

Market Setting Mechanisms in Multifamily Real Estate

	2022	2023	2023	2023	2023	
	\$72,190.00	\$85,190.00	\$85,190.00	\$85,190.00	\$85,190.00	Median Household Income Vermont
	\$6,015.83	\$7,099.17	\$7,099.17	\$7,099.17	\$7,099.17	Median Monthly Household Income Vermont
	\$3,609.50	\$4,259.50	\$7,099.17	\$9,228.92	\$9,228.92	Tenant's AMI Income Percentile
	\$1,082.85	\$1,277.85	\$2,129.75	\$2,768.68	\$2,768.68	Statistical Tenant's Gross Monthly Income
	\$1,082.85	\$1,277.85	\$2,129.75	\$2,768.68	\$2,768.68	Statistical Tenant's % of Income Dedicated to Rent
	\$1,082.85	\$1,277.85	\$2,129.75	\$2,768.68	\$2,768.68	Statistical Disposable Income Available for Rent
	\$1,299.42	-\$1,533.42	-\$1,277.85	-\$1,661.21	-\$1,661.21	Apartment Rent = Statistical Tenant's Disposable Income Available for Rent
	-\$216.57	-\$255.57	\$851.90	\$1,107.47	\$1,107.47	Owner's Monthly Operating Cost Percentage
	-\$2,598.84	-\$3,066.84	\$10,222.80	\$13,289.64	\$13,289.64	Owner's Monthly Operating Costs (Repairs, Insurance, Taxes, Utilities, Leasing Fees, etc.)
						Monthly Net Operating Income (Income available to pay for the unit)
						Annual Net Operating Income (Income available to pay for the unit)
						But you have to buy or build the apartment
						Size of Apartment in SF
						Cost/SF to Purchase or Build Apartment
						Cost of Apartment
						Capitalization Rate (compare to 10 Year Treasury @ 4.21% as of 12/2/24)
						Downpayment
						Amount Financed
						Interest Rate
						Term in Months
						Payment
						Average Monthly Cash Flow
https://docs.google.com/spreadsheets/d/1zm3kdlVOW3fth0y8x05JqZCgEXJISq1PdIIrPANQMlKp4/edit?gid=0#gid=0						
Legal Services Vermont YouTube: https://www.youtube.com/watch?v=19HMWkOT5p0						
beaverlakefrontpropertiesllc@gmail.com						
Eric Stacy						
479-422-3003						