

Real Estate Owned (REO) Stabilization Opportunity Score A Brief Explanation

What is the intended use of the REO Stabilization Opportunity Score (SOS) Index?

After properties are foreclosed and being auctioned off unsuccessfully, they will become Real Estate Owned (REO) properties when lenders take over their ownership. The REO SOS Index is designed to help local agencies, organizations, and other entities identify opportunities for rehabilitating, acquiring, and/or redeveloping REO properties in order to stabilize communities impacted by foreclosures and REOs.

Although the Index was produced to help participating agencies of the Neighborhood Stabilization Program, any entity interested in REO stabilization work can use it.

How is the score calculated?

The Index evaluates two main areas (current and future availability of REOs and local REO/real estate market health) using four criteria:

- 1) *REO availability*: This criterion evaluates the number of REOs in each ZIP as of December 2008, weighted by the concentration of these REOs. Previous studies consistently suggest that when foreclosures and REOs are spatially clustered, the negative spillover effects are more intense. The concentration weight reflects that fact. The number of REOs is based on the LPS (Lender Processing Services Inc.) Applied Analytics (formerly McDash) dataset, which covers the majority of active mortgages. Nonetheless, because the dataset does not cover the entire pool of active mortgages, the actual number of REOs within each ZIP may be slightly higher than the estimates indicated in the attached table. Please refer to Footnote 3 in the table for more detailed coverage information for a specific state.
- 2) *90-day and more delinquency*: This criterion serves as a proxy for possible future REOs. Similar to the “REO availability” criterion, this criterion evaluates the number of 90-day and longer delinquencies, weighted by their spatial concentrations. The estimates are subject to the same coverage limitations discussed in the “REO availability” section.
- 3) *Median time of an REO on the market*: This criterion evaluates the median length of time on the market for the properties that have become REO since 2005. The calculation includes not only the properties that have been repurchased since they became REO, but also those that are currently for sale. A longer median time on the market usually suggests a more stagnant local REO/real estate market.
- 4) *Median home sales price decline*: This criterion evaluates the absolute decline of the median home sales price, weighted by the percentage of such decline, between the period of January 2005 to June 2006 and the period of July 2007 to December 2008. ZIP codes with fewer than 15 transactions in either period are excluded since a small transaction volume could significantly skew the median sales price. Transactions with a price lower than \$10,000 are also excluded in the calculation as they are usually unconventional sales, such as transfers between family members. A negative value here suggests that the median home sale price has gone up. This criterion uses the data provided by the Warren Group.

Every ZIP code that has sufficient data for each of these four criteria is analyzed and compared against the rest of such ZIP codes within the state. A standardized score is then given in each of these four

areas, 1.000 represents the higher level in the state (e.g. the longest median time of an REO on the market), while 0.000 represents the lowest level in the state. The final composite standardized score takes into consideration all four criteria.

What does the score mean?

The SOS Index is a standardized score, and it reflects the relative distressed level of a ZIP code with respect to the other ZIP codes in the state. A higher score indicates a higher distressed level. For instance, a ZIP code with a higher composite score may have a higher volume of REOs and 90-day+ delinquency. Compared with other ZIP codes in the state, it takes longer for REOs there to sell at a greater discount.

However, a higher score should not be interpreted simply as having higher stabilization potential: other factors may be in play.

On one hand, REO stabilization efforts in highly distressed areas may be more cost-effective than in a marginally distressed area. For instance, basic rehabilitation efforts on REOs in a highly distressed neighborhood could be a significant improvement, but it might not be that significant in a marginally distressed neighborhood where the few foreclosed properties are in relatively good condition. On the other hand, stabilization efforts in highly distressed neighborhoods could be less effective if the conditions are dire.

Therefore, the REO Index should serve only as a starting point, and policymakers should consider the specific local conditions when formulating REO strategies.

What is the difference between the REO SOS Index and the HUD and LISC indexes?

In addition to the obvious difference in each index's methodology, the REO SOS Index focuses exclusively on factors closely related to REOs. Nonetheless, the HUD Foreclosure Risk Score and the LISC Foreclosure Needs Score consider factors related to potential foreclosures, such as the prevalence of high-cost (or subprime) mortgages, vacancy rate, unemployment rate, etc. If an organization's program seeks to target areas with high foreclosure risks, then HUD and LISC indexes may be more appropriate. If an organization is interested in stabilizing the properties that have already become REOs, then the REO SOS Index is more appropriate.

Although foreclosure risk and REOs are somewhat related, they are not necessarily correlated. For instance, only a portion of the foreclosures will eventually end up in REOs. In addition, even after foreclosed properties have become REOs, some local areas, especially the relatively healthy ones, could leave such properties to market forces and not need additional (public) intervention efforts.

In addition, there are more-minor differences between the REO SOS Index and the HUD/LISC indexes. The REO SOS Index uses more recent data and is calculated at the ZIP code level. The HUD Index is calculated at the Census Block Group level, although the LISC Index uses ZIP codes.

Where can I obtain further information on the REO SOS index?

A discussion paper with more in-depth discussion of the Index and related REO issues is underway. Please contact Kai-yan Lee (kai-yan.lee@bos.frb.org) for questions regarding the index.

Massachusetts REO Stabilization Opportunity Score
(Discussion Draft)

ZIP Code ⁽¹⁾	Town ⁽²⁾	REO Stability Opportunity Score	Number of REOs ⁽³⁾	REOs per Square Mile	Index: REO Availability	Number of 90-day and more Delinquency ⁽³⁾	90-day and more Delinquency per Square Mile	Index: 90-day and more Delinquency	Median time of REO on Market (month) ⁽⁴⁾	Index: Median Time of REO on Market	Median Home Sales Price Decline ⁽⁵⁾	Percent of Median Home Sales Price Decline	Index: Home Sales Price Decline
01001	AGAWAM	0.277	2	0.16	0.303	22	1.79	0.555	5.92	0.457	\$11,500	6.2%	0.157
01005	BARRE	0.289	2	0.05	0.140	16	0.38	0.218	7.37	0.661	\$39,000	17.3%	0.473
01007	BELCHERTOWN	0.022	2	0.04	0.106	22	0.41	0.289	1.97	0.017	\$1,375	0.6%	0.078
01010	BRIMFIELD	0.213	3	0.09	0.269	5	0.14	0.056	5.90	0.359	\$50,750	21.0%	0.636
01011	CHESTER	0.485	2	0.04	0.095	6	0.11	0.048	9.84	0.916	\$51,500	37.1%	0.868
01013	CHICOPEE	0.759	13	2.25	0.829	46	7.94	0.846	7.84	0.692	\$10,000	6.3%	0.151
01020	CHICOPEE	0.569	9	0.74	0.714	51	4.20	0.796	6.84	0.529	-\$2,200	-1.3%	0.056
01027	EASTHAMPTON	0.017	1	0.02	0.011	19	0.45	0.280	3.94	0.084	-\$8,000	-3.6%	0.045
01028	EAST LONGMEADOW	0.272	1	0.08	0.109	33	2.54	0.675	6.40	0.507	\$15,100	6.3%	0.176
01030	FEEDING HILLS	0.067	1	0.09	0.134	15	1.37	0.443	4.92	0.179	\$5,000	2.2%	0.106
01035	HADLEY	0.011	1	0.04	0.042	2	0.09	0.020	1.97	0.017	\$28,500	9.4%	0.263
01036	HAMPDEN	0.008	1	0.05	0.067	2	0.10	0.022	3.45	0.070	\$7,750	3.1%	0.120
01040	HOLYOKE	0.566	15	0.68	0.768	55	2.49	0.754	5.90	0.359	\$15,000	9.4%	0.213
01056	LUDLOW	0.333	2	0.07	0.193	18	0.67	0.347	8.84	0.824	\$19,000	9.6%	0.230
01057	MONSON	0.210	2	0.04	0.132	16	0.36	0.213	7.37	0.661	\$27,000	12.9%	0.311
01060	NORTHAMPTON	0.134	1	0.09	0.126	6	0.52	0.148	7.87	0.725	\$5,000	2.0%	0.101
01068	OAKHAM	0.339	1	0.05	0.062	4	0.19	0.062	8.87	0.863	\$51,950	19.4%	0.613
01069	PALMER	0.395	5	0.17	0.431	26	0.89	0.473	6.87	0.543	\$21,470	12.1%	0.261
01072	SHUTESBURY	0.039	1	0.05	0.059	1	0.05	0.003	6.87	0.543	-\$59,000	-25.9%	0.003
01075	SOUTH HADLEY	0.401	8	0.45	0.641	20	1.13	0.465	6.40	0.507	\$4,900	2.3%	0.109
01077	SOUTHWICK	0.297	4	0.13	0.373	19	0.61	0.336	3.94	0.084	\$55,872	21.9%	0.717
01080	THREE RIVERS	0.378	1	0.38	0.336	5	1.89	0.308	12.29	0.978	-\$3,000	-2.0%	0.053
01082	WARE	0.518	9	0.21	0.557	29	0.67	0.437	7.84	0.692	\$23,000	12.9%	0.289
01083	WARREN	0.641	4	0.30	0.496	14	1.05	0.387	8.87	0.863	\$35,697	18.7%	0.465
01085	WESTFIELD	0.261	10	0.16	0.535	58	0.92	0.597	4.87	0.143	\$14,000	6.7%	0.171
01089	WEST SPRINGFIELD	0.451	10	0.63	0.706	43	2.70	0.711	5.42	0.300	\$9,000	4.8%	0.129
01095	WILBRAHAM	0.123	3	0.13	0.339	14	0.59	0.272	5.40	0.286	\$14,351	5.2%	0.160
01096	WILLIAMSBURG	0.031	1	0.03	0.014	3	0.08	0.031	5.90	0.359	\$10,050	4.5%	0.137
01103	SPRINGFIELD	0.193	1	2.70	0.591	4	10.81	0.569	3.94	0.084	-\$11,207	-26.1%	0.025
01104	SPRINGFIELD	0.843	33	5.63	0.916	116	19.80	0.958	6.89	0.577	\$28,783	20.7%	0.423
01105	SPRINGFIELD	0.964	12	8.96	0.899	24	17.91	0.860	9.81	0.896	\$49,633	41.3%	0.896
01106	LONGMEADOW	0.451	2	0.21	0.350	13	1.36	0.415	7.87	0.725	\$37,000	11.5%	0.356
01107	SPRINGFIELD	0.941	22	17.60	0.952	27	21.60	0.888	9.82	0.910	\$40,000	26.7%	0.639
01108	SPRINGFIELD	0.930	49	14.16	0.980	99	28.61	0.975	9.81	0.896	\$35,350	22.1%	0.513
01109	SPRINGFIELD	0.947	54	10.42	0.975	129	24.90	0.980	9.77	0.894	\$35,350	27.6%	0.597
01118	SPRINGFIELD	0.782	5	1.35	0.717	47	12.67	0.894	8.84	0.824	\$12,000	7.5%	0.168
01119	SPRINGFIELD	0.725	7	1.97	0.782	62	17.42	0.924	6.42	0.524	\$13,561	9.3%	0.196
01129	SPRINGFIELD	0.605	5	1.49	0.725	20	5.95	0.720	6.42	0.524	\$12,400	7.8%	0.179
01151	INDIAN ORCHARD	0.728	15	6.33	0.891	30	12.66	0.852	5.90	0.359	\$22,550	16.4%	0.331
01201	PITTSFIELD	0.429	6	0.08	0.370	47	0.65	0.521	8.81	0.815	-\$1,500	-1.0%	0.062
01220	ADAMS	0.078	6	0.19	0.487	5	0.16	0.064	5.40	0.286	-\$5,950	-4.6%	0.050
01223	BECKET	0.118	2	0.03	0.087	4	0.07	0.034	9.84	0.916	-\$43,326	-28.0%	0.008
01225	CHESHIRE	0.076	2	0.10	0.216	4	0.19	0.059	6.89	0.577	-\$14,000	-8.9%	0.036

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01230	GREAT BARRINGTON	0.157	1	0.01	0.000	5	0.05	0.028	10.81	0.944	\$21,789	7.5%	0.216
01238	LEE	0.006	2	0.04	0.101	4	0.07	0.036	2.95	0.045	\$2,000	0.9%	0.087
01247	NORTH ADAMS	0.356	10	0.17	0.549	22	0.38	0.277	7.37	0.661	\$8,256	6.9%	0.146
01253	OTIS	0.146	2	0.12	0.246	2	0.12	0.025	8.85	0.857	-\$40,000	-14.3%	0.017
01301	GREENFIELD	0.126	3	0.11	0.300	21	0.76	0.401	5.35	0.283	\$50	0.0%	0.076
01330	ASHFIELD	0.003	1	0.03	0.200	2	0.06	0.011	0.97	0.006	\$12,100	5.7%	0.154
01331	ATHOL	0.846	22	0.39	0.745	53	0.94	0.588	7.87	0.725	\$54,900	31.8%	0.835
01339	CHARLEMONT	0.000	1	0.01	0.003	3	0.04	0.017	3.94	0.084	-\$1,000	-0.6%	0.067
01351	MONTAGUE	0.084	1	0.05	0.064	4	0.20	0.067	5.90	0.359	\$35,513	16.2%	0.412
01360	NORTHFIELD	0.140	1	0.03	0.022	4	0.12	0.042	10.81	0.944	\$5,100	2.7%	0.115
01364	ORANGE	0.434	6	0.17	0.471	29	0.80	0.485	5.90	0.359	\$33,694	20.0%	0.471
01368	ROYALSTON	0.036	1	0.02	0.006	2	0.04	0.008	4.92	0.179	\$29,250	16.4%	0.370
01376	TURNERS FALLS	0.104	2	0.12	0.255	4	0.24	0.078	6.90	0.594	-\$1,550	-1.0%	0.064
01420	FITCHBURG	0.913	65	2.40	0.910	121	4.47	0.880	7.87	0.725	\$55,000	26.8%	0.782
01430	ASHBURNHAM	0.132	2	0.05	0.165	18	0.49	0.286	4.94	0.196	\$38,750	16.6%	0.451
01431	ASHBY	0.053	1	0.04	0.034	8	0.34	0.137	4.94	0.196	\$28,900	11.6%	0.305
01432	AYER	0.297	6	0.52	0.613	11	0.94	0.322	3.44	0.067	\$47,000	16.4%	0.507
01436	BALDWINVILLE	0.423	1	0.10	0.151	5	0.50	0.126	10.35	0.941	\$42,600	19.2%	0.535
01440	GARDNER	0.866	19	0.76	0.790	51	2.03	0.703	7.87	0.725	\$53,922	27.4%	0.784
01450	GROTON	0.482	3	0.09	0.289	7	0.22	0.095	8.87	0.863	\$70,000	15.9%	0.664
01451	HARVARD	0.143	2	0.09	0.204	4	0.17	0.050	6.90	0.594	\$40,480	7.2%	0.280
01452	HUBBARDSTON	0.202	1	0.02	0.008	11	0.26	0.143	5.94	0.473	\$54,000	20.9%	0.672
01453	LEOMINSTER	0.838	27	0.87	0.807	100	3.24	0.829	6.85	0.538	\$50,495	22.0%	0.658
01460	LITTLETON	0.594	3	0.18	0.384	8	0.48	0.182	7.39	0.672	\$93,100	22.0%	0.894
01462	LUNENBURG	0.266	8	0.30	0.580	22	0.83	0.420	2.97	0.050	\$39,450	13.7%	0.401
01463	PEPPERELL	0.644	1	0.04	0.045	19	0.84	0.406	8.84	0.824	\$92,908	28.2%	0.944
01468	TEMPLETON	0.168	1	0.05	0.056	14	0.66	0.300	3.94	0.084	\$55,541	26.1%	0.776
01469	TOWNSEND	0.252	2	0.10	0.230	16	0.80	0.361	7.37	0.661	\$15,000	5.7%	0.165
01474	WEST TOWNSEND	0.120	1	0.08	0.115	7	0.54	0.176	2.94	0.031	\$56,075	22.4%	0.728
01475	WINCHENDON	0.717	12	0.29	0.636	36	0.88	0.529	7.39	0.672	\$42,662	21.5%	0.583
01501	AUBURN	0.689	9	0.59	0.683	32	2.08	0.630	6.87	0.543	\$40,000	16.0%	0.448
01503	BERLIN	0.081	1	0.08	0.112	5	0.39	0.112	5.90	0.359	\$37,500	9.5%	0.317
01504	BLACKSTONE	0.440	6	0.55	0.627	18	1.65	0.518	4.94	0.196	\$41,700	15.8%	0.462
01505	BOYLSTON	0.241	1	0.07	0.081	4	0.26	0.081	5.90	0.359	\$79,900	24.2%	0.877
01506	BROOKFIELD	0.244	2	0.13	0.263	14	0.88	0.353	5.92	0.457	\$30,650	12.8%	0.342
01507	CHARLTON	0.493	7	0.16	0.485	23	0.53	0.350	5.90	0.359	\$61,995	21.2%	0.742
01510	CLINTON	0.891	16	2.82	0.852	37	6.53	0.810	7.84	0.692	\$65,000	24.5%	0.804
01515	EAST BROOKFIELD	0.073	1	0.10	0.154	3	0.30	0.073	2.97	0.050	\$47,950	20.9%	0.608
01516	DOUGLAS	0.165	6	0.16	0.468	16	0.44	0.246	3.45	0.070	\$43,636	13.9%	0.429
01519	GRAFTON	0.527	1	0.09	0.143	8	0.76	0.221	12.31	0.980	\$61,250	17.8%	0.644
01520	HOLDEN	0.720	4	0.22	0.443	16	0.89	0.378	12.77	0.986	\$54,750	18.4%	0.616
01521	HOLLAND	0.291	2	0.17	0.308	6	0.50	0.146	7.32	0.655	\$32,050	16.3%	0.389
01523	LANCASTER	0.485	1	0.04	0.031	15	0.62	0.303	11.77	0.964	\$58,250	18.0%	0.630

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01524	LEICESTER	0.619	4	0.26	0.476	19	1.22	0.479	5.89	0.356	\$69,000	27.7%	0.871
01527	MILLBURY	0.695	3	0.19	0.387	15	0.95	0.381	7.90	0.787	\$63,950	22.1%	0.770
01529	MILLVILLE	0.294	4	0.81	0.625	10	2.03	0.440	5.42	0.300	\$11,000	4.2%	0.140
01532	NORTHBOROUGH	0.748	5	0.28	0.513	18	1.02	0.426	12.77	0.986	\$55,586	14.7%	0.538
01534	NORTHBRIDGE	0.361	1	0.11	0.174	9	1.01	0.291	5.84	0.322	\$80,580	22.4%	0.849
01535	NORTH BROOKFIELD	0.235	4	0.19	0.423	13	0.63	0.266	4.45	0.140	\$41,950	20.0%	0.552
01540	OXFORD	0.709	10	0.49	0.681	37	1.83	0.633	5.90	0.359	\$53,385	21.8%	0.695
01541	PRINCETON	0.269	3	0.09	0.266	2	0.06	0.014	4.94	0.196	\$110,650	31.7%	0.983
01543	RUTLAND	0.305	1	0.03	0.017	17	0.46	0.263	10.34	0.938	\$30,100	10.8%	0.300
01545	SHREWSBURY	0.513	8	0.39	0.611	41	1.97	0.664	3.94	0.084	\$59,900	16.6%	0.605
01550	SOUTHBRIDGE	0.868	29	1.44	0.846	48	2.38	0.709	6.90	0.594	\$62,250	29.2%	0.857
01562	SPENCER	0.560	8	0.24	0.563	32	0.98	0.524	6.40	0.507	\$40,073	17.1%	0.479
01564	STERLING	0.106	1	0.03	0.028	10	0.33	0.154	7.35	0.658	\$17,500	5.4%	0.174
01566	STURBRIDGE	0.529	8	0.29	0.571	10	0.36	0.165	6.90	0.594	\$59,500	18.9%	0.667
01568	UPTON	0.092	3	0.14	0.347	6	0.28	0.101	2.97	0.050	\$50,250	12.9%	0.457
01569	UXBRIDGE	0.703	6	0.21	0.501	25	0.86	0.454	7.85	0.714	\$59,250	19.4%	0.689
01570	WEBSTER	0.790	11	0.90	0.765	30	2.44	0.641	5.90	0.359	\$67,450	28.4%	0.874
01571	DUDLEY	0.345	6	0.28	0.543	28	1.32	0.546	3.45	0.070	\$39,000	16.3%	0.443
01581	WESTBOROUGH	0.605	1	0.05	0.053	17	0.79	0.367	9.84	0.916	\$81,500	19.6%	0.812
01583	WEST BOYLSTON	0.577	3	0.23	0.409	16	1.21	0.434	6.90	0.594	\$57,400	19.8%	0.681
01585	WEST BROOKFIELD	0.543	2	0.07	0.188	11	0.37	0.188	9.34	0.888	\$57,321	24.8%	0.773
01588	WHITINSVILLE	0.574	5	0.56	0.597	16	1.79	0.510	6.87	0.543	\$40,643	15.9%	0.454
01590	SUTTON	0.190	2	0.06	0.182	15	0.46	0.244	3.90	0.081	\$68,990	20.1%	0.756
01602	WORCESTER	0.826	13	1.91	0.815	65	9.53	0.902	5.94	0.473	\$49,362	19.9%	0.602
01603	WORCESTER	0.933	32	9.79	0.947	66	20.18	0.941	7.39	0.672	\$60,000	27.3%	0.815
01604	WORCESTER	0.978	38	5.35	0.927	95	13.38	0.938	9.81	0.896	\$63,447	27.8%	0.840
01605	WORCESTER	0.980	24	4.45	0.896	64	11.87	0.908	8.87	0.863	\$77,875	34.0%	0.950
01606	WORCESTER	0.776	17	2.76	0.854	56	9.11	0.877	3.94	0.084	\$58,467	24.1%	0.762
01607	WORCESTER	0.871	12	5.53	0.871	19	8.76	0.773	7.85	0.714	\$45,550	24.0%	0.650
01608	WORCESTER	0.762	2	4.55	0.751	5	11.36	0.602	7.84	0.692	\$24,200	28.5%	0.482
01609	WORCESTER	0.882	11	2.53	0.826	19	4.38	0.672	7.90	0.787	\$64,500	24.4%	0.793
01610	WORCESTER	0.983	36	15.00	0.969	38	15.83	0.896	7.89	0.779	\$116,000	49.4%	1.000
01611	CHERRY VALLEY	0.339	1	0.27	0.272	2	0.53	0.084	5.84	0.322	\$72,852	32.2%	0.922
01612	PAXTON	0.101	1	0.06	0.076	12	0.78	0.305	3.45	0.070	\$51,250	15.8%	0.532
01701	FRAMINGHAM	0.613	9	0.53	0.678	64	3.76	0.807	4.94	0.196	\$52,000	14.1%	0.490
01702	FRAMINGHAM	0.899	43	5.31	0.936	86	10.62	0.919	5.90	0.359	\$91,835	31.6%	0.964
01720	ACTON	0.070	2	0.10	0.232	10	0.50	0.199	2.95	0.045	\$50,150	10.8%	0.403
01721	ASHLAND	0.768	10	0.80	0.734	25	2.01	0.591	7.87	0.725	\$53,605	14.7%	0.518
01740	BOLTON	0.176	3	0.15	0.356	4	0.20	0.070	4.94	0.196	\$76,365	13.2%	0.611
01742	CONCORD	0.395	2	0.08	0.199	6	0.24	0.092	7.87	0.725	\$87,000	13.4%	0.692
01746	HOLLISTON	0.681	3	0.16	0.367	15	0.80	0.342	12.77	0.986	\$61,000	15.4%	0.585
01747	HOPEDALE	0.328	4	0.78	0.616	15	2.92	0.571	2.94	0.031	\$36,500	12.2%	0.359
01748	HOPKINTON	0.196	2	0.08	0.196	13	0.49	0.230	6.89	0.577	\$37,918	7.3%	0.269

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01749	HUDSON	0.563	7	0.61	0.669	25	2.17	0.599	3.94	0.084	\$63,060	20.1%	0.731
01752	MARLBOROUGH	0.894	50	2.37	0.905	83	3.94	0.832	6.84	0.529	\$79,950	25.8%	0.899
01754	MAYNARD	0.148	1	0.19	0.218	14	2.67	0.552	4.94	0.196	\$19,702	6.2%	0.193
01756	MENDON	0.319	2	0.11	0.244	11	0.61	0.235	4.89	0.157	\$100,500	22.3%	0.916
01757	MILFORD	0.877	17	1.16	0.801	52	3.56	0.782	6.90	0.594	\$75,000	24.2%	0.852
01760	NATICK	0.420	3	0.20	0.395	21	1.41	0.515	6.90	0.594	\$30,700	7.8%	0.246
01772	SOUTHBOROUGH	0.583	1	0.07	0.104	6	0.44	0.134	11.31	0.958	\$120,000	20.9%	0.930
01778	WAYLAND	0.597	1	0.06	0.073	9	0.58	0.207	11.81	0.969	\$110,000	18.3%	0.888
01801	WOBURN	0.720	7	0.55	0.653	41	3.24	0.739	6.90	0.594	\$47,881	13.2%	0.437
01803	BURLINGTON	0.261	2	0.17	0.314	16	1.35	0.459	4.92	0.179	\$55,000	13.4%	0.493
01810	ANDOVER	0.087	2	0.06	0.185	22	0.71	0.395	5.42	0.300	-\$23,050	-5.1%	0.039
01821	BILLERICA	0.678	12	0.70	0.739	66	3.83	0.815	4.94	0.196	\$52,500	15.3%	0.521
01824	CHELMSFORD	0.471	5	0.27	0.510	23	1.25	0.513	6.89	0.577	\$33,000	9.6%	0.291
01826	DRACUT	0.779	11	0.53	0.692	63	3.01	0.784	7.87	0.725	\$36,000	13.9%	0.378
01830	HAVERHILL	0.908	27	1.91	0.857	75	5.31	0.854	7.87	0.725	\$63,000	24.0%	0.787
01832	HAVERHILL	0.860	21	1.86	0.838	69	6.10	0.857	6.92	0.653	\$50,850	20.3%	0.625
01833	GEORGETOWN	0.199	2	0.15	0.297	9	0.70	0.224	4.87	0.143	\$67,443	15.3%	0.627
01834	GROVELAND	0.258	3	0.34	0.473	10	1.12	0.333	4.94	0.196	\$46,900	13.5%	0.440
01835	HAVERHILL	0.541	5	0.63	0.622	26	3.30	0.683	5.40	0.286	\$39,900	15.0%	0.426
01840	LAWRENCE	0.773	2	4.00	0.731	7	14.00	0.697	5.44	0.319	\$46,858	35.8%	0.824
01841	LAWRENCE	0.994	94	30.62	1.000	188	61.24	1.000	7.87	0.725	\$99,852	39.0%	0.992
01843	LAWRENCE	0.969	33	9.82	0.950	74	22.02	0.944	7.87	0.725	\$80,000	32.0%	0.941
01844	METHUEN	0.796	30	1.34	0.843	112	5.00	0.882	4.94	0.196	\$60,000	20.7%	0.725
01845	NORTH ANDOVER	0.697	5	0.19	0.462	35	1.31	0.577	6.87	0.543	\$73,000	18.6%	0.754
01850	LOWELL	0.910	17	12.32	0.930	61	44.20	0.969	5.94	0.473	\$69,950	31.8%	0.910
01851	LOWELL	0.919	30	8.88	0.938	62	18.34	0.930	7.87	0.725	\$57,900	22.9%	0.745
01852	LOWELL	0.905	19	3.78	0.880	65	12.92	0.910	6.90	0.594	\$64,900	22.1%	0.838
01854	LOWELL	0.964	21	5.29	0.902	60	15.11	0.916	7.90	0.787	\$78,605	33.5%	0.947
01860	MERRIMAC	0.392	1	0.12	0.176	9	1.06	0.311	8.87	0.863	\$36,250	11.4%	0.353
01862	NORTH BILLERICA	0.347	1	0.11	0.171	17	1.91	0.535	2.97	0.050	\$81,432	23.3%	0.866
01863	NORTH CHELMSFORD	0.739	2	0.46	0.459	11	2.55	0.507	9.84	0.916	\$50,000	17.5%	0.569
01864	NORTH READING	0.507	9	0.65	0.695	16	1.15	0.429	6.90	0.594	\$28,250	7.2%	0.238
01867	READING	0.465	6	0.60	0.644	15	1.51	0.468	5.94	0.473	\$34,950	8.4%	0.283
01876	TEWKSBURY	0.384	5	0.24	0.499	52	2.54	0.734	4.92	0.179	\$30,950	9.3%	0.275
01879	TYNGSBORO	0.667	2	0.12	0.252	31	1.84	0.605	7.87	0.725	\$58,950	19.1%	0.669
01880	WAKEFIELD	0.552	8	1.07	0.742	24	3.21	0.653	5.90	0.359	\$35,000	9.1%	0.294
01886	WESTFORD	0.658	5	0.16	0.429	15	0.49	0.249	7.39	0.672	\$92,500	21.5%	0.885
01887	WILMINGTON	0.373	5	0.30	0.524	33	2.00	0.625	4.90	0.160	\$42,598	11.1%	0.364
01890	WINCHESTER	0.095	2	0.33	0.406	8	1.32	0.325	4.94	0.196	-\$27,750	-4.6%	0.034
01902	LYNN	0.986	84	31.70	0.997	159	60.00	0.997	7.84	0.692	\$90,000	33.3%	0.969
01904	LYNN	0.874	19	4.33	0.888	65	14.81	0.922	5.90	0.359	\$75,000	25.0%	0.860
01905	LYNN	0.902	39	10.34	0.955	69	18.30	0.936	5.90	0.359	\$91,043	32.8%	0.966
01906	SAUGUS	0.832	10	0.91	0.754	70	6.37	0.866	6.37	0.501	\$65,100	18.3%	0.703

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01907	SWAMPSCOTT	0.829	13	4.26	0.863	25	8.20	0.790	5.90	0.359	\$79,500	19.9%	0.796
01913	AMESBURY	0.731	9	0.73	0.709	27	2.18	0.608	5.90	0.359	\$62,920	22.3%	0.759
01915	BEVERLY	0.714	5	0.30	0.521	43	2.59	0.706	8.84	0.824	\$36,500	10.5%	0.336
01921	BOXFORD	0.176	2	0.08	0.202	7	0.29	0.115	3.94	0.084	\$103,750	16.6%	0.832
01923	DANVERS	0.653	7	0.53	0.647	31	2.33	0.639	5.92	0.457	\$50,000	13.9%	0.485
01929	ESSEX	0.227	3	0.21	0.401	1	0.07	0.006	4.94	0.196	\$81,500	17.3%	0.765
01930	GLOUCESTER	0.350	10	0.39	0.650	42	1.62	0.636	4.94	0.196	\$12,500	3.9%	0.143
01938	IPSWICH	0.134	2	0.06	0.179	15	0.45	0.238	2.94	0.031	\$65,750	16.7%	0.653
01940	LYNNFIELD	0.535	1	0.10	0.146	16	1.58	0.493	9.84	0.916	\$59,500	10.9%	0.459
01945	MARBLEHEAD	0.739	7	1.55	0.770	15	3.31	0.585	6.40	0.507	\$70,000	13.5%	0.588
01949	MIDDLETON	0.244	4	0.29	0.490	13	0.93	0.345	5.92	0.457	\$10,000	2.8%	0.123
01950	NEWBURYPORT	0.216	2	0.19	0.333	15	1.40	0.451	5.94	0.473	\$2,500	0.7%	0.084
01951	NEWBURY	0.162	1	0.08	0.118	8	0.62	0.196	8.84	0.824	\$0	0.0%	0.073
01952	SALISBURY	0.622	3	0.19	0.392	26	1.69	0.574	7.90	0.787	\$45,000	14.1%	0.434
01960	PEABODY	0.751	14	0.85	0.776	91	5.55	0.874	4.94	0.196	\$60,000	17.9%	0.641
01969	ROWLEY	0.627	4	0.23	0.445	13	0.73	0.314	8.37	0.812	\$64,875	15.6%	0.619
01970	SALEM	0.765	31	3.83	0.908	70	8.64	0.899	5.87	0.333	\$40,000	13.3%	0.398
01982	SOUTH HAMILTON	0.025	1	0.07	0.090	5	0.34	0.104	4.94	0.196	\$7,141	1.5%	0.104
02019	BELLINGHAM	0.633	12	0.65	0.728	37	2.00	0.644	4.42	0.126	\$61,000	19.8%	0.709
02021	CANTON	0.160	2	0.11	0.235	20	1.05	0.448	4.44	0.132	\$45,000	11.4%	0.387
02025	COHASSET	0.050	3	0.30	0.448	6	0.61	0.168	1.48	0.011	-\$17,500	-2.7%	0.042
02026	DEDHAM	0.499	11	1.05	0.773	35	3.35	0.717	4.42	0.126	\$36,750	9.8%	0.322
02030	DOVER	0.045	1	0.06	0.078	3	0.19	0.045	0.00	0.000	\$87,500	8.9%	0.510
02035	FOXBORO	0.336	9	0.45	0.661	16	0.80	0.359	5.90	0.359	\$24,450	6.8%	0.218
02038	FRANKLIN	0.521	7	0.26	0.555	33	1.24	0.563	5.90	0.359	\$53,000	14.2%	0.501
02043	HINGHAM	0.034	1	0.04	0.048	20	0.89	0.417	1.94	0.014	\$3,000	0.5%	0.081
02045	HULL	0.515	2	0.66	0.507	22	7.26	0.768	6.39	0.504	\$20,000	5.9%	0.190
02048	MANSFIELD	0.622	8	0.39	0.619	23	1.12	0.496	6.40	0.507	\$55,000	15.9%	0.566
02050	MARSHFIELD	0.577	13	0.44	0.689	48	1.64	0.655	4.94	0.196	\$60,000	15.0%	0.577
02052	MEDFIELD	0.255	1	0.07	0.092	6	0.41	0.123	30.48	1.000	\$30,500	5.7%	0.224
02053	MEDWAY	0.644	1	0.09	0.129	20	1.75	0.543	7.89	0.779	\$75,194	18.8%	0.768
02054	MILLIS	0.303	3	0.25	0.417	13	1.07	0.373	5.90	0.359	\$40,750	11.7%	0.367
02056	NORFOLK	0.317	2	0.13	0.277	6	0.40	0.120	11.77	0.964	\$22,500	4.6%	0.188
02061	NORWELL	0.221	2	0.10	0.221	5	0.24	0.087	7.87	0.725	\$45,000	8.2%	0.328
02062	NORWOOD	0.734	7	0.66	0.675	38	3.57	0.748	7.39	0.672	\$38,000	10.3%	0.345
02066	SCITUATE	0.389	5	0.30	0.518	19	1.14	0.457	2.94	0.031	\$75,000	15.3%	0.686
02067	SHARON	0.557	1	0.04	0.039	14	0.62	0.283	9.82	0.910	\$84,950	19.8%	0.826
02072	STOUGHTON	0.801	18	1.12	0.804	62	3.87	0.804	5.94	0.473	\$54,900	17.7%	0.594
02081	WALPOLE	0.283	2	0.12	0.249	17	1.01	0.412	4.87	0.143	\$68,500	16.6%	0.675
02090	WESTWOOD	0.401	2	0.19	0.331	8	0.74	0.216	5.90	0.359	\$99,100	16.5%	0.818
02093	WRENTHAM	0.473	4	0.18	0.415	13	0.59	0.252	6.90	0.594	\$65,000	16.3%	0.633
02111	BOSTON	0.218	2	6.90	0.784	1	3.45	0.162	1.97	0.017	\$57,500	8.9%	0.381
02113	BOSTON	0.697	2	20.00	0.840	2	20.00	0.560	9.84	0.916	-\$40,000	-10.1%	0.020

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02114	BOSTON	0.098	1	2.44	0.583	0	0.00	0.000	4.94	0.196	\$23,750	5.4%	0.199
02116	BOSTON	0.571	2	3.03	0.700	4	6.06	0.487	9.81	0.896	-\$67,000	-10.6%	0.011
02119	BOSTON	0.975	30	18.63	0.972	61	37.89	0.961	8.87	0.863	\$70,000	22.2%	0.790
02120	BOSTON	0.415	1	1.69	0.546	7	11.86	0.669	6.40	0.507	-\$33,901	-9.3%	0.022
02121	BOSTON	0.992	40	31.25	0.992	59	46.09	0.972	7.87	0.725	\$138,074	35.6%	0.997
02122	BOSTON	0.952	39	22.81	0.986	71	41.52	0.978	6.89	0.577	\$95,000	28.4%	0.955
02124	BOSTON	0.972	83	26.43	0.994	139	44.27	0.994	6.90	0.594	\$120,000	32.4%	0.989
02125	BOSTON	0.958	40	12.86	0.966	58	18.65	0.927	7.85	0.714	\$86,500	25.7%	0.908
02126	MATTAPAN	1.000	32	15.61	0.964	94	45.85	0.989	8.87	0.863	\$105,400	32.3%	0.978
02127	BOSTON	0.599	20	9.85	0.924	26	12.81	0.835	5.84	0.322	-\$3,000	-0.8%	0.059
02128	BOSTON	0.936	37	7.69	0.941	66	13.72	0.913	6.90	0.594	\$89,750	27.6%	0.927
02129	CHARLESTOWN	0.459	3	2.26	0.720	11	8.27	0.692	4.94	0.196	\$34,000	7.3%	0.252
02130	JAMAICA PLAIN	0.706	8	1.82	0.793	31	7.06	0.798	7.87	0.725	-\$10,000	-2.9%	0.048
02131	ROSLINDALE	0.863	18	5.90	0.894	61	20.00	0.933	6.90	0.594	\$55,250	15.4%	0.560
02132	WEST ROXBURY	0.787	8	1.75	0.787	17	3.73	0.611	7.84	0.692	\$55,975	14.5%	0.529
02134	ALLSTON	0.409	2	1.49	0.608	11	8.21	0.689	4.94	0.196	\$28,860	8.5%	0.249
02135	BRIGHTON	0.546	7	2.52	0.796	24	8.63	0.793	5.87	0.333	\$8,000	2.7%	0.118
02136	HYDE PARK	0.958	30	6.44	0.922	98	21.03	0.950	8.84	0.824	\$76,200	21.7%	0.821
02138	CAMBRIDGE	0.020	1	0.35	0.322	1	0.35	0.039	0.00	0.000	\$4,500	0.9%	0.092
02139	CAMBRIDGE	0.406	2	1.37	0.594	4	2.74	0.328	7.40	0.686	\$13,500	3.2%	0.132
02141	CAMBRIDGE	0.501	6	9.84	0.868	10	16.39	0.770	4.44	0.132	\$20,975	4.7%	0.182
02143	SOMERVILLE	0.675	3	1.95	0.695	8	5.19	0.566	7.90	0.787	\$25,750	6.7%	0.221
02144	SOMERVILLE	0.535	1	0.92	0.454	9	8.26	0.647	7.89	0.779	\$14,750	3.0%	0.134
02145	SOMERVILLE	0.857	7	5.00	0.835	23	16.43	0.849	9.35	0.891	\$44,000	12.1%	0.395
02148	MALDEN	0.835	34	6.68	0.933	104	20.43	0.952	5.90	0.359	\$54,952	16.6%	0.580
02149	EVERETT	0.955	53	15.68	0.983	112	33.14	0.983	6.90	0.594	\$95,000	26.8%	0.938
02150	CHELSEA	0.896	33	15.00	0.961	72	32.73	0.964	5.90	0.359	\$76,144	26.9%	0.891
02151	REVERE	0.950	60	10.17	0.978	166	28.14	0.992	6.90	0.594	\$85,750	26.0%	0.913
02152	WINTHROP	0.737	11	5.09	0.866	28	12.96	0.843	5.94	0.473	\$30,000	9.0%	0.266
02155	MEDFORD	0.880	15	1.83	0.824	73	8.90	0.905	9.84	0.916	\$45,600	11.9%	0.406
02169	QUINCY	0.815	18	1.62	0.832	62	5.59	0.840	8.84	0.824	\$28,000	9.0%	0.258
02170	QUINCY	0.476	1	0.52	0.375	16	8.33	0.742	6.87	0.543	\$28,000	7.4%	0.241
02171	QUINCY	0.364	5	1.95	0.762	13	5.06	0.622	2.97	0.050	\$21,000	6.1%	0.204
02176	MELROSE	0.437	3	0.64	0.560	24	5.12	0.723	4.90	0.160	\$39,900	10.0%	0.347
02180	STONEHAM	0.426	4	0.65	0.585	18	2.93	0.594	4.90	0.160	\$45,801	12.7%	0.417
02184	BRAINTREE	0.493	7	0.50	0.630	56	4.00	0.801	4.94	0.196	\$34,750	9.9%	0.308
02186	MILTON	0.770	9	0.64	0.686	42	2.97	0.725	8.84	0.824	\$42,090	8.9%	0.333
02188	WEYMOUTH	0.479	5	1.25	0.703	18	4.51	0.667	3.97	0.123	\$42,500	13.5%	0.415
02189	EAST WEYMOUTH	0.784	4	1.02	0.664	35	8.88	0.826	6.87	0.543	\$51,764	17.2%	0.574
02190	SOUTH WEYMOUTH	0.616	4	0.58	0.577	26	3.78	0.700	5.90	0.359	\$50,000	16.4%	0.541
02191	NORTH WEYMOUTH	0.709	1	0.46	0.359	17	7.80	0.737	11.81	0.969	\$32,000	10.4%	0.303
02210	BOSTON	0.353	1	1.18	0.493	2	2.35	0.193	10.81	0.944	-\$134,958	-18.7%	0.000
02215	BOSTON	0.048	1	1.27	0.504	1	1.27	0.090	1.97	0.017	-\$25,250	-8.2%	0.028

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02301	BROCKTON	0.997	122	9.76	0.989	231	18.48	0.986	8.84	0.824	\$104,900	37.5%	0.994
02302	BROCKTON	0.989	52	5.80	0.944	143	15.94	0.955	8.81	0.815	\$85,000	32.7%	0.958
02322	AVON	0.669	2	0.46	0.451	6	1.37	0.269	8.35	0.804	\$62,250	20.4%	0.734
02324	BRIDGEWATER	0.630	3	0.11	0.305	42	1.53	0.613	6.87	0.543	\$66,250	19.7%	0.737
02330	CARVER	0.588	4	0.13	0.378	26	0.85	0.462	7.81	0.689	\$56,050	17.5%	0.599
02332	DUXBURY	0.655	1	0.04	0.036	18	0.77	0.370	13.76	0.994	\$100,000	17.2%	0.829
02333	EAST BRIDGEWATER	0.810	5	0.29	0.515	37	2.15	0.658	8.87	0.863	\$61,200	19.7%	0.706
02338	HALIFAX	0.529	5	0.31	0.529	23	1.42	0.538	5.90	0.359	\$49,325	18.0%	0.571
02339	HANOVER	0.322	6	0.38	0.574	9	0.58	0.204	3.94	0.084	\$73,750	16.0%	0.697
02341	HANSON	0.272	1	0.07	0.084	27	1.80	0.583	5.40	0.286	\$51,500	15.2%	0.515
02343	HOLBROOK	0.812	8	1.12	0.748	37	5.19	0.787	5.90	0.359	\$75,000	24.2%	0.852
02346	MIDDLEBORO	0.445	11	0.16	0.552	40	0.58	0.476	5.87	0.333	\$45,562	14.7%	0.468
02347	LAKEVILLE	0.224	4	0.13	0.381	21	0.69	0.384	5.42	0.300	\$32,200	9.9%	0.297
02351	ABINGTON	0.686	4	0.40	0.541	29	2.92	0.681	5.90	0.359	\$62,500	19.4%	0.711
02356	NORTH EASTON	0.227	1	0.08	0.120	8	0.63	0.202	9.81	0.896	\$14,900	4.0%	0.148
02359	PEMBROKE	0.325	1	0.05	0.050	44	2.01	0.686	6.89	0.577	\$29,000	8.7%	0.255
02360	PLYMOUTH	0.838	45	0.56	0.818	157	1.95	0.824	6.87	0.543	\$61,000	17.9%	0.647
02364	KINGSTON	0.174	2	0.11	0.238	12	0.65	0.261	5.90	0.359	\$42,000	11.4%	0.373
02367	PLYMPTON	0.314	2	0.14	0.280	7	0.47	0.157	4.87	0.143	\$103,750	27.0%	0.961
02368	RANDOLPH	0.885	44	4.26	0.919	137	13.25	0.947	5.94	0.473	\$71,250	22.4%	0.807
02370	ROCKLAND	0.611	6	0.60	0.639	41	4.10	0.776	4.94	0.196	\$49,000	17.0%	0.546
02375	SOUTH EASTON	0.754	5	0.32	0.532	19	1.20	0.471	7.84	0.692	\$68,500	23.2%	0.801
02379	WEST BRIDGEWATER	0.171	1	0.06	0.070	11	0.70	0.255	4.94	0.196	\$62,224	19.1%	0.700
02382	WHITMAN	0.793	8	1.15	0.756	49	7.04	0.838	5.42	0.300	\$65,000	20.6%	0.748
02420	LEXINGTON	0.059	1	0.15	0.190	9	1.31	0.339	4.92	0.179	-\$29,000	-4.6%	0.031
02421	LEXINGTON	0.028	1	0.11	0.162	3	0.32	0.076	2.97	0.050	\$35,000	5.2%	0.232
02446	BROOKLINE	0.112	1	0.75	0.420	3	2.24	0.241	4.90	0.160	\$25,000	5.1%	0.202
02452	WALTHAM	0.507	1	0.27	0.283	7	1.90	0.364	11.31	0.958	\$40,000	10.0%	0.350
02453	WALTHAM	0.549	4	1.12	0.672	17	4.76	0.661	5.42	0.300	\$46,700	11.9%	0.409
02461	NEWTON HIGHLANDS	0.056	1	0.80	0.426	2	1.60	0.151	0.97	0.006	\$6,500	1.0%	0.098
02467	CHESTNUT HILL	0.417	1	0.45	0.353	5	2.23	0.331	3.94	0.084	\$154,050	22.5%	0.980
02468	WABAN	0.238	1	0.63	0.398	2	1.27	0.129	1.97	0.017	\$132,000	13.4%	0.843
02472	WATERTOWN	0.602	4	0.97	0.655	24	5.84	0.762	6.87	0.543	\$19,915	5.2%	0.185
02474	ARLINGTON	0.331	3	0.97	0.602	9	2.91	0.499	5.90	0.359	\$13,500	3.1%	0.126
02478	BELMONT	0.151	2	0.43	0.437	6	1.29	0.258	4.90	0.160	\$46,500	7.7%	0.319
02481	WELLESLEY HILLS	0.014	1	0.18	0.210	2	0.36	0.053	3.94	0.084	-\$80,000	-7.8%	0.014
02494	NEEDHAM HEIGHTS	0.588	1	0.29	0.291	8	2.29	0.423	11.81	0.969	\$61,550	10.3%	0.445
02532	BUZZARDS BAY	0.504	4	0.21	0.434	25	1.33	0.541	5.90	0.359	\$58,750	17.5%	0.622
02536	EAST FALMOUTH	0.852	9	0.32	0.605	57	2.05	0.714	7.84	0.692	\$85,084	24.3%	0.902
02537	EAST SANDWICH	0.552	1	0.08	0.123	16	1.29	0.445	8.84	0.824	\$66,000	16.7%	0.655
02538	EAST WAREHAM	0.804	7	1.77	0.779	19	4.81	0.695	5.90	0.359	\$68,750	27.5%	0.863
02539	EDGARTOWN	0.356	3	0.11	0.311	15	0.56	0.275	5.92	0.457	\$81,500	11.8%	0.591
02554	NANTUCKET	0.042	3	0.06	0.213	26	0.54	0.375	2.94	0.031	-\$127,000	-10.6%	0.006

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02556	NORTH FALMOUTH	0.154	1	0.25	0.261	5	1.26	0.227	6.90	0.594	\$5,000	1.0%	0.095
02559	POCASSET	0.370	2	0.46	0.457	4	0.92	0.174	6.87	0.543	\$51,545	14.1%	0.487
02563	SANDWICH	0.524	6	0.44	0.588	30	2.20	0.627	5.92	0.457	\$35,000	10.0%	0.314
02571	WAREHAM	0.821	11	0.73	0.737	46	3.06	0.765	8.35	0.804	\$41,673	16.3%	0.476
02575	WEST TISBURY	0.431	2	0.53	0.479	3	0.80	0.118	10.82	0.955	\$35,000	5.1%	0.227
02576	WEST WAREHAM	0.090	1	0.10	0.148	13	1.29	0.409	4.92	0.179	\$19,169	7.2%	0.210
02601	HYANNIS	0.922	44	4.16	0.913	68	6.43	0.863	6.90	0.594	\$93,000	32.6%	0.972
02631	BREWSTER	0.176	2	0.09	0.207	15	0.66	0.317	5.87	0.333	\$43,000	11.5%	0.375
02632	CENTERVILLE	0.818	14	1.87	0.821	31	4.13	0.728	5.87	0.333	\$82,550	24.0%	0.880
02633	CHATHAM	0.633	1	0.09	0.137	10	0.92	0.294	13.77	0.997	\$96,000	15.3%	0.779
02635	COTUIT	0.115	1	0.19	0.227	9	1.75	0.398	3.94	0.084	\$40,000	9.1%	0.325
02639	DENNIS PORT	0.807	2	0.77	0.527	11	4.21	0.580	8.84	0.824	\$66,925	23.7%	0.798
02642	EASTHAM	0.062	1	0.07	0.098	6	0.43	0.132	5.87	0.333	\$28,500	6.9%	0.235
02644	FORESTDALE	0.681	1	0.29	0.294	16	4.68	0.650	9.84	0.916	\$44,300	13.4%	0.420
02645	HARWICH	0.244	6	0.35	0.569	18	1.06	0.431	4.87	0.143	\$32,250	8.8%	0.272
02646	HARWICH PORT	0.129	1	0.35	0.319	6	2.10	0.356	4.94	0.196	\$22,813	5.7%	0.207
02648	MARSTONS MILLS	0.412	2	0.20	0.345	18	1.79	0.532	5.94	0.473	\$42,381	12.5%	0.392
02649	MASHPÉE	0.633	10	0.42	0.667	39	1.66	0.619	5.90	0.359	\$56,000	15.5%	0.563
02653	ORLEANS	0.669	2	0.13	0.275	5	0.33	0.098	12.31	0.980	\$105,750	19.6%	0.905
02655	OSTERVILLE	0.465	2	0.29	0.389	8	1.15	0.297	4.94	0.196	\$140,000	27.2%	0.986
02657	PROVINCETOWN	0.207	1	0.10	0.160	15	1.55	0.482	5.87	0.333	\$40,000	9.8%	0.339
02660	SOUTH DENNIS	0.457	3	0.32	0.465	12	1.29	0.392	5.94	0.473	\$49,250	16.4%	0.527
02664	SOUTH YARMOUTH	0.650	7	0.94	0.711	25	3.36	0.678	5.87	0.333	\$48,200	15.6%	0.499
02668	WEST BARNSTABLE	0.185	4	0.28	0.482	5	0.35	0.106	6.87	0.543	\$7,000	1.8%	0.112
02670	WEST DENNIS	0.232	1	0.47	0.361	2	0.94	0.109	8.82	0.821	\$3,500	1.1%	0.090
02673	WEST YARMOUTH	0.798	14	1.69	0.810	34	4.10	0.759	5.90	0.359	\$59,050	20.8%	0.723
02675	YARMOUTH PORT	0.311	1	0.11	0.168	12	1.33	0.403	5.42	0.300	\$63,000	17.6%	0.661
02702	ASSONET	0.387	3	0.16	0.364	10	0.52	0.210	6.90	0.594	\$51,900	15.5%	0.524
02703	ATTLEBORO	0.854	26	0.95	0.812	90	3.27	0.821	6.85	0.538	\$63,000	21.4%	0.751
02715	DIGHTON	0.661	1	0.10	0.157	6	0.61	0.171	10.81	0.944	\$107,250	31.4%	0.975
02717	EAST FREETOWN	0.286	2	0.10	0.224	9	0.43	0.185	4.94	0.196	\$79,000	25.2%	0.882
02718	EAST TAUNTON	0.756	2	0.18	0.328	20	1.85	0.549	7.90	0.787	\$73,000	24.5%	0.846
02719	FAIRHAVEN	0.692	7	0.56	0.658	41	3.31	0.745	5.90	0.359	\$48,300	17.3%	0.549
02720	FALL RIVER	0.664	15	1.30	0.798	54	4.67	0.812	3.94	0.084	\$44,900	18.7%	0.555
02721	FALL RIVER	0.927	17	4.61	0.885	46	12.47	0.885	8.87	0.863	\$55,100	22.0%	0.714
02723	FALL RIVER	0.944	11	6.75	0.882	31	19.02	0.891	7.85	0.714	\$78,000	32.5%	0.936
02724	FALL RIVER	0.938	10	5.46	0.860	30	16.39	0.871	7.87	0.725	\$77,950	30.8%	0.924
02726	SOMERSET	0.443	3	0.53	0.538	28	4.97	0.756	4.90	0.160	\$35,950	12.5%	0.361
02738	MARION	0.064	2	0.14	0.286	7	0.48	0.160	4.94	0.196	\$18,000	4.5%	0.162
02740	NEW BEDFORD	0.916	48	8.51	0.958	116	20.57	0.966	6.90	0.594	\$60,000	26.7%	0.810
02743	ACUSHNET	0.375	6	0.33	0.566	24	1.32	0.527	4.94	0.196	\$37,000	13.8%	0.384
02744	NEW BEDFORD	0.924	8	5.59	0.849	20	13.99	0.818	7.87	0.725	\$80,000	33.3%	0.952
02745	NEW BEDFORD	0.849	10	0.92	0.759	44	4.06	0.779	8.35	0.804	\$45,000	18.8%	0.557

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02746	NEW BEDFORD	0.888	13	5.49	0.877	18	7.59	0.751	6.90	0.594	\$80,000	31.5%	0.933
02747	NORTH DARTMOUTH	0.462	6	0.14	0.440	32	0.76	0.490	4.94	0.196	\$64,500	20.3%	0.739
02748	SOUTH DARTMOUTH	0.188	4	0.17	0.412	8	0.35	0.140	4.90	0.160	\$55,500	14.8%	0.543
02760	NORTH ATTLEBORO	0.490	11	0.63	0.723	48	2.75	0.731	4.94	0.196	\$30,000	9.8%	0.286
02762	PLAINVILLE	0.308	2	0.18	0.325	13	1.18	0.389	6.84	0.529	\$31,700	9.1%	0.277
02766	NORTON	0.745	9	0.31	0.599	43	1.50	0.616	5.84	0.322	\$88,500	26.0%	0.919
02767	RAYNHAM	0.277	3	0.13	0.342	25	1.06	0.501	4.94	0.196	\$45,853	13.5%	0.431
02769	REHOBOTH	0.204	4	0.09	0.317	14	0.30	0.190	7.87	0.725	-\$750	-0.2%	0.070
02770	ROCHESTER	0.106	1	0.03	0.025	11	0.35	0.179	4.44	0.132	\$65,620	17.3%	0.678
02771	SEEKONK	0.583	2	0.11	0.241	27	1.47	0.557	8.84	0.824	\$48,000	15.8%	0.504
02777	SWANSEA	0.448	9	0.39	0.633	25	1.08	0.504	4.94	0.196	\$45,000	16.4%	0.496
02779	BERKLEY	0.381	2	0.12	0.258	13	0.79	0.319	8.85	0.857	\$27,000	8.2%	0.244
02780	TAUNTON	0.824	47	1.44	0.874	121	3.70	0.868	5.90	0.359	\$56,000	20.4%	0.683
02790	WESTPORT	0.367	6	0.11	0.403	19	0.34	0.232	5.40	0.286	\$65,000	18.8%	0.720

Notes:

- (1) Only includes ZIPs codes with sufficient data.
- (2) Town names are based on USPS standard town names assigned to the ZIP codes. Some, though not many, ZIP codes may cross town limits and therefore cover multiple towns.
- (3) Reflect status as of Dec. 2008. The dataset from LPS Applied Analytics covers approximately 85% of the mortgages in MA. Therefore, it is possible that the actual numbers of REOs and delinquencies are slightly higher than these estimates, which are based on the dataset from LPS Applied Analytics.
- (4) The calculation includes properties became REO since 2005, covering properties currently still on the market and the ones already have been purchased.
- (5) Median home sales price decline calculated based on transaction records from the Warren Group. It is the difference between the median home sales price for the period of Jan 2005-June 2006 and the period of July 2007- Oct. 2008. ZIP codes with fewer than 15 transactions in either period are eliminated from the calculation as a small transaction volume could severely skew the median sales price.