

25 most-affordable and least-affordable housing markets

Thursday January 13, 6:00 am ET Holden Lewis

The National Association of Home Builders ranks 162 metropolitan areas by estimating the percentage of homes sold that would be affordable to a family earning the area's median household income. Nine of the top 10 most-affordable markets in the National Association of Home Builders' Housing Opportunity Index are in Ohio, Michigan or Illinois. All of the top 10 least-affordable housing markets are in California.

25 most-affordable housing markets	National rank
Lima, Ohio	1
Saginaw-Bay City-Midland, Mich.	2
Lansing-East Lansing, Mich.	3
Canton-Massillon, Ohio	4
Youngstown-Warren, Ohio	5
Cumberland, Md.-W. Va.	6
Mansfield, Ohio	7
Rockford, Ill.	8
Springfield, Ill.	9
Grand Rapids-Muskegon-Holland, Mich.	10
Harrisburg-Lebanon-Carlisle, Pa.	11
Peoria-Pekin, Ill.	12
Hamilton-Middletown, Ohio	13
Tulsa, Okla.	14
Columbia, S.C.	15
St. Louis, Mo.-Ill.	16
Akron, Ohio	17
Toledo, Ohio	18
Erie, Pa.	19
Cincinnati, Ohio	20
Duluth-Superior, Minn.-Wis.	21
Dayton-Springfield, Ohio	22
Cleveland-Lorain-Elyria, Ohio	23
Oklahoma City, Okla.	24
Pueblo, Colo.	25

Source: National Association of Home Builders

25 least-affordable housing markets	National rank
Santa Barbara-Santa Maria-Lompoc, Calif.	162
San Diego, Calif.	161
Salinas, Calif.	160
Los Angeles-Long Beach, Calif.	159
Orange County, Calif.	158
Yolo, Calif.	157
San Luis Obispo-Atascadero-Paso Robles, Calif.	156
Santa Cruz-Watsonville, Calif.	155
Merced, Calif.	154
Stockton-Lodi, Calif.	153
San Francisco, Calif.	152
Nassau-Suffolk, N.Y.	151
New York, N.Y.	150
Modesto, Calif.	149
Jersey City, N.J.	148
Santa Rosa, Calif.	147
Sacramento, Calif.	146
Barnstable-Yarmouth, Mass.	145
Oakland, Calif.	144
Vallejo-Fairfield-Napa, Calif.	143
Ventura, Calif.	142
Yuba City, Calif.	141
New Bedford, Mass.	140
Riverside-San Bernardino, Calif.	139
Lowell, Mass.-N.H.	138

Source: National Association of Home Builders