

65 Least Affordable Metro Areas 3rd Quarter 2007

| Metro Area | 3rd Qtr 2007 Share of Homes Affordable for Median Income | 2nd Qtr 2007 Share | 2007 Median Family Income (000's) | 3rd Qtr 2007 Median Sales Price (000's) | 3rd Qtr 2007 Un- Afforability Rank | 2nd Qtr 2007 Rank |
|---|---|--------------------------|---|---|---|-------------------------|
| NATIONAL AVERAGE | 42.0 | 43.1 | 59.0 | 239 | - | - |
| CALIFORNIA | 12.6 | 11.7 | 65.5 | 420 | - | - |
| Napa, CA | 3.3 | 6.4 | 75.8 | 585 | 1 | T8 |
| Los Angeles-Long Beach-Glendale, CA | 3.7 | 3.0 | 61.7 | 515 | 2 | 1 |
| Salinas, CA | 4.2 | 3.7 | 63.4 | 520 | 3 | 2 |
| Santa Ana-Anaheim-Irvine, CA | 4.8 | 4.4 | 78.7 | 585 | 4 | 4 |
| San Luis Obispo-Paso Robles, CA | 5.7 | 6.4 | 64.2 | 500 | 5 | T8 |
| San Francisco-San mateo-Redwood City, CA | 7.0 | 5.7 | 86.5 | 770 | 6 | 5 |
| New York-White Plains-Wayne, NY-NJ | 7.1 | 6.3 | 59.5 | 525 | 7 | 7 |
| Santa Cruz-Watsonville, CA | 7.2 | 7.1 | 81.3 | 630 | 8 | 11 |
| Merced, CA | 7.4 | 3.8 | 46.8 | 278 | 9 | 3 |
| Santa Barbara-Santa Maria-Goleta, CA | 8.6 | 6.2 | 67.1 | 456 | 10 | 6 |
| El Centro, CA | 8.8 | 11.3 | 42.0 | 238 | 11 | T19 |
| Nassau-Suffolk, NY | 9.5 | 11.7 | 93.8 | 450 | T12 | 22 |
| Fresno, CA | 9.5 | 11.2 | 48.9 | 268 | T12 | 18 |
| Modesto, CA | 9.7 | 7.0 | 56.0 | 300 | 14 | 10 |
| Santa Rosa-Petaluma, CA | 10.0 | 10.8 | 74.5 | 490 | 15 | 17 |
| San Diego-Carlsbad-San Marcos, CA | 10.1 | 9.6 | 69.4 | 440 | 16 | 13 |
| Riverside-San Bernardino-Ontario, CA | 10.2 | 10.5 | 59.2 | 355 | 17 | 16 |
| Madera, CA | 10.3 | 11.3 | 51.0 | 274 | 18 | T19 |
| Miami-Miami Beach-Kendall, FL | 10.6 | 10.2 | 45.2 | 290 | T19 | 14 |
| Oxnard-Thousand Oaks-Ventura, CA | 10.6 | 9.0 | 79.5 | 528 | T19 | 12 |

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|---|------|------|------|-----|-----|-----|
| Oakland-Fremont-Hayward, CA | 10.9 | 11.3 | 83.0 | 523 | 21 | T19 |
| Stockton, CA | 11.3 | 10.4 | 60.3 | 348 | 22 | 15 |
| Hanford-Corcoran, CA | 12.6 | 15.0 | 46.8 | 265 | 23 | T25 |
| Yuba City, CA | 14.0 | 15.0 | 51.7 | 265 | 24 | T25 |
| San Jose-Sunnyvale-Santa Clara, CA | 14.1 | 12.8 | 94.5 | 649 | 25 | 23 |
| Vallejo-Fairfield, CA | 14.8 | 16.4 | 75.4 | 399 | 26 | 28 |
| Visalia-Porterville, CA | 15.4 | 14.3 | 43.7 | 230 | 27 | 24 |
| Newark-Union, NJ-PA | 16.9 | 20.7 | 83.2 | 409 | 28 | 38 |
| Sacramento--Arden-Arcade--Roseville, CA | 17.2 | 15.0 | 67.2 | 337 | 29 | T25 |
| St. George, UT | 17.9 | 20.3 | 49.6 | 276 | 30 | 36 |
| Las Vegas-Paradise, NV | 18.0 | 18.6 | 60.1 | 289 | 31 | 31 |
| Naples-Marco Island, FL | 18.5 | 17.9 | 63.9 | 393 | 32 | 30 |
| Bakersfield, CA | 18.6 | 17.5 | 47.8 | 241 | 33 | 29 |
| Barnstable Town, MA | 19.3 | 18.8 | 70.4 | 355 | T34 | T32 |
| Seattle-Bellevue-Everett, WA | 19.3 | 21.1 | 75.6 | 380 | T34 | 39 |
| Ocean City, NJ | 19.4 | 18.8 | 62.9 | 395 | 36 | T32 |
| Medford, OR | 20.1 | 20.5 | 52.7 | 259 | 37 | 37 |
| Redding, CA | 20.3 | 22.3 | 52.7 | 247 | 38 | 41 |
| Reno-Sparks, NV | 21.1 | 20.0 | 64.0 | 290 | 39 | T32 |
| Santa Fe, NM | 21.4 | 23.4 | 57.0 | 330 | 40 | T43 |
| El Paso, TX | 21.5 | 29.1 | 36.5 | 151 | 41 | 59 |
| Portland-Vancouver-Beaverton, OR-WA | 22.2 | 25.0 | 63.8 | 283 | 42 | 46 |
| Mount Vernon-Anacortes, WA | 22.5 | 22.1 | 57.9 | 256 | T43 | 40 |
| Provo-Orem, UT | 22.5 | 27.1 | 55.1 | 274 | T43 | 51 |
| Laredo, TX | 22.6 | - | 34.0 | 143 | 45 | - |
| Tacoma, WA | 23.3 | 23.4 | 61.5 | 268 | 46 | T43 |
| Carson City, NV | 23.9 | 27.8 | 58.8 | 250 | 47 | 53 |
| Olympia, WA | 24.9 | 28.3 | 64.3 | 260 | 48 | 55 |
| Bridgeport-Stamford-Norwalk, CT | 25.0 | 26.0 | 93.4 | 475 | 49 | 48 |
| Bend, OR | 25.2 | 20.0 | 58.7 | 285 | 50 | T32 |

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|---|-------------|-------------|-------------|------------|------------|-----------|
| Fort Lauderdale-Pompano Beach-Deerfield Beach, FL | 26.1 | 29.6 | 58.4 | 273 | 51 | T62 |
| Honolulu, HI | 26.3 | 29.8 | 73.5 | 409 | 52 | 64 |
| Bellingham, WA | 26.4 | 29.2 | 58.2 | 260 | 53 | 60 |
| Boston-Quincy, MA | 26.6 | 26.5 | 76.9 | 349 | 54 | 49 |
| Prescott, AZ | 26.8 | 25.9 | 49.1 | 236 | 55 | 47 |
| Edison, NJ | 27.0 | 29.0 | 85.6 | 346 | T56 | 58 |
| Panama City-Lynn Haven, FL | 27.0 | - | 51.3 | 250 | T56 | - |
| Eugene-Springfield, OR | 27.0 | 26.6 | 52.2 | 228 | T56 | 50 |
| Flagstaff, AZ | 27.0 | 24.7 | 53.5 | 275 | T56 | 45 |
| Orlando-Kissimmee, FL | 27.2 | 27.9 | 54.9 | 235 | T60 | 54 |
| Chico, CA | 27.2 | 30.0 | 52.0 | 254 | T60 | 65 |
| Bremerton-Silverdale, WA | 27.3 | 27.3 | 65.7 | 285 | 62 | 52 |
| Atlantic City, NJ | 28.0 | 29.3 | 64.3 | 260 | T63 | 61 |
| Brownsville-Harlingen, TX | 28.0 | - | 30.0 | 119 | T63 | - |
| Cape Coral-Fort Myers, FL | 28.0 | 23.2 | 54.7 | 240 | T63 | 42 |

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

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