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PAYCHECK TO PAYCHECK

What is Happening in Barnstable, MA

Paycheck to Paycheck

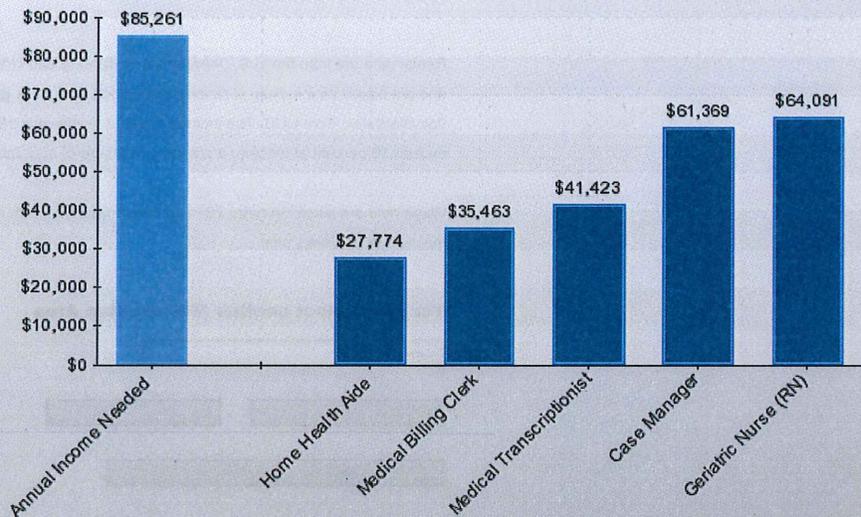
2014 First Quarter Findings

Announced on September 23, 2014



Paycheck to Paycheck: Barnstable, MA metro area First Quarter 2014 Homeownership Market

2014 Median Home Price: \$310,000

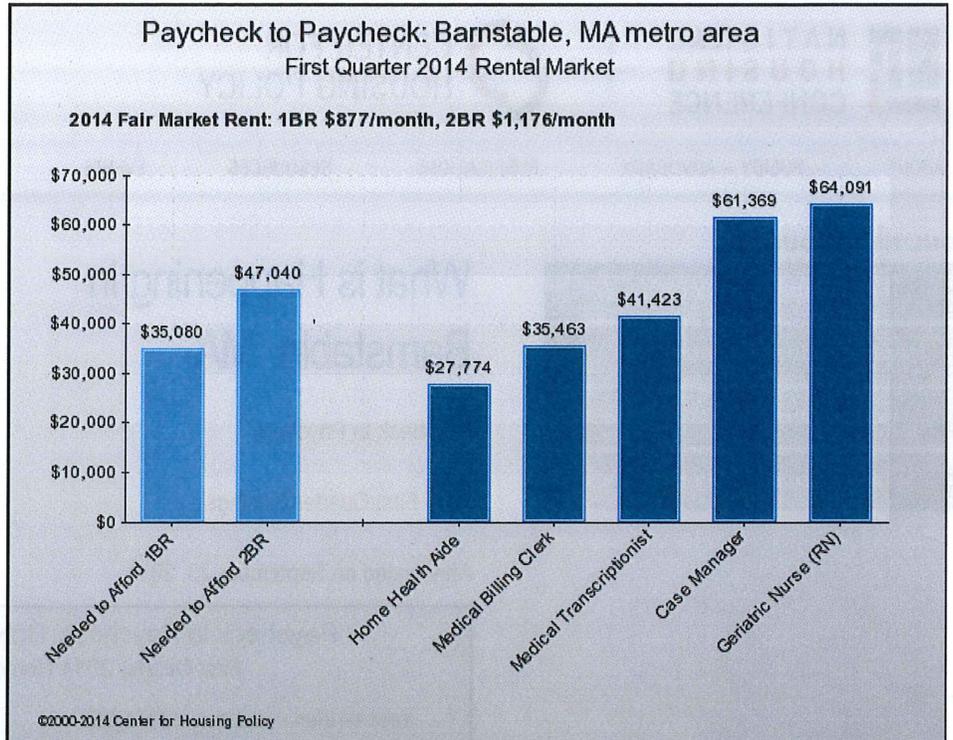


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Data on the median-priced home are from the National Association of Home Builders' Housing Opportunity Index for the first quarter (1Q) of 2014. Click [here](#) for metro area definitions. The annual income needed to qualify for a mortgage was calculated using the average prevailing interest rate, assumes a 10 percent downpayment and the use of private mortgage insurance, and includes principal, interest, taxes and insurance.

Wage data are as of February 2014 and were obtained from a proprietary database of salary information by geographic location maintained by Salary.com.



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Rental data are from the U.S. Department of Housing and Urban Development's report on Fair Market Rents for the year 2014 and are based on a survey of recently occupied units. Click [here](#) for metro area definitions, and click [here](#) for FMR documentation from HUD. The Income Needed to Afford is the annual income that must be earned so that this rent does not exceed 30 percent of income, a standard measure of affordability.

Wage data are as of February 2014 and were obtained from a proprietary database of salary information by geographic location maintained by Salary.com.

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Barnstable, MA

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