

December Unaffordability

Designated Market Area (DMA)	Median Sold Price	% Change in Median Price YoY	Unaffordability Score	Change in Ranking MoM
Atlanta GA	\$341,900.00	22.42%	4.33	-
Austin TX	\$470,000.00	33.52%	5.35	↑2
Baltimore MD	\$305,000.00	8.93%	3.48	↑4
Boise ID	\$390,000.00	2.36%	5.24	↑12
Boston MA-Manchester NH	\$507,750.00	12.58%	4.96	-
Buffalo NY	\$185,000.00	13.15%	2.89	↑1
Charlotte NC	\$325,000.00	18.61%	4.65	↓1
Chicago IL	\$280,000.00	8.11%	3.44	-
Cincinnati OH	\$235,450.00	12.12%	3.34	↑2
Cleveland-Akron (Canton) OH	\$175,000.00	6.71%	2.84	↓1
Colorado Springs-Pueblo CO	\$425,000.00	20.91%	5.46	-
Columbus OH	\$251,590.00	9.43%	3.51	-
Denver CO	\$515,000.00	17.85%	5.44	-
Detroit MI	\$211,000.00	8.21%	3.08	↓1
Ft. Myers-Naples FL	\$285,000.00	-13.64%	3.31	↓2
Grand Rapids-Kalamazoo-Battle Creek MI	\$225,000.00	17.77%	3.23	↓1
Green Bay-Appleton WI	\$145,000.00	-6.45%	2.09	-
Greenville-Spartanburg SC-Asheville NC-Anderson SC	\$282,250.00	17.60%	4.37	↓1
Hartford & New Haven CT	\$260,000.00	8.33%	3.18	-
Houston TX	\$305,000.00	16.03%	4.12	-
Indianapolis IN	\$227,500.00	13.81%	3.40	↑3
Jacksonville FL	\$289,500.00	19.68%	4.07	↑1
Las Vegas NV	\$390,000.00	23.81%	5.89	↑2
Los Angeles CA	\$710,000.00	14.70%	8.29	↑1
Madison WI	\$275,000.00	12.24%	3.48	↑1
Memphis TN	\$255,000.00	20.00%	4.48	↑4
Miami-Ft. Lauderdale FL	\$410,000.00	17.14%	6.21	↓1
Milwaukee WI	\$235,000.00	9.30%	3.35	↓7
Mobile AL-Pensacola (Ft. Walton Beach) FL	\$307,500.00	23.00%	6.25	↑2
Nashville TN	\$353,000.00	17.71%	4.57	-
New York NY	\$500,000.00	11.11%	5.50	↑1
Norfolk-Portsmouth-Newport News VA	\$290,000.00	4.32%	3.91	↓1
Oklahoma City OK	\$216,000.00	10.77%	3.38	-
Orlando-Daytona Beach-Melbourne FL	\$305,000.00	24.19%	4.43	↓1
Philadelphia PA	\$274,900.00	10.40%	3.42	-
Phoenix AZ	\$410,000.00	28.13%	5.47	↑3
Pittsburgh PA	\$198,100.00	4.32%	2.96	-
Portland OR	\$476,000.00	13.33%	5.54	↑1
Raleigh-Durham (Fayetteville) NC	\$332,000.00	21.17%	3.90	↑1
Richmond-Petersburg VA	\$310,000.00	8.77%	4.27	↓2
Sacramento-Stockton-Modesto CA	\$505,000.00	14.77%	5.84	-
Salt Lake City UT	\$465,000.00	26.36%	5.31	-
San Diego CA	\$750,000.00	17.19%	8.04	↓1
San Francisco-Oakland-San Jose CA	\$1,185,000.00	13.83%	9.29	-
Seattle-Tacoma WA	\$565,000.00	2.73%	5.38	↑1
St. Louis MO	\$205,000.00	2.38%	3.85	↓1
Tampa-St. Petersburg (Sarasota) FL	\$322,000.00	45.05%	5.14	-
Tucson (Sierra Vista) AZ	\$305,000.00	24.33%	4.88	↑1
Washington DC (Hagerstown MD)	\$390,000.00	6.85%	3.46	-
West Palm Beach-Ft. Pierce FL	\$355,000.00	18.33%	5.37	↑1
Metro Average	\$413,719.80	14.95%	4.91	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.



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