

National Association of REALTORS®
Home Affordability Index Ranking and Payroll Job Growth
2019 Q3

GeoID	Metro Area*	Housing Affordability Index Rank <i>(1=most affordable)</i>			Rank Change 2014-2019 Q3	Year-Over-Year Percent Change in Non-farm Employment		
		Annual 2014	Annual 2018	2019 Q3		Average 2014-2018	2019 Q3	Difference
19500	Decatur, IL	4	1	1	3	0.16%	1.35%	1.2%
44100	Springfield, IL	7	3	2	5	0.69%	1.24%	0.6%
37900	Peoria, IL	11	5	3	8	-0.59%	0.00%	0.6%
48660	Wichita Falls, TX	17	13	4	13	0.58%	0.34%	-0.2%
47940	Waterloo-Cedar Falls, IA	20	4	5	15	-0.06%	-0.15%	-0.1%
19060	Cumberland, MD-WV	8	7	6	2	-0.10%	0.86%	1.0%
49660	Youngstown-Warren-Boardman, OH-PA	1	2	7	-6	-0.51%	-1.07%	-0.6%
16580	Champaign-Urbana, IL	31	14	8	23	0.92%	2.29%	1.4%
19340	Davenport-Moline-Rock Island, IA-IL	9	11	9	0	0.21%	0.80%	0.6%
45060	Syracuse, NY	19	12	10	9	0.48%	1.60%	1.1%
13780	Binghamton, NY	13	9	11	2	-0.30%	0.35%	0.7%
40420	Rockford, IL	3	8	12	-9	0.64%	1.00%	0.4%
14010	Bloomington, IL	33	18	13	20	-0.72%	0.37%	1.1%
45820	Topeka, KS	16	10	14	2	0.45%	2.35%	1.9%
21300	Elmira, NY	6	6	15	-9	-0.72%	0.64%	1.4%
45780	Toledo, OH	2	16	16	-14	0.98%	0.20%	-0.8%
21500	Erie, PA	35	21	17	18	-0.17%	0.70%	0.9%
15940	Canton-Massillon, OH	22	26	18	4	0.46%	0.88%	0.4%
43780	South Bend-Mishawaka, IN-MI	14	19	19	-5	1.58%	1.32%	-0.3%
16300	Cedar Rapids, IA	24	20	20	4	0.43%	-0.23%	-0.7%
22540	Fond du Lac, WI	21	22	21	0	0.68%	-0.34%	-1.0%
40380	Rochester, NY	26	17	22	4	0.67%	0.78%	0.1%
10420	Akron, OH	12	15	23	-11	0.81%	0.07%	-0.7%
29620	Lansing-East Lansing, MI	15	25	24	-9	1.44%	1.00%	-0.4%
25420	Harrisburg-Carlisle, PA	43	33	25	18	1.32%	-0.27%	-1.6%
15380	Buffalo-Cheektowaga-Niagara Falls, NY	25	27	26	-1	0.65%	0.87%	0.2%
48620	Wichita, KS	30	24	27	3	0.60%	1.02%	0.4%
19380	Dayton, OH	29	30	28	1	1.15%	0.05%	-1.1%
36420	Oklahoma City, OK	70	41	29	41	1.31%	1.38%	0.1%
23060	Fort Wayne, IN	10	32	30	-20	1.47%	2.12%	0.6%
17460	Cleveland-Elyria, OH	18	29	31	-13	0.72%	1.11%	0.4%
28100	Kankakee, IL	5	23	32	-27	0.97%	-0.22%	-1.2%
41180	St. Louis, MO-IL	27	38	33	-6	1.17%	1.85%	0.7%
30780	Little Rock-North Little Rock-Conway, AR	47	36	34	13	0.95%	0.89%	-0.1%
36780	Oshkosh-Neenah, WI	23	28	35	-12	0.96%	0.48%	-0.5%
10580	Albany-Schenectady-Troy, NY	80	43	36	44	1.13%	0.18%	-1.0%
25540	Hartford-West Hartford-East Hartford, CT	88	47	37	51	0.64%	0.36%	-0.3%
27140	Jackson, MS	111	78	38	73	0.94%	1.82%	0.9%
19460	Decatur, AL	44	50	39	5	0.66%	3.11%	2.4%
39740	Reading, PA	39	31	40	-1	1.09%	1.40%	0.3%
11540	Appleton, WI	32	34	41	-9	1.16%	0.24%	-0.9%
30700	Lincoln, NE	36	51	42	-6	1.02%	0.28%	-0.7%
49620	York-Hanover, PA	54	40	43	11	1.01%	0.18%	-0.8%
17140	Cincinnati, OH-KY-IN	28	35	44	-16	1.58%	2.31%	0.7%
36540	Omaha-Council Bluffs, NE-IA	34	42	45	-11	1.03%	2.51%	1.5%
19780	Des Moines-West Des Moines, IA	40	49	46	-6	2.04%	2.52%	0.5%
22500	Florence, SC	81	72	47	34	1.66%	1.84%	0.2%
16620	Charleston, WV	65	58	48	17	-1.28%	-0.39%	0.9%
22180	Fayetteville, NC	48	57	49	-1	0.37%	1.97%	1.6%

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33860	Montgomery, AL	41	37	50	-9	0.70%	1.34%	0.6%
30460	Lexington-Fayette, KY	49	54	51	-2	1.53%	2.34%	0.8%
25180	Hagerstown-Martinsburg, MD-WV	61	63	52	9	0.52%	1.46%	0.9%
24020	Glens Falls, NY	87	39	53	34	0.35%	-0.51%	-0.9%
11100	Amarillo, TX	60	45	54	6	0.69%	0.95%	0.3%
22020	Fargo, ND-MN	71	64	55	16	1.39%	0.47%	-0.9%
10900	Allentown-Bethlehem-Easton, PA-NJ	85	61	56	29	1.47%	1.13%	-0.3%
46140	Tulsa, OK	72	53	57	15	1.02%	-0.09%	-1.1%
28140	Kansas City, MO-KS	52	67	58	-6	1.83%	1.52%	-0.3%
24580	Green Bay, WI	53	46	59	-6	1.37%	1.32%	0.0%
24340	Grand Rapids-Wyoming, MI	37	69	60	-23	2.42%	0.75%	-1.7%
17900	Columbia, SC	75	71	61	14	1.96%	0.30%	-1.7%
31140	Louisville/Jefferson County, KY-IN	51	66	62	-11	1.81%	0.92%	-0.9%
16020	Cape Girardeau, MO-IL	82	44	63	19	0.19%	1.05%	0.9%
26900	Indianapolis-Carmel-Anderson, IN	46	60	64	-18	1.90%	0.96%	-0.9%
13900	Bismarck, ND	102	77	65	37	0.12%	0.42%	0.3%
25060	Gulfport-Biloxi-Pascagoula, MS	55	52	66	-11	0.10%	1.67%	1.6%
13140	Beaumont-Port Arthur, TX	66	65	67	-1	0.66%	1.27%	0.6%
44180	Springfield, MO	59	48	68	-9	1.64%	1.37%	-0.3%
38340	Pittsfield, MA	104	73	69	35	-0.12%	0.71%	0.8%
16860	Chattanooga, TN-GA	58	88	70	-12	1.92%	1.59%	-0.3%
12940	Baton Rouge, LA	99	96	71	28	1.24%	0.47%	-0.8%
33660	Mobile, AL	50	79	72	-22	0.84%	1.39%	0.6%
23844	Gary-Hammond, IN	45	62	73	-28	0.32%	0.87%	0.6%
43620	Sioux Falls, SD	56	83	74	-18	1.89%	3.13%	1.2%
26620	Huntsville, AL	74	76	75	-1	1.98%	3.15%	1.2%
33460	Minneapolis-St. Paul-Bloomington, MN-WI	78	89	76	2	1.58%	-0.04%	-1.6%
35300	New Haven-Milford, CT	123	84	77	46	0.75%	1.94%	1.2%
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	106	70	78	28	1.38%	1.23%	-0.2%
24660	Greensboro-High Point, NC	77	80	79	-2	0.84%	0.56%	-0.3%
18140	Columbus, OH	57	68	80	-23	2.09%	1.14%	-1.0%
11460	Ann Arbor, MI	79	93	81	-2	1.57%	0.89%	-0.7%
45940	Trenton, NJ	113	56	82	31	2.13%	2.02%	-0.1%
32820	Memphis, TN-MS-AR	67	90	83	-16	1.27%	1.57%	0.3%
44140	Springfield, MA	120	94	84	36	1.16%	2.70%	1.5%
43300	Sherman-Denison, TX	38	82	85	-47	1.56%	1.31%	-0.2%
12100	Atlantic City-Hammonton, NJ	137	59	86	51	-0.67%	0.78%	1.4%
49180	Winston-Salem, NC	63	81	87	-24	1.33%	2.94%	1.6%
45220	Tallahassee, FL	92	102	88	4	1.96%	3.03%	1.1%
28740	Kingston, NY	93	74	89	4	1.06%	2.17%	1.1%
43340	Shreveport-Bossier City, LA	103	108	90	13	-0.32%	-1.60%	-1.3%
12060	Atlanta-Sandy Springs-Marietta, GA	73	85	91	-18	2.91%	1.81%	-1.1%
18580	Corpus Christi, TX	126	100	92	34	0.34%	0.94%	0.6%
12580	Baltimore-Columbia-Towson, MD	101	97	93	8	1.20%	1.35%	0.2%
10180	Abilene, TX	69	91	94	-25	0.90%	0.33%	-0.6%
17860	Columbia, MO	64	55	95	-31	0.62%	0.27%	-0.3%
43900	Spartanburg, SC	83	86	96	-13	3.21%	2.83%	-0.4%
24860	Greenville-Anderson-Mauldin, SC	121	110	97	24	2.30%	1.90%	-0.4%
47260	Virginia Beach-Norfolk-Newport News, VA-NC	114	87	98	16	0.89%	0.78%	-0.1%

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35980	Norwich-New London, CT	62	75	99	-37	0.28%	-0.68%	-1.0%
16980	Chicago-Naperville-Elgin, IL-IN-WI	95	103	100	-5	1.32%	1.14%	-0.2%
31700	Manchester-Nashua, NH	115	109	101	14	1.13%	2.22%	1.1%
13820	Birmingham-Hoover, AL	100	99	102	-2	1.00%	1.70%	0.7%
37340	Palm Bay-Melbourne-Titusville, FL	68	111	103	-35	2.99%	3.06%	0.1%
31540	Madison, WI	118	105	104	14	1.56%	0.14%	-1.4%
28940	Knoxville, TN	86	95	105	-19	1.59%	1.95%	0.4%
14540	Bowling Green, KY	76	92	106	-30	1.72%	1.76%	0.0%
49340	Worcester, MA-CT	115	101	107	8	1.20%	0.06%	-1.1%
23540	Gainesville, FL	127	104	108	19	2.39%	1.19%	-1.2%
37460	Panama City, FL	131	139	109	22	1.84%	-2.38%	-4.2%
41700	San Antonio-New Braunfels, TX	119	121	110	9	2.76%	2.11%	-0.6%
37860	Pensacola-Ferry Pass-Brent, FL	84	98	111	-27	2.60%	0.66%	-1.9%
39580	Raleigh, NC	90	113	112	-22	3.21%	2.41%	-0.8%
15540	Burlington-South Burlington, VT	150	122	113	37	0.78%	1.29%	0.5%
35380	New Orleans-Metairie, LA	91	116	114	-23	0.80%	1.98%	1.2%
20100	Dover, DE	129	112	115	14	0.92%	1.94%	1.0%
22140	Farmington, NM	140	136	116	24	-0.86%	0.85%	1.7%
26420	Houston-The Woodlands-Sugar Land, TX	106	115	117	-11	1.68%	2.77%	1.1%
19100	Dallas-Fort Worth-Arlington, TX	96	119	118	-22	3.04%	3.20%	0.2%
16740	Charlotte-Concord-Gastonia, NC-SC	122	117	119	3	3.22%	2.50%	-0.7%
10740	Albuquerque, NM	124	120	120	4	0.94%	0.97%	0.0%
40060	Richmond, VA	133	106	121	12	1.74%	0.98%	-0.8%
12420	Austin-Round Rock, TX	134	129	122	12	3.88%	2.09%	-1.8%
36100	Ocala, FL	42	107	123	-81	2.42%	3.17%	0.8%
38860	Portland-South Portland, ME	128	124	124	4	1.62%	1.62%	0.0%
19660	Deltona-Daytona Beach-Ormond Beach, FL	94	126	125	-31	2.81%	1.33%	-1.5%
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	105	127	126	-21	3.65%	1.89%	-1.8%
42680	Sebastian-Vero Beach, FL	132	123	127	5	2.98%	4.14%	1.2%
21340	El Paso, TX	139	118	128	11	1.70%	1.05%	-0.6%
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	153	135	129	24	1.36%	1.19%	-0.2%
33340	Milwaukee-Waukesha-West Allis, WI	129	114	130	-1	0.95%	0.83%	-0.1%
48900	Wilmington, NC	152	140	131	21	2.67%	3.07%	0.4%
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	149	137	132	17	3.12%	3.45%	0.3%
45300	Tampa-St. Petersburg-Clearwater, FL	98	130	133	-35	2.82%	2.01%	-0.8%
29460	Lakeland-Winter Haven, FL	89	125	134	-45	2.91%	1.91%	-1.0%
39460	Punta Gorda, FL	110	132	135	-25	2.60%	3.42%	0.8%
16700	Charleston-North Charleston, SC	148	143	136	12	3.23%	2.06%	-1.2%
20500	Durham-Chapel Hill, NC	111	134	137	-26	2.10%	0.80%	-1.3%
46060	Tucson, AZ	136	131	138	-2	0.99%	2.46%	1.5%
17820	Colorado Springs, CO	138	154	139	-1	2.72%	3.09%	0.4%
27260	Jacksonville, FL	117	133	140	-23	3.11%	2.35%	-0.8%
38060	Phoenix-Mesa-Scottsdale, AZ	141	142	141	0	3.08%	2.71%	-0.4%
35004	Nassau County-Suffolk County, NY	158	148	142	16	0.97%	0.52%	-0.4%
38940	Port St. Lucie, FL	97	141	143	-46	3.76%	3.45%	-0.3%
18880	Crestview-Fort Walton Beach-Destin, FL	154	147	144	10	2.40%	2.16%	-0.2%
44060	Spokane-Spokane Valley, WA	109	128	145	-36	2.05%	2.46%	0.4%
39300	Providence-Warwick, RI-MA	144	138	146	-2	1.20%	1.44%	0.2%
15980	Cape Coral-Fort Myers, FL	142	144	147	-5	4.46%	4.29%	-0.2%

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35840	North Port-Sarasota-Bradenton, FL	151	152	148	3	3.75%	1.20%	-2.5%
28420	Kennewick-Richland, WA	125	146	149	-24	2.71%	3.33%	0.6%
36740	Orlando-Kissimmee-Sanford, FL	135	151	150	-15	3.97%	3.89%	-0.1%
41620	Salt Lake City, UT	146	149	151	-5	2.78%	2.37%	-0.4%
14860	Bridgeport-Stamford-Norwalk, CT	160	150	152	8	0.29%	1.03%	0.7%
14260	Boise City-Nampa, ID	108	145	153	-45	3.93%	3.16%	-0.8%
39900	Reno, NV	157	163	154	3	4.48%	5.60%	1.1%
38900	Portland-Vancouver-Hillsboro, OR-WA	161	158	155	6	2.74%	2.04%	-0.7%
40900	Sacramento--Roseville--Arden-Arcade, CA	156	156	156	0	2.84%	1.71%	-1.1%
14460	Boston-Cambridge-Newton, MA-NH	163	157	157	6	1.88%	1.55%	-0.3%
19740	Denver-Aurora-Lakewood, CO	159	162	158	1	2.98%	1.73%	-1.3%
29820	Las Vegas-Henderson-Paradise, NV	143	155	159	-16	3.45%	2.01%	-1.4%
49420	Yakima, WA	145	153	160	-15	1.83%	1.22%	-0.6%
35620	New York-Newark-Jersey City, NY-NJ-PA	168	160	161	7	1.77%	1.25%	-0.5%
21660	Eugene, OR	155	159	162	-7	2.23%	0.38%	-1.9%
41420	Salem, OR	147	161	163	-16	3.03%	1.55%	-1.5%
42660	Seattle-Tacoma-Bellevue, WA	164	164	164	0	2.81%	3.15%	0.3%
40140	Riverside-San Bernardino-Ontario, CA	165	166	165	0	4.04%	2.36%	-1.7%
12700	Barnstable Town, MA	166	165	166	0	1.21%	0.71%	-0.5%
14500	Boulder, CO	162	168	167	-5	2.49%	2.54%	0.1%
33100	Miami-Fort Lauderdale-West Palm Beach, FL	167	167	168	-1	2.68%	2.19%	-0.5%
34940	Naples-Immokalee-Marco Island, FL	169	169	169	0	4.11%	3.53%	-0.6%
41740	San Diego-Carlsbad, CA	170	170	170	0	2.44%	1.89%	-0.5%
41860	San Francisco-Oakland-Hayward, CA	171	172	171	0	3.06%	2.60%	-0.5%
31084	Los Angeles-Long Beach-Glendale, CA	172	171	172	0	1.85%	1.36%	-0.5%
11244	Anaheim-Santa Ana-Irvine, CA	173	173	173	0	2.43%	1.12%	-1.3%
41940	San Jose-Sunnyvale-Santa Clara, CA	174	174	174	0	3.09%	2.74%	-0.4%

/1 The average change in U.S. non-farm payroll employment growth declined from 1.8% in 2014-2018 to 1.5% in 2019 Q3.

*All areas are metropolitan statistical areas (MSA) as defined by the US Office of Management and Budget. In some areas an exact match is not possible from the available data.

They include the named central city and surrounding areas. N/A Not Available p Preliminary r Revised

In order to qualify, buyers will need to have sufficient cash for a transaction and meet credit and other standards in addition to qualifying income.

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