

Housing Opportunity Index: 2nd Quarter 2008

Rank by Region

Metro Area	HOI 2nd Qtr 2008	2008	2nd Qtr 2008	2nd Qtr 2008	
	Share of Homes Affordable for Median Income	Median Family Income (000s)	Median Sales Price (000s)	Affordability Rank	
				National	Regional
NORTHEAST					
Elmira, NY	88.6	52.7	80	13	1
Syracuse, NY	84.2	61.0	98	26	2
Binghamton, NY	83.6	58.1	105	29	3
Scranton--Wilkes-Barre, PA	82.5	54.7	91	32	4
Buffalo-Niagara Falls, NY	81.6	60.9	102	36	5
Erie, PA	81.5	54.1	110	37	6
Rochester, NY	81.5	63.5	117	37	6
Utica-Rome, NY	80.5	52.7	90	41	8
Harrisburg-Carlisle, PA	80.4	67.5	148	42	9
Pittsburgh, PA	76.3	60.0	122	47	10
Worcester, MA	72.5	76.9	205	62	11
Lancaster, PA	72.0	64.2	172	64	12
Springfield, MA	70.4	64.8	166	72	13
Glens Falls, NY	69.8	58.6	140	76	14
Ithaca, NY	67.3	71.8	179	85	15
Wilmington, DE-MD-NJ ^{^^^}	66.9	73.9	225	88	16
Manchester-Nashua, NH	64.8	82.5	217	94	17
Albany-Schenectady-Troy, NY	64.6	70.6	180	96	18
Hartford-West Hartford-East Hartford, CT	64.3	81.1	220	97	19
Camden, NJ ^{^^^}	63.4	78.3	200	100	20
Norwich-New London, CT	61.0	77.4	232	108	21
Rockingham County-Stafford County, NH ^{^^^}	61.0	82.3	244	108	21
Vineland-Millville-Bridgeton, NJ	59.4	58.7	157	113	23
Pittsfield, MA	58.7	64.8	190	118	24
New Haven-Milford, CT	56.7	74.9	225	121	25
Peabody, MA ^{^^^}	55.6	78.8	268	127	26
Portland-South Portland-Biddeford, ME	53.2	67.6	224	135	27
Allentown-Bethlehem-Easton, PA-NJ	51.8	65.8	212	140	28
Burlington-South Burlington, VT	50.1	70.1	227	148	29
Cambridge-Newton-Framingham, MA ^{^^^}	50.1	93.0	339	148	29
Trenton-Ewing, NJ	49.0	83.1	259	155	31
Providence-New Bedford-Fall River, RI-MA	48.3	68.3	230	159	32
Boston-Quincy, MA ^{^^^}	45.2	79.5	310	169	33
Kingston, NY	44.4	66.7	225	170	34
Poughkeepsie-Newburgh-Middletown, NY	43.6	78.9	268	171	35
Edison-New Brunswick, NJ ^{^^^}	42.7	90.0	320	174	36
Philadelphia, PA ^{^^^}	42.4	72.4	265	177	37
Barnstable Town, MA	39.1	73.5	306	187	38
Bridgeport-Stamford-Norwalk, CT	34.4	97.5	430	195	39
Atlantic City-Hammonton, NJ	30.8	65.2	278	205	40
Newark-Union, NJ-PA ^{^^^}	26.5	84.3	370	211	41
Nassau-Suffolk, NY ^{^^^}	22.1	97.1	415	214	42
Ocean City, NJ	19.6	65.5	454	217	43
New York-White Plains-Wayne, NY-NJ ^{^^^}	11.4	63.0	481	222	44

Housing Opportunity Index: 2nd Quarter 2008

Rank by Region

Metro Area	HOI 2nd Qtr 2008	2008	2nd Qtr 2008	2nd Qtr 2008	
	Share of Homes Affordable for Median Income	Median Family Income (000s)	Median Sales Price (000s)	Affordability Rank National	Affordability Rank Regional
MIDWEST					
Canton-Massillon, OH	96.7	54.6	51	1	1
Springfield, OH	93.9	54.5	80	2	2
Indianapolis-Carmel, IN	91.6	65.1	108	3	3
Bay City, MI	91.4	53.7	85	4	4
Lansing-East Lansing, MI	91.4	62.7	98	4	4
Lima, OH	90.3	56.9	88	6	6
Youngstown-Warren-Boardman, OH-PA	90.1	52.0	77	7	7
Davenport-Moline-Rock Island, IA-IL	89.7	58.8	93	8	8
Battle Creek, MI	89.6	54.6	83	9	9
Monroe, MI	89.4	66.2	125	10	10
Saginaw-Saginaw Township North, MI	89.3	51.6	83	11	11
Detroit-Livonia-Dearborn, MI ^^^	88.4	54.4	92	14	12
Warren-Troy-Farmington Hills, MI ^^^	86.8	78.8	140	15	13
Elkhart-Goshen, IN	86.4	56.9	115	16	14
Grand Rapids-Wyoming, MI	86.3	59.2	112	17	15
Flint, MI	85.5	55.2	95	19	16
Toledo, OH	85.5	60.1	104	19	16
Dayton, OH	85.4	59.8	102	21	18
Sandusky, OH	85.4	62.3	112	21	18
Akron, OH	84.5	61.7	100	24	20
Mansfield, OH	84.4	52.5	85	25	21
Springfield, IL	84.1	64.5	114	27	22
Rockford, IL	83.9	60.5	115	28	23
Ann Arbor, MI	82.7	80.2	169	30	24
Kalamazoo-Portage, MI	82.7	60.6	115	30	24
Cleveland-Elyria-Mentor, OH	82.4	62.1	113	33	26
Duluth, MN-WI	82.2	58.9	127	35	27
Cincinnati-Middletown, OH-KY-IN	81.2	66.2	129	39	28
St. Louis, MO-IL	81.1	65.0	126	40	29
Wichita, KS	80.4	59.3	128	42	30
Columbus, OH	77.9	65.3	138	45	31
Champaign-Urbana, IL	75.6	61.6	137	51	32
Minneapolis-St. Paul-Bloomington, MN-WI	73.2	80.9	206	58	33
Peoria, IL	68.4	63.4	146	82	34
Milwaukee-Waukesha-West Allis, WI	67.3	67.7	170	85	35
Madison, WI	67.1	77.6	208	87	36
Lake County-Kenosha County, IL-WI ^^^	56.0	85.6	255	124	37
Chicago-Naperville-Joliet, IL ^^^	47.6	71.1	255	163	38

Housing Opportunity Index: 2nd Quarter 2008

Rank by Region

Metro Area	HOI 2nd Qtr 2008 Share of Homes Affordable for Median Income	2008 Median Family Income (000s)	2nd Qtr 2008 Median Sales Price (000s)	2nd Qtr 2008 Affordability Rank	
				National	Regional
SOUTH					
Cumberland, MD-WV	89.3	50.1	86	11	1
Sherman-Denison, TX	85.6	55.9	96	18	2
Wheeling, WV-OH	85.4	45.8	75	21	3
San Angelo, TX	82.4	49.1	109	33	4
Oklahoma City, OK	76.6	55.3	125	46	5
Winston-Salem, NC	76.3	57.3	135	47	6
Fort Worth-Arlington, TX ^{^^^}	76.1	64.5	138	50	7
Abilene, TX	75.4	50.9	113	52	8
Wichita Falls, TX	74.8	50.3	100	53	9
Chattanooga, TN-GA	74.7	53.1	130	54	10
Amarillo, TX	74.2	53.9	114	55	11
Greensboro-High Point, NC	74.1	56.1	138	56	12
Knoxville, TN	73.3	58.5	144	57	13
Memphis, TN-MS-AR	73.1	54.4	124	59	14
Atlanta-Sandy Springs-Marietta, GA	72.7	69.2	168	61	15
Waco, TX	72.1	48.2	114	63	16
Pensacola-Ferry Pass-Brent, FL	71.8	55.9	150	65	17
Columbia, SC	71.7	59.2	148	66	18
Killeen-Temple-Fort Hood, TX	71.7	52.0	131	66	18
Salisbury, MD	71.1	60.7	170	68	20
Fayetteville, NC	71.0	49.3	128	69	21
Victoria, TX	70.9	50.8	125	70	22
Tallahassee, FL	70.7	62.1	161	71	23
Tulsa, OK	70.0	54.7	138	74	24
Palm Bay-Melbourne-Titusville, FL	69.9	61.3	153	75	25
College Station-Bryan, TX	69.2	55.8	148	77	26
Greenville-Mauldin-Easley, SC	69.1	55.1	154	78	27
Tyler, TX	69.1	53.0	138	78	27
Beaumont-Port Arthur, TX	68.7	51.4	115	80	29
Raleigh-Cary, NC	66.8	74.9	208	89	30
Charlotte-Gastonia-Concord, NC-SC	66.4	64.3	170	90	31
Dallas-Plano-Irving, TX ^{^^^}	66.1	65.0	162	91	32
Jacksonville, FL	65.8	63.9	175	92	33
Ocala, FL	64.3	48.8	140	97	34
Durham, NC	63.6	62.1	181	99	35
Austin-Round Rock, TX	63.4	69.1	186	100	36
Houston-Sugar Land-Baytown, TX	63.0	61.1	155	102	37
Hagerstown-Martinsburg, MD-WV	62.3	62.6	200	104	38
Lakeland-Winter Haven, FL	62.1	50.7	150	105	39
Port St. Lucie, FL	62.0	59.8	170	106	40
Odessa, TX	61.8	47.0	114	107	41
Tampa-St. Petersburg-Clearwater, FL	60.7	56.5	164	110	42
Richmond, VA	60.6	69.3	224	111	43
Punta Gorda, FL	59.3	52.6	154	114	44
Gainesville, FL	59.0	56.6	170	115	45
Gainesville, GA	58.9	57.1	178	116	46
Washington-Arlington-Alexandria, DC-VA-MD-WV ^{^^^}	58.9	97.2	323	116	46
San Antonio, TX	58.5	54.7	153	119	48
Fort Walton Beach, FL	57.0	63.2	200	120	49
Palm Coast, FL	56.5	55.6	176	122	50
Baltimore-Towson, MD	55.5	78.2	255	128	51
Cape Coral-Fort Myers, FL	54.1	59.9	190	131	52
Charleston-North Charleston-Summerville, SC	53.8	58.4	205	132	53
Sebastian-Vero Beach, FL MSA	53.4	57.0	185	134	54
Bethesda-Frederick-Gaithersburg, MD ^{^^^}	52.7	104.4	365	137	55
Dover, DE	51.7	55.3	205	141	56
Virginia Beach-Norfolk-Newport News, VA-NC	51.7	65.1	225	141	56
Deltona-Daytona Beach-Ormond Beach, FL	51.2	52.3	175	143	58
Brownsville-Harlingen, TX	51.0	31.0	94	144	59
Corpus Christi, TX	50.8	47.8	140	145	60
Midland, TX	50.4	56.4	166	146	61
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL ^{^^^}	50.3	64.0	210	147	62
Bradenton-Sarasota-Venice, FL	49.7	59.6	208	151	63
Orlando-Kissimmee, FL	48.1	59.2	208	161	64
West Palm Beach-Boca Raton-Fort Lauderdale, FL ^{^^^}	48.0	66.0	235	162	65

Housing Opportunity Index: 2nd Quarter 2008**Rank by Region**

Metro Area	HOI 2nd Qtr 2008 Share of Homes Affordable for Median Income	2008 Median Family Income (000s)	2nd Qtr 2008 Median Sales Price (000s)	2nd Qtr 2008 Affordability Rank	
				National	Regional
Mc Allen-Edinburg-Mission, TX	47.3	31.6	101	165	66
Panama City-Lynn Haven, FL	47.0	53.8	203	166	67
Asheville, NC	46.9	52.5	200	167	68
Laredo, TX	40.2	36.0	127	183	69
Naples-Marco Island, FL	36.4	69.2	335	194	70
El Paso, TX	32.5	37.2	138	197	71
Miami-Miami Beach-Kendall, FL ^^	17.7	49.2	295	218	72

Housing Opportunity Index: 2nd Quarter 2008

Rank by Region

Metro Area	HOI 2nd Qtr 2008	2008	2nd Qtr 2008	2nd Qtr 2008	
	Share of Homes Affordable for Median Income	Median Family Income (000s)	Median Sales Price (000s)	Affordability Rank National Regional	
WEST					
Pueblo, CO	80.1	48.7	119	44	1
Pocatello, ID	76.3	53.5	135	47	2
Fort Collins-Loveland, CO	73.1	75.0	210	59	3
Greeley, CO	70.3	64.0	176	73	4
Colorado Springs, CO	68.5	68.0	205	81	5
Great Falls, MT	68.1	51.9	147	83	6
Ogden-Clearfield, UT	68.0	65.0	200	84	7
Phoenix-Mesa-Scottsdale, AZ	65.3	64.2	195	93	8
Denver-Aurora, CO	64.7	71.8	215	95	9
Albuquerque, NM MSA	62.8	58.0	186	103	10
Fairbanks, AK	59.9	71.3	217	112	11
Spokane, WA	56.1	56.7	183	123	12
Anchorage, AK	55.7	77.7	245	125	13
Sacramento--Arden-Arcade--Roseville, CA	55.7	71.0	240	125	13
Las Vegas-Paradise, NV	54.7	63.9	223	129	15
Salt Lake City, UT	54.6	65.3	232	130	16
Boise City-Nampa, ID	53.6	60.9	211	133	17
Tucson, AZ	53.1	55.0	190	136	18
Boulder, CO	52.6	85.0	310	138	19
Carson City, NV	52.6	63.1	235	138	19
Reno-Sparks, NV	49.8	69.5	255	150	21
Yuma, AZ	49.6	42.5	151	152	22
Lake Havasu City-Kingman, AZ	49.3	45.0	158	153	23
Modesto, CA	49.3	56.5	205	153	23
Merced, CA	48.6	47.4	174	156	25
Provo-Orem, UT	48.5	60.0	234	157	26
Stockton, CA	48.4	61.3	225	158	27
Salem, OR	48.3	56.2	200	159	28
Yuba City, CA	47.4	53.4	194	164	29
Vallejo-Fairfield, CA	46.4	74.3	285	168	30
Bakersfield, CA	43.1	50.0	187	172	31
Olympia, WA	43.1	66.3	243	172	31
Bremerton-Silverdale, WA	42.7	69.9	270	174	33
Tacoma, WA ^{^^^}	42.5	66.2	250	176	34
Visalia-Porterville, CA	42.2	46.9	182	178	35
Corvallis, OR	41.8	68.0	256	179	36
Bellingham, WA	41.0	63.0	249	180	37
Santa Fe, NM	40.5	64.3	280	181	38
Prescott, AZ	40.4	50.5	215	182	39
Eugene-Springfield, OR	40.2	55.5	215	183	40
Portland-Vancouver-Beaverton, OR-WA	40.0	67.5	265	185	41
Oakland-Fremont-Hayward, CA ^{^^^}	39.6	86.1	360	186	42
Riverside-San Bernardino-Ontario, CA	38.7	62.0	250	188	43
Chico, CA	38.1	54.5	229	189	44
Fresno, CA	37.3	49.9	207	190	45
St. George, UT	36.8	51.5	229	191	46
Redding, CA	36.7	53.3	221	192	47
El Centro, CA	36.6	45.1	183	193	48
Honolulu, HI	33.3	77.3	425	196	49
Mount Vernon-Anacortes, WA	32.5	59.5	250	197	50
Hanford-Corcoran, CA	32.1	50.1	215	199	51
Madera, CA	31.6	47.9	213	200	52
Flagstaff, AZ	31.4	56.7	265	201	53
Santa Barbara-Santa Maria-Goleta, CA	31.2	65.2	315	202	54
San Diego-Carlsbad-San Marcos, CA	31.1	72.1	342	203	55
Santa Rosa-Petaluma, CA	30.9	77.8	356	204	56
Medford, OR	30.8	50.5	221	205	57
Seattle-Bellevue-Everett, WA ^{^^^}	30.7	81.4	370	207	58
Oxnard-Thousand Oaks-Ventura, CA	30.2	83.9	390	208	59
Bend, OR	27.6	58.2	262	209	60
San Jose-Sunnyvale-Santa Clara, CA	26.8	97.8	515	210	61
Salinas, CA	25.8	64.8	327	212	62
Santa Ana-Anaheim-Irvine, CA ^{^^^}	23.0	84.1	435	213	63
Santa Cruz-Watsonville, CA	20.2	79.9	474	215	64
Napa, CA	19.9	79.6	440	216	65
Los Angeles-Long Beach-Glendale, CA ^{^^^}	14.8	59.8	378	219	66
San Luis Obispo-Paso Robles, CA	14.7	67.0	420	220	67
San Francisco-San Mateo-Redwood City, CA ^{^^^}	13.8	94.3	685	221	68
National	55.0	61.5	215	-	-

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