
Somerville	3	0	0.0%	12	0	0.0%	350	2	0.6%	0.00	0.00
Stoneham	3	0	0.0%	11	1	9.1%	210	9	4.3%	0.00	2.12

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										Black/White	Latino/White
Stow							86	4	4.7%		
Sudbury	3	0	0.0%	2	1	50.0%	184	6	3.3%	0.00	15.33
Tewksbury	9	5	55.6%	19	8	42.1%	314	36	11.5%	4.85	3.67
Townsend	4	1	25.0%	3	0	0.0%	112	26	23.2%	1.08	0.00
Tyngsborough	6	5	83.3%	7	2	28.6%	104	9	8.7%	9.63	3.30
Wakefield	2	0	0.0%	9	1	11.1%	254	15	5.9%	0.00	1.88
Waltham	12	2	16.7%	16	1	6.3%	323	7	2.2%	7.69	2.88
Watertown	7	0	0.0%	11	2	18.2%	184	1	0.5%	0.00	33.45
Wayland				5	0	0.0%	121	2	1.7%		0.00
Westford	2	1	50.0%	12	1	8.3%	156	14	9.0%	5.57	0.93
Weston				2	0	0.0%	98	0	0.0%		na
Wilmington	3	0	0.0%	9	2	22.2%	207	17	8.2%	0.00	2.71
Winchester				8	0	0.0%	183	0	0.0%		na
Woburn	14	3	21.4%	22	10	45.5%	274	18	6.6%	3.26	6.92
Nantucket County	6	0	0.0%	5	1	20.0%	81	0	0.0%	na	na
Nantucket	6	0	0.0%	5	1	20.0%	81	0	0.0%	na	na
Norfolk County	453	184	40.6%	332	73	22.0%	5,497	405	7.4%	5.51	2.98
Avon	13	10	76.9%	5	2	40.0%	29	6	20.7%	3.72	1.93
Bellingham	9	4	44.4%	11	3	27.3%	182	38	20.9%	2.13	1.31
Braintree	5	2	40.0%	6	1	16.7%	211	17	8.1%	4.96	2.07
Brookline	2	0	0.0%	8	0	0.0%	243	0	0.0%	na	na
Canton	22	7	31.8%	10	4	40.0%	212	9	4.2%	7.49	9.42
Cohasset	1	0	0.0%	3	0	0.0%	138	1	0.7%	0.00	0.00
Dedham	25	9	36.0%	19	4	21.1%	217	13	6.0%	6.01	3.51
Dover	1	0	0.0%	2	0	0.0%	76	1	1.3%	0.00	0.00
Foxborough	3	1	33.3%	3	0	0.0%	177	14	7.9%	4.21	0.00
Franklin	4	2	50.0%	10	3	30.0%	354	41	11.6%	4.32	2.59
Holbrook	33	14	42.4%	17	6	35.3%	79	12	15.2%	2.79	2.32
Medfield	2	0	0.0%	3	0	0.0%	141	1	0.7%	0.00	0.00
Medway	2	2	100.0%	13	3	23.1%	147	15	10.2%	9.80	2.26
Millis	1	0	0.0%	5	1	20.0%	116	14	12.1%	0.00	1.66
Milton	22	4	18.2%	13	0	0.0%	241	5	2.1%	8.76	0.00
Needham	2	0	0.0%	3	0	0.0%	272	0	0.0%	na	na
Norfolk	5	1	20.0%	2	0	0.0%	145	7	4.8%	4.14	0.00
Norwood	18	4	22.2%	11	2	18.2%	217	14	6.5%	3.44	2.82
Plainville	8	3	37.5%	4	3	75.0%	119	18	15.1%	2.48	4.96
Quincy	15	3	20.0%	35	6	17.1%	453	39	8.6%	2.32	1.99
Randolph	142	60	42.3%	59	19	32.2%	92	14	15.2%	2.78	2.12
Sharon	8	3	37.5%	5	1	20.0%	141	6	4.3%	8.81	4.70
Stoughton	73	41	56.2%	31	6	19.4%	185	33	17.8%	3.15	1.09
Walpole	3	0	0.0%	10	1	10.0%	255	9	3.5%	0.00	2.83
Wellesley	1	0	0.0%	4	0	0.0%	219	0	0.0%	na	na
Westwood				3	0	0.0%	138	2	1.4%		0.00
Weymouth	29	14	48.3%	33	7	21.2%	557	59	10.6%	4.56	2.00
Wrentham	4	0	0.0%	4	1	25.0%	141	17	12.1%	0.00	2.07
Plymouth County	723	436	60.3%	340	143	42.1%	5,310	992	18.7%	3.23	2.25
Abington	15	7	46.7%	12	3	25.0%	181	37	20.4%	2.28	1.22

SUPPLEMENTAL TABLE 2
Total & FHA-Insured Loans to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2017

	Black Borrowers			Latino Borrowers			White Borrowers			FHA Share	
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Disparity Ratios	
										Black/White	Latino/White
Bridgewater	23	11	47.8%	10	3	30.0%	266	40	15.0%	3.18	2.00
Brockton	602	389	64.6%	191	97	50.8%	307	140	45.6%	1.42	1.11
Carver	2	0	0.0%	4	1	25.0%	156	39	25.0%	0.00	1.00
Duxbury	3	1	33.3%	3	1	33.3%	189	12	6.3%	5.25	5.25
East Bridgewater	7	3	42.9%	11	6	54.5%	138	30	21.7%	1.97	2.51
Halifax	2	1	50.0%	3	1	33.3%	101	28	27.7%	1.80	1.20
Hanover	2	1	50.0%	8	2	25.0%	188	18	9.6%	5.22	2.61
Hanson				3	1	33.3%	124	29	23.4%		1.43
Hingham	2	0	0.0%	2	0	0.0%	257	3	1.2%	0.00	0.00
Hull				2	0	0.0%	101	12	11.9%		0.00
Kingston				3	1	33.3%	174	28	16.1%		2.07
Lakeville	3	1	33.3%	4	0	0.0%	145	24	16.6%	2.01	0.00
Marion	2	0	0.0%	2	0	0.0%	59	3	5.1%	0.00	0.00
Marshfield	2	0	0.0%	1	0	0.0%	265	33	12.5%	0.00	0.00
Mattapoisett				1	0	0.0%	56	7	12.5%		0.00
Middleborough	5	2	40.0%	6	2	33.3%	245	69	28.2%	1.42	1.18
Norwell				3	0	0.0%	139	7	5.0%		0.00
Pembroke	2	0	0.0%	7	3	42.9%	231	41	17.7%	0.00	2.41
Plymouth	5	1	20.0%	18	2	11.1%	878	170	19.4%	1.03	0.57
Plympton							36	10	27.8%		
Rochester				1	1	100.0%	65	16	24.6%		4.06
Rockland	10	3	30.0%	12	8	66.7%	211	52	24.6%	1.22	2.71
Scituate	3	0	0.0%	5	1	20.0%	258	17	6.6%	0.00	3.04
Wareham	5	3	60.0%	6	1	16.7%	303	80	26.4%	2.27	0.63
West Bridgewater	15	4	26.7%	6	3	50.0%	83	15	18.1%	1.48	2.77
Whitman	13	9	69.2%	16	6	37.5%	154	32	20.8%	3.33	1.80
Suffolk County	376	130	34.6%	505	202	40.0%	3,545	118	3.3%	10.39	12.02
Boston	345	121	35.1%	226	60	26.5%	3,117	65	2.1%	16.82	12.73
Chelsea	11	2	18.2%	66	31	47.0%	99	5	5.1%	3.60	9.30
Revere	16	7	43.8%	187	100	53.5%	164	33	20.1%	2.17	2.66
Winthrop	4	0	0.0%	26	11	42.3%	165	15	9.1%	0.00	4.65
Worcester County	375	164	43.7%	908	442	48.7%	7,390	1,203	16.3%	2.69	2.99
Ashburnham				1	1	100.0%	105	19	18.1%		5.53
Athol	5	4	80.0%	8	6	75.0%	144	44	30.6%	2.62	2.45
Auburn	4	1	25.0%	15	5	33.3%	198	39	19.7%	1.27	1.69
Barre				1	0	0.0%	71	23	32.4%		0.00
Berlin				2	0	0.0%	46	3	6.5%		0.00
Blackstone	2	0	0.0%	4	0	0.0%	107	22	20.6%	0.00	0.00
Bolton	1	0	0.0%				75	0	0.0%	na	
Boylston	1	0	0.0%	3	0	0.0%	69	1	1.4%	0.00	0.00
Brookfield				2	1	50.0%	32	6	18.8%		2.67
Charlton	4	1	25.0%	8	0	0.0%	151	13	8.6%	2.90	0.00
Clinton	6	2	33.3%	18	10	55.6%	127	22	17.3%	1.92	3.21
Douglas	1	1	100.0%	5	1	20.0%	113	11	9.7%	10.27	2.05
Dudley	5	1	20.0%	7	2	28.6%	109	26	23.9%	0.84	1.20
East Brookfield							34	8	23.5%		
Fitchburg	22	15	68.2%	116	77	66.4%	279	84	30.1%	2.26	2.20

SUPPLEMENTAL TABLE 2
Total & FHA-Insured Loans to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2017

	Black Borrowers			Latino Borrowers			White Borrowers			FHA Share	
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Disparity Ratios	
										Black/White	Latino/White
Gardner	6	4	66.7%	21	13	61.9%	190	60	31.6%	2.11	1.96
Grafton	6	1	16.7%	18	2	11.1%	201	10	5.0%	3.35	2.23
Harvard				1	0	0.00%	49	0	0.0%		na
Holden	2	0	0.0%	10	1	10.0%	258	30	11.6%	0.00	0.86
Hopedale	2	0	0.0%	3	1	33.3%	70	6	8.6%	0.00	3.89
Hubbardston				5	2	40.0%	54	9	16.7%		2.40
Lancaster	2	0	0.0%	3	0	0.0%	60	3	5.0%	0.00	0.00
Leicester	2	1	50.0%	11	4	36.4%	102	30	29.4%	1.70	1.24
Leominster	41	18	43.9%	96	44	45.8%	360	57	15.8%	2.77	2.89
Lunenburg	3	0	0.0%	8	2	25.0%	165	16	9.7%	0.00	2.58
Mendon				2	0	0.0%	70	2	2.9%		0.00
Milford	9	1	11.1%	52	20	38.5%	286	35	12.2%	0.91	3.14
Millbury	7	1	14.3%	12	2	16.7%	151	19	12.6%	1.14	1.32
Millville							39	7	17.9%		
North Brookfield	1	0	0.0%	5	2	40.0%	47	15	31.9%	0.00	1.25
Northborough	4	0	0.0%	7	2	28.6%	158	6	3.8%	0.00	7.52
Northbridge	9	1	11.1%	13	2	15.4%	187	19	10.2%	1.09	1.51
Oakham							23	7	30.4%		
Oxford	5	1	20.0%	9	3	33.3%	168	39	23.2%	0.86	1.44
Paxton	2	1	50.0%	1	0	0.0%	61	10	16.4%	3.05	0.00
Princeton	2	1	50.0%	1	0	0.0%	40	7	17.5%	2.86	0.00
Rutland	4	1	25.0%	3	0	0.0%	126	13	10.3%	2.42	0.00
Shrewsbury	7	1	14.3%	26	6	23.1%	246	15	6.1%	2.34	3.78
Southborough	1	0	0.0%	9	2	22.2%	105	2	1.9%	0.00	11.67
Southbridge	1	0	0.0%	46	29	63.0%	105	48	45.7%	0.00	1.38
Spencer	1	0	0.0%	7	3	42.9%	106	25	23.6%	0.00	1.82
Sterling				7	2	28.6%	84	7	8.3%		3.43
Sturbridge	3	0	0.0%	3	1	33.3%	134	18	13.4%	0.00	2.48
Sutton	3	0	0.0%	6	0	0.0%	92	8	8.7%	0.00	0.00
Templeton	3	2	66.7%	3	2	66.7%	74	20	27.0%	2.47	2.47
Upton	1	0	0.0%	5	0	0.0%	113	5	4.4%	0.00	0.00
Uxbridge				4	1	25.0%	199	17	8.5%		2.93
Warren				1	0	0.0%	48	12	25.0%		0.00
Webster	7	3	42.9%	21	14	66.7%	169	48	28.4%	1.51	2.35
West Boylston	1	1	100.0%	4	3	75.0%	76	10	13.2%	7.60	5.70
West Brookfield							28	6	21.4%		
Westborough	1	0	0.0%	5	0	0.0%	120	1	0.8%	0.00	0.00
Westminster	2	0	0.0%	2	0	0.0%	106	10	9.4%	0.00	0.00
Worcester	183	100	54.6%	278	171	61.5%	888	188	21.2%	2.58	2.91
Hardwick/NwBrntree*				2	2	100.0%	21	6	28.6%		3.50
Petersham/Philipston*							30	4	13.3%		
Winchendon/Rylston*	3	1	33.3%	8	3	37.5%	121	32	26.4%	1.26	1.42

* Lending data are not shown separately for the 61 towns that consist of only part of a census tract (in one case, a town—Winchendon—contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 22 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

When there are black or Latino borrowers in a town but the FHA % for white borrowers in the town is 0.00%, the cell for "FHA Disparity Ratio" is marked "na".

SUPPLEMENTAL TABLE 3
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2017

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Barnstable County	40	90	132	2,692	5.0%	14.4%	12.1%	7.2%	0.70	2.01	1.69
Barnstable	15	34	73	516	6.7%	14.7%	11.0%	8.3%	0.80	1.76	1.32
Bourne	2		7	286	0.0%		14.3%	8.0%	0.00		1.78
Brewster	3	6	2	145	0.0%	0.0%	0.0%	4.8%	0.00	0.00	0.00
Chatham	1		1	48	0.0%		0.0%	4.2%	0.00		0.00
Dennis	1	8	2	147	0.0%	0.0%	0.0%	8.2%	0.00	0.00	0.00
Eastham	1	1	2	46	0.0%	0.0%	50.0%	4.3%	0.00	0.00	11.50
Falmouth	5	7	9	333	0.0%	14.3%	11.1%	6.9%	0.00	2.07	1.61
Harwich	2	4	2	154	0.0%	25.0%	50.0%	5.8%	0.00	4.28	8.56
Mashpee	2	5	12	274	0.0%	60.0%	8.3%	6.6%	0.00	9.13	1.27
Orleans				46				13.0%			
Provincetown	1			40	0.0%			5.0%	0.00		
Sandwich	2	5	7	272	50.0%	0.0%	14.3%	5.5%	9.07	0.00	2.59
Truro				15				0.0%			
Wellfleet				26				7.7%			
Yarmouth	5	20	15	344	0.0%	15.0%	13.3%	8.4%	0.00	1.78	1.58
Berkshire County	13	37	65	1,470	7.7%	2.7%	15.4%	8.7%	0.88	0.31	1.77
Adams	1		3	100	0.0%		0.0%	17.0%	0.00		0.00
Cheshire	1	1	2	43	0.0%	0.0%	0.0%	11.6%	0.00	0.00	0.00
Clarksburg			1	23			0.0%	13.0%		0.00	
Dalton		2	4	93			0.0%	25.0%		0.00	3.32
Great Barrington	1			54	0.0%			11.1%	0.00		
Hinsdale		1		23			0.0%	4.3%		0.00	
Lanesborough			2	58				0.0%		5.2%	0.00
Lee	1		2	65	0.0%		50.0%	12.3%	0.00		4.06
Lenox				68				7.4%			
New Marlborough				13				0.0%			
North Adams	1	1	1	118	0.0%	0.0%	0.0%	13.6%	0.00	0.00	0.00
Pittsfield	4	27	40	513	0.0%	3.7%	17.5%	6.4%	0.00	0.58	2.72
Sheffield			1	42				0.0%		9.5%	0.00
Stockbridge		1		15			0.0%	6.7%		0.00	
West Stockbridge			1	18				0.0%		5.6%	0.00
Williamstown	2	3	5	65	0.0%	0.0%	20.0%	4.6%	0.00	0.00	4.33
Alfred/Egmont/MtWash*	2		1	22	50.0%		0.0%	18.2%	2.75		0.00
Becket/Washington*			3	45				0.0%		11.1%	0.00
Florida/Savoy*				17				17.6%			
Hancock/Nash/Richmond*				28				0.0%			
Monterey/Tyringham*				6				16.7%			
Otis/Sandisfield*				22				0.0%			
Peru/Windsor*				19				10.5%			
Bristol County	205	471	436	6,028	6.8%	14.9%	15.6%	7.9%	0.86	1.87	1.97
Acushnet	1		1	140	100.0%		100.0%	4.3%	23.33		23.33
Attleboro	33	56	35	524	9.1%	14.3%	17.1%	6.1%	1.49	2.34	2.81
Berkley	1	1	3	93	0.0%	0.0%	0.0%	12.9%	0.00	0.00	0.00
Dartmouth	17	8	7	339	5.9%	12.5%	28.6%	4.7%	1.25	2.65	6.05
Dighton	2	8	7	116	0.0%	12.5%	14.3%	9.5%	0.00	1.32	1.51
Easton	17	28	13	294	5.9%	10.7%	15.4%	4.4%	1.33	2.42	3.48

SUPPLEMENTAL TABLE 3
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2017

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fairhaven	1	5	8	205	0.0%	20.0%	12.5%	10.7%	0.00	1.86	1.16
Fall River	27	60	60	624	7.4%	23.3%	11.7%	12.3%	0.60	1.89	0.95
Freetown	1	1	4	127	0.0%	0.0%	25.0%	9.4%	0.00	0.00	2.65
Mansfield	18	7	8	241	11.1%	0.0%	12.5%	3.7%	2.98	0.00	3.35
New Bedford	17	117	180	707	5.9%	19.7%	16.1%	9.3%	0.63	2.11	1.73
North Attleborough	30	17	10	383	0.0%	0.0%	20.0%	7.3%	0.00	0.00	2.74
Norton	1	4	4	279	0.0%	0.0%	0.0%	7.5%	0.00	0.00	0.00
Raynham	9	8	12	253	11.1%	0.0%	8.3%	5.5%	2.01	0.00	1.51
Rehoboth	2	2	4	154	0.0%	0.0%	0.0%	3.9%	0.00	0.00	0.00
Seekonk	5	2	6	193	0.0%	0.0%	33.3%	4.7%	0.00	0.00	7.15
Somerset	2	6	10	239	0.0%	33.3%	10.0%	4.2%	0.00	7.97	2.39
Swansea	5	4	5	260	20.0%	0.0%	0.0%	10.0%	2.00	0.00	0.00
Taunton	15	133	56	686	6.7%	12.0%	19.6%	11.4%	0.59	1.06	1.73
Westport	1	4	3	171	0.0%	25.0%	0.0%	5.8%	0.00	4.28	0.00
Dukes County	1	5	16	133	0.0%	0.0%	18.8%	7.5%	0.00	0.00	2.49
Edgartown		1	1	24		0.0%	0.0%	12.5%		0.00	0.00
Oak Bluffs		3	6	39		0.0%	33.3%	5.1%		0.00	6.50
Tisbury	1	1	9	35	0.0%	0.0%	11.1%	11.4%	0.00	0.00	0.97
Aq/Chil/Gos/WTis*				35				2.9%			
Essex County	519	360	1,984	8,067	9.6%	14.7%	11.3%	5.7%	1.70	2.60	2.01
Amesbury	2	4	11	301	0.0%	0.0%	18.2%	7.3%	0.00	0.00	2.49
Andover	141	12	23	398	5.0%	8.3%	8.7%	4.3%	1.16	1.95	2.04
Beverly	12	6	14	519	0.0%	16.7%	21.4%	4.6%	0.00	3.60	4.63
Boxford	3	3	3	124	33.3%	33.3%	0.0%	6.5%	5.17	5.17	0.00
Danvers	11	8	16	361	18.2%	25.0%	6.3%	4.2%	4.38	6.02	1.50
Essex				60				10.0%			
Georgetown	2		2	112	50.0%		50.0%	3.6%	14.00		14.00
Gloucester	1	4	3	329	0.0%	25.0%	0.0%	7.6%	0.00	3.29	0.00
Groveland	3	3	1	84	33.3%	33.3%	0.0%	1.2%	28.00	28.00	0.00
Hamilton	5		3	104	20.0%		0.0%	3.8%	5.20		0.00
Haverhill	26	60	200	789	19.2%	18.3%	10.0%	6.6%	2.92	2.78	1.52
Ipswich	3	2		188	0.0%	0.0%		4.3%	0.00	0.00	
Lawrence	10	18	624	78	10.0%	16.7%	15.7%	6.4%	1.56	2.60	2.45
Lynn	74	101	535	474	10.8%	14.9%	9.2%	9.5%	1.14	1.56	0.96
Lynnfield	10	2	3	168	20.0%	0.0%	33.3%	3.6%	5.60	0.00	9.33
Manchester BTS	2			71	0.0%			4.2%	0.00		
Marblehead	5		4	263	20.0%		0.0%	2.7%	7.51		0.00
Merrimac	1	1	3	120	0.0%	0.0%	0.0%	9.2%	0.00	0.00	0.00
Methuen	40	51	242	435	7.5%	11.8%	6.6%	5.7%	1.31	2.05	1.15
Middleton	5		6	133	20.0%		0.0%	3.0%	6.65		0.00
Nahant		1		44		0.0%		6.8%		0.00	
Newbury			1	97			0.0%	7.2%			0.00
Newburyport	3	2	6	329	0.0%	50.0%	16.7%	4.9%	0.00	10.28	3.43
North Andover	55	8	29	417	7.3%	25.0%	10.3%	7.0%	1.05	3.59	1.49
Peabody	34	26	82	567	8.8%	19.2%	13.4%	4.2%	2.08	4.54	3.17
Rockport	1	1		67	0.0%	0.0%		6.0%	0.00	0.00	
Rowley			5	72			0.0%	2.8%			0.00
Salem	20	23	54	544	10.0%	4.3%	9.3%	4.0%	2.47	1.08	2.29

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	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Salisbury			2	141			0.0%	8.5%			0.00
Saugus	41	20	89	253	14.6%	5.0%	10.1%	10.3%	1.42	0.49	0.98
Swampscott	8	2	16	190	12.5%	50.0%	18.8%	6.3%	1.98	7.92	2.97
Topsfield		1	2	89		0.0%	0.0%	1.1%		0.00	0.00
Wenham			3	62			0.0%	9.7%			0.00
West Newbury	1	1	2	84	0.0%	0.0%	0.0%	0.0%	na	na	na
Franklin County	13	6	23	751	7.7%	33.3%	26.1%	9.6%	0.80	3.48	2.72
Deerfield	2		1	58	0.0%		0.0%	3.4%	0.00		0.00
Greenfield	1	1	7	206	0.0%	0.0%	28.6%	10.7%	0.00	0.00	2.68
Montague		2		81		100.0%		8.6%		11.57	
Northfield	1	1	1	40	0.0%	0.0%	0.0%	7.5%	0.00	0.00	0.00
Orange		1	7	102		0.0%	57.1%	9.8%		0.00	5.83
Ashfield/Conway*	1		2	37	0.0%		0.0%	10.8%	0.00		0.00
Bernstn/Gill/Leyden*	2		1	39	50.0%		0.0%	12.8%	3.90		0.00
Buckland/Shelburne*				16				6.3%			
Chl/Col/Hw/Hea/Mn/Ro*	1			40	0.0%			12.5%	0.00		
Ervng/Warwck/Wend*			1	30			0.0%	10.0%			0.00
Lev/NSalem/Shutes*	2	1	1	47	0.0%	0.0%	0.0%	8.5%	0.00	0.00	0.00
SunderInd/Whately*	3		2	55	0.0%		0.0%	10.9%	0.00		0.00
Hampden County	172	361	1,004	4,005	12.2%	11.9%	14.6%	7.8%	1.56	1.52	1.87
Agawam	11	7	12	317	9.1%	42.9%	41.7%	5.4%	1.70	7.99	7.77
Brimfield	1	1	2	39	0.0%	0.0%	0.0%	5.1%	0.00	0.00	0.00
Chicopee	11	25	131	485	9.1%	16.0%	13.0%	8.2%	1.10	1.94	1.57
East Longmeadow	12	8	13	239	16.7%	12.5%	7.7%	5.0%	3.32	2.49	1.53
Hampden		1	2	61		0.0%	0.0%	4.9%		0.00	0.00
Holyoke	7	10	72	211	28.6%	0.0%	13.9%	6.6%	4.31	0.00	2.09
Longmeadow	24	7	5	229	4.2%	0.0%	20.0%	4.8%	0.87	0.00	4.16
Ludlow	3	2	13	225	0.0%	0.0%	23.1%	7.6%	0.00	0.00	3.05
Monson	3		4	126	66.7%		0.0%	8.7%	7.64		0.00
Palmer	2	3	9	177	0.0%	0.0%	11.1%	9.6%	0.00	0.00	1.16
Southwick	3	1	4	115	0.0%	0.0%	25.0%	7.8%	0.00	0.00	3.19
Springfield	44	276	667	697	11.4%	12.0%	15.3%	11.9%	0.95	1.00	1.28
West Springfield	31	9	25	272	9.7%	22.2%	4.0%	7.7%	1.25	2.88	0.52
Westfield	8	4	29	417	12.5%	0.0%	10.3%	5.8%	2.17	0.00	1.80
Wilbraham	12	6	9	213	25.0%	0.0%	11.1%	4.7%	5.33	0.00	2.37
Bln/Chs/Grv/Mnt/Rus/Tol*		1	4	105		0.0%	0.0%	12.4%		0.00	0.00
Holland/Wales*			3	77			33.3%	11.7%			2.85
Hampshire County	92	26	69	1,500	12.0%	19.2%	11.6%	6.5%	1.83	2.94	1.77
Amherst	34	4	9	128	5.9%	0.0%	0.0%	7.8%	0.75	0.00	0.00
Belchertown	11	9	6	210	18.2%	22.2%	16.7%	5.2%	3.47	4.24	3.18
Chesterfield				17				0.0%			
Easthampton	4	1	9	154	25.0%	0.0%	22.2%	5.2%	4.81	0.00	4.28
Granby	6		5	80	16.7%		0.0%	7.5%	2.22		0.00
Hadley	10	1	3	22	10.0%	100.0%	33.3%	13.6%	0.73	7.33	2.44
Hatfield				53				5.7%			
Huntington				34				5.9%			
Northampton	8	6	9	262	12.5%	16.7%	11.1%	3.4%	3.64	4.85	3.23

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Pelham		1		17		0.0%		11.8%		0.00	
South Hadley	13	3	13	193	7.7%	33.3%	15.4%	6.7%	1.14	4.95	2.28
Southampton	1		2	78	0.0%		0.0%	5.1%	0.00		0.00
Ware	5	1	12	141	40.0%	0.0%	8.3%	11.3%	3.53	0.00	0.73
Westhampton				21				4.8%			
Cum/Midfld/Pinfd/Worth*			1	45			0.0%	6.7%			0.00
Goshen/Williamsburg*				45				15.6%			
Middlesex County	3,746	467	1,169	12,859	5.9%	15.6%	9.2%	5.1%	1.15	3.06	1.79
Acton	142	2	13	244	4.2%	0.0%	0.0%	7.8%	0.54	0.00	0.00
Arlington	135	4	10	376	3.7%	0.0%	0.0%	2.9%	1.27	0.00	0.00
Ashby			3	47			0.0%	12.8%			0.00
Ashland	102	7	31	209	5.9%	14.3%	6.5%	5.7%	1.02	2.49	1.12
Ayer	11	5	5	97	9.1%	0.0%	0.0%	8.2%	1.10	0.00	0.00
Bedford	59	1	1	100	6.8%	0.0%	0.0%	3.0%	2.26	0.00	0.00
Belmont	76	1	7	165	5.3%	0.0%	0.0%	1.2%	4.34	0.00	0.00
Billerica	70	17	22	368	1.4%	5.9%	0.0%	4.9%	0.29	1.20	0.00
Boxborough	24	4	2	53	4.2%	0.0%	0.0%	0.0%	na	na	na
Burlington	83	5	10	142	3.6%	0.0%	10.0%	4.9%	0.73	0.00	2.03
Cambridge	157	8	24	384	8.3%	25.0%	8.3%	3.1%	2.65	8.00	2.67
Carlisle	15			64	6.7%			6.3%	1.07		
Chelmsford	101	17	23	416	3.0%	17.6%	8.7%	7.2%	0.41	2.45	1.21
Concord	34	2	2	182	8.8%	0.0%	0.0%	4.4%	2.01	0.00	0.00
Dracut	49	32	69	405	8.2%	12.5%	14.5%	8.4%	0.97	1.49	1.73
Dunstable	2		1	46	0.0%		0.0%	4.3%	0.00		0.00
Everett	84	37	87	125	9.5%	21.6%	11.5%	5.6%	1.70	3.86	2.05
Framingham	109	23	138	571	6.4%	8.7%	10.9%	4.6%	1.41	1.91	2.39
Groton	20	8	6	166	0.0%	37.5%	0.0%	6.0%	0.00	6.23	0.00
Holliston	59	9	9	197	5.1%	0.0%	22.2%	6.6%	0.77	0.00	3.37
Hopkinton	148		9	235	2.0%		0.0%	3.8%	0.53		0.00
Hudson	4	4	21	239	0.0%	0.0%	0.0%	4.6%	0.00	0.00	0.00
Lexington	207	1	12	200	3.9%	0.0%	16.7%	7.5%	0.52	0.00	2.22
Lincoln	10	2		42	10.0%	50.0%		7.1%	1.40	7.00	
Littleton	31	3	2	119	3.2%	0.0%	0.0%	5.9%	0.55	0.00	0.00
Lowell	299	94	175	531	11.4%	18.1%	13.1%	8.9%	1.28	2.04	1.48
Malden	192	27	43	241	8.3%	25.9%	14.0%	4.6%	1.83	5.68	3.06
Marlborough	47	14	118	355	0.0%	14.3%	10.2%	7.6%	0.00	1.88	1.34
Maynard	12	3	10	162	0.0%	33.3%	0.0%	4.3%	0.00	7.71	0.00
Medford	120	5	23	388	7.5%	0.0%	0.0%	2.6%	2.91	0.00	0.00
Melrose	60	5	10	278	5.0%	0.0%	20.0%	3.6%	1.39	0.00	5.56
Natick	89	4	15	332	7.9%	0.0%	20.0%	3.6%	2.18	0.00	5.53
Newton	281	9	38	615	5.0%	11.1%	2.6%	6.0%	0.83	1.85	0.44
North Reading	11	1	10	207	0.0%	0.0%	0.0%	3.4%	0.00	0.00	0.00
Pepperell	9	7	6	159	0.0%	42.9%	0.0%	8.2%	0.00	5.24	0.00
Reading	39	5	11	335	2.6%	20.0%	0.0%	3.9%	0.66	5.15	0.00
Sherborn	5	1		73	0.0%	0.0%		8.2%	0.00	0.00	
Shirley	8	1	1	73	0.0%	0.0%	0.0%	4.1%	0.00	0.00	0.00
Somerville	126	7	19	458	4.8%	28.6%	10.5%	3.7%	1.28	7.70	2.84
Stoneham	37	7	14	242	5.4%	28.6%	14.3%	1.2%	4.36	23.05	11.52

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Stow	6		1	113	0.0%		0.0%	5.3%	0.00		0.00
Sudbury	35	4	2	240	5.7%	25.0%	0.0%	7.5%	0.76	3.33	0.00
Tewksbury	28	11	23	390	7.1%	9.1%	0.0%	5.1%	1.39	1.77	0.00
Townsend	3	4	4	144	0.0%	0.0%	25.0%	9.0%	0.00	0.00	2.77
Tyngsborough	21	10	10	135	9.5%	30.0%	10.0%	7.4%	1.29	4.05	1.35
Wakefield	30	5	13	296	16.7%	40.0%	0.0%	3.4%	4.93	11.84	0.00
Waltham	101	16	28	388	5.9%	12.5%	3.6%	4.1%	1.44	3.03	0.87
Watertown	55	9	12	240	3.6%	22.2%	8.3%	5.0%	0.73	4.44	1.67
Wayland	32	1	8	151	3.1%	0.0%	12.5%	4.0%	0.79	0.00	3.15
Westford	138	3	14	199	2.9%	0.0%	14.3%	6.0%	0.48	0.00	2.37
Weston	39		3	128	7.7%		0.0%	4.7%	1.64		0.00
Wilmington	29	5	14	237	13.8%	20.0%	0.0%	3.4%	4.09	5.93	0.00
Winchester	102	1	9	224	7.8%	0.0%	0.0%	2.2%	3.51	0.00	0.00
Woburn	60	16	28	333	5.0%	0.0%	10.7%	4.2%	1.19	0.00	2.55
Nantucket County	0	8	7	101		0.0%	28.6%	5.0%		0.00	5.77
Nantucket		8	7	101		0.0%	28.6%	5.0%		0.00	5.77
Norfolk County	1,586	612	430	6,841	8.0%	10.8%	9.3%	5.1%	1.57	2.11	1.82
Avon	10	16	7	32	10.0%	6.3%	14.3%	3.1%	3.20	2.00	4.57
Bellingham	5	9	14	227	0.0%	0.0%	7.1%	4.0%	0.00	0.00	1.80
Braintree	194	8	8	277	5.7%	12.5%	0.0%	8.3%	0.68	1.51	0.00
Brookline	138	3	12	315	2.9%	0.0%	0.0%	5.7%	0.51	0.00	0.00
Canton	57	27	14	258	8.8%	0.0%	14.3%	4.3%	2.06	0.00	3.35
Cohasset	1	1	3	176	0.0%	0.0%	0.0%	3.4%	0.00	0.00	0.00
Dedham	15	30	26	259	0.0%	6.7%	15.4%	4.6%	0.00	1.44	3.32
Dover	27	1	3	98	11.1%	0.0%	0.0%	6.1%	1.81	0.00	0.00
Foxborough	17	5	3	210	0.0%	0.0%	0.0%	3.8%	0.00	0.00	0.00
Franklin	30	8	16	432	3.3%	37.5%	25.0%	3.5%	0.96	10.80	7.20
Holbrook	13	42	23	113	7.7%	7.1%	17.4%	15.0%	0.51	0.47	1.16
Medfield	8	2	4	174	0.0%	0.0%	0.0%	4.0%	0.00	0.00	0.00
Medway	3	3	13	169	0.0%	0.0%	0.0%	3.6%	0.00	0.00	0.00
Millis	4	1	6	137	0.0%	0.0%	0.0%	5.8%	0.00	0.00	0.00
Milton	39	27	17	299	5.1%	3.7%	11.8%	2.0%	2.56	1.85	5.86
Needham	64	2	7	325	4.7%	0.0%	14.3%	3.7%	1.27	0.00	3.87
Norfolk	4	6	4	182	0.0%	0.0%	50.0%	5.5%	0.00	0.00	9.10
Norwood	20	22	15	241	15.0%	13.6%	6.7%	1.7%	9.04	8.22	4.02
Plainville	5	8	4	148	0.0%	0.0%	0.0%	6.8%	0.00	0.00	0.00
Quincy	426	29	40	561	10.1%	31.0%	2.5%	6.6%	1.53	4.71	0.38
Randolph	92	187	72	117	15.2%	9.1%	6.9%	6.0%	2.54	1.52	1.16
Sharon	75	11	5	176	6.7%	27.3%	0.0%	1.1%	5.87	24.00	0.00
Stoughton	31	113	41	236	16.1%	16.8%	12.2%	8.1%	2.00	2.09	1.51
Walpole	39	5	12	306	10.3%	20.0%	16.7%	4.6%	2.24	4.37	3.64
Wellesley	63	1	5	275	9.5%	0.0%	0.0%	5.1%	1.87	0.00	0.00
Westwood	23	1	4	166	4.3%	0.0%	0.0%	0.6%	7.22	0.00	0.00
Weymouth	171	40	45	744	8.2%	7.5%	6.7%	6.9%	1.19	1.09	0.97
Wrentham	12	4	7	188	8.3%	0.0%	28.6%	8.5%	0.98	0.00	3.36
Plymouth County	139	1,021	455	6,701	7.2%	15.5%	12.7%	7.7%	0.94	2.01	1.66
Abington	14	24	18	216	0.0%	25.0%	16.7%	5.6%	0.00	4.50	3.00

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Bridgewater	7	32	13	323	0.0%	9.4%	7.7%	7.7%	0.00	1.21	0.99
Brockton	34	843	254	377	14.7%	15.7%	13.8%	10.9%	1.35	1.44	1.27
Carver	1	4	6	232	0.0%	50.0%	16.7%	18.1%	0.00	2.76	0.92
Duxbury	4	4	3	224	0.0%	25.0%	0.0%	2.2%	0.00	11.20	0.00
East Bridgewater		12	15	183		25.0%	13.3%	12.6%		1.99	1.06
Halifax		3	3	126		33.3%	0.0%	11.1%		3.00	0.00
Hanover	6	3	10	232	0.0%	0.0%	0.0%	4.3%	0.00	0.00	0.00
Hanson	6		5	159	0.0%		20.0%	5.7%	0.00		3.53
Hingham	15	2	3	330	6.7%	0.0%	33.3%	5.8%	1.16	0.00	5.79
Hull	2		3	129	0.0%		33.3%	10.9%	0.00		3.07
Kingston	4		3	225	0.0%		0.0%	8.0%	0.00		0.00
Lakeville		3	5	180		0.0%	20.0%	7.8%		0.00	2.57
Marion	3	2	2	75	33.3%	0.0%	0.0%	4.0%	8.33	0.00	0.00
Marshfield	2	4	2	344	0.0%	0.0%	0.0%	6.7%	0.00	0.00	0.00
Mattapoisett	1		1	70	0.0%		0.0%	7.1%	0.00		0.00
Middleborough	5	9	9	324	0.0%	22.2%	22.2%	10.5%	0.00	2.12	2.12
Norwell	9		3	170	11.1%		0.0%	5.9%	1.89		0.00
Pembroke	3	2	8	266	0.0%	0.0%	0.0%	5.3%	0.00	0.00	0.00
Plymouth	9	9	27	1,101	11.1%	11.1%	7.4%	6.5%	1.70	1.70	1.13
Plympton				43				4.7%			
Rochester			1	80			0.0%	3.8%			0.00
Rockland	6	16	20	264	0.0%	25.0%	20.0%	6.8%	0.00	3.67	2.93
Scituate	1	5	6	317	0.0%	20.0%	0.0%	5.0%	0.00	3.96	0.00
Wareham	6	13	8	414	16.7%	15.4%	0.0%	12.1%	1.38	1.27	0.00
West Bridgewater		16	10	112		0.0%	40.0%	4.5%		0.00	8.96
Whitman	1	15	17	185	0.0%	0.0%	0.0%	7.6%	0.00	0.00	0.00
Suffolk County	817	557	707	4,459	8.4%	14.9%	11.5%	5.2%	1.63	2.88	2.21
Boston	703	509	322	3,885	7.7%	13.9%	14.0%	4.8%	1.61	2.93	2.93
Chelsea	27	14	82	132	7.4%	7.1%	9.8%	11.4%	0.65	0.63	0.86
Revere	74	26	269	243	13.5%	34.6%	10.0%	10.3%	1.31	3.36	0.98
Winthrop	13	8	34	199	23.1%	25.0%	2.9%	3.0%	7.65	8.29	0.98
Worcester County	875	553	1,252	9,500	8.9%	14.6%	13.1%	7.6%	1.17	1.92	1.71
Ashburnham			2	129			0.0%	8.5%			0.00
Athol	2	6	12	190	50.0%	0.0%	8.3%	11.1%	4.52	0.00	0.75
Auburn	13	5	22	252	0.0%	0.0%	18.2%	7.5%	0.00	0.00	2.41
Barre			1	87			0.0%	10.3%			0.00
Berlin	1		2	55	0.0%		0.0%	5.5%	0.00		0.00
Blackstone	5	2	5	130	0.0%	0.0%	0.0%	6.2%	0.00	0.00	0.00
Bolton	10	1	1	96	0.0%	0.0%	0.0%	5.2%	0.00	0.00	0.00
Boylston	7	1	4	99	0.0%	0.0%	0.0%	12.1%	0.00	0.00	0.00
Brookfield	1		3	52	0.0%		0.0%	7.7%	0.00		0.00
Charlton	5	7	12	196	0.0%	28.6%	16.7%	7.1%	0.00	4.00	2.33
Clinton	3	8	27	168	0.0%	25.0%	14.8%	10.1%	0.00	2.47	1.46
Douglas	1	1	5	145	0.0%	0.0%	0.0%	4.8%	0.00	0.00	0.00
Dudley	5	9	10	134	20.0%	44.4%	20.0%	4.5%	4.47	9.93	4.47
East Brookfield			1	38			100.0%	2.6%			38.00
Fitchburg	20	37	159	356	15.0%	16.2%	15.7%	9.8%	1.53	1.65	1.60

SUPPLEMENTAL TABLE 3
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2017

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Gardner	11	14	28	250	27.3%	14.3%	10.7%	10.4%	2.62	1.37	1.03
Grafton	67	9	21	247	4.5%	22.2%	4.8%	4.5%	1.01	4.99	1.07
Harvard	8		1	59	0.0%		0.0%	5.1%	0.00		0.00
Holden	20	2	14	323	5.0%	0.0%	7.1%	6.5%	0.77	0.00	1.10
Hopedale		2	6	85		0.0%	33.3%	4.7%		0.00	7.08
Hubbardston	1		5	69	0.0%		0.0%	8.7%	0.00		0.00
Lancaster	3	8	6	86	0.0%	25.0%	33.3%	8.1%	0.00	3.07	4.10
Leicester	1	8	14	136	0.0%	62.5%	14.3%	8.8%	0.00	7.08	1.62
Leominster	28	52	124	472	17.9%	11.5%	11.3%	9.7%	1.83	1.18	1.16
Lunenburg	2	9	11	212	0.0%	44.4%	9.1%	9.0%	0.00	4.96	1.01
Mendon	3		2	84	0.0%		0.0%	3.6%	0.00		0.00
Milford	17	13	63	354	5.9%	30.8%	6.3%	5.6%	1.04	5.45	1.12
Millbury	18	13	16	201	11.1%	23.1%	12.5%	6.0%	1.86	3.87	2.09
Millville	1		1	45	0.0%		100.0%	6.7%	0.00		15.00
North Brookfield		1	6	66		0.0%	0.0%	10.6%		0.00	0.00
Northborough	36	6	11	196	2.8%	16.7%	9.1%	4.6%	0.60	3.63	1.98
Northbridge	5	12	18	233	0.0%	0.0%	11.1%	6.0%	0.00	0.00	1.85
Oakham				29				6.9%			
Oxford	3	6	14	221	33.3%	0.0%	21.4%	9.5%	3.51	0.00	2.26
Paxton	6	3	2	71	16.7%	33.3%	0.0%	4.2%	3.94	7.89	0.00
Princeton		4	2	55		25.0%	0.0%	7.3%		3.44	0.00
Rutland	3	4	5	144	33.3%	0.0%	0.0%	4.9%	6.86	0.00	0.00
Shrewsbury	169	8	32	325	7.1%	0.0%	15.6%	6.2%	1.15	0.00	2.54
Southborough	44	1	10	133	0.0%	0.0%	0.0%	6.8%	0.00	0.00	0.00
Southbridge	3	3	64	138	0.0%	66.7%	15.6%	10.9%	0.00	6.13	1.44
Spencer	1	2	12	152	0.0%	0.0%	8.3%	11.8%	0.00	0.00	0.70
Sterling	1		7	105	0.0%		0.0%	2.9%	0.00		0.00
Sturbridge	2	3	4	178	0.0%	0.0%	0.0%	10.1%	0.00	0.00	0.00
Sutton	5	4	8	122	20.0%	25.0%	0.0%	5.7%	3.49	4.36	0.00
Templeton		4	5	101		0.0%	40.0%	6.9%		0.00	5.77
Upton	2	1	7	133	0.0%	0.0%	14.3%	4.5%	0.00	0.00	3.17
Uxbridge	3		5	257	0.0%		0.0%	5.8%	0.00		0.00
Warren	2		2	68	0.0%		50.0%	17.6%	0.00		2.83
Webster	12	10	27	234	25.0%	10.0%	7.4%	10.7%	2.34	0.94	0.69
West Boylston	2	2	6	97	0.0%	50.0%	0.0%	4.1%	0.00	12.13	0.00
West Brookfield	2			36	0.0%			2.8%	0.00		
Westborough	132	1	5	146	4.5%	0.0%	0.0%	3.4%	1.33	0.00	0.00
Westminster	5	2	4	137	0.0%	0.0%	50.0%	7.3%	0.00	0.00	6.85
Worcester	179	266	405	1,146	17.9%	11.7%	14.8%	8.8%	2.03	1.32	1.68
Hardwick/NwBrntree*			2	31			0.0%	19.4%			0.00
Petersham/Philipston*				38				2.6%			
Winchendon/Rylston*	5	3	11	158	0.0%	0.0%	18.2%	7.0%	0.00	0.00	2.61

* Lending data are not shown separately for the 61 towns that consist of only part of a census tract (in one case, a town—Winchendon—contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 22 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

When no applications from Asian, black, and/or Latino borrowers were reported for a city or town, the corresponding cells for the denial rate and the denial rate ratio are blank. If there were applications from Asians, Latinos, and/or blacks, but the white denial rate was 0.0%, then the cell is marked "na".