

Housing Opportunity Index: 4th Quarter 2008 By Affordability Rank

Metro Area	HOI 4th Qtr 2008 Share of Homes Affordable for Median Income	2008 Median Family Income (000s)	4th Qtr 2008 Median Sales Price (000s)	4th Qtr 2008 Affordability Rank	
				National	Regional
Lansing-East Lansing, MI	95.0	62.7	86	1	1
Sandusky, OH	94.4	62.3	85	2	2
Lima, OH	93.4	56.9	75	3	3
Springfield, OH	93.2	54.5	77	4	4
Bay City, MI	93.1	53.7	78	5	5
Indianapolis-Carmel, IN	93.1	65.1	103	5	5
Battle Creek, MI	92.1	54.6	77	7	7
Canton-Massillon, OH	91.4	54.6	82	8	8
Saginaw-Saginaw Township North, MI	90.0	51.6	73	9	9
Utica-Rome, NY	89.7	52.7	72	10	1
Warren-Troy-Farmington Hills, MI ^^	89.6	78.8	125	11	10
Binghamton, NY	89.4	58.1	90	12	2
Youngstown-Warren-Boardman, OH-PA	89.4	52.0	73	12	11
Detroit-Livonia-Dearborn, MI ^^	89.3	54.4	90	14	12
Monroe, MI	89.3	66.2	130	14	12
Cumberland, MD-WV	88.9	50.1	85	16	1
Davenport-Moline-Rock Island, IA-IL	88.9	58.8	92	16	14
Grand Rapids-Wyoming, MI	88.6	59.2	102	18	15
Flint, MI	88.1	55.2	82	19	16
Syracuse, NY	87.8	61.0	88	20	3
Wheeling, WV-OH	87.7	45.8	75	21	2
Dayton, OH	87.4	59.8	90	22	17
Springfield, IL	87.4	64.5	108	22	17
Sherman-Denison, TX	87.0	55.9	87	24	3
Elkhart-Goshen, IN	86.8	56.9	110	25	19
Rockford, IL	86.6	60.5	110	26	20
Akron, OH	86.3	61.7	90	27	21
Elizabethtown, KY	86.1	52.7	110	28	4
Cleveland-Elyria-Mentor, OH	86.0	62.1	100	29	22
Scranton--Wilkes-Barre, PA	85.2	54.7	85	30	4
Toledo, OH	84.4	60.1	87	31	23
Buffalo-Niagara Falls, NY	84.1	60.9	100	32	5
Ann Arbor, MI	83.6	80.2	157	33	24
Wichita, KS	83.5	59.3	121	34	25
Kalamazoo-Portage, MI	83.3	60.6	107	35	26
Cincinnati-Middletown, OH-KY-IN	82.6	66.2	123	36	27
Wichita Falls, TX	82.6	50.3	86	36	5
Columbus, OH	81.7	65.3	124	38	28
Erie, PA	81.6	54.1	95	39	6
Harrisburg-Carlisle, PA	81.6	67.5	146	39	6
Rochester, NY	80.6	63.5	112	41	8
Louisville-Jefferson County, KY-IN	80.1	59.4	120	42	6
Pittsburgh, PA	79.9	60.0	115	43	9
San Angelo, TX	79.8	49.1	108	44	7
Worcester, MA	79.5	76.9	177	45	10
Fort Worth-Arlington, TX ^^	79.0	64.5	131	46	8
St. Louis, MO-IL	78.7	65.0	126	47	29
Duluth, MN-WI	78.1	58.9	115	48	30
Beaumont-Port Arthur, TX	77.5	51.4	107	49	9
Winston-Salem, NC	77.5	57.3	130	49	9
Minneapolis-St. Paul-Bloomington, MN-WI	77.3	80.9	183	51	31
Pocatello, ID	77.0	53.5	137	52	1
Great Falls, MT	76.9	51.9	142	53	2
Pueblo, CO	76.8	48.7	113	54	3
Pensacola-Ferry Pass-Brent, FL	76.7	55.9	138	55	11
Greensboro-High Point, NC	76.3	56.1	132	56	12

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Knoxville, TN	76.3	58.5	135	56	12
Victoria, TX	76.1	50.8	113	58	14
Chattanooga, TN-GA	75.9	53.1	123	59	15
Oklahoma City, OK	75.8	55.3	123	60	16
Salisbury, MD	75.6	60.7	156	61	17
Killeen-Temple-Fort Hood, TX	75.5	52.0	127	62	18
Palm Bay-Melbourne-Titusville, FL	75.5	61.3	135	62	18
Atlanta-Sandy Springs-Marietta, GA	75.3	69.2	153	64	20
Fayetteville, NC	75.3	49.3	117	64	20
Abilene, TX	75.1	50.9	120	66	22
Amarillo, TX	75.1	53.9	116	66	22
Springfield, MA	75.1	64.8	158	66	11
Champaign-Urbana, IL	74.7	61.6	130	69	32
Columbia, SC	74.7	59.2	140	69	24
Phoenix-Mesa-Scottsdale, AZ	74.1	64.2	161	71	4
Tallahassee, FL	74.0	62.1	156	72	25
Tulsa, OK	73.9	54.7	131	73	26
Lancaster, PA	73.8	64.2	169	74	12
Greeley, CO	73.7	64.0	164	75	5
Ithaca, NY	73.3	71.8	160	76	13
Peoria, IL	73.0	63.4	134	77	33
Greenville-Mauldin-Easley, SC	72.8	55.1	142	78	27
Memphis, TN-MS-AR	72.8	54.4	120	78	27
Tyler, TX	72.3	53.0	131	80	29
Charlotte-Gastonia-Concord, NC-SC	72.2	64.3	158	81	30
Palm Coast, FL	72.1	55.6	155	82	31
Jacksonville, FL	72.0	63.9	165	83	32
Rockingham County-Strafford County, NH ^^^	72.0	82.3	220	83	14
Colorado Springs, CO	71.8	68.0	190	85	6
Lakeland-Winter Haven, FL	71.6	50.7	137	86	33
Cape Coral-Fort Myers, FL	71.5	59.9	130	87	34
Las Vegas-Paradise, NV	71.1	63.9	178	88	7
Modesto, CA	71.1	56.5	160	88	7
Merced, CA	70.9	47.4	130	90	9
Ocala, FL	70.8	48.8	126	91	35
Glens Falls, NY	70.7	58.6	143	92	15
Port St. Lucie, FL	70.6	59.8	145	93	36
Denver-Aurora, CO	70.3	71.8	193	94	10
Norwich-New London, CT	70.3	77.4	198	94	16
Fort Collins-Loveland, CO	70.2	75.0	217	96	11
Milwaukee-Waukesha-West Allis, WI	70.1	67.7	160	97	34
Albany-Schenectady-Troy, NY	69.6	70.6	172	98	17
Ogden-Clearfield, UT	69.6	65.0	200	98	12
Fairbanks, AK	69.5	71.3	197	100	13
Gainesville, GA	69.4	57.1	140	101	37
Wilmington, DE-MD-NJ ^^^	69.4	73.9	215	101	18
Washington-Arlington-Alexandria, DC-VA-MD-WV ^^^	69.0	97.2	276	103	38
Fort Walton Beach, FL	68.8	63.2	176	104	39
Hartford-West Hartford-East Hartford, CT	68.8	81.1	205	104	19
Albuquerque, NM MSA	68.7	58.0	172	106	14
Manchester-Nashua, NH	68.6	82.5	202	107	20
Vineland-Millville-Bridgeton, NJ	68.6	58.7	144	107	20
Punta Gorda, FL	68.5	52.6	130	109	40
Waco, TX	68.2	48.2	119	110	41
Tampa-St. Petersburg-Clearwater, FL	68.0	56.5	144	111	42
Dallas-Plano-Irving, TX ^^^	67.5	65.0	155	112	43

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Hagerstown-Martinsburg, MD-WV	67.5	62.6	180	112	43
New Haven-Milford, CT	67.3	74.9	195	114	22
Austin-Round Rock, TX	67.2	69.1	176	115	45
Madison, WI	67.1	77.6	200	116	35
Durham, NC	66.8	62.1	169	117	46
Stockton, CA	66.4	61.3	175	118	15
Houston-Sugar Land-Baytown, TX	66.2	61.1	150	119	47
Pittsfield, MA	66.2	64.8	166	119	23
Sacramento--Arden-Arcade--Roseville, CA	66.0	71.0	208	121	16
Yuba City, CA	65.8	53.4	166	122	17
Gainesville, FL	65.7	56.6	155	123	48
Peabody, MA ^^^	65.6	78.8	234	124	24
Richmond, VA	65.3	69.3	210	125	49
Spokane, WA	65.1	56.7	167	126	18
Reno-Sparks, NV	64.8	69.5	216	127	19
Bradenton-Sarasota-Venice, FL	64.6	59.6	155	128	50
Vallejo-Fairfield, CA	64.6	74.3	224	128	20
Camden, NJ ^^^	64.4	78.3	200	130	25
Raleigh-Cary, NC	64.4	74.9	218	130	51
Tucson, AZ	64.1	55.0	170	132	21
Virginia Beach-Norfolk-Newport News, VA-NC	64.1	65.1	199	132	52
Deltona-Daytona Beach-Ormond Beach, FL	63.6	52.3	145	134	53
College Station-Bryan, TX	63.5	55.8	151	135	54
Carson City, NV	63.3	63.1	199	136	22
Providence-New Bedford-Fall River, RI-MA	63.3	68.3	193	136	26
Odessa, TX	63.2	47.0	120	138	55
Bakersfield, CA	62.6	50.0	144	139	23
San Antonio, TX	62.3	54.7	146	140	56
Boulder, CO	62.1	85.0	270	141	24
Lake County-Kenosha County, IL-WI ^^^	62.0	85.6	232	142	36
Anchorage, AK	61.9	77.7	231	143	25
Orlando-Kissimmee, FL	61.9	59.2	180	143	57
Bethesda-Frederick-Gaithersburg, MD ^^^	61.8	104.4	329	145	58
Sebastian-Vero Beach, FL MSA	61.0	57.0	160	146	59
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL ^^^	60.4	64.0	178	147	60
Charleston-North Charleston-Summerville, SC	60.2	58.4	190	148	61
Lake Havasu City-Kingman, AZ	60.2	45.0	135	148	26
Oakland-Fremont-Hayward, CA ^^^	60.1	86.1	281	150	27
Baltimore-Towson, MD	59.2	78.2	243	151	62
Trenton-Ewing, NJ	58.7	83.1	224	152	27
Salem, OR	58.3	56.2	182	153	28
Riverside-San Bernardino-Ontario, CA	58.1	62.0	200	154	29
Salt Lake City, UT	58.0	65.3	225	155	30
Burlington-South Burlington, VT	57.9	70.1	208	156	28
Boise City-Nampa, ID	57.6	60.9	200	157	31
Cambridge-Newton-Framingham, MA ^^^	57.5	93.0	316	158	29
Yuma, AZ	57.5	42.5	135	158	32
Portland-South Portland-Biddeford, ME	57.4	67.6	211	160	30
Corpus Christi, TX	57.3	47.8	130	161	63
El Centro, CA	57.0	45.1	151	162	33
Madera, CA	56.9	47.9	160	163	34
Chicago-Naperville-Joliet, IL ^^^	56.8	71.1	225	164	37
Naples-Marco Island, FL	55.6	69.2	230	165	64
Tacoma, WA ^^^	54.9	66.2	225	166	35
Bremerton-Silverdale, WA	54.4	69.9	237	167	36
Boston-Quincy, MA ^^^	54.2	79.5	280	168	31

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Kingston, NY	53.8	66.7	192	169	32
West Palm Beach-Boca Raton-Boynton Beach, FL ^^^	53.5	66.0	213	170	65
Provo-Orem, UT	53.3	60.0	225	171	37
Fresno, CA	53.1	49.9	170	172	38
Allentown-Bethlehem-Easton, PA-NJ	52.8	65.8	210	173	33
Midland, TX	52.5	56.4	162	174	66
Chico, CA	52.3	54.5	190	175	39
Dover, DE	51.8	55.3	202	176	67
Prescott, AZ	51.8	50.5	188	176	40
Salinas, CA	51.2	64.8	245	178	41
Visalia-Porterville, CA	51.2	46.9	169	178	41
Corvallis, OR	51.0	68.0	236	180	43
Asheville, NC	50.5	52.5	193	181	68
Brownsville-Harlingen, TX	49.8	31.0	97	182	69
Philadelphia, PA ^^^	49.5	72.4	249	183	34
Portland-Vancouver-Beaverton, OR-WA	48.9	67.5	245	184	44
Redding, CA	48.8	53.3	195	185	45
Mc Allen-Edinburg-Mission, TX	48.4	31.6	100	186	70
Santa Fe, NM	48.1	64.3	258	187	46
Edison-New Brunswick, NJ ^^^	47.5	90.0	304	188	35
Santa Rosa-Petaluma, CA	47.4	77.8	305	189	47
Eugene-Springfield, OR	46.6	55.5	204	190	48
Poughkeepsie-Newburgh-Middletown, NY	46.6	78.9	257	190	36
Hanford-Corcoran, CA	46.4	50.1	189	192	49
Panama City-Lynn Haven, FL	46.2	53.8	206	193	71
Olympia, WA	45.4	66.3	243	194	50
Oxnard-Thousand Oaks-Ventura, CA	45.4	83.9	335	194	50
Santa Barbara-Santa Maria-Goleta, CA	45.2	65.2	265	196	52
San Diego-Carlsbad-San Marcos, CA	44.6	72.1	295	197	53
San Jose-Sunnyvale-Santa Clara, CA	44.0	97.8	410	198	54
Bellingham, WA	43.7	63.0	245	199	55
Atlantic City-Hammonton, NJ	43.3	65.2	226	200	37
Bridgeport-Stamford-Norwalk, CT	43.3	97.5	370	200	37
Barnstable Town, MA	43.2	73.5	298	202	39
Laredo, TX	43.1	36.0	125	203	72
St. George, UT	41.7	51.5	219	204	56
Mount Vernon-Anacortes, WA	40.8	59.5	245	205	57
Seattle-Bellevue-Everett, WA ^^^	40.6	81.4	335	206	58
Bend, OR	40.1	58.2	231	207	59
Medford, OR	39.3	50.5	210	208	60
Flagstaff, AZ	37.5	56.7	252	209	61
Napa, CA	35.3	79.6	356	210	62
Honolulu, HI	34.2	77.3	400	211	63
Newark-Union, NJ-PA ^^^	34.0	84.3	342	212	40
El Paso, TX	33.9	37.2	131	213	73
Santa Ana-Anaheim-Irvine, CA ^^^	33.5	84.1	388	214	64
Miami-Miami Beach-Kendall, FL ^^^	32.5	49.2	225	215	74
Santa Cruz-Watsonville, CA	29.1	79.9	400	216	65
Ocean City, NJ	27.9	65.5	379	217	41
Los Angeles-Long Beach-Glendale, CA ^^^	26.9	59.8	319	218	66
Nassau-Suffolk, NY ^^^	25.5	97.1	391	219	42
San Luis Obispo-Paso Robles, CA	20.7	67.0	376	220	67
San Francisco-San mateo-Redwood City, CA ^^^	20.6	94.3	575	221	68
New York-White Plains-Wayne, NY-NJ ^^^	13.9	63.0	455	222	43

^^^ Indicate Metropolitan Divisions. All others are Metropolitan Statistical Areas.