215 Least Affordable Metro Areas
4th Quarter 2011

Metro Area	4th Qtr 2011 Share of Homes Affordable for Median Income	3rd Qtr 2011 Share	2011 Median Family Income (000's)	4th Qtr 2011 Median Sales Price (000's)	4th Qtr 2011 Un-Afforability Rank	3rd Qtr 2011 Rank
NATIONAL AVERAGE	75.9	72.9	64.2	170	-	-
CALIFORNIA	66.2	63.5	70.4	235.2	-	-
New York-White Plains-Wayne, NY-NJ	29.0	23.3	67.4	409	1	1
Honolulu, HI	34.3	40.0	81.6	460	2	3
San Francisco-San Mateo-Redwood City, CA	37.1	32.9	101.6	560	3	2
Santa Ana-Anaheim-Irvine, CA	47.4	43.0	84.2	392	4	5
Ocean City, NJ	47.5	41.7	70.1	314	5	4
Los Angeles-Long Beach-Glendale, CA	48.3	45.1	64.0	295	6	6
Laredo, TX	49.7	62.7	39.1	136	7	26
San Luis Obispo-Paso Robles, CA	50.4	49.3	74.4	331	8	8
Santa Cruz-Watsonville, CA	54.0	47.0	85.8	365	9	7
Brownsville-Harlingen, TX	55.7	56.3	33.7	110	10	16
San Jose-Sunnyvale-Santa Clara, CA	56.8	51.5	103.6	417	11	9
San Diego-Carlsbad-San Marcos, CA	57.3	54.0	74.9	300	12	13
El Paso, TX	58.5	55.5	41.1	137	13	15
Midland, TX	59.8	70.0	66.0	205	T14	47
Santa Barbara-Santa Maria-Goleta, CA	59.8	54.7	72.3	268	T14	14
Barnstable Town, MA	60.2	59.9	79.0	295	16	T21
Newark-Union, NJ-PA	61.5	52.4	90.6	291	T17	11
Mc Allen-Edinburg-Mission, TX	61.5	53.4	33.7	94	T17	12
Nassau-Suffolk, NY	63.0	56.5	106.1	355	19	17
Salinas, CA	63.2	61.7	67.8	246	20	25

Miami-Miami Beach-Kendall, FL	63.6	63.1	51.9	147	21	27
Bellingham, WA	64.1	65.8	66.8	243	22	32
Edison-New Brunswick, NJ	64.4	65.3	95.3	284	23	31
Bridgeport-Stamford-Norwalk, CT	64.8	51.9	105.3	304	24	10
Santa Fe, NM	65.5	64.1	67.8	248	25	28
Boston-Quincy, MA	65.6	58.0	87.6	293	26	18
Duluth, MN-WI	65.9	86.2	61.5	147	27	T179
Oxnard-Thousand Oaks-Ventura, CA	66.1	59.9	88.1	320	28	T21
Naples-Marco Island, FL	67.9	68.2	71.8	185	29	T40
Flagstaff, AZ	69.4	67.6	60.9	214	30	36
Cambridge-Newton-Framingham, MA	70.5	59.8	105.0	325	T31	20
Santa Rosa-Petaluma, CA	70.5	65.0	81.5	280	T31	30
Mount Vernon-Anacortes, WA	70.7	72.6	65.0	206	33	T59
Atlantic City-Hammonton, NJ	70.9	71.7	71.1	199	T34	55
Pocatello, ID	70.9	88.4	54.7	138	T34	197
San Antonio-New Braunfels, TX	71.0	70.6	59.9	159	36	T51
Napa, CA	71.2	64.9	85.0	300	37	29
Seattle-Bellevue-Everett, WA	71.4	67.5	86.8	263	38	35
Oakland-Fremont-Hayward, CA	71.5	68.6	92.3	276	39	44
Charleston-North Charleston-Summerville, SC	72.4	68.3	62.2	185	40	42
Peabody, MA	72.9	60.7	86.2	250	41	23
Asheville, NC	73.2	70.6	57.6	171	T42	T51
Houston-Sugar Land-Baytown, TX	73.2	69.6	66.0	153	T42	45
Boulder, CO	73.5	67.8	92.5	307	44	T38
Trenton-Ewing, NJ	73.6	66.3	94.4	207	45	33
College Station-Bryan, TX	74.0	78.1	57.4	157	T46	T91
Visalia-Porterville, CA	74.0	81.1	48.8	139	T46	T125
Dallas-Plano-Irving, TX	74.1	70.1	69.6	162	48	T48
Portland-Vancouver-Hillsboro, OR-WA	74.2	71.8	72.0	210	49	56
Lake County-Kenosha County, IL-WI	74.5	68.2	90.3	188	T50	T40

Bethesda-Rockville-Frederick, MD	74.5	69.7	111.9	318	T50	46
Pittsfield, MA	74.7	75.7	68.9	160	52	74
Philadelphia, PA	75.0	70.1	78.1	205	53	T48
West Palm Beach-Boca Raton-Boynton Beach, FL	75.2	74.0	63.3	129	54	T65
St. George, UT	75.5	76.5	56.3	168	55	T80
Riverside-San Bernardino-Ontario, CA	75.7	75.2	62.5	168	56	72
Portland-South Portland-Biddeford, ME	76.4	74.5	70.1	219	57	T69
Burlington-South Burlington, VT	76.5	72.9	75.7	225	T58	61
El Centro, CA	76.5	78.2	44.4	132	T58	T93
Anchorage, AK	76.7	74.5	84.0	246	60	T69
Corpus Christi, TX	77.1	67.7	53.5	142	61	37
Cape Coral-Fort Myers, FL	77.5	78.1	56.2	105	62	T91
Chicago-Joliet-Naperville, IL	77.6	67.8	76.2	166	T63	T38
Washington-Arlington-Alexandria, DC-VA-MD-WV	77.6	70.2	104.3	288	T63	50
Bremerton-Silverdale, WA	77.6	74.4	74.5	215	T63	68
Eugene-Springfield, OR	77.6	73.9	58.4	166	T63	64
Olympia, WA	77.6	79.1	74.0	215	T63	T102
Baltimore-Towson, MD	77.7	71.3	84.5	227	T68	T53
Chico, CA	77.7	79.8	57.9	157	T68	115
Albany-Schenectady-Troy, NY	77.8	76.5	77.0	195	70	T80
Charlotte-Gastonia-Rock Hill, NC-SC	78.0	68.5	67.5	157	71	43
Poughkeepsie-Newburgh-Middletown, NY	78.1	71.3	86.1	220	T72	T53
North Port-Bradenton-Sarasota, FL	78.1	72.6	59.1	128	T72	T59
Kingston, NY	78.2	-	72.9	185	T74	-
Sebastian-Vero Beach, FL MSA	78.2	73.2	53.1	110	T74	62
Corvallis, OR	78.3	72.3	73.2	224	76	T57
Knoxville, TN	78.5	80.8	61.3	142	T77	123
Medford, OR	78.5	76.3	57.7	160	T77	79
Abilene, TX	78.8	82.3	52.2	130	T79	140
Killeen-Temple-Fort Hood, TX	78.8	77.5	55.9	138	T79	T89

Austin-Round Rock-San Marcos, TX	78.9	74.3	74.9	183	T81	67
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	78.9	74.7	61.8	108	T81	71
Tampa-St. Petersburg-Clearwater, FL	79.0	77.0	55.7	108	83	84
Victoria, TX	79.1	83.3	55.9	127	T84	T150
Denver-Aurora-Broomfield, CO	79.1	76.2	78.2	210	T84	T77
Columbus, OH	79.2	79.3	66.6	132	T86	T105
Panama City-Lynn Haven-Panama City Beach, FL	79.2	80.5	57.5	145	T86	T118
Milwaukee-Waukesha-West Allis, WI	79.4	78.9	72.3	150	T88	T100
Tulsa, OK	79.4	79.5	59.6	140	T88	T108
Amarillo, TX	79.6	81.1	58.1	130	T90	T125
Bend, OR	79.6	76.6	65.5	165	T90	83
Orlando-Kissimmee-Sanford, FL	79.7	81.6	57.4	120	T92	T131
Fort Collins-Loveland, CO	79.7	80.5	76.7	217	T92	T118
Ithaca, NY	79.8	78.2	72.8	178	94	T93
Glens Falls, NY	80.1	76.5	61.8	144	95	T80
Chattanooga, TN-GA	80.5	81.3	57.0	130	T96	129
Crestview-Fort Walton Beach-Destin, FL	80.5	79.1	67.5	167	T96	T102
Fayetteville, NC	80.5	74.0	52.0	128	T96	T65
Gainesville, GA	80.6	77.5	61.2	123	T99	T89
Tacoma, WA	80.6	79.7	70.8	188	T99	114
Raleigh-Cary, NC	80.7	73.6	78.8	206	101	63
Prescott, AZ	80.8	78.4	56.9	135	102	T95
Tyler, TX	80.9	66.9	57.9	139	103	34
Provo-Orem, UT	81.0	81.9	66.2	198	T104	T135
Salt Lake City, UT	81.0	78.9	70.4	191	T104	T100
Gainesville, FL	81.1	81.0	54.8	124	T106	124
Waco, TX	81.1	61.6	54.0	127	T106	24
Dover, DE	81.2	58.4	62.4	185	108	19
Greensboro-High Point, NC	81.6	75.8	54.6	127	109	75
Madison, WI	81.7	79.5	81.8	194	110	T108

Allentown-Bethlehem-Easton, PA-NJ	81.8	78.4	72.3	170	111	T95
Providence-New Bedford-Fall River, RI-MA	82.0	75.9	74.5	172	T112	76
Louisville-Jefferson County, KY-IN	82.0	80.6	62.9	130	T112	T121
Oklahoma City, OK	82.3	79.4	60.6	126	114	107
Albuquerque, NM MSA	82.4	79.6	61.0	167	115	T111
Beaumont-Port Arthur, TX	82.5	84.1	56.7	117	T116	T158
Pensacola-Ferry Pass-Brent, FL	82.5	78.6	58.4	130	T116	97
Virginia Beach-Norfolk-Newport News, VA-NC	82.5	79.3	69.9	179	T116	T105
Durham-Chapel Hill, NC	82.6	77.1	67.8	166	T119	T85
Fort Worth-Arlington, TX	82.6	79.6	68.2	134	T119	T111
Jacksonville, FL	82.6	84.2	66.4	140	T119	T160
Memphis, TN-MS-AR	82.6	76.2	58.3	117	T119	T77
Fresno, CA	82.7	77.4	54.7	141	123	88
New Haven-Milford, CT	82.9	77.1	81.4	169	T124	T85
Yuma, AZ	82.9	82.4	43.9	105	T124	141
Port St. Lucie, FL	83.0	84.4	56.2	104	126	T162
Hartford-West Hartford-East Hartford, CT	83.1	77.2	86.5	190	127	87
Sacramento--Arden-Arcade--Roseville, CA	83.2	79.9	75.1	178	128	116
Springfield, MA	83.4	80.3	69.3	160	129	117
Pittsburgh, PA	83.5	80.6	64.0	120	130	T121
Rockingham County-Strafford County, NH	83.6	78.7	87.6	195	T131	98
Punta Gorda, FL	83.6	84.0	55.1	93	T131	T156
Wichita Falls, TX	83.8	89.9	55.0	91	T133	-
Phoenix-Mesa-Glendale, AZ	83.8	86.0	65.5	126	T133	175
Champaign-Urbana, IL	83.9	72.3	67.1	129	135	T57
Palm Coast, FL	84.0	85.5	56.8	119	136	T172
Tallahassee, FL	84.1	83.2	63.4	131	T137	T148
Bakersfield-Delano, CA	84.1	84.0	53.3	120	T137	T156
Atlanta-Sandy Springs-Marietta, GA	84.2	81.6	68.3	128	139	T131
Norwich-New London, CT	84.3	79.5	83.2	185	140	T108

Boise City-Nampa, ID	84.4	83.7	62.1	150	141	155
Minneapolis-St. Paul-Bloomington, MN-WI	84.6	82.9	82.7	167	142	T145
Greenville-Mauldin-Easley, SC	84.7	78.8	58.3	139	143	99
Richmond, VA	84.9	79.1	74.6	176	144	T102
Rochester, NY	85.0	81.9	67.8	125	T145	T135
St. Louis, MO-IL	85.0	81.5	69.5	130	T145	130
Palm Bay-Melbourne-Titusville, FL	85.1	82.6	57.8	105	147	143
Spokane, WA	85.2	83.0	62.1	149	148	147
Camden, NJ	85.3	81.7	86.0	178	T149	T133
Sherman-Denison, TX	85.3	87.3	59.0	99	T149	187
Great Falls, MT	85.3	81.2	55.5	152	T149	128
Colorado Springs, CO	85.5	82.9	72.5	185	152	T145
Salem, OR	85.7	82.0	59.2	150	153	137
Redding, CA	85.9	81.7	58.2	142	154	T133
Roanoke, VA	86.0	79.6	62.4	156	155	T111
Vineland-Millville-Bridgeton, NJ	86.1	87.9	62.4	129	156	T193
Winston-Salem, NC	86.3	83.2	61.2	125	157	T148
Stockton, CA	86.4	84.2	65.4	148	158	T160
Worcester, MA	86.5	82.5	82.5	172	159	142
Detroit-Livonia-Dearborn, MI	86.6	82.8	50.5	84	160	144
Saginaw-Saginaw Township North, MI	86.7	92.0	54.8	78	161	-
Manchester-Nashua, NH	87.0	82.2	85.2	178	T162	T138
Odessa, TX	87.0	83.3	55.7	135	T162	T150
Utica-Rome, NY	87.2	88.9	58.0	100	T164	199
Ann Arbor, MI	87.2	84.9	86.3	161	T164	168
Wheeling, WV-OH	87.2	86.1	50.4	73	T164	T176
Peoria, IL	87.3	81.1	68.2	115	T167	T125
Tucson, AZ	87.3	85.4	59.6	125	T167	171
Erie, PA	87.4	83.3	57.9	113	169	T150
Cleveland-Elyria-Mentor, OH	87.5	83.6	62.8	100	T170	154

Deltona-Daytona Beach-Ormond Beach, FL	87.5	84.8	57.1	96	T170	T166
Reno-Sparks, NV	87.5	82.2	70.5	143	T170	T138
Reading, PA	87.6	86.6	67.1	145	T173	182
Wilmington, DE-MD-NJ	87.6	85.1	80.8	181	T173	T169
Scranton--Wilkes-Barre, PA	87.7	84.5	58.1	106	175	T164
Pueblo, CO	88.0	88.6	52.8	115	176	198
Lancaster, PA	88.1	86.2	68.6	160	T177	T179
Syracuse, NY	88.1	87.5	65.7	114	T177	189
Madera-Chowchilla, CA	88.1	86.8	53.8	125	T177	T183
Elmira, NY	88.2	88.3	56.2	85	180	196
Wichita, KS	88.3	86.8	64.1	123	T181	T183
San Angelo, TX	88.3	85.5	55.0	118	T181	T172
Las Vegas-Paradise, NV	88.3	84.8	63.4	117	T181	T166
Cincinnati-Middletown, OH-KY-IN	88.4	84.1	70.4	123	T184	T158
Elkhart-Goshen, IN	88.4	87.0	51.1	107	T184	186
Battle Creek, MI	88.5	83.4	48.8	82	T186	153
Columbia, SC	88.5	75.3	63.6	135	T186	73
Greeley, CO	88.6	85.8	67.5	165	188	174
Ogden-Clearfield, UT	88.7	89.8	70.6	175	189	205
Buffalo-Niagara Falls, NY	88.8	86.1	65.3	114	190	T176
Dayton, OH	88.9	89.5	62.4	92	191	204
Grand Rapids-Wyoming, MI	89.0	86.8	59.5	105	T192	T183
Indianapolis-Carmel, IN	89.0	90.0	66.0	113	T192	-
Springfield, IL	89.0	88.2	69.1	115	T192	195
Ocala, FL	89.2	90.4	49.9	82	195	-
Sandusky, OH	89.3	89.1	63.3	95	196	200
Kalamazoo-Portage, MI	89.4	84.5	62.4	109	197	T164
Vallejo-Fairfield, CA	89.5	85.1	81.5	180	198	T169
Elizabethtown, KY	89.6	80.5	56.3	115	T199	T118
Lake Havasu City-Kingman, AZ	89.6	89.2	50.5	101	T199	T201

Warren-Troy-Farmington Hills, MI	**89.8**	**86.1**	**73.8**	**119**	**201**	**T176**
Binghamton, NY	**90.0**	**87.7**	**61.0**	**102**	**202**	**192**
Akron, OH	**90.6**	**87.6**	**65.6**	**93**	**203**	**T190**
Hanford-Corcoran, CA	**90.8**	**84.4**	**53.6**	**130**	**204**	**T162**
Salisbury, MD	**90.9**	**87.4**	**63.5**	**137**	**205**	**188**
Toledo, OH	**91.0**	**90.9**	**61.7**	**83**	**206**	**-**
Merced, CA	**91.2**	**87.6**	**50.5**	**110**	**207**	**T190**
Harrisburg-Carlisle, PA	**91.4**	**87.9**	**72.5**	**140**	**208**	**T193**
Modesto, CA	**91.5**	**89.2**	**61.1**	**130**	**209**	**89.2**
Canton-Massillon, OH	**91.6**	**91.4**	**58.1**	**88**	**210**	**-**
Monroe, MI	**91.7**	**91.3**	**63**	**110**	**211**	**-**
Hagerstown-Martinsburg, MD-WV	**91.8**	**86.3**	**65.0**	**149**	**T212**	**181**
Lakeland-Winter Haven, FL	**91.8**	**92.5**	**53.8**	**90**	**T212**	**-**
Yuba City, CA	**92.5**	**89.3**	**58.6**	**135**	**214**	**203**
Bay City, MI	**93.3**	**93.0**	**57.7**	**78**	**215**	**-**

Source: NAHB/Wells Fargo Housing Opportunity Index

Note: The U.S. Dept. of Housing and Community Development is using a new source for median income effective the first quarter of 2007. Therefore, strict comparisons with previous MSA affordability rankings may not be completely accurate. The HOI remains a valid comparison for current affordability of the nation's metro areas.

Metropolitan Statistical Areas (MSA or PMSA) and Constituent Counties

Bakersfield-Delano - Kern
Chico - Butte
El Centro - Imperial
Fresno - Fresno and Madera
Hanford-Corcoran - Tulare and Kings
L.A.-Long Beach-Glendale - Los Angeles
Madera-Chowchilla - Madera
Merced - Merced
Modesto - Stanislaus
Napa - Napa
Oakland-Fremont-Hayward - Alameda and Contra Costa
Oxnard-Thousand Oaks-Ventura - Ventura
Redding - Shasta
Riverside-San Bernardino-Ontario - Riverside and San Bernardino
Sacramento/Arden-Arcade/Roseville - El Dorado, Placer, Sacramento, Yolo
Salinas - Monterey
San Diego-Carlsbad-San Marcos - San Diego
San Francisco-San Mateo-Redwood City - Marin, S.F., San Ma
San Jose-Sunnyvale-Santa Clara - Santa Clara and San Benit
San Luis Obispo-Paso Robles - San Luis Obispo
Santa Ana-Anaheim-Irvine - Orange
Santa Barbara-Santa Maria-Goleta - Santa Barbara
Santa Cruz-Watsonville - Santa Cruz
Santa Rosa-Petaluma - Sonoma
Stockton - San Joaquin
Vallejo-Fairfield - Solano
Visalia-Porterville Tulare
Yuba City - Sutter and Yuba