

MOST AFFORDABLE MARKETS				
Rank	Geography (CBSA)	Payment-to-Income Ratio	Payment-to-Income 1995-2003 Avg	Difference
1	Cleveland, OH	22.9%	21.9%	+1.0%
2	Pittsburgh, PA	25.0%	22.0%	+3.0%
3	Oklahoma City, OK	25.2%	21.6%	+3.5%
4	Hartford, CT	25.3%	19.7%	+5.6%
5	St. Louis, MO	25.3%	19.8%	+5.5%
6	Cincinnati, OH	25.5%	21.2%	+4.3%
7	Detroit, MI	25.6%	22.3%	+3.3%
8	Indianapolis, IN	25.8%	19.5%	+6.3%
9	Chicago, IL	26.5%	24.0%	+2.5%
10	Minneapolis, MN	26.7%	20.8%	+5.8%

LEAST AFFORDABLE MARKETS				
Rank	Geography (CBSA)	Payment-to-Income Ratio	Payment-to-Income 1995-2003 Avg	Difference
41	Nashville, TN	40.6%	23.2%	+17.4%
42	Sacramento, CA	40.7%	27.6%	+13.1%
43	Riverside, CA	43.3%	26.0%	+17.3%
44	Seattle, WA	44.0%	27.6%	+16.4%
45	New York-Newark, NY-NJ	47.3%	28.6%	+18.7%
46	Miami, FL	48.4%	24.6%	+23.8%
47	San Francisco, CA	56.2%	35.5%	+20.7%
48	San Jose, CA	58.4%	34.7%	+23.7%
49	San Diego, CA	60.4%	34.6%	+25.8%
50	Los Angeles, CA	68.9%	35.9%	+33.0%

Source: Black Knight Home Price Index, FHLMC PMMS, Census Bureau