

FORECLOSURE TRENDS 2015

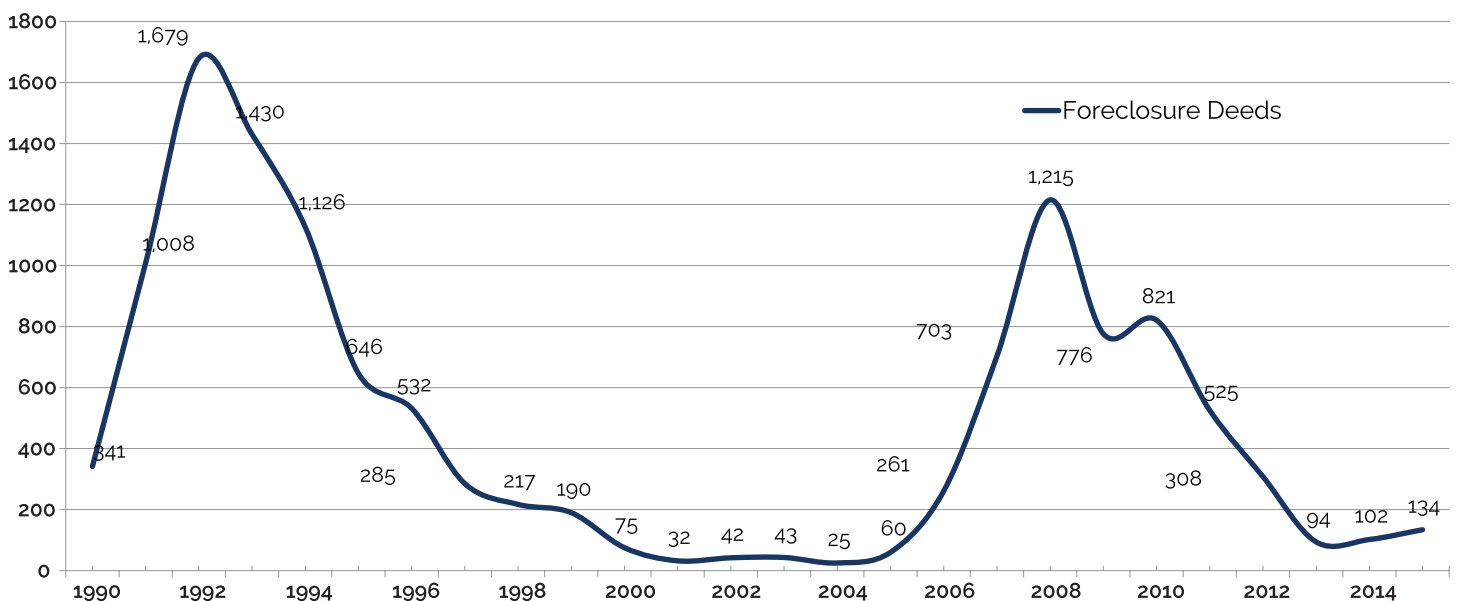
2015 FORECLOSURE OVERVIEW

- Foreclosure petitions increased by 55%, from 322 in 2014 to 500 in 2015. Nonetheless, the 2015 total represents the third lowest number of petitions in a single year over the past 10 years.
- 295 (59%) of the 500 petitions in 2015 were on homeowners, up from 179 (56%) in 2014.
- Foreclosure deeds increased by 31%, from 102 in 2014 to 134 in 2015.
- 54 (40%) of the 134 foreclosures in 2015 were on homeowners, up from 34 (33%) in 2014.
- 68% of petitions occurred in four neighborhoods: Dorchester (123), Roxbury (79), Hyde Park (72), and Mattapan (66);
- 75% of foreclosures occurred in the same top neighborhoods as petitions: Dorchester (41), Hyde Park (25), Mattapan (21) and Roxbury (14).
- Among the top ten most populous Massachusetts cities, Boston ranks 9th in the rate of foreclosures and petitions per 1,000 residential parcels.
- Boston's foreclosure petition rate (4.1/1,000) is less than half that of the statewide rate (9.0/1,000), while the city's rate of foreclosure deeds (1.1/1,000) is slightly over half the statewide rate (2.1/1000).
- At year-end 2015, the City identified 169 properties that were still REO after considering properties that were either sold or foreclosures that were rescinded in Land Court. This represents a decrease of 16 from the year-end 2014 count of 185.

1 Neighborhoods are defined by the Department of Neighborhood Development's geographic boundary referred to as Planning Districts and may not necessarily align with neighborhood boundaries from other sources.

| | |
|----------------------|--|
| FORECLOSURE PETITION | A lender must file a petition in Land Court to begin the foreclosure process. |
| FORECLOSURE DEED | Issued at the completion of the foreclosure process, including the auction. |
| RESIDENTIAL PROPERTY | Condominiums, one-, two-, and three-family homes as designated by the City of Boston Assessing Department. |

CHART 1. FORECLOSURE DEEDS IN BOSTON, 1990-2015



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FORECLOSURE PETITIONS

Foreclosure petitions increased from 322 in 2014 to 500 in 2015, a 55% increase. Nonetheless, the 2015 total represents the third lowest amount of petitions in a single year since 2005. The rise of petitions in 2015 is largely due to legislative revisions to the foreclosure process which caused banks to delay initiating foreclosure until revisions were finalized². Many of the owners of these petitioned properties will be able to avoid foreclosures through alternate resolutions, such as mortgage modifications, mortgage write-downs, refinances, or short sales. Out of the 125 petition related cases that were closed by the Boston Home Center in 2015, 116 (93%) received positive resolutions (primarily loan modifications) and avoided foreclosure, while nine (9 or 7%) were foreclosed.³

Sixty-eight percent (the same as last year) of petitioned properties occurred in four neighborhoods: Dorchester (123), Hyde Park (72), Mattapan (66), and Roxbury (79), despite the fact that these four neighborhoods have only one-third of the total residential properties in Boston. Dorchester was the only neighborhood to have more than 80 petitions overall as well as 25+ petitions in all residential property categories.

The largest increase in petitions has come from Roxbury, Hyde Park, Dorchester, and Mattapan which increased by 38, 29, 28 and 25 respectively. Smaller increases occurred in West Roxbury, Central and Roslindale by 14, 9 and 9 respectively. All other planning districts increased by 6 or less. While West Roxbury saw the greatest percentage increase at 108%, the growth in petitions of West Roxbury is less alarming given that the total petitions are fewer than 30. Roxbury, on the other hand, nearly doubled between 2014 and 2015 increasing from 41 to 79 (93%). Roxbury also saw the single biggest growth of petitions by property type at 16 (160%) for three-family properties.

² 2014-2015 Greater Boston Housing Report Card: http://www.northeastern.edu/dukakiscenter/wp-content/uploads/2015/03/Housing_Report_2014-15.pdf

³ The Boston Home Center (BHC) helps Boston residents purchase, improve, and keep their homes. BHC offers training and financial help to first-time homebuyers, guidance and funding for homeowners for home improvements, and counseling to help families avoid foreclosure.

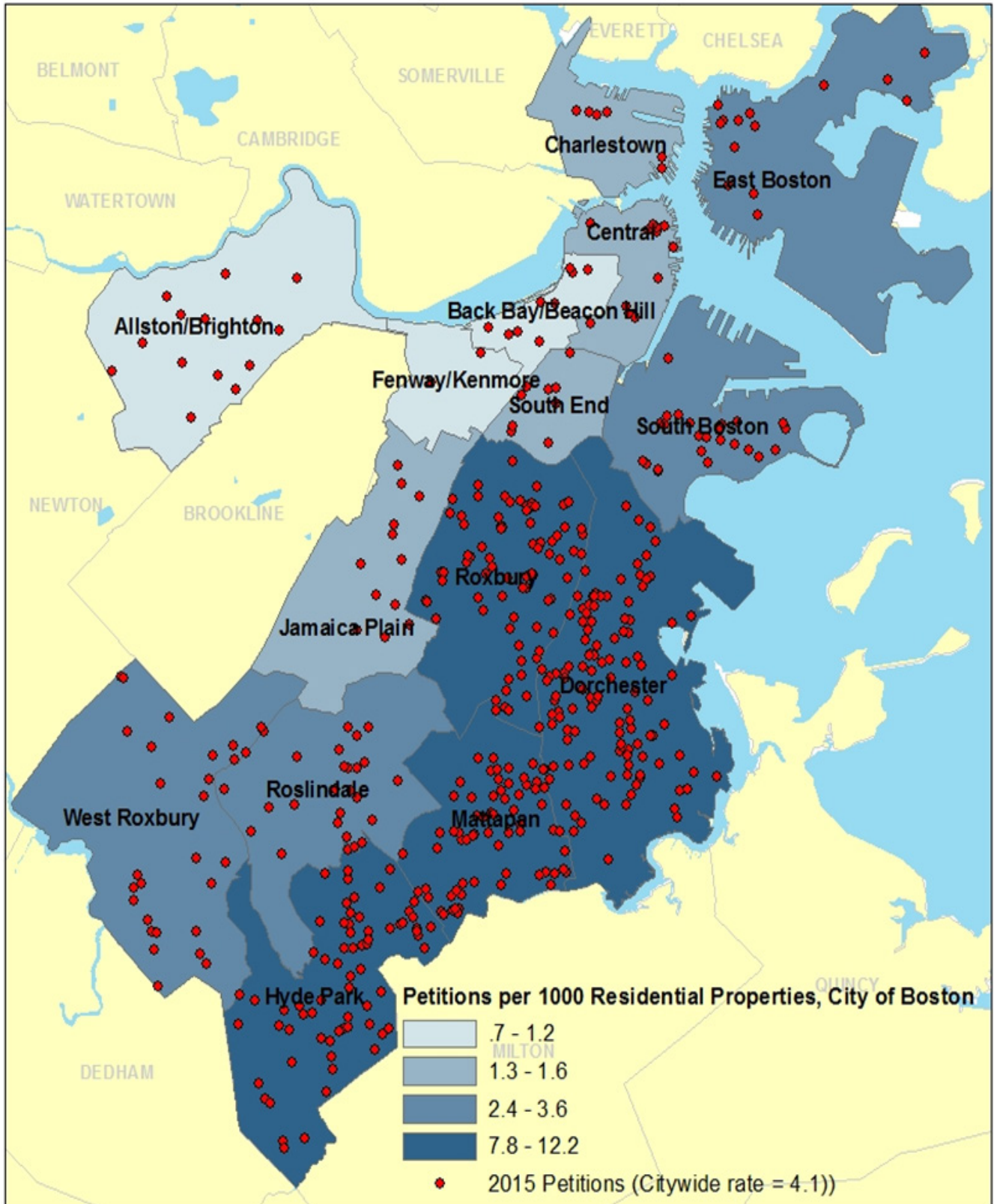
TABLE 1. FORECLOSURE PETITIONS BY NEIGHBORHOODS & PROPERTY TYPE

| | 2014 | | | | | 2015 | | | | | # CHANGE | | | | |
|----------------------|------------|------------|------------|-----------|-----------|------------|------------|------------|------------|-----------|------------|-----------|-----------|-----------|-----------|
| | TOTAL | CONDO | 1-FAM | 2-FAM | 3-FAM | TOTAL | CONDO | 1-FAM | 2-FAM | 3-FAM | ALL | CONDO | 1-FAM | 2-FAM | 3-FAM |
| Allston/Brighton | 13 | 9 | 1 | 2 | 1 | 15 | 6 | 1 | 5 | 3 | 2 | -3 | 0 | 3 | 2 |
| Back Bay/Beacon Hill | 6 | 6 | 0 | 0 | 0 | 10 | 0 | 1 | 1 | 0 | 4 | 2 | 1 | 1 | 0 |
| Central | 3 | 3 | 0 | 0 | 0 | 12 | 12 | 0 | 0 | 0 | 9 | 9 | 0 | 0 | 0 |
| Charlestown | 5 | 1 | 3 | 1 | 0 | 6 | 2 | 3 | 1 | 0 | 1 | 1 | 0 | 0 | 0 |
| Dorchester | 95 | 27 | 28 | 23 | 17 | 123 | 25 | 39 | 28 | 31 | 28 | -2 | 11 | 5 | 14 |
| East Boston | 8 | 2 | 3 | 1 | 2 | 14 | 4 | 4 | 5 | 1 | 6 | 2 | 1 | 4 | -1 |
| Fenway | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 |
| Hyde Park | 43 | 2 | 29 | 11 | 1 | 72 | 14 | 42 | 15 | 1 | 29 | 12 | 13 | 4 | 0 |
| Jamaica Plain | 10 | 7 | 2 | 0 | 1 | 12 | 3 | 4 | 2 | 3 | 2 | -4 | 2 | 2 | 2 |
| Mattapan | 41 | 6 | 18 | 11 | 6 | 66 | 6 | 25 | 22 | 13 | 25 | 0 | 7 | 11 | 7 |
| Roslindale | 19 | 7 | 6 | 4 | 2 | 28 | 6 | 8 | 12 | 2 | 9 | -1 | 2 | 8 | 0 |
| Roxbury | 41 | 11 | 7 | 13 | 10 | 79 | 15 | 14 | 24 | 26 | 38 | 4 | 7 | 11 | 16 |
| South Boston | 19 | 13 | 5 | 0 | 1 | 24 | 9 | 9 | 4 | 2 | 5 | -4 | 4 | 4 | 1 |
| South End | 6 | 5 | 1 | 0 | 0 | 10 | 7 | 2 | 0 | 1 | 4 | 2 | 1 | 0 | 1 |
| West Roxbury | 13 | 2 | 9 | 1 | 1 | 27 | 4 | 21 | 2 | 0 | 14 | 2 | 12 | 1 | -1 |
| CITYWIDE | 322 | 101 | 112 | 67 | 42 | 500 | 123 | 173 | 121 | 83 | 178 | 22 | 61 | 54 | 41 |



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MAP 1. FORECLOSURE PETITIONS AND RATE BY NEIGHBORHOOD, 2015



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FORECLOSURE DEEDS

Foreclosure deeds rose by 31%, from 102 in 2014 to 134 in 2015. As in last year, seventy-five percent of foreclosed properties occurred in the same four neighborhoods as for petitions: Dorchester (41), Hyde Park (25) Mattapan (21) and Roxbury (14). Dorchester had the sharpest increase in the foreclosure count from 24 to 41, of which 23 were condominiums. In terms of percentage, the increase was led by Mattapan, which saw an increase of 110% from 10 in 2014 to 21 in 2015. With the exception of Fenway/Kenmore, every neighborhood has at least one foreclosure. Allston/Brighton, East Boston, Fenway/Kenmore, Roxbury and West Roxbury saw declines in foreclosures between one to six deeds.

TABLE 2. FORECLOSURE DEEDS BY NEIGHBORHOODS & PROPERTY TYPE

| | 2014 | | | | | 2015 | | | | | # CHANGE | | | | |
|----------------------|------------|-----------|-----------|-----------|----------|------------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|
| | TOTAL | CONDO | 1-FAM | 2-FAM | 3-FAM | TOTAL | CONDO | 1-FAM | 2-FAM | 3-FAM | ALL | CONDO | 1-FAM | 2-FAM | 3-FAM |
| Allston/Brighton | 5 | 4 | 1 | 0 | 0 | 3 | 1 | 2 | 0 | 0 | -2 | -3 | 1 | 0 | 0 |
| Back Bay/Beacon Hill | 2 | 2 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central | 0 | 0 | 0 | 0 | 0 | 3 | 3 | 0 | 0 | 0 | 3 | 3 | 0 | 0 | 0 |
| Charlestown | 1 | 1 | 0 | 0 | 0 | 3 | 3 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 |
| Dorchester | 24 | 12 | 7 | 2 | 3 | 41 | 23 | 6 | 7 | 5 | 17 | 11 | -1 | 5 | 2 |
| East Boston | 9 | 3 | 2 | 3 | 1 | 3 | 0 | 0 | 0 | 0 | -6 | 0 | -2 | -3 | -1 |
| Fenway | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -1 | -1 | 0 | 0 | 0 |
| Hyde Park | 17 | 4 | 11 | 2 | 0 | 25 | 4 | 16 | 5 | 0 | 8 | 0 | 5 | 3 | 0 |
| Jamaica Plain | 3 | 3 | 0 | 0 | 0 | 4 | 4 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 |
| Mattapan | 10 | 3 | 3 | 3 | 1 | 21 | 1 | 10 | 4 | 6 | 11 | -2 | 7 | 1 | 5 |
| Rosindale | 3 | 1 | 1 | 1 | 0 | 5 | 3 | 1 | 1 | 0 | 2 | 2 | 0 | 0 | 0 |
| Roxbury | 17 | 5 | 4 | 4 | 4 | 14 | 7 | 2 | 3 | 2 | -3 | 2 | -2 | -1 | -2 |
| South Boston | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| South End | 3 | 3 | 0 | 0 | 0 | 4 | 4 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 |
| West Roxbury | 6 | 4 | 2 | 0 | 0 | 5 | 2 | 2 | 0 | 1 | -1 | -2 | 0 | 0 | 1 |
| CITYWIDE | 102 | 47 | 31 | 15 | 9 | 134 | 61 | 39 | 20 | 14 | 32 | 14 | 8 | 5 | 5 |

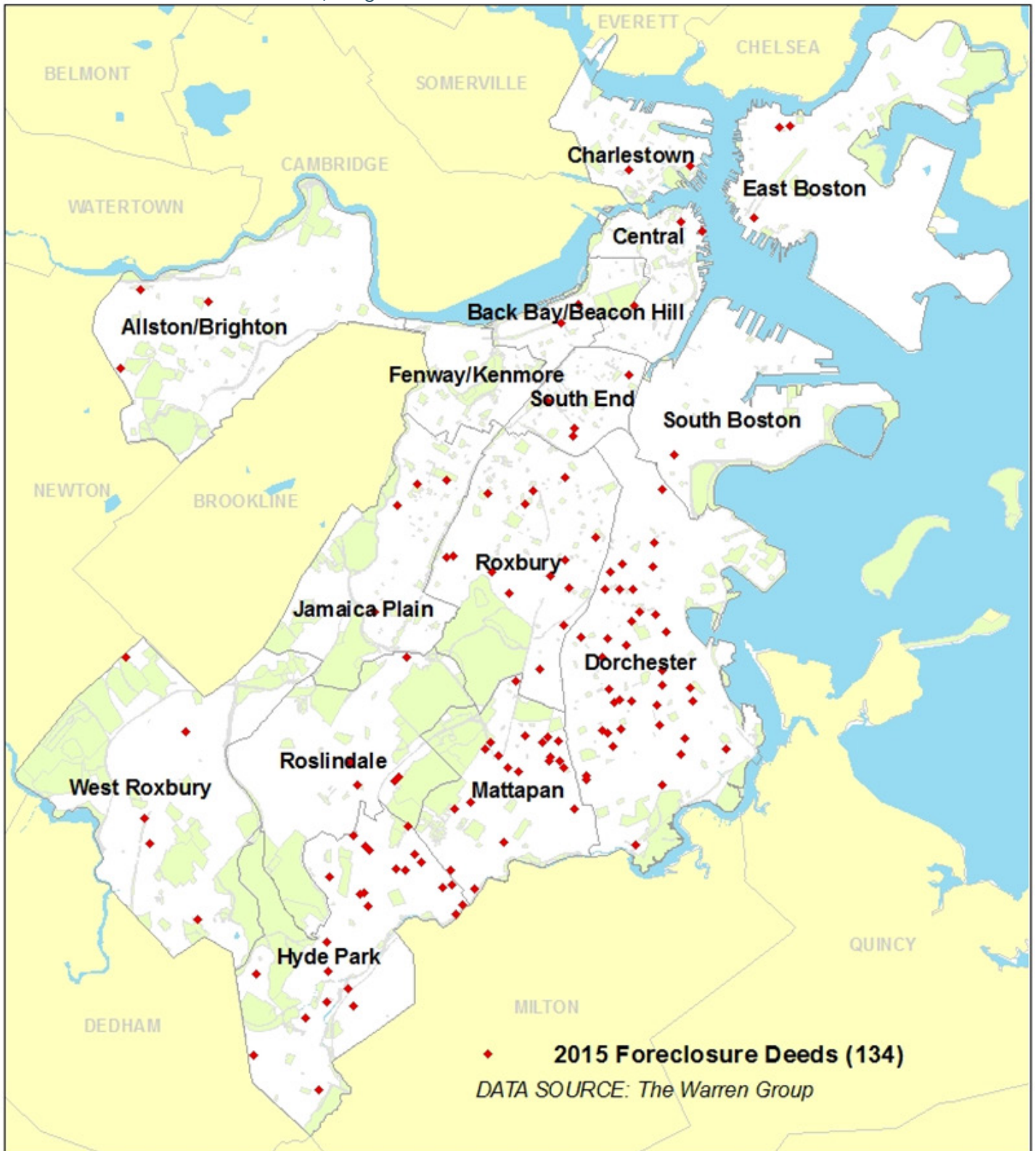
Between 2014 and 2015, there was an increase of 14 condominiums foreclosed. Condominium foreclosures can be more detrimental to small condo associations than larger ones because larger properties are better able to mitigate the negative impacts of foreclosure. Despite the 30% increase in foreclosed condominiums, the percentage of condominium foreclosures in small associations (buildings with fewer than four units) increased by just 3% from 38% (18) in 2014 to 41% (25) in 2015, but 10% since 2013. Therefore, it is positive that the impact on the small condominium associations has been minimal given the overall increase in foreclosed condos.

TABLE 3. PERCENTAGE OF FORECLOSED CONDOMINIUMS WITH FOUR UNITS OR FEWER

| YEAR | FORECLOSED CONDOMINIUMS | FORECLOSED CONDOMINIUMS IN SMALL ASSOCIATIONS (≤ 4 UNITS) | % SHARE SMALL ASSOC. |
|------|-------------------------|---|----------------------|
| 2013 | 36 | 11 | 31% |
| 2014 | 47 | 18 | 38% |
| 2015 | 61 | 25 | 41% |

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MAP 2. FORECLOSURE DEEDS, 2015



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TENANCY

The percentage of owner-occupied petitions increased by just 3% between 2014 and 2015, despite a 31% increase in petitions during the same period. Nonetheless, given the overall increase in petitions from 2014 and 2015, an additional 116 owner-occupied properties were petitioned in 2015. This is the third lowest petitioned owner-occupied count since 2006. While over half of petitions affect homeowners, not all petitions lead to foreclosure, and homeowners in foreclosure have better access to foreclosure counseling and prevention resources than investors. Furthermore, investor-owned properties consistently have accounted for over 60% of foreclosure deeds since 2007.

In 2015, 54 (40%) of foreclosures deeds were for owner-occupied properties, up from 34 (33%) in 2013, an increase of 20 (7%) (Table 5). This also represents a decline in the total count of owner-occupied properties from 2013 and the lowest count for all years tracked in the table.

To identify whether a foreclosed property is owner-occupied, the residential exemption status from the City of Boston's Assessing Department is used. To receive a residential exemption from the city, an owner must live at a property on January 1st of the upcoming tax bill year and submit appropriate documentation to the Assessing Department. Owner-occupied units likely are underestimated using this data source, but it remains the most reliable and accessible source to identify owner-occupied properties.

The 134 foreclosed properties comprise 181 units of housing. To estimate the number of tenant-occupied units affected by foreclosure, it is assumed that all properties without a residential exemption are tenant-occupied and that the owner-occupied two- and three-family homes have one or two rental units, respectively. This estimate likely overestimates the number of tenants affected because it relies on the Assessing Department's residential exemption status and assumes that all units are occupied at the time of foreclosure. Using this method, though, it is estimated that about 127 (70%) of housing units displaced through foreclosures were tenant-occupied. Given the rise in homeowners foreclosed over last year (7%), there has been a 5% drop in the estimated number of tenants displaced over this same period.

TABLE 4. OWNER-OCCUPANCY & FORECLOSURE PETITIONS, 2006-2015

| YEAR | OWNER-OCCUPIED | INVESTOR OWNED | TOTAL | % OWNER-OCCUPIED |
|------|----------------|----------------|-------|------------------|
| 2006 | 692 | 893 | 1,585 | 44% |
| 2007 | 975 | 1,457 | 2,432 | 40% |
| 2008 | 722 | 1,178 | 1,900 | 38% |
| 2009 | 968 | 1,232 | 2,200 | 44% |
| 2010 | 748 | 793 | 1,541 | 49% |
| 2011 | 418 | 314 | 732 | 57% |
| 2012 | 520 | 370 | 890 | 58% |
| 2013 | 131 | 101 | 232 | 56% |
| 2014 | 179 | 142 | 322 | 56% |
| 2015 | 295 | 205 | 500 | 59% |

TABLE 5. OWNER-OCCUPANCY & FORECLOSURE DEEDS, 2006-2015

| YEAR | OWNER-OCCUPIED | INVESTOR OWNED | % OWNER-OCCUPIED |
|------|----------------|----------------|------------------|
| 2006 | 83 | 178 | 32% |
| 2007 | 202 | 501 | 29% |
| 2008 | 296 | 919 | 24% |
| 2009 | 185 | 591 | 24% |
| 2010 | 242 | 579 | 29% |
| 2011 | 196 | 329 | 37% |
| 2012 | 103 | 205 | 33% |
| 2013 | 35 | 59 | 37% |
| 2014 | 34 | 68 | 33% |
| 2015 | 54 | 80 | 40% |

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REAL ESTATE OWNED PROPERTY

A property becomes Real Estate Owned (REO) or lender-owned, when it goes to foreclosure auction and it is bought back by the lender, instead of being purchased by a third-party investor. This happens when the purchase price offered is lower than the amount the lender is owed. Of the 134 properties foreclosed in 2015, lenders bought back 72 (54%), a 5% drop from last year. However, given the increase in the number of foreclosed properties, the number of properties that became REO increased by 12. Nonetheless, it is a healthy sign that the percentage of REO properties has decreased despite the overall increase in the total foreclosure count.

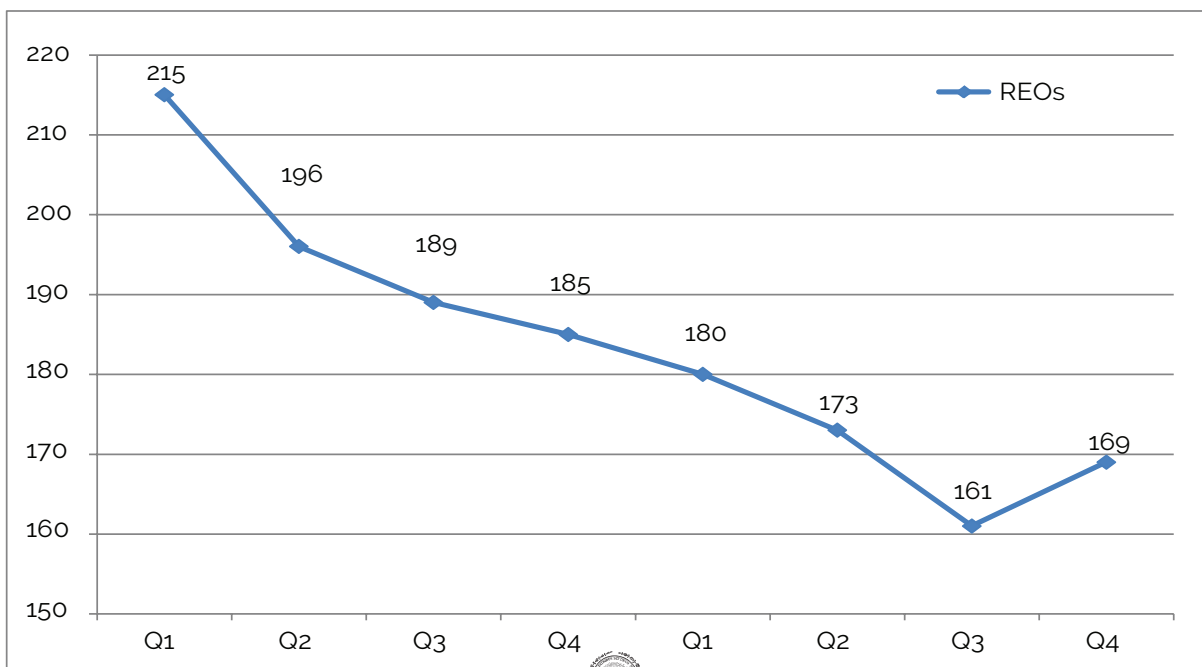
Over the course of a year, the REO inventory is in flux as some properties become REO at auction while others are bought by a private buyer. In 2015, 72 new properties became REO (Table 6), an increase of 12 from 2014, but a decrease of 5%. At year end 2015, the City identified 169 properties that were still REO after considering properties that were either sold or foreclosures that were rescinded in Land Court. This represents a decrease of 16 from the 185 count in 2014.

Vacant REO properties can pose a significant risk to neighborhoods by attracting crime and lowering local property values. Over time, REO properties can begin to deteriorate and show signs of physical distress, adding to the City's abandoned building inventory and ultimately destabilizing communities. For these reasons, properties that remain REO for long periods of time are of greater concern than properties that are resold quickly.

TABLE 6. PERCENTAGE OF PROPERTIES CLASSIFIED REO, 2005-2014

| YEAR | TOTAL FORECLOSURES | PRIVATE BUYER | REO |
|------|--------------------|---------------|-------------|
| 2005 | 60 | 31 | 29 (48%) |
| 2006 | 261 | 50 | 211 (81%) |
| 2007 | 703 | 60 | 651 (93%) |
| 2008 | 1,215 | 67 | 1,148 (95%) |
| 2009 | 776 | 140 | 636 (82%) |
| 2010 | 821 | 188 | 633 (77%) |
| 2011 | 525 | 117 | 408 (78%) |
| 2012 | 308 | 78 | 230 (75%) |
| 2013 | 94 | 39 | 55 (59%) |
| 2014 | 102 | 42 | 60 (59%) |
| 2015 | 134 | 62 | 72 (54%) |

CHART 2. END OF QUARTER REO COUNT 2014-2015



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LOAN ANALYSIS

Of the 134 foreclosure deeds recorded in 2015, 57% resulted from refinancing and 43% from conventional loans. This represents a 6% increase from 2014, where 51% of foreclosures were a result of refinancing.

In 2015, 55 (41%) foreclosure deeds were on adjustable-rate mortgages (ARMs), while 79 (63%) were fixed-rate mortgages. This is an increase in the percentage of ARMs from 2014 where 36 (35%) of foreclosure deeds were ARMs.

Table 8 shows that the median number of years between the mortgage origination and the foreclosure petition increased to 9 years in 2015, up from 8.4 years in 2014. The median time between mortgage origination has been increasing steadily since 2005 when the median age was only 1.3 years. The growth in the median age of the mortgage to 9 years reflects that the majority of mortgages that are being foreclosed on today originated during the last housing crisis in which borrowers were often the victims of predatory lending and unfavorable loan terms. This is confirmed in Chart 3 which shows foreclosures by date of origination.

**TABLE 7. FORECLOSURE DEEDS 2014 & 2015
PURPOSE OF LOAN AND TYPE**

| PURPOSE OF LOAN | 2014 | 2015 | CHANGE |
|---------------------|------|------|--------|
| Home Purchase | 47% | 43% | -4% |
| Refinance | 51% | 57% | 6% |
| TYPE OF LOAN | | | |
| TYPE OF LOAN | 2014 | 2015 | CHANGE |
| Adjustable Rate | 35% | 41% | 6% |
| Fixed Rate Mortgage | 63% | 59% | -4% |

**TABLE 8. YEARS OWNED & AGE OF MORTGAGE
AT TIME OF PETITION FILING, 2005-2015**

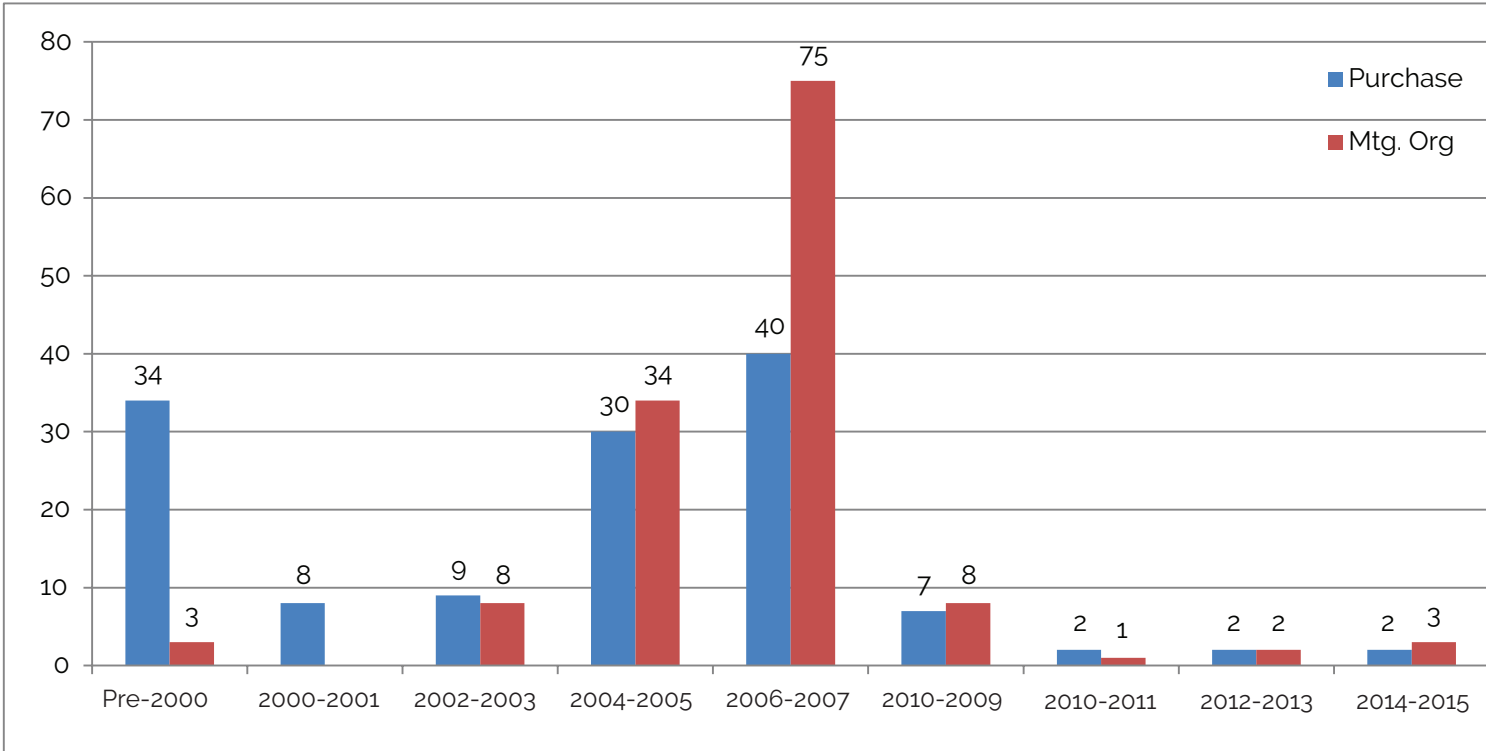
| FORECLOSURE PETITION YEAR | YEARS OWNED | AGE OF MORTGAGE |
|---------------------------|-------------|-----------------|
| 2005 | 3.7 | 1.3 |
| 2006 | 2.5 | 1.4 |
| 2007 | 2.2 | 1.4 |
| 2008 | 3.4 | 2.1 |
| 2009 | 4.7 | 3 |
| 2010 | 6 | 4.2 |
| 2011 | 7.7 | 5.1 |
| 2012 | 8.7 | 6.1 |
| 2013 | 11.4 | 7.2 |
| 2014 | 9.8 | 8.4 |
| 2015 | 10.3 | 9.0 |

Chart 3 on page 9 shows that 81% (109) of mortgages foreclosed on in 2015 were originated between 2004-2005 or between 2006-2007 during the peak of the subprime mortgage crisis when banks were providing mortgages at high-interest rates to riskier borrowers leading to the recession of 2008.³ There is an even higher concentration of foreclosed mortgages during these year intervals than the foreclosed mortgages in 2014 during the same period (68%).

³ The total numbers of foreclosures in 2014 were 102, 98 of which were mortgage foreclosures and three were non-loan foreclosures. See Table 8.

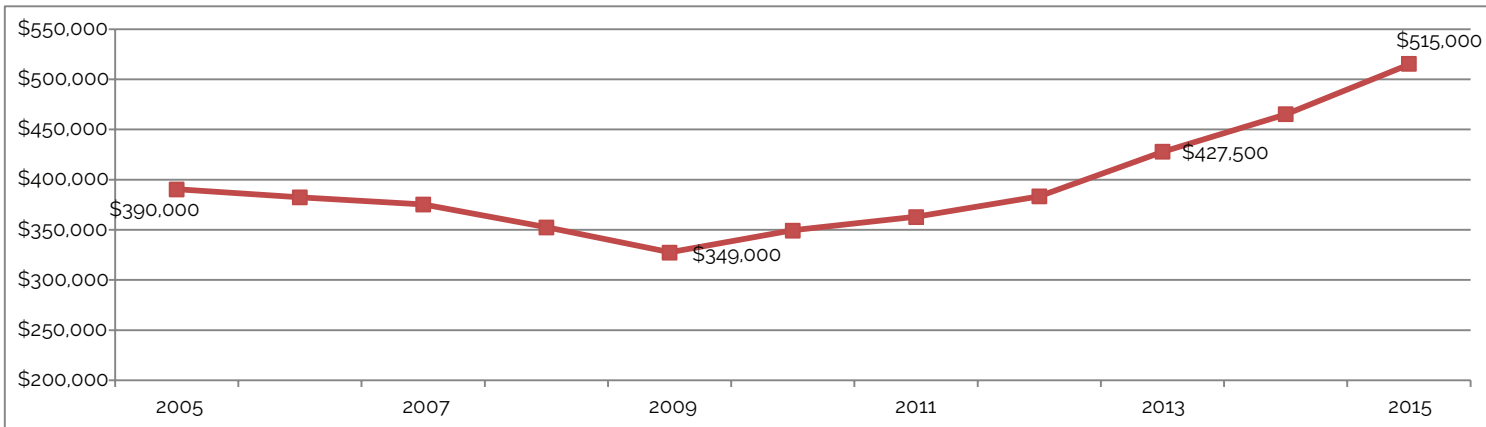
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CHART 3. YEAR PURCHASED AND MORTGAGE ORIGINATED (FORECLOSURE DEEDS 2015)



Even though the 2015 median sales price is 25% above the 2005 price (Chart 4.), the tightened credit market has made it difficult for some borrowers to refinance if they cannot afford their mortgage payment.

CHART 4. BOSTON RESIDENTIAL MEDIAN SALE PRICE, 2000-2014



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REGIONAL AND STATE CONTEXT

The following tables show foreclosure petitions and deeds per 1,000 residential parcels (single-family, multi-family, condos) for Massachusetts cities with populations over 90,000. Boston ranks ninth (9th) for both foreclosure petitions and foreclosure deeds among the top ten most populated Massachusetts municipalities in 2015 significantly below the state and comparative cities. In addition, Boston's 2015 petition rate (4.1) is less than half of the state (9.0).

TABLE 9. FORECLOSURE PETITION RATE FOR TOP 10 MOST POPULATED MASSACHUSETTS CITIES

| RANK | MA CITIES POP ≥ 90,000 | 2014 | 2015 | CHANGE | 2014 FORECLOSURE RATE PER 1,000 RESIDENTIAL PARCELS | 2015 FORECLOSURE RATE PER 1,000 RESIDENTIAL PARCELS | CHANGE |
|------|---------------------------|---------------|---------------|--------------|---|---|------------|
| 1 | SPRINGFIELD | 665 | 953 | 298 | 18.7 | 27.1 | 8.4 |
| 2 | BROCKTON | 392 | 578 | 186 | 17.8 | 26.2 | 8.4 |
| 3 | NEW BEDFORD | 331 | 447 | 116 | 16.2 | 21.9 | 5.7 |
| 4 | WORCESTER | 462 | 741 | 279 | 12.0 | 19.3 | 7.3 |
| 5 | LOWELL | 247 | 418 | 171 | 11.4 | 19.3 | 7.9 |
| 6 | FALL RIVER | 227 | 282 | 55 | 14.2 | 17.6 | 3.4 |
| 7 | LYNN | 103 | 195 | 92 | 5.5 | 10.3 | 4.9 |
| 8 | QUINCY | 103 | 173 | 70 | 4.4 | 7.4 | 3.0 |
| 9 | BOSTON | 322 | 500 | 178 | 2.7 | 4.1 | 1.5 |
| 10 | CAMBRIDGE | 20 | 28 | 8 | 0.9 | 1.3 | 0.4 |
| | TOTAL COUNT | 2,872 | 4,325 | 1,453 | 8.5 | 12.7 | 4.3 |
| | MASSACHUSETTS | 12,327 | 17,341 | 5,014 | 6.4 | 9.0 | 2.6 |

Boston's foreclosure rate (1.1) is slightly over half the state's rate (2.1). The change in the petition and foreclosure rates for the city was also outpaced by the state between 2014 and 2015.

TABLE 10. FORECLOSURE DEED RATE FOR TOP 10 MOST POPULATED MASSACHUSETTS CITIES

| RANK | MA CITIES POP ≥ 90,000 | 2014 DEEDS | 2015 DEEDS | CHANGE | 2014 FORECLOSURE RATE PER 1,000 RESIDENTIAL PARCELS | 2015 FORECLOSURE RATE PER 1,000 RESIDENTIAL PARCELS | CHANGE |
|------|---------------------------|---------------|---------------|------------|---|---|------------|
| 1 | SPRINGFIELD | 143 | 234 | 91 | 4.0 | 6.6 | 2.6 |
| 2 | NEW BEDFORD | 68 | 120 | 52 | 3.3 | 5.9 | 2.5 |
| 3 | BROCKTON | 84 | 123 | 39 | 3.8 | 5.6 | 1.8 |
| 4 | FALL RIVER | 64 | 86 | 22 | 4.0 | 5.4 | 1.4 |
| 5 | WORCESTER | 145 | 184 | 39 | 3.8 | 4.8 | 1.0 |
| 6 | LYNN | 53 | 79 | 26 | 2.8 | 4.2 | 1.4 |
| 7 | LOWELL | 77 | 77 | 0 | 3.6 | 3.5 | 0.0 |
| 8 | QUINCY | 30 | 26 | -4 | 1.3 | 1.1 | -0.2 |
| 9 | BOSTON | 102 | 134 | 32 | 0.8 | 1.1 | 0.3 |
| 10 | CAMBRIDGE | 5 | 4 | -1 | 0.2 | 0.2 | 0.0 |
| | TOTAL COUNT | 771 | 1,067 | 296 | 2.3 | 3.1 | 0.9 |
| | MASSACHUSETTS | 3,153 | 4,098 | 945 | 1.6 | 2.1 | 0.5 |

