

TOP 10 / BOTTOM 10 CBSAs BY HOME AFFORDABILITY

MOST AFFORDABLE MARKETS				
Rank	Geography (CBSA)	Payment-to-Income Ratio	Payment-to-Income 1995-2003 Avg	Difference
1	Cleveland, OH	20.7%	21.6%	-1.0%
2	Hartford, CT	22.6%	19.5%	+3.2%
3	Pittsburgh, PA	22.7%	21.7%	+1.1%
4	Cincinnati, OH	23.1%	21.4%	+1.7%
5	St. Louis, MO	23.2%	19.5%	+3.7%
6	Detroit, MI	23.4%	21.8%	+1.6%
7	Oklahoma City, OK	23.9%	21.4%	+2.5%
8	Chicago, IL	24.2%	23.5%	+0.7%
9	Minneapolis, MN	24.5%	20.3%	+4.2%
10	Kansas City, MO	24.9%	19.2%	+5.7%

LEAST AFFORDABLE MARKETS				
Rank	Geography (CBSA)	Payment-to-Income Ratio	Payment-to-Income 1995-2003 Avg	Difference
41	Las Vegas, NV	37.7%	23.6%	+14.1%
42	Nashville, TN	38.3%	22.9%	+15.5%
43	Seattle, WA	40.3%	27.3%	+13.0%
44	Riverside, CA	40.4%	25.8%	+14.7%
45	New York-Newark, NY-NJ	44.4%	28.1%	+16.2%
46	Miami, FL	45.1%	24.4%	+20.7%
47	San Francisco, CA	51.6%	35.0%	+16.6%
48	San Jose, CA	53.0%	34.3%	+18.7%
49	San Diego, CA	55.5%	34.2%	+21.3%
50	Los Angeles, CA	63.2%	35.5%	+27.6%