

November Unaffordability

Designated Market Area (DMA)	Median Sold Price	% Change in Median Price YoY	Unaffordability Score	Change in Ranking MoM
Atlanta GA	\$339,000.00	22.38%	4.31	–
Austin TX	\$452,000.00	29.74%	5.16	–
Baltimore MD	\$300,000.00	-2.12%	3.43	↓ 3
Boise ID	\$460,000.00	21.07%	6.21	↓ 1
Boston MA-Manchester NH	\$507,500.00	12.78%	4.97	–
Buffalo NY	\$182,500.00	7.35%	2.86	↓ 1
Charlotte NC	\$330,000.00	20.00%	4.73	↑ 1
Chicago IL	\$283,000.00	8.85%	3.49	↑ 3
Cincinnati OH	\$235,000.00	13.25%	3.34	↓ 1
Cleveland-Akron (Canton) OH	\$180,250.00	9.24%	2.93	↑ 1
Colorado Springs-Pueblo CO	\$424,500.00	17.92%	5.47	–
Columbus OH	\$252,500.00	10.75%	3.53	–
Denver CO	\$525,000.00	20.00%	5.57	–
Detroit MI	\$221,500.00	10.75%	3.24	↓ 1
Ft. Myers-Naples FL	\$292,885.00	10.52%	3.41	↓ 12
Grand Rapids-Kalamazoo-Battle Creek MI	\$232,000.00	16.00%	3.34	↓ 1
Green Bay-Appleton WI	\$145,000.00	-6.39%	2.09	–
Greenville-Spartanburg SC-Asheville NC-Anderson SC	\$277,000.00	15.85%	4.30	–
Hartford & New Haven CT	\$258,650.00	10.06%	3.17	–
Houston TX	\$302,000.00	16.62%	4.09	↑ 3
Indianapolis IN	\$225,000.00	14.65%	3.37	↑ 3
Jacksonville FL	\$287,375.00	23.53%	4.06	↑ 1
Las Vegas NV	\$390,000.00	22.64%	5.90	–
Los Angeles CA	\$681,000.00	14.45%	7.97	–
Madison WI	\$274,925.00	12.21%	3.49	↑ 3
Memphis TN	\$246,000.00	14.42%	4.33	↓ 1
Miami-Ft. Lauderdale FL	\$420,000.00	20.69%	6.38	↑ 2
Milwaukee WI	\$250,000.00	9.17%	3.57	↑ 2
Mobile AL-Pensacola (Ft. Walton Beach) FL	\$300,000.00	20.50%	6.11	↓ 1
Nashville TN	\$352,500.00	19.49%	4.58	↓ 1
New York NY	\$500,000.00	9.41%	5.52	–
Norfolk-Portsmouth-Newport News VA	\$300,000.00	5.30%	4.06	↓ 1
Oklahoma City OK	\$217,277.50	9.74%	3.40	–
Orlando-Daytona Beach-Melbourne FL	\$298,150.00	19.26%	4.35	↑ 3
Philadelphia PA	\$275,000.00	10.00%	3.43	↑ 2
Phoenix AZ	\$405,000.00	26.56%	5.42	–
Pittsburgh PA	\$201,500.00	8.92%	3.01	–
Portland OR	\$480,000.00	14.29%	5.60	–
Raleigh-Durham (Fayetteville) NC	\$323,000.00	26.98%	3.80	↑ 1
Richmond-Petersburg VA	\$312,000.00	13.45%	4.30	↓ 2
Sacramento-Stockton-Modesto CA	\$515,000.00	11.35%	5.98	–
Salt Lake City UT	\$460,000.00	25.02%	5.27	↓ 1
San Diego CA	\$760,413.50	19.00%	8.18	–
San Francisco-Oakland-San Jose CA	\$1,231,000.00	14.71%	9.68	–
Seattle-Tacoma WA	\$565,825.00	7.28%	5.41	↓ 3
St. Louis MO	\$214,455.00	6.96%	4.03	↑ 1
Tampa-St. Petersburg (Sarasota) FL	\$312,000.00	22.35%	5.00	–
Tucson (Sierra Vista) AZ	\$295,000.00	18.05%	4.74	–
Washington DC (Hagerstown MD)	\$390,000.00	6.27%	3.47	–
West Palm Beach-Ft. Pierce FL	\$360,000.00	28.57%	5.47	↑ 4
Metro Average	\$415,230.65	15.03%	4.93	N/A

Unaffordability score is a ratio that's derived from monthly median housing prices and median household income. The higher the score, the more unaffordable a metro area is for a household making the median income. Median home price data is drawn from local multiple listing service sold data and median household income is derived from 2016-19 census data.



Patrick Kearns is the Director of Storytelling at OJO Labs. Prior to joining OJO Labs, Patrick worked as a journalist for more than a decade, most recently covering housing and real estate at Inman News. He's also written for The Guardian, The Washington Post, Sports Illustrated, Vice, and others.



OJO is a real estate platform that provides support and guidance to match each moment of the home journey, so everyone feels ready, equipped, and inspired to take the next step. [Learn more.](#)