

DEMOGRAPHIA

6th Annual
Demographia
International Housing
Affordability Survey:
2010

Ratings for Metropolitan Markets

Australia ● Canada ● Republic of Ireland
New Zealand ● United Kingdom ● United States

Schedule 1: International Rankings

Schedule 2: Rankings by Nation

Complete Report: <http://www.demographia.com/dhi.pdf>

(Data for 3rd Quarter 2009)

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SCHEDULE 1
Housing Affordability Rankings
 Using Median Multiple (Median House Price/Median Household Income)
 2009 – 3rd Quarter (September Quarter)

International Rank	National Rank	Nation	Metropolitan Market	Median Multiple
1	1	United States	Detroit, MI	1.6
1	1	United States	South Bend-Mishawaka, IN-MI	1.6
3	3	United States	Fort Wayne, IN	1.7
3	3	United States	Lansing, MI	1.7
3	3	United States	Youngstown, OH	1.7
6	6	United States	Flint, MI	1.8
7	7	United States	Cape Coral-Fort Myers, FL	1.9
7	7	United States	Columbus, GA-AL	1.9
7	7	United States	Grand Rapids, MI	1.9
10	10	United States	Canton-Massillon, OH	2.0
10	10	United States	Erie, PA	2.0
10	10	United States	Evansville, IN-KY	2.0
10	10	United States	Fort Smith, AR-OK	2.0
10	10	United States	Kingsport-Bristol-Bristol, TN-VA	2.0
10	10	United States	Rockford, IL	2.0
10	10	United States	Toledo, OH	2.0
17	17	United States	Akron, OH	2.1
17	17	United States	Atlanta, GA	2.1
17	17	United States	Davenport-Moline-Rock Island, IA-IL	2.1
20	1	Canada	Thunder Bay	2.2
20	1	Canada	Windsor	2.2
20	20	United States	Clarksville, TN-KY	2.2
20	20	United States	Indianapolis, IN	2.2
20	20	United States	Peoria, IL	2.2
25	23	United States	Dayton, OH	2.3
25	23	United States	Fayetteville, NC	2.3
25	23	United States	Huntsville, AL	2.3
25	23	United States	Ogden-Clearfield, UT	2.3
25	23	United States	Rochester, NY	2.3
25	23	United States	Utica-Rome, NY	2.3
31	29	United States	Augusta, GA	2.4
31	29	United States	Cedar Rapids, IA	2.4
31	29	United States	Cincinnati, OH-KY-IN	2.4
31	29	United States	Cleveland, OH	2.4
31	29	United States	Duluth, MN-WI	2.4
31	29	United States	Holland-Grand Haven, MI	2.4
31	29	United States	Huntington-Ashland, WV-KY-OH	2.4
31	29	United States	Kalamazoo-Portage, MI	2.4
31	29	United States	Las Vegas, NV	2.4
31	29	United States	Melbourne, FL	2.4



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International Rank	National Rank	Nation	Metropolitan Market	Median Multiple
31	29	United States	Port St. Lucie-Fort Pierce, FL	2.4
31	29	United States	Wichita, KS	2.4
43	3	Canada	Moncton	2.5
43	41	United States	Anchorage, AK	2.5
43	41	United States	Buffalo, NY	2.5
43	41	United States	Fayetteville, AR-MO	2.5
43	41	United States	Harrisburg, PA	2.5
43	41	United States	Hickory-Lenoir-Morganton, NC	2.5
43	41	United States	Lubbock, TX	2.5
43	41	United States	Omaha, NE-IA	2.5
43	41	United States	Spartanburg, SC	2.5
43	41	United States	Springfield, MO	2.5
43	41	United States	Winston-Salem, NC	2.5
54	51	United States	Beaumont-Port Arthur, TX	2.6
54	51	United States	Columbus, OH	2.6
54	51	United States	Green Bay, WI	2.6
54	51	United States	Kansas City, MO-KS	2.6
54	51	United States	Killeen-Temple-Fort Hood, TX	2.6
54	51	United States	Lafayette, LA	2.6
54	51	United States	Lakeland, FL	2.6
54	51	United States	Phoenix, AZ	2.6
54	51	United States	Pittsburgh, PA	2.6
54	51	United States	Provo-Orem, UT	2.6
54	51	United States	St. Louis, MO-IL	2.6
54	51	United States	Syracuse, NY	2.6
66	63	United States	Ann Arbor, MI	2.7
66	63	United States	Chattanooga, TN-GA	2.7
66	63	United States	Dallas-Fort Worth, TX	2.7
66	63	United States	Daytona Beach, FL	2.7
66	63	United States	Des Moines, IA	2.7
66	63	United States	Jacksonville, FL	2.7
66	63	United States	Lincoln, NE	2.7
66	63	United States	Modesto, CA	2.7
66	63	United States	Montgomery, AL	2.7
66	63	United States	Ocala, FL	2.7
66	63	United States	York, PA	2.7
77	4	Canada	Saguenay	2.8
77	4	Canada	Saint John, NB	2.8
77	74	United States	Charleston, WV	2.8
77	74	United States	Louisville, KY-IN	2.8
77	74	United States	Memphis, TN-AR-MS	2.8
77	74	United States	Minneapolis-St. Paul, MN-WI	2.8
77	74	United States	Scranton-Wilkes Barre, PA	2.8



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International Rank	National Rank	Nation	Metropolitan Market	Median Multiple
77	74	United States	Tulsa OK	2.8
85	80	United States	Bakersfield, CA	2.9
85	80	United States	Houston, TX	2.9
85	80	United States	Lancaster, PA	2.9
85	80	United States	Lexington, KY	2.9
85	80	United States	Little Rock, AR	2.9
85	80	United States	Reading, PA	2.9
85	80	United States	Savannah, GA	2.9
85	80	United States	Stockton, CA	2.9
85	80	United States	Vallejo-Fairfield, CA	2.9
85	80	United States	Visalia-Porterville, CA	2.9
95	90	United States	Boise, ID	3.0
95	90	United States	Columbia, SC	3.0
95	90	United States	Corpus Christi, TX	3.0
95	90	United States	Greensboro, NC	3.0
95	90	United States	Oklahoma City, OK	3.0
95	90	United States	Poughkeepsie, NY	3.0
95	90	United States	Riverside-San Bernardino, CA	3.0
95	90	United States	Roanoke, VA	3.0
95	90	United States	Tampa-St. Petersburg, FL	3.0
104	6	Canada	St. John's, NL	3.1
104	6	Canada	Sudbury	3.1
104	99	United States	Birmingham, AL	3.1
104	99	United States	Jackson, MS	3.1
104	99	United States	Knoxville, TN	3.1
104	99	United States	Mobile, AL	3.1
104	99	United States	Orlando, FL	3.1
104	99	United States	Sacramento, CA	3.1
112	8	Canada	London	3.2
112	1	Ireland	Galway	3.2
112	105	United States	Austin, TX	3.2
112	105	United States	Hagerstown-Martinsburg, MD-WV	3.2
112	105	United States	Nashville, TN	3.2
112	105	United States	Norwich-New London, CT	3.2
112	105	United States	San Antonio, TX	3.2
112	105	United States	Tallahassee, FL	3.2
120	9	Canada	Winnipeg	3.3
120	111	United States	Albany, NY	3.3
120	111	United States	Colorado Springs, CO	3.3
120	111	United States	Gainesville, FL	3.3
120	111	United States	Naples-Marco Island, FL	3.3
120	111	United States	Pensacola, FL	3.3
120	111	United States	Reno-Sparks, NV	3.3



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International Rank	National Rank	Nation	Metropolitan Market	Median Multiple
120	111	United States	Worcester, MA-CT	3.3
128	10	Canada	Barrie	3.4
128	10	Canada	Kitchener	3.4
128	118	United States	Baton Rouge, LA	3.4
128	118	United States	Chicago, IL	3.4
128	118	United States	Fresno, CA	3.4
128	118	United States	Greenville, SC	3.4
128	118	United States	Manchester-Nashua, NH	3.4
128	118	United States	Raleigh, NC	3.4
128	118	United States	Trenton-Ewing, NJ	3.4
137	12	Canada	Regina	3.5
137	125	United States	Brownsville-Harlingen, TX	3.5
137	125	United States	Durham, NC	3.5
137	125	United States	Hartford, CT	3.5
137	125	United States	New Orleans, LA	3.5
137	125	United States	Shreveport-Bossier City, LA	3.5
143	13	Canada	Halifax	3.6
143	13	Canada	Quebec	3.6
143	2	Ireland	Cork	3.6
143	130	United States	Atlantic City, NJ	3.6
143	130	United States	Charlotte, NC-SC	3.6
143	130	United States	El Paso, TX	3.6
143	130	United States	Madison, WI	3.6
143	130	United States	McAllen, TX	3.6
143	130	United States	Salt Lake City, UT	3.6
152	15	Canada	Kingston	3.7
152	3	Ireland	Waterford	3.7
152	136	United States	Charleston, SC	3.7
152	136	United States	Fort Collins-Loveland, CO	3.7
152	136	United States	Milwaukee, WI	3.7
152	136	United States	Philadelphia, PA-NJ-DE-MD	3.7
152	136	United States	Portland, ME	3.7
152	136	United States	Richmond, VA	3.7
152	136	United States	Salem, OR	3.7
152	136	United States	Spokane, WA	3.7
152	136	United States	Tucson, AZ	3.7
163	16	Canada	Ottawa-Gatineau, ON-QC	3.8
163	16	Canada	St. Catharine's-Niagara	3.8
163	145	United States	Asheville, NC	3.8
163	145	United States	Denver, CO	3.8
163	145	United States	Springfield, MA	3.8
163	145	United States	Virginia Beach-Norfolk, VA-NC	3.8
163	145	United States	Washington, DC-VA-MD-WV	3.8



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163	145	United States	Wilmington, NC	3.8
171	18	Canada	Peterborough	3.9
171	151	United States	Albuquerque, NM	3.9
171	151	United States	Allentown, PA-NJ	3.9
171	151	United States	New Haven, CT	3.9
171	151	United States	Salinas, CA	3.9
171	151	United States	Sarasota, FL	3.9
177	156	United States	Baltimore.MD	4.0
178	19	Canada	Edmonton	4.1
178	157	United States	Providence, RI-MA	4.1
180	20	Canada	Hamilton	4.2
180	4	Ireland	Limerick	4.2
180	158	United States	Portland, OR-WA	4.2
183	21	Canada	Saskatoon	4.4
183	1	United Kingdom	Middlesborough & Durham	4.4
183	159	United States	Miami-West Palm Beach, FL	4.4
186	2	United Kingdom	Sheffield & South Yorkshire	4.5
186	160	United States	Eugene-Springfield, OR	4.5
188	22	Canada	Calgary	4.6
188	1	New Zealand	Palmerston North-Manawatu	4.6
188	3	United Kingdom	Dundee	4.6
188	3	United Kingdom	Kingston Upon Hull & Humberside	4.6
188	3	United Kingdom	Manchester & Greater Manchester	4.6
193	5	Ireland	Dublin	4.7
193	6	United Kingdom	Birmingham & West Midlands	4.7
193	6	United Kingdom	Blackpool & Lancashire	4.7
193	161	United States	Bridgeport, CT	4.7
197	8	United Kingdom	Leeds & West Yorkshire	4.8
197	8	United Kingdom	Liverpool & Merseyside	4.8
197	162	United States	Seattle-Tacoma, WA	4.8
200	1	Australia	Ballarat	4.9
200	23	Canada	Montreal	4.9
200	10	United Kingdom	Nottingham & Nottinghamshire	4.9
200	10	United Kingdom	Swansea	4.9
200	163	United States	Boston, MA-NH	4.9
205	2	New Zealand	Hamilton-Waikato	5.0
205	2	New Zealand	Napier-Hastings	5.0
205	12	United Kingdom	Cardiff	5.0
205	12	United Kingdom	Falkirk	5.0
205	12	United Kingdom	Glasgow	5.0
205	164	United States	Boulder, CO	5.0
211	15	United Kingdom	Derby & Derbyshire	5.1
211	15	United Kingdom	Newcastle & Tyneside	5.1



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211	15	United Kingdom	Newport	5.1
211	15	United Kingdom	Perth (Scotland)	5.1
215	24	Canada	Toronto	5.2
216	19	United Kingdom	Edinburgh	5.3
216	19	United Kingdom	Leicester & Leicestershire	5.3
216	19	United Kingdom	Stoke on Trent & Staffordshire	5.3
219	2	Australia	Rockingham	5.4
219	2	Australia	Toowoomba	5.4
221	4	Australia	Bunbury	5.5
221	22	United Kingdom	Belfast	5.5
221	22	United Kingdom	Northamptonshire	5.5
224	4	New Zealand	Dunedin	5.6
224	24	United Kingdom	Warrington & Cheshire	5.6
226	165	United States	Los Angeles-Orange County, CA	5.7
226	165	United States	Santa Rosa-Petaluma, CA	5.7
228	5	Australia	Canberra	5.8
228	5	Australia	Townsville	5.8
228	5	New Zealand	Wellington	5.8
228	167	United States	Oxnard-Ventura, CA	5.8
232	7	Australia	Cairns	5.9
232	7	Australia	Mackay	5.9
232	25	Canada	Kelowna	5.9
232	25	United Kingdom	Aberdeen	5.9
236	9	Australia	Geelong	6.0
236	168	United States	San Diego, CA	6.0
238	10	Australia	Launceston	6.1
238	6	New Zealand	Christchurch	6.1
238	26	United Kingdom	Bristol-Bath	6.1
238	26	United Kingdom	Telford & Shropshire	6.1
238	26	United Kingdom	Warwickshire	6.1
243	29	United Kingdom	Swindon & Wiltshire	6.3
244	30	United Kingdom	Plymouth & Devon	6.4
244	169	United States	San Jose, CA	6.4
244	169	United States	Santa Barbara-Santa Maria, CA	6.4
247	171	United States	San Luis Obispo-Paso Robles, CA	6.5
248	26	Canada	Abbotsford	6.6
249	11	Australia	Brisbane	6.7
249	7	New Zealand	Auckland	6.7
249	31	United Kingdom	London Exurbs	6.7
252	12	Australia	Hobart	6.8
252	8	New Zealand	Taraunga-Western Bay of Plenty	6.8
254	13	Australia	Perth	6.9
255	14	Australia	Bundaberg	7.0



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255	172	United States	New York, NY-NJ,-CT-PA	7.0
255	172	United States	San Francisco, CA	7.0
258	15	Australia	Darwin	7.1
258	16	Australia	Mandurah	7.1
258	32	United Kingdom	London (GLA)	7.1
261	17	Australia	Newcastle	7.2
261	174	United States	Santa Cruz-Watsonville, CA	7.2
263	18	Australia	Adelaide	7.4
264	19	Australia	Wollongong	7.5
265	27	Canada	Victoria	7.9
266	20	Australia	Melbourne	8.0
267	33	United Kingdom	Bournemouth & Dorsett	8.1
268	175	United States	Honolulu, HI	8.2
269	21	Australia	Gold Coast , QLD-NSW	8.6
270	22	Australia	Sunshine Coast	9.0
271	23	Australia	Sydney	9.1
272	28	Canada	Vancouver	9.3



SCHEDULE 2
Housing Affordability by Nation

Using Median Multiple (Median House Price/Median Household Income)
 2009 – 3rd Quarter (September Quarter)

International Rank	National Rank	Nation	Metropolitan Market	Median Multiple	Median Price	Median Household Income
263	18	Australia	Adelaide	7.4	\$370,000	\$49,800
200	1	Australia	Ballarat	4.9	\$224,200	\$46,100
249	11	Australia	Brisbane	6.7	\$430,000	\$63,800
221	4	Australia	Bunbury	5.5	\$365,000	\$66,800
255	14	Australia	Bundaberg	7.0	\$269,000	\$38,700
232	7	Australia	Cairns	5.9	\$355,000	\$60,100
228	5	Australia	Canberra	5.8	\$484,000	\$83,700
258	15	Australia	Darwin	7.1	\$499,000	\$70,600
236	9	Australia	Geelong	6.0	\$295,000	\$48,900
269	21	Australia	Gold Coast , QLD-NSW	8.6	\$480,900	\$55,600
252	12	Australia	Hobart	6.8	\$347,500	\$50,900
238	10	Australia	Launceston	6.1	\$265,400	\$43,700
232	7	Australia	Mackay	5.9	\$386,000	\$65,000
258	15	Australia	Mandurah	7.1	\$380,000	\$53,300
266	20	Australia	Melbourne	8.0	\$480,000	\$60,000
261	17	Australia	Newcastle	7.2	\$355,000	\$49,000
254	13	Australia	Perth	6.9	\$460,000	\$67,100
219	2	Australia	Rockingham	5.4	\$306,000	\$56,300
270	22	Australia	Sunshine Coast	9.0	\$460,000	\$50,900
271	23	Australia	Sydney	9.1	\$569,000	\$62,400
219	2	Australia	Toowoomba	5.4	\$279,000	\$52,000
228	5	Australia	Townsville	5.8	\$365,000	\$63,000
264	19	Australia	Wollongong	7.5	\$390,000	\$51,700
			National Median	6.8		
248	26	Canada	Abbotsford	6.6	\$382,200	\$57,500
128	10	Canada	Barrie	3.4	\$236,100	\$70,100
188	22	Canada	Calgary	4.6	\$353,900	\$76,500
178	19	Canada	Edmonton	4.1	\$286,700	\$70,300
143	13	Canada	Halifax	3.6	\$207,400	\$57,900
180	20	Canada	Hamilton	4.2	\$269,900	\$64,300
232	25	Canada	Kelowna	5.9	\$314,900	\$53,100
152	15	Canada	Kingston	3.7	\$220,900	\$59,000
128	10	Canada	Kitchener	3.4	\$233,000	\$67,900
112	8	Canada	London	3.2	\$192,700	\$59,300
43	3	Canada	Moncton	2.5	\$137,800	\$55,300
200	23	Canada	Montreal	4.9	\$247,000	\$50,800
163	16	Canada	Ottawa-Gatineau, ON-QC	3.8	\$270,800	\$70,700



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171	18	Canada	Peterborough	3.9	\$217,000	\$55,900
143	13	Canada	Quebec	3.6	\$188,300	\$52,600
137	12	Canada	Regina	3.5	\$214,600	\$61,800
77	4	Canada	Saguenay	2.8	\$135,700	\$49,200
77	4	Canada	Saint John, NB	2.8	\$149,600	\$53,900
183	21	Canada	Saskatoon	4.4	\$247,600	\$56,800
163	16	Canada	St. Catharine's-Niagara	3.8	\$212,400	\$56,300
104	6	Canada	St. John's, NL	3.1	\$183,300	\$58,200
104	6	Canada	Sudbury	3.1	\$179,500	\$58,400
20	1	Canada	Thunder Bay	2.2	\$128,200	\$57,000
215	24	Canada	Toronto	5.2	\$358,400	\$68,600
272	28	Canada	Vancouver	9.3	\$540,900	\$58,200
264	27	Canada	Victoria	7.9	\$444,900	\$56,200
20	1	Canada	Windsor	2.2	\$136,900	\$63,300
120	9	Canada	Winnipeg	3.3	\$185,700	\$56,300
			National Median	3.7		
143	2	Ireland	Cork	3.6	192,700 €	52,800 €
193	5	Ireland	Dublin	4.7	279,700 €	59,600 €
112	1	Ireland	Galway	3.2	173,000 €	53,700 €
180	4	Ireland	Limerick	4.2	214,400 €	50,500 €
152	3	Ireland	Waterford	3.7	190,100 €	50,900 €
			National Median	3.7		
249	7	New Zealand	Auckland	6.7	\$457,500	\$68,500
238	6	New Zealand	Christchurch	6.1	\$319,200	\$52,100
224	4	New Zealand	Dunedin	5.6	\$254,500	\$45,800
205	2	New Zealand	Hamilton-Waikato	5.0	\$292,100	\$58,100
205	2	New Zealand	Napier-Hastings	5.0	\$263,200	\$52,400
188	1	New Zealand	Palmerston North-Manawatu	4.6	\$237,200	\$51,100
252	8	New Zealand	Taraunga-Western Bay of Plenty	6.8	\$353,900	\$51,900
228	5	New Zealand	Wellington	5.8	\$381,200	\$65,900
			National Median	5.7		
232	25	United Kingdom	Aberdeen	5.9	£156,000	£26,400
221	22	United Kingdom	Belfast	5.5	£138,400	£25,300
193	6	United Kingdom	Birmingham & West Midlands	4.7	£130,000	£27,500
193	6	United Kingdom	Blackpool & Lancashire	4.7	£124,400	£26,300
266	33	United Kingdom	Bournemouth & Dorsett	8.1	£205,400	£25,400
238	26	United Kingdom	Bristol-Bath	6.1	£179,600	£29,500
205	12	United Kingdom	Cardiff	5.0	£130,200	£26,000
211	15	United Kingdom	Derby & Derbyshire	5.1	£132,900	£26,100



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International Rank	National Rank	Nation	Metropolitan Market	Median Multiple	Median Price	Median Household Income
188	3	United Kingdom	Dundee	4.6	£114,800	£25,000
216	19	United Kingdom	Edinburgh	5.3	£149,200	£27,900
205	12	United Kingdom	Falkirk	5.0	£113,900	£22,900
205	12	United Kingdom	Glasgow	5.0	£122,400	£24,400
188	3	United Kingdom	Kingston Upon Hull & Humberside	4.6	£125,300	£27,000
197	8	United Kingdom	Leeds & West Yorkshire	4.8	£129,000	£26,600
216	19	United Kingdom	Leicester & Leicestershire	5.3	£139,900	£26,300
197	8	United Kingdom	Liverpool & Merseyside	4.8	£129,000	£26,700
258	32	United Kingdom	London (GLA)	7.1	£270,000	£37,800
249	31	United Kingdom	London Exurbs	6.7	£199,100	£29,700
188	3	United Kingdom	Manchester & Greater Manchester	4.6	£125,000	£27,400
183	1	United Kingdom	Middlesborough & Durham	4.4	£113,500	£25,600
211	15	United Kingdom	Newcastle & Tyneside	5.1	£125,000	£24,500
211	15	United Kingdom	Newport	5.1	£134,600	£26,600
221	22	United Kingdom	Northamptonshire	5.5	£145,000	£26,600
200	10	United Kingdom	Nottingham & Nottinghamshire	4.9	£127,200	£26,200
211	15	United Kingdom	Perth (Scotland)	5.1	£140,500	£27,700
244	30	United Kingdom	Plymouth & Devon	6.4	£166,400	£26,000
186	2	United Kingdom	Sheffield & South Yorkshire	4.5	£120,000	£26,600
216	19	United Kingdom	Stoke on Trent & Staffordshire	5.3	£134,100	£25,400
200	10	United Kingdom	Swansea	4.9	£123,400	£25,400
243	29	United Kingdom	Swindon & Wiltshire	6.3	£178,200	£28,400
238	26	United Kingdom	Telford & Shropshire	6.1	£159,200	£25,900
224	24	United Kingdom	Warrington & Cheshire	5.6	£161,700	£29,000
238	26	United Kingdom	Warwickshire	6.1	£177,300	£29,300
			National Median	5.1		
17	17	United States	Akron, OH	2.1	\$107,200	\$50,000
120	111	United States	Albany, NY	3.3	\$195,400	\$58,800
171	151	United States	Albuquerque, NM	3.9	\$183,500	\$47,200
171	151	United States	Allentown, PA-NJ	3.9	\$230,500	\$58,800
43	41	United States	Anchorage, AK	2.5	\$185,000	\$75,000
66	63	United States	Ann Arbor, MI	2.7	\$157,500	\$57,800
163	145	United States	Asheville, NC	3.8	\$166,100	\$43,200
17	17	United States	Atlanta, GA	2.1	\$129,400	\$60,700
143	130	United States	Atlantic City, NJ	3.6	\$191,900	\$52,700
31	29	United States	Augusta, GA	2.4	\$109,000	\$46,300
112	105	United States	Austin, TX	3.2	\$189,100	\$59,200
85	80	United States	Bakersfield, CA	2.9	\$128,000	\$44,700
177	156	United States	Baltimore, MD	4.0	\$261,100	\$66,100
128	118	United States	Baton Rouge, LA	3.4	\$166,900	\$48,500
54	51	United States	Beaumont-Port Arthur, TX	2.6	\$126,500	\$47,800



SCHEDULE 2
Housing Affordability by Nation

Using Median Multiple (Median House Price/Median Household Income)
 2009 – 3rd Quarter (September Quarter)

International Rank	National Rank	Nation	Metropolitan Market	Median Multiple	Median Price	Median Household Income
104	99	United States	Birmingham, AL	3.1	\$153,300	\$49,300
95	90	United States	Boise, ID	3.0	\$154,700	\$52,000
200	163	United States	Boston, MA-NH	4.9	\$348,000	\$71,400
205	164	United States	Boulder, CO	5.0	\$330,000	\$66,500
193	161	United States	Bridgeport, CT	4.7	\$398,200	\$84,500
137	125	United States	Brownsville-Harlingen, TX	3.5	\$108,600	\$30,600
43	41	United States	Buffalo, NY	2.5	\$119,700	\$47,900
10	10	United States	Canton-Massillon, OH	2.0	\$89,300	\$44,500
7	7	United States	Cape Coral-Fort Myers, FL	1.9	\$98,000	\$50,700
31	29	United States	Cedar Rapids, IA	2.4	\$130,300	\$53,700
77	74	United States	Charleston, WV	2.8	\$121,900	\$42,900
152	136	United States	Charleston, SC	3.7	\$195,100	\$52,300
143	130	United States	Charlotte, NC-SC	3.6	\$199,600	\$55,000
66	63	United States	Chattanooga, TN-GA	2.7	\$124,100	\$45,300
128	118	United States	Chicago, IL	3.4	\$210,100	\$61,300
31	29	United States	Cincinnati, OH-KY-IN	2.4	\$131,700	\$54,100
20	20	United States	Clarksville, TN-KY	2.2	\$96,500	\$44,200
31	29	United States	Cleveland, OH	2.4	\$115,800	\$49,200
120	111	United States	Colorado Springs, CO	3.3	\$195,100	\$58,900
95	90	United States	Columbia, SC	3.0	\$144,000	\$48,800
7	7	United States	Columbus, GA-AL	1.9	\$103,100	\$54,400
54	51	United States	Columbus, OH	2.6	\$142,600	\$54,400
95	90	United States	Corpus Christi, TX	3.0	\$137,800	\$45,900
66	63	United States	Dallas-Fort Worth, TX	2.7	\$150,500	\$56,400
17	17	United States	Davenport-Moline-Rock Island, IA-IL	2.1	\$102,400	\$49,000
25	23	United States	Dayton, OH	2.3	\$111,600	\$48,200
66	63	United States	Daytona Beach, FL	2.7	\$126,700	\$46,100
163	145	United States	Denver, CO	3.8	\$229,100	\$60,300
66	63	United States	Des Moines, IA	2.7	\$156,600	\$57,900
1	1	United States	Detroit, MI	1.6	\$81,600	\$52,500
31	29	United States	Duluth, MN-WI	2.4	\$108,300	\$44,700
137	125	United States	Durham, NC	3.5	\$184,300	\$52,400
143	130	United States	El Paso, TX	3.6	\$132,800	\$36,500
10	10	United States	Erie, PA	2.0	\$88,100	\$44,200
186	160	United States	Eugene-Springfield, OR	4.5	\$195,200	\$43,300
10	10	United States	Evansville, IN-KY	2.0	\$86,900	\$43,300
25	23	United States	Fayetteville, NC	2.3	\$101,400	\$44,100
43	41	United States	Fayetteville, AR-MO	2.5	\$108,000	\$44,000
6	6	United States	Flint, MI	1.8	\$79,200	\$44,600
152	136	United States	Fort Collins-Loveland, CO	3.7	\$210,000	\$56,300
10	10	United States	Fort Smith, AR-OK	2.0	\$76,500	\$38,700
3	3	United States	Fort Wayne, IN	1.7	\$83,400	\$48,600



SCHEDULE 2
Housing Affordability by Nation

Using Median Multiple (Median House Price/Median Household Income)
 2009 – 3rd Quarter (September Quarter)

International Rank	National Rank	Nation	Metropolitan Market	Median Multiple	Median Price	Median Household Income
128	118	United States	Fresno, CA	3.4	\$148,500	\$43,700
120	111	United States	Gainesville, FL	3.3	\$141,300	\$42,400
7	7	United States	Grand Rapids, MI	1.9	\$97,100	\$49,900
54	51	United States	Green Bay, WI	2.6	\$137,600	\$52,300
95	90	United States	Greensboro, NC	3.0	\$135,300	\$45,200
128	118	United States	Greenville, SC	3.4	\$131,700	\$39,200
112	105	United States	Hagerstown-Martinsburg, MD-WV	3.2	\$159,300	\$50,500
43	41	United States	Harrisburg, PA	2.5	\$141,400	\$57,100
137	125	United States	Hartford, CT	3.5	\$237,500	\$67,200
43	41	United States	Hickory-Lenoir-Morganton, NC	2.5	\$103,800	\$41,400
31	29	United States	Holland-Grand Haven, MI	2.4	\$130,600	\$55,500
267	175	United States	Honolulu, HI	8.2	\$585,300	\$71,000
85	80	United States	Houston, TX	2.9	\$160,600	\$56,300
31	29	United States	Huntington-Ashland, WV-KY-OH	2.4	\$84,100	\$35,500
25	23	United States	Huntsville, AL	2.3	\$124,200	\$53,400
20	20	United States	Indianapolis, IN	2.2	\$120,200	\$53,700
104	99	United States	Jackson, MS	3.1	\$141,200	\$46,100
66	63	United States	Jacksonville, FL	2.7	\$145,700	\$54,500
31	29	United States	Kalamazoo-Portage, MI	2.4	\$108,000	\$45,800
54	51	United States	Kansas City, MO-KS	2.6	\$146,200	\$56,500
54	51	United States	Killeen-Temple-Fort Hood, TX	2.6	\$127,200	\$49,800
10	10	United States	Kingsport-Bristol-Bristol, TN-VA	2.0	\$108,500	\$54,900
104	99	United States	Knoxville, TN	3.1	\$142,000	\$45,400
54	51	United States	Lafayette, LA	2.6	\$121,700	\$46,300
54	51	United States	Lakeland, FL	2.6	\$116,900	\$44,400
85	80	United States	Lancaster, PA	2.9	\$161,700	\$55,900
3	3	United States	Lansing, MI	1.7	\$86,600	\$49,600
31	29	United States	Las Vegas, NV	2.4	\$138,500	\$56,700
85	80	United States	Lexington, KY	2.9	\$145,000	\$50,700
66	63	United States	Lincoln, NE	2.7	\$132,000	\$49,300
85	80	United States	Little Rock, AR	2.9	\$132,500	\$45,300
226	165	United States	Los Angeles-Orange County, CA	5.7	\$345,600	\$60,300
77	74	United States	Louisville, KY-IN	2.8	\$135,600	\$48,700
43	41	United States	Lubbock, TX	2.5	\$110,300	\$44,800
143	130	United States	Madison, WI	3.6	\$217,900	\$60,900
128	118	United States	Manchester-Nashua, NH	3.4	\$237,600	\$69,200
143	130	United States	McAllen, TX	3.6	\$108,700	\$30,200
31	29	United States	Melbourne, FL	2.4	\$117,300	\$49,400
77	74	United States	Memphis, TN-AR-MS	2.8	\$129,300	\$46,200
183	159	United States	Miami-West Palm Beach, FL	4.4	\$217,000	\$49,300
152	136	United States	Milwaukee, WI	3.7	\$199,500	\$54,400
77	74	United States	Minneapolis-St. Paul, MN-WI	2.8	\$184,800	\$65,900



SCHEDULE 2

Housing Affordability by Nation

Using Median Multiple (Median House Price/Median Household Income)

2009 – 3rd Quarter (September Quarter)

International Rank	National Rank	Nation	Metropolitan Market	Median Multiple	Median Price	Median Household Income
104	99	United States	Mobile, AL	3.1	\$128,300	\$41,100
66	63	United States	Modesto, CA	2.7	\$136,700	\$50,400
66	63	United States	Montgomery, AL	2.7	\$127,000	\$46,400
120	111	United States	Naples-Marco Island, FL	3.3	\$200,000	\$61,200
112	105	United States	Nashville, TN	3.2	\$163,700	\$51,800
171	151	United States	New Haven, CT	3.9	\$241,300	\$61,600
137	125	United States	New Orleans, LA	3.5	\$164,300	\$47,600
255	172	United States	New York, NY-NJ,-CT-PA	7.0	\$449,700	\$64,700
112	105	United States	Norwich-New London, CT	3.2	\$217,100	\$68,600
66	63	United States	Ocala, FL	2.7	\$110,000	\$40,200
25	23	United States	Ogden-Clearfield, UT	2.3	\$138,300	\$59,200
95	90	United States	Oklahoma City, OK	3.0	\$144,100	\$47,700
43	41	United States	Omaha, NE-IA	2.5	\$137,600	\$55,000
104	99	United States	Orlando, FL	3.1	\$157,900	\$50,400
228	167	United States	Oxnard-Ventura, CA	5.8	\$447,300	\$76,900
120	111	United States	Pensacola, FL	3.3	\$151,700	\$46,300
20	20	United States	Peoria, IL	2.2	\$112,900	\$52,500
152	136	United States	Philadelphia, PA-NJ-DE-MD	3.7	\$227,500	\$60,900
54	51	United States	Phoenix, AZ	2.6	\$142,700	\$55,900
54	51	United States	Pittsburgh, PA	2.6	\$124,600	\$47,800
31	29	United States	Port St. Lucie-Fort Pierce, FL	2.4	\$111,300	\$46,900
152	136	United States	Portland, ME	3.7	\$202,800	\$54,400
180	158	United States	Portland, OR-WA	4.2	\$244,500	\$58,800
95	90	United States	Poughkeepsie, NY	3.0	\$210,600	\$70,800
178	157	United States	Providence, RI-MA	4.1	\$229,700	\$55,900
54	51	United States	Provo-Orem, UT	2.6	\$154,800	\$59,500
128	118	United States	Raleigh, NC	3.4	\$207,900	\$61,900
85	80	United States	Reading, PA	2.9	\$156,400	\$54,600
120	111	United States	Reno-Sparks, NV	3.3	\$192,200	\$57,700
152	136	United States	Richmond, VA	3.7	\$218,700	\$58,700
95	90	United States	Riverside-San Bernardino, CA	3.0	\$168,100	\$56,500
95	90	United States	Roanoke, VA	3.0	\$138,700	\$46,400
25	23	United States	Rochester, NY	2.3	\$121,500	\$52,400
10	10	United States	Rockford, IL	2.0	\$101,100	\$49,800
104	99	United States	Sacramento, CA	3.1	\$186,600	\$61,000
152	136	United States	Salem, OR	3.7	\$176,700	\$48,400
171	151	United States	Salinas, CA	3.9	\$231,700	\$59,400
143	130	United States	Salt Lake City, UT	3.6	\$218,900	\$60,000
112	105	United States	San Antonio, TX	3.2	\$152,800	\$47,800
236	168	United States	San Diego, CA	6.0	\$378,100	\$63,000
255	172	United States	San Francisco, CA	7.0	\$538,100	\$76,800
244	169	United States	San Jose, CA	6.4	\$566,000	\$88,100



SCHEDULE 2
Housing Affordability by Nation

Using Median Multiple (Median House Price/Median Household Income)
 2009 – 3rd Quarter (September Quarter)

International Rank	National Rank	Nation	Metropolitan Market	Median Multiple	Median Price	Median Household Income
247	171	United States	San Luis Obispo-Paso Robles, CA	6.5	\$392,000	\$60,500
260	174	United States	Santa Cruz-Watsonville, CA	7.2	\$486,300	\$67,500
244	169	United States	Santa Barbara-Santa Maria, CA	6.4	\$393,200	\$61,500
226	165	United States	Santa Rosa-Petaluma, CA	5.7	\$354,800	\$62,200
171	151	United States	Sarasota, FL	3.9	\$185,200	\$47,400
85	80	United States	Savannah, GA	2.9	\$137,600	\$48,100
77	74	United States	Scranton-Wilkes Barre, PA	2.8	\$119,600	\$42,000
197	162	United States	Seattle-Tacoma, WA	4.8	\$321,500	\$66,500
137	125	United States	Shreveport-Bossier City, LA	3.5	\$136,700	\$39,500
1	1	United States	South Bend-Mishawaka, IN-MI	1.6	\$67,900	\$43,700
43	41	United States	Spartanburg, SC	2.5	\$111,300	\$45,200
152	136	United States	Spokane, WA	3.7	\$177,600	\$48,400
163	145	United States	Springfield, MA	3.8	\$195,400	\$51,600
43	41	United States	Springfield, MO	2.5	\$113,800	\$45,300
54	51	United States	St. Louis, MO-IL	2.6	\$136,400	\$53,200
85	80	United States	Stockton, CA	2.9	\$161,300	\$54,900
54	51	United States	Syracuse, NY	2.6	\$125,200	\$49,000
112	105	United States	Tallahassee, FL	3.2	\$139,800	\$44,100
95	90	United States	Tampa-St. Petersburg, FL	3.0	\$137,400	\$46,300
10	10	United States	Toledo, OH	2.0	\$88,300	\$44,500
128	118	United States	Trenton-Ewing, NJ	3.4	\$247,600	\$73,800
152	136	United States	Tucson, AZ	3.7	\$174,000	\$46,600
77	74	United States	Tulsa OK	2.8	\$132,100	\$47,100
25	23	United States	Utica-Rome, NY	2.3	\$103,000	\$44,400
85	80	United States	Vallejo-Fairfield, CA	2.9	\$204,000	\$70,600
163	145	United States	Virginia Beach-Norfolk, VA-NC	3.8	\$215,000	\$57,100
85	80	United States	Visalia-Porterville, CA	2.9	\$132,000	\$45,100
163	145	United States	Washington, DC-VA-MD-WV	3.8	\$324,700	\$85,800
31	29	United States	Wichita, KS	2.4	\$120,400	\$49,800
163	145	United States	Wilmington, NC	3.8	\$183,500	\$48,100
43	41	United States	Winston-Salem, NC	2.5	\$115,600	\$46,000
120	111	United States	Worcester, MA-CT	3.3	\$224,100	\$66,900
66	63	United States	York, PA	2.7	\$152,800	\$56,900
3	3	United States	Youngstown, OH	1.7	\$70,700	\$40,500
			National Median	2.9		

