

## 175 Least Affordable Metro Areas 2nd Quarter 2009

Metro Area	2nd Qtr 2009 Share of Homes Affordable for Median Income	1st Qtr 2009 Share	2009 Median Family Income (000's)	2nd Qtr 2009 Median Sales Price (000's)	2nd Qtr 2009 Un- Afforability Rank	1st Qtr 2009 Rank
NATIONAL AVERAGE	72.3	72.5	64.0	177	-	-
CALIFORNIA	62.7	64.4	70.4	225	-	-
New York-White Plains-Wayne, NY-NJ	21.2	21.5	64.8	419	1	1
San Francisco-San mateo-Redwood City, CA	26.9	32.1	96.8	580	2	3
San Luis Obispo-Paso Robles, CA	31.8	34.7	70.8	364	3	4
Ocean City, NJ	32.6	31.5	67.2	350	4	2
Honolulu, HI	41.8	44.1	79.3	395	5	7
Los Angeles-Long Beach-Glendale, CA	42.3	42.1	62.1	294	6	5
Santa Ana-Anaheim-Irvine, CA	43.1	48.2	86.1	391	7	T9
Santa Cruz-Watsonville, CA	43.6	50.9	83.8	400	8	14
Nassau-Suffolk, NY	46.8	43.0	101.8	370	9	6
Flagstaff, AZ	48.4	45.8	59.8	265	10	8
Newark-Union, NJ-PA	48.8	49.3	88.4	320	11	11
Santa Barbara-Santa Maria-Goleta, CA	50.5	61.7	70.4	295	12	33
Napa, CA	51.4	54.2	81.8	335	13	19
Barnstable Town, MA	51.9	63.0	75.4	296	14	36
Mc Allen-Edinburg-Mission, TX	52.4	50.3	32.0	102	15	13
Miami-Miami Beach-Kendall, FL	52.6	49.6	50.8	174	16	12
El Paso, TX	53.1	52.9	39.7	128	17	17
Santa Fe, NM	54.3	53.1	65.5	268	18	18
San Jose-Sunnyvale-Santa Clara, CA	54.5	61.5	102.5	410	19	32
Oxnard-Thousand Oaks-Ventura, CA	54.6	61.1	86.1	335	20	29

Atlantic City-Hammonton, NJ	55.4	52.4	68.4	220	21	16
Bellingham, WA	55.6	55.9	64.4	240	22	21
Laredo, TX	55.9	55.1	37.3	121	23	20
San Diego-Carlsbad-San Marcos, CA	56.0	58.8	74.9	285	24	25
Seattle-Bellevue-Everett, WA	56.2	57.0	84.3	320	25	23
St. George, UT	57.2	51.3	53.8	211	26	15
Bridgeport-Stamford-Norwalk, CT	57.8	60.9	101.9	329	27	28
Mount Vernon-Anacortes, WA	58.5	56.6	61.3	220	28	22
Portland-Vancouver-Beaverton, OR-WA	60.1	61.3	70.0	242	29	31
Hanford-Corcoran, CA	60.3	48.2	51.7	175	30	T9
Boston-Quincy, MA	61.2	72.9	83.9	295	31	T81
Eugene-Springfield, OR	61.7	60.7	57.2	194	T32	27
Santa Rosa-Petaluma, CA	61.7	63.7	80.2	292	T32	40
Brownsville-Harlingen, TX	61.8	58.7	32.9	89	34	24
Edison-New Brunswick, NJ	62.5	63.4	92.7	285	T35	38
Asheville, NC	62.5	62.3	55.7	184	T35	34
Prescott, AZ	63.0	63.8	53.8	180	37	T41
Chico, CA	64.0	65.9	55.7	183	38	T49
Bremerton-Silverdale, WA	64.6	67.6	70.9	236	39	54
Corvallis, OR	64.9	60.6	70.8	234	40	26
Kingston, NY	65.2	73.6	69.7	176	T41	T86
Medford, OR	65.2	62.6	55.4	188	T41	35
Midland, TX	65.4	63.1	60.2	166	43	37
Charleston-North Charleston-Summerville, SC	65.8	67.9	60.3	195	44	55
Visalia-Porterville, CA	65.9	71.7	47.2	147	45	74
Cambridge-Newton-Framingham, MA	66.0	71.0	97.1	327	46	68
Panama City-Lynn Haven-Panama City Beach, FL	66.2	64.3	56.2	168	47	T43
Redding, CA	66.3	65.9	55.7	181	48	T49
San Antonio, TX	66.9	72.6	57.2	154	49	T77
Olympia, WA	67.4	64.3	70.0	230	50	T43

Poughkeepsie-Newburgh-Middletown, NY	67.7	63.5	81.8	226	T51	39
Tacoma, WA	67.7	64.3	68.1	220	T51	T43
Chicago-Naperville-Joliet, IL	67.8	68.7	74.6	216	53	57
Corpus Christi, TX	67.9	66.5	50.2	133	54	52
Naples-Marco Island, FL	68.1	63.8	70.8	183	55	T41
Philadelphia, PA	68.4	61.2	75.5	222	T56	30
Boulder, CO	68.4	69.4	89.1	276	T56	64
Burlington-South Burlington, VT	68.6	69.1	75.1	224	58	61
Yuma, AZ	68.7	74.1	44.1	129	59	89
Bend, OR	68.8	64.4	63.5	185	60	46
Trenton-Ewing, NJ	68.9	71.3	90.1	210	61	71
Houston-Sugar Land-Baytown, TX	69.3	71.9	63.8	153	T62	75
West Palm Beach-Boca Raton-Boynton Beach, FL	69.3	65.7	67.6	170	T62	48
Oakland-Fremont-Hayward, CA	69.4	73.8	89.3	258	64	88
Anchorage, AK	69.8	67.4	80.8	240	65	53
Lake County-Kenosha County, IL-WI	69.9	75.1	88.8	211	66	97
Sebastian-Vero Beach, FL MSA	70.3	71.2	58.3	145	67	70
Salt Lake City, UT	70.6	65.9	67.8	220	68	T49
Provo-Orem, UT	71.3	65.3	62.9	213	69	47
Portland-South Portland-Biddeford, ME	71.6	71.1	68.6	204	70	69
Fresno, CA	71.8	70.9	53.1	146	71	67
Bethesda-Frederick-Rockville, MD	72.1	77.3	108.8	310	T72	110
Salinas, CA	72.1	69.0	67.3	195	T72	T59
Baltimore-Towson, MD	72.2	69.9	82.1	235	74	66
Dallas-Plano-Irving, TX	72.3	75.7	68.7	165	T75	100
Fort Walton Beach, FL	72.3	74.8	66.3	185	T75	93
Boise City-Nampa, ID	72.4	68.8	62.5	183	77	58
Bradenton-Sarasota-Venice, FL	72.8	72.2	62.3	145	T78	76
Durham-Chapel Hill, NC	72.8	76.8	65.5	184	T78	106
Pittsfield, MA	72.9	78.8	66.9	155	T80	T120

Virginia Beach-Norfolk-Newport News, VA-NC	72.9	74.9	67.9	202	T80	94
Salem, OR	72.9	69.2	58.2	179	T80	T62
Austin-Round Rock, TX	73.4	75.0	73.3	186	83	T95
Peabody, MA	73.8	78.8	83.6	240	T84	T120
Albuquerque, NM MSA	73.8	73.3	59.5	180	T84	T84
Lake Havasu City-Kingman, AZ	73.8	71.5	47.4	128	T84	73
Allentown-Bethlehem-Easton, PA-NJ	73.9	73.0	70.0	186	87	83
Ithaca, NY	74.1	-	71.3	170	88	-
Gainesville, FL	74.5	76.7	59.8	160	T89	105
Riverside-San Bernardino-Ontario, CA	74.5	72.6	64.5	165	T89	T77
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	74.7	71.4	65.4	130	91	72
Tucson, AZ	74.9	74.4	57.5	160	T92	T90
Yuba City, CA	74.9	75.5	55.4	158	T92	T98
Washington-Arlington-Alexandria, DC-VA-MD-WV	75.1	78.1	100.8	276	T94	116
Sacramento--Arden-Arcade--Roseville, CA	75.1	76.0	72.8	200	T94	T102
Deltona-Daytona Beach-Ormond Beach, FL	75.3	72.6	55.2	130	96	T77
Odessa, TX	75.4	69.0	49.0	119	97	T59
Charlotte-Gastonia-Concord, NC-SC	75.5	79.7	66.5	160	98	T130
Vineland-Millville-Bridgeton, NJ	75.9	77.4	59.9	140	99	111
Carson City, NV	76.3	73.3	64.3	182	T100	T84
Spokane, WA	76.3	76.0	60.2	167	T100	T102
Camden, NJ	76.4	75.8	82.8	185	102	101
New Haven-Milford, CT	76.6	80.2	77.9	184	103	135
Providence-New Bedford-Fall River, RI-MA	76.9	78.6	72.5	175	T104	119
Palm Coast, FL	76.9	72.9	56.6	140	T104	T81
Tampa-St. Petersburg-Clearwater, FL	76.9	77.5	59.2	130	T104	T112
Waco, TX	76.9	79.7	51.7	119	T104	T130
Beaumont-Port Arthur, TX	77.1	73.6	54.3	124	108	T86
Dover, DE	77.2	77.8	59.5	195	109	115
Albany-Schenectady-Troy, NY	77.3	82.5	74.1	179	110	T155

<b>Bakersfield, CA</b>	<b>77.5</b>	<b>77.1</b>	<b>52.2</b>	<b>124</b>	<b>T111</b>	<b>T108</b>
Denver-Aurora-Broomfield, CO	77.5	79.0	76.0	201	T111	T122
Great Falls, MT	77.5	75.0	54.5	156	T111	T95
Gainesville, GA	77.6	69.7	59.6	145	T114	65
Salisbury, MD	77.6	75.5	61.9	166	T114	T98
Fayetteville, NC	77.7	78.3	51.6	139	116	T117
Tyler, TX	77.8	76.1	55.3	137	117	104
Madison, WI	77.9	69.2	80.0	196	118	T62
Glens Falls, NY	78.0	79.5	59.4	133	T119	T127
Richmond, VA	78.0	79.4	73.2	199	T119	T125
Greensboro-High Point, NC	78.1	80.0	58.5	139	121	134
Reno-Sparks, NV	78.3	80.6	70.4	184	122	T142
Tulsa, OK	78.4	79.3	57.6	138	123	124
College Station-Bryan, TX	78.5	72.7	56.1	149	T124	80
Pensacola-Ferry Pass-Brent, FL	78.5	81.6	57.1	145	T124	150
Manchester-Nashua, NH	78.6	79.5	84.0	195	126	T127
Hartford-West Hartford-East Hartford, CT	78.7	81.0	85.1	200	127	T144
<b>El Centro, CA</b>	<b>78.9</b>	<b>68.1</b>	<b>45.1</b>	<b>116</b>	<b>128</b>	<b>56</b>
Springfield, MA	79.0	85.0	67.2	163	129	-
Milwaukee-Waukesha-West Allis, WI	79.4	77.0	70.7	160	T130	107
Punta Gorda, FL	79.4	78.3	54.4	110	T130	T117
Raleigh-Cary, NC	79.9	74.4	76.9	197	T132	T90
Fairbanks, AK	79.9	79.0	74.7	203	T132	T122
Scranton--Wilkes-Barre, PA	80.0	88.9	56.6	101	134	-
Fort Collins-Loveland, CO	80.1	77.7	75.2	207	135	114
Memphis, TN-MS-AR	80.3	83.3	57.8	122	136	161
Knoxville, TN	80.5	83.1	58.8	134	137	160
Orlando-Kissimmee, FL	80.7	77.5	60.7	138	T138	T112
<b>Stockton, CA</b>	<b>80.7</b>	<b>80.3</b>	<b>63.6</b>	<b>150</b>	<b>T138</b>	<b>T136</b>
Colorado Springs, CO	80.8	82.9	70.8	182	140	T158

Abilene, TX	80.9	84.5	50.5	115	141	-
Killeen-Temple-Fort Hood, TX	81.2	86.1	54.0	127	142	-
Rockingham County-Strafford County, NH	81.3	84.0	84.9	205	143	-
Worcester, MA	81.4	86.4	79.7	188	T144	-
Cape Coral-Fort Myers, FL	81.4	79.4	60.7	96	T144	T125
Ogden-Clearfield, UT	81.5	74.4	68.5	192	146	T90
Norwich-New London, CT	81.7	80.4	80.5	203	T147	T139
Atlanta-Sandy Springs-Marietta, GA	81.7	82.9	71.7	145	T147	T158
Jacksonville, FL	81.7	80.5	65.1	147	T147	141
Greenville-Mauldin-Easley, SC	82.0	81.1	57.2	136	T150	T146
Tallahassee, FL	82.0	79.7	63.6	150	T150	T130
Victoria, TX	82.0	86.1	53.7	124	T150	-
Greeley, CO	82.0	81.1	64.3	162	T150	T146
Kalamazoo-Portage, MI	82.1	89.7	62.9	113	154	-
Fort Worth-Arlington, TX	82.2	82.6	65.9	133	T155	157
Vallejo-Fairfield, CA	82.2	82.3	79.4	186	T155	154
Reading, PA	82.3	80.3	65.8	150	157	T136
Port St. Lucie, FL	82.4	81.4	59.6	112	158	149
Amarillo, TX	82.7	80.3	55.3	122	159	T136
Chattanooga, TN-GA	83.1	83.7	56.1	116	160	T163
Pittsburgh, PA	83.2	82.5	62.5	123	T161	T155
Duluth, MN-WI	83.2	84.1	59.9	111	T161	-
Hagerstown-Martinsburg, MD-WV	83.2	77.1	64.2	167	T161	T108
Louisville-Jefferson County, KY-IN	83.2	85.0	61.5	130	T161	-
Oklahoma City, OK	83.3	81.8	58.5	126	165	152
Ocala, FL	83.4	79.7	48.8	107	T166	T130
Winston-Salem, NC	83.4	81.9	59.7	132	T166	153
Lancaster, PA	83.6	84.6	67.4	167	T168	-
Modesto, CA	83.6	83.5	59.6	138	T168	162
Phoenix-Mesa-Scottsdale, AZ	83.6	81.2	65.9	135	T168	148

Wilmington, DE-MD-NJ	83.8	83.8	78.9	210	171	165
Palm Bay-Melbourne-Titusville, FL	84.2	83.7	62.2	120	172	T163
Merced, CA	84.3	81.0	50.4	110	173	T144
Champaign-Urbana, IL	84.4	86.8	65.2	140	T174	-
Madera-Chowchilla, CA	84.4	80.4	52.6	134	T174	T139

**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 - Kern

Chico - Butte

El Centro - Imperial

Fresno - Fresno and Madera

Hanford-Corcoran - Tulare and Kings

L.A.-Long Beach-Glendale - Los Angeles

Madera - 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 M

San Jose-Sunnyvale-Santa Clara - Santa Clara and San Beni

San Luis Obispo-Paso Robles - San Luis Obispo

Santa Ana-Anaheim-Irvine - Orange

Santa Barbara-Santa Maria - 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