

October Unaffordability

Designated Market Area (DMA)	Median Sold Price	Unaffordability Score	Change in Unaffordability since 2020
Albany-Schenectady-Troy NY	\$249,900.00	3.18	7.72%
Atlanta GA	\$335,000.00	4.28	15.17%
Austin TX	\$440,000.00	5.05	21.25%
Baltimore MD	\$310,000.00	3.56	-6.92%
Boise ID	\$465,000.00	6.33	20.90%
Boston MA-Manchester NH	\$485,000.00	4.78	5.04%
Buffalo NY	\$195,000.00	3.07	11.21%
Burlington VT-Plattsburgh NY	\$280,000.00	3.47	14.46%
Champaign & Springfield-Decatur IL	\$145,000.00	2.63	5.68%
Charlotte NC	\$310,000.00	4.47	9.69%
Chattanooga TN	\$240,000.00	3.84	10.42%
Chicago IL	\$280,000.00	3.47	1.92%
Cincinnati OH	\$231,500.00	3.30	5.60%
Cleveland-Akron (Canton) OH	\$182,500.00	2.99	4.22%
Colorado Springs-Pueblo CO	\$420,000.00	5.44	14.93%
Columbus OH	\$260,000.00	3.65	9.43%
Dallas-Ft. Worth TX	\$358,750.00	4.61	8.44%
Davenport IA-Rock Island-Moline IL	\$137,500.00	2.07	1.84%
Denver CO	\$526,000.00	5.62	11.84%
Des Moines-Ames IA	\$250,000.00	3.30	13.54%
Detroit MI	\$220,000.00	3.23	6.34%
Flint-Saginaw-Bay City MI	\$160,000.00	2.93	6.34%
Florence-Myrtle Beach SC	\$249,700.00	5.16	96.40%
Ft. Myers-Naples FL	\$350,000.00	4.11	32.56%
Ft. Smith-Fayetteville-Springdale-Rogers AR	\$259,825.00	5.36	15.36%
Grand Rapids-Kalamazoo-Battle Creek MI	\$230,000.00	3.33	10.98%
Greensboro-High Point-Winston Salem NC	\$230,000.00	4.16	11.34%
Greenville-New Bern-Washington NC	\$222,000.00	4.19	13.31%
Greenville-Spartanburg SC-Asheville NC-Anderson SC	\$270,658.00	4.23	6.28%
Harrisburg-Lancaster-Lebanon-York PA	\$230,000.00	3.29	15.43%
Hartford & New Haven CT	\$255,000.00	3.14	4.22%
Houston TX	\$290,851.00	3.96	10.55%
Indianapolis IN	\$206,500.00	3.11	1.59%
Jacksonville FL	\$282,000.00	4.01	18.44%
Lansing MI	\$165,000.00	2.57	-1.50%
Las Vegas NV	\$375,000.00	5.71	15.87%
Little Rock-Pine Bluff AR	\$179,000.00	3.05	9.26%
Los Angeles CA	\$687,500.00	8.11	10.68%
Louisville KY	\$232,250.00	3.60	10.00%
Madison WI	\$273,900.00	3.49	57.30%
Memphis TN	\$250,000.00	4.42	9.90%
Miami-Ft. Lauderdale FL	\$399,000.00	6.10	10.94%
Milwaukee WI	\$250,000.00	3.59	42.26%
Mobile AL-Pensacola (Ft. Walton Beach) FL	\$299,900.00	6.12	19.73%
Monterey-Salinas CA	\$874,500.00	10.31	19.36%
Nashville TN	\$350,000.00	4.58	12.02%
New York NY	\$500,000.00	5.55	6.84%
Oklahoma City OK	\$215,000.00	3.38	4.67%
Omaha NE	\$237,000.00	3.17	5.74%
Orlando-Daytona Beach-Melbourne FL	\$287,000.00	4.21	11.98%
Panama City FL	\$340,000.00	5.26	9.62%
Peoria-Bloomington IL	\$131,000.00	2.11	-11.15%
Philadelphia PA	\$275,000.00	3.45	2.35%
Phoenix AZ	\$405,000.00	5.46	20.63%
Pittsburgh PA	\$206,000.00	3.10	4.95%
Portland OR	\$480,000.00	5.64	10.40%
Providence RI-New Bedford MA	\$379,000.00	5.04	1.74%
Raleigh-Durham (Fayetteville) NC	\$321,990.00	3.81	15.97%
Reno NV	\$450,000.00	5.68	9.32%
Richmond-Petersburg VA	\$308,750.00	4.27	6.05%
Rochester NY	\$188,000.00	2.81	3.80%
Salisbury MD	\$321,500.00	4.91	19.15%
Salt Lake City UT	\$450,000.00	5.19	19.82%
San Diego CA	\$750,000.00	8.13	16.70%
San Francisco-Oakland-San Jose CA	\$1,312,500.00	10.40	19.97%
Savannah GA	\$280,000.00	4.48	10.62%
Seattle-Tacoma WA	\$570,000.00	5.49	11.47%
South Bend-Elkhart IN	\$192,500.00	3.40	6.89%
Spokane WA	\$348,200.00	5.36	19.81%
St. Louis MO	\$204,950.00	2.93	-2.86%
Tampa-St. Petersburg (Sarasota) FL	\$295,382.50	4.76	14.03%
Tucson (Sierra Vista) AZ	\$291,000.00	4.71	13.76%
Washington DC (Hagerstown MD)	\$395,000.00	3.53	8.29%
West Palm Beach-Ft. Pierce FL	\$335,000.00	5.12	12.76%
Wilmington NC	\$290,000.00	4.74	5.60%
Metro Average	\$396,243.63	4.84	11.88%

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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