OJOlabs

September Unaffordability

Designated Market Area (DMA)	Median Sold Price	Unaffordability Score in September	Change in Affordability Since 2020
Albany-Schenectady-Troy NY	$261,250.00	3.33	6.90%
Atlanta GA	$327,680.00	4.20	14.65%
Austin TX	$435,515.00	5.01	23.71%
Baltimore MD	$320,000.00	3.68	-6.76%
Boston MA-Manchester NH	$496,000.00	4.91	3.01%
Buffalo NY	$190,100.00	3.00	8.41%
Burlington VT-Plattsburgh NY	$274,900.00	3.41	10.02%
Charlotte NC	$318,600.00	4.60	12.69%
Chattanooga TN	$230,000.00	3.69	4.41%
Chicago IL	$282,500.00	3.51	2.82%
Cincinnati OH	$230,000.00	3.29	3.99%
Cleveland-Akron (Canton) OH	$182,000.00	2.98	4.85%
Colorado Springs-Pueblo CO	$415,000.00	5.39	10.57%
Columbus OH	$263,750.00	3.72	11.49%
Dallas-Ft. Worth TX	$350,000.00	4.51	5.78%
Denver CO	$515,000.00	5.52	11.87%
Des Moines-Ames IA	$261,946.00	3.46	35.86%
Detroit MI	$227,000.00	3.35	7.04%
Flint-Saginaw-Bay City MI	$165,200.00	3.04	9.78%
Fresno-Visalia CA	$350,000.00	5.65	13.75%
Ft. Myers-Naples FL	$275,000.00	3.25	15.70%
Ft. Smith-Fayetteville-Springdale-Rogers AR	$265,000.00	5.48	16.57%
Grand Rapids-Kalamazoo-Battle Creek MI	$235,000.00	3.41	9.07%
Green Bay-Appleton WI	$156,450.00	2.28	16.82%
Greensboro-High Point-Winston Salem NC	$225,000.00	4.08	5.37%
Greenville-New Bern-Washington NC	$215,000.00	4.06	5.88%
Greenville-Spartanburg SC-Asheville NC-Anderson SC	$262,000.00	4.11	6.35%
Harrisburg-Lancaster-Lebanon-York PA	$231,000.00	3.31	14.75%
Hartford & New Haven CT	$260,000.00	3.21	10.54%
Houston TX	$290,000.00	3.96	12.43%
Indianapolis IN	$215,000.00	3.24	7.34%
Jacksonville FL	$273,488.00	3.90	13.37%
Lansing MI	$172,500.00	2.69	3.12%
Las Vegas NV	$375,000.00	5.72	16.98%
Little Rock-Pine Bluff AR	$175,000.00	2.99	7.42%
Los Angeles CA	$685,000.00	8.11	8.44%
Louisville KY	$235,000.00	3.65	14.08%
Madison WI	$267,000.00	3.41	40.89%
Memphis TN	$230,990.00	4.09	0.19%
Miami-Ft. Lauderdale FL	$395,000.00	6.06	11.43%
Milwaukee WI	$249,000.00	3.59	50.53%
Mobile AL-Pensacola (Ft. Walton Beach) FL	$287,950.00	5.89	14.68%
Monterey-Salinas CA	$825,000.00	9.76	-2.10%
Nashville TN	$342,305.00	4.50	12.86%
New York NY	$475,000.00	5.29	6.70%
Oklahoma City OK	$209,990.00	3.31	4.85%
Omaha NE	$238,000.00	3.19	6.72%
Orlando-Daytona Beach-Melbourne FL	$293,675.00	4.33	15.51%
Panama City FL	$320,450.00	4.98	0.57%
Philadelphia PA	$281,000.00	3.54	4.53%
Phoenix AZ	$399,000.00	5.39	20.98%
Pittsburgh PA	$205,000.00	3.09	4.08%
Portland OR	$475,000.00	5.60	10.29%
Providence RI-New Bedford MA	$381,000.00	5.08	3.71%
Raleigh-Durham (Fayetteville) NC	$310,000.00	3.68	13.15%
Reno NV	$450,000.00	5.71	9.02%
Richmond-Petersburg VA	$310,000.00	4.30	8.38%
Salt Lake City UT	$450,000.00	5.21	21.50%
San Diego CA	$750,000.00	8.16	14.81%
San Francisco-Oakland-San Jose CA	$1,250,000.00	9.94	14.79%
Savannah GA	$279,899.00	4.49	10.54%
Seattle-Tacoma WA	$560,000.00	5.42	11.16%
South Bend-Elkhart IN	$194,000.00	3.43	14.73%
Spokane WA	$356,622.50	5.51	27.04%
St. Louis MO	$225,000.00	3.22	6.61%
Tampa-St. Petersburg (Sarasota) FL	$295,000.00	4.77	13.92%
Tucson (Sierra Vista) AZ	$285,000.00	4.62	13.71%
Waco-Temple-Bryan TX	$232,500.00	4.48	11.63%
Washington DC (Hagerstown MD)	$395,000.00	3.54	2.78%
West Palm Beach-Ft. Pierce FL	$330,000.00	5.06	15.10%
Wichita-Hutchinson KS	$185,000.00	2.92	5.52%
Wilmington NC	$295,000.00	4.83	11.62%
Metro Average	$398,623.85	4.85	10.90%

Unaffordability score is a ratio that's derived from monthly median housing prices and median household income. The higher the score, the more unaffordable a metro area is for a household making the median income. Median home price data is drawn from local multiple listing service sold data and median household income is derived from 2016-19 census data.

Patrick Kearns is the Director of Storytelling at OJO Labs. Prior to joining OJO Labs, Patrick worked as a journalist for more than a decade, most recently covering housing and real estate at Inman News. He's also written for The Guardian, The Washington Post, Sports Illustrated, Vice, and others.

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