

**Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2025**

| Metro Area                                       | Median New Home Price | Income Needed to Qualify | Total Households | Households Unable to Afford the Median Price |         | Additional Households Priced Out by a \$1,000 increase |
|--------------------------------------------------|-----------------------|--------------------------|------------------|----------------------------------------------|---------|--------------------------------------------------------|
|                                                  |                       |                          |                  | Number                                       | Percent |                                                        |
| Abilene, TX Metro Area                           | 447,321               | 150,086                  | 67,897           | 57,482                                       | 84.7%   | 56                                                     |
| Akron, OH Metro Area                             | 453,384               | 148,825                  | 304,873          | 243,443                                      | 79.9%   | 266                                                    |
| Albany, GA Metro Area                            | 293,560               | 95,146                   | 62,484           | 45,221                                       | 72.4%   | 86                                                     |
| Albany, OR Metro Area                            | 571,680               | 171,314                  | 52,382           | 49,367                                       | 94.2%   | 33                                                     |
| Albany-Schenectady-Troy, NY Metro Area           | 664,952               | 224,707                  | 400,493          | 342,747                                      | 85.6%   | 232                                                    |
| Albuquerque, NM Metro Area                       | 404,750               | 122,619                  | 385,063          | 285,862                                      | 74.2%   | 429                                                    |
| Alexandria, LA Metro Area                        | 398,667               | 123,377                  | 64,672           | 53,208                                       | 82.3%   | 70                                                     |
| Allentown-Bethlehem-Easton, PA-NJ Metro Area     | 642,790               | 211,224                  | 359,999          | 313,746                                      | 87.2%   | 203                                                    |
| Altoona, PA Metro Area                           | 475,185               | 149,619                  | 47,580           | 39,344                                       | 82.7%   | 39                                                     |
| Amarillo, TX Metro Area                          | 458,695               | 157,125                  | 106,360          | 93,691                                       | 88.1%   | 58                                                     |
| Ames, IA Metro Area                              | 449,488               | 149,625                  | 47,973           | 38,521                                       | 80.3%   | 47                                                     |
| Anchorage, AK Metro Area                         | 797,698               | 251,978                  | 147,402          | 126,953                                      | 86.1%   | 26                                                     |
| Ann Arbor, MI Metro Area                         | 521,595               | 170,920                  | 146,296          | 112,779                                      | 77.1%   | 93                                                     |
| Anniston-Oxford, AL Metro Area                   | 230,141               | 69,190                   | 47,552           | 27,462                                       | 57.8%   | 79                                                     |
| Appleton, WI Metro Area                          | 526,578               | 169,806                  | 97,570           | 82,615                                       | 84.7%   | 58                                                     |
| Asheville, NC Metro Area                         | 620,955               | 180,366                  | 123,036          | 107,550                                      | 87.4%   | 60                                                     |
| Athens-Clarke County, GA Metro Area              | 513,151               | 156,178                  | 91,851           | 76,624                                       | 83.4%   | 58                                                     |
| Atlanta-Sandy Springs-Roswell, GA Metro Area     | 425,176               | 129,812                  | 2,401,716        | 1,622,025                                    | 67.5%   | 2,298                                                  |
| Atlantic City-Hammonton, NJ Metro Area           | 1,012,818             | 341,155                  | 349,122          | 319,379                                      | 91.5%   | 40                                                     |
| Auburn-Opelika, AL Metro Area                    | 397,869               | 118,551                  | 106,610          | 82,450                                       | 77.3%   | 125                                                    |
| Augusta-Richmond County, GA-SC Metro Area        | 396,593               | 119,353                  | 244,572          | 170,391                                      | 69.7%   | 275                                                    |
| Austin-Round Rock-San Marcos, TX Metro Area      | 482,810               | 157,564                  | 1,111,944        | 779,736                                      | 70.1%   | 804                                                    |
| Bakersfield-Delano, CA Metro Area                | 510,098               | 154,237                  | 302,943          | 247,387                                      | 81.7%   | 207                                                    |
| Baltimore-Columbia-Towson, MD Metro Area         | 437,663               | 135,302                  | 1,129,531        | 739,471                                      | 65.5%   | 1,096                                                  |
| Bangor, ME Metro Area                            | 505,893               | 158,686                  | 67,805           | 59,796                                       | 88.2%   | 30                                                     |
| Barnstable Town, MA Metro Area                   | 1,513,791             | 449,069                  | 114,199          | 107,092                                      | 93.8%   | 17                                                     |
| Baton Rouge, LA Metro Area                       | 411,479               | 127,189                  | 327,931          | 244,975                                      | 74.7%   | 349                                                    |
| Battle Creek, MI Metro Area                      | 255,687               | 84,812                   | 57,007           | 36,526                                       | 64.1%   | 103                                                    |
| Bay City, MI Metro Area                          | 375,716               | 126,062                  | 43,927           | 36,161                                       | 82.3%   | 59                                                     |
| Beaumont-Port Arthur, TX Metro Area              | 414,322               | 144,065                  | 146,432          | 121,152                                      | 82.7%   | 147                                                    |
| Beckley, WV Metro Area                           | 329,407               | 100,039                  | 46,360           | 38,054                                       | 82.1%   | 53                                                     |
| Bellingham, WA Metro Area                        | 546,195               | 160,924                  | 90,780           | 70,144                                       | 77.3%   | 80                                                     |
| Bend, OR Metro Area                              | 745,476               | 215,436                  | 172,606          | 151,973                                      | 88.0%   | 25                                                     |
| Billings, MT Metro Area                          | 575,638               | 175,686                  | 87,121           | 71,662                                       | 82.3%   | 66                                                     |
| Binghamton, NY Metro Area                        | 388,824               | 139,952                  | 95,584           | 79,405                                       | 83.1%   | 75                                                     |
| Birmingham, AL Metro Area                        | 452,756               | 134,520                  | 533,049          | 403,816                                      | 75.8%   | 544                                                    |
| Bismarck, ND Metro Area                          | 504,722               | 160,959                  | 61,046           | 54,494                                       | 89.3%   | 46                                                     |
| Blacksburg-Christiansburg-Radford, VA Metro Area | 395,593               | 117,511                  | 93,712           | 73,628                                       | 78.6%   | 101                                                    |
| Bloomington, IL Metro Area                       | 387,623               | 139,482                  | 75,631           | 57,316                                       | 75.8%   | 65                                                     |
| Bloomington, IN Metro Area                       | 455,600               | 140,095                  | 74,597           | 56,577                                       | 75.8%   | 61                                                     |
| Boise City, ID Metro Area                        | 455,449               | 131,608                  | 340,264          | 257,282                                      | 75.6%   | 324                                                    |
| Boston-Cambridge-Newton, MA-NH Metro Area        | 907,762               | 279,255                  | 1,953,155        | 1,549,895                                    | 79.4%   | 443                                                    |
| Boulder, CO Metro Area                           | 1,055,202             | 309,700                  | 136,706          | 114,439                                      | 83.7%   | 26                                                     |
| Bowling Green, KY Metro Area                     | 371,377               | 112,338                  | 90,760           | 65,650                                       | 72.3%   | 118                                                    |
| Bozeman, MT Metro Area                           | 588,671               | 172,544                  | 58,863           | 46,989                                       | 79.8%   | 33                                                     |
| Bremerton-Silverdale-Port Orchard, WA Metro Area | 735,878               | 218,681                  | 110,471          | 94,916                                       | 85.9%   | 14                                                     |
| Bridgeport-Stamford-Danbury, CT Metro Area       | 1,669,295             | 547,675                  | 355,971          | 351,031                                      | 98.6%   | 96                                                     |
| Brownsville-Harlingen, TX Metro Area             | 321,674               | 107,349                  | 153,696          | 125,767                                      | 81.8%   | 179                                                    |
| Brunswick-St. Simons, GA Metro Area              | 609,126               | 184,831                  | 49,105           | 44,502                                       | 90.6%   | 6                                                      |
| Buffalo-Cheektowaga, NY Metro Area               | 766,230               | 261,992                  | 496,183          | 460,567                                      | 92.8%   | 44                                                     |
| Burlington, NC Metro Area                        | 252,620               | 74,970                   | 72,510           | 44,619                                       | 61.5%   | 137                                                    |
| Burlington-South Burlington, VT Metro Area       | 768,375               | 248,449                  | 95,097           | 84,593                                       | 89.0%   | 14                                                     |
| Canton-Massillon, OH Metro Area                  | 542,702               | 174,095                  | 171,483          | 153,312                                      | 89.4%   | 58                                                     |
| Cape Coral-Fort Myers, FL Metro Area             | 379,246               | 117,036                  | 301,936          | 207,130                                      | 68.6%   | 367                                                    |

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|                                                   |                       |                          |                  | Number                                       | Percent |                                                        |
| Cape Girardeau, MO-IL Metro Area                  | 418,137               | 130,013                  | 41,385           | 36,282                                       | 87.7%   | 18                                                     |
| Carson City, NV Metro Area                        | 444,647               | 126,181                  | 27,519           | 21,589                                       | 78.5%   | 36                                                     |
| Casper, WY Metro Area                             | 179,026               | 53,998                   | 36,115           | 14,847                                       | 41.1%   | 85                                                     |
| Cedar Rapids, IA Metro Area                       | 343,437               | 115,848                  | 116,413          | 76,600                                       | 65.8%   | 138                                                    |
| Chambersburg, PA Metro Area                       | 547,989               | 170,711                  | 59,160           | 50,276                                       | 85.0%   | 30                                                     |
| Champaign-Urbana, IL Metro Area                   | 425,165               | 149,774                  | 127,013          | 100,139                                      | 78.8%   | 127                                                    |
| Charleston, WV Metro Area                         | 222,238               | 67,909                   | 62,190           | 32,980                                       | 53.0%   | 147                                                    |
| Charleston-North Charleston, SC Metro Area        | 546,298               | 159,572                  | 365,723          | 291,602                                      | 79.7%   | 169                                                    |
| Charlotte-Concord-Gastonia, NC-SC Metro Area      | 435,892               | 128,844                  | 1,139,150        | 810,585                                      | 71.2%   | 1,072                                                  |
| Charlottesville, VA Metro Area                    | 568,976               | 169,954                  | 98,069           | 71,741                                       | 73.2%   | 92                                                     |
| Chattanooga, TN-GA Metro Area                     | 320,023               | 95,383                   | 243,027          | 146,583                                      | 60.3%   | 351                                                    |
| Cheyenne, WY Metro Area                           | 457,111               | 137,501                  | 48,521           | 36,344                                       | 74.9%   | 62                                                     |
| Chicago-Naperville-Elgin, IL-IN Metro Area        | 478,716               | 165,518                  | 3,564,834        | 2,698,977                                    | 75.7%   | 2,478                                                  |
| Chico, CA Metro Area                              | 379,351               | 113,801                  | 94,378           | 58,988                                       | 62.5%   | 101                                                    |
| Cincinnati, OH-KY-IN Metro Area                   | 465,970               | 148,078                  | 931,510          | 730,671                                      | 78.4%   | 886                                                    |
| Clarksville, TN-KY Metro Area                     | 296,438               | 88,747                   | 134,720          | 81,550                                       | 60.5%   | 236                                                    |
| Cleveland, OH Metro Area                          | 444,748               | 149,639                  | 1,016,509        | 812,774                                      | 80.0%   | 816                                                    |
| Cleveland, TN Metro Area                          | 331,458               | 97,392                   | 51,269           | 36,029                                       | 70.3%   | 84                                                     |
| Coeur d'Alene, ID Metro Area                      | 621,468               | 177,398                  | 80,511           | 66,333                                       | 82.4%   | 36                                                     |
| College Station-Bryan, TX Metro Area              | 384,949               | 127,275                  | 104,493          | 73,562                                       | 70.4%   | 113                                                    |
| Colorado Springs, CO Metro Area                   | 759,525               | 221,476                  | 322,550          | 284,984                                      | 88.4%   | 41                                                     |
| Columbia, MO Metro Area                           | 492,937               | 154,291                  | 85,879           | 74,107                                       | 86.3%   | 46                                                     |
| Columbia, SC Metro Area                           | 390,812               | 115,773                  | 359,160          | 261,548                                      | 72.8%   | 406                                                    |
| Columbus, GA-AL Metro Area                        | 369,172               | 113,897                  | 142,301          | 114,190                                      | 80.2%   | 155                                                    |
| Columbus, IN Metro Area                           | 498,373               | 154,186                  | 32,497           | 26,670                                       | 82.1%   | 18                                                     |
| Columbus, OH Metro Area                           | 506,003               | 162,151                  | 911,114          | 725,080                                      | 79.6%   | 519                                                    |
| Corpus Christi, TX Metro Area                     | 400,537               | 139,009                  | 203,437          | 161,049                                      | 79.2%   | 254                                                    |
| Corvallis, OR Metro Area                          | 691,342               | 209,076                  | 37,277           | 32,515                                       | 87.2%   | 6                                                      |
| Crestview-Fort Walton Beach-Destin, FL Metro Area | 745,073               | 226,862                  | 118,755          | 105,126                                      | 88.5%   | 14                                                     |
| Dallas-Fort Worth-Arlington, TX Metro Area        | 479,572               | 161,977                  | 3,063,976        | 2,262,127                                    | 73.8%   | 2,882                                                  |
| Dalton, GA Metro Area                             | 310,287               | 92,192                   | 54,521           | 36,431                                       | 66.8%   | 95                                                     |
| Daphne-Fairhope-Foley, AL Metro Area              | 427,236               | 126,975                  | 120,840          | 89,493                                       | 74.1%   | 151                                                    |
| Davenport-Moline-Rock Island, IA-IL Metro Area    | 369,046               | 128,809                  | 166,583          | 132,760                                      | 79.7%   | 182                                                    |
| Dayton-Kettering-Beavercreek, OH Metro Area       | 574,870               | 191,847                  | 355,969          | 308,976                                      | 86.8%   | 165                                                    |
| Decatur, AL Metro Area                            | 346,482               | 103,313                  | 68,523           | 50,749                                       | 74.1%   | 117                                                    |
| Decatur, IL Metro Area                            | 527,710               | 191,296                  | 43,359           | 39,485                                       | 91.1%   | 22                                                     |
| Deltona-Daytona Beach-Ormond Beach, FL Metro Area | 535,837               | 165,832                  | 307,923          | 267,412                                      | 86.8%   | 111                                                    |
| Denver-Aurora-Centennial, CO Metro Area           | 561,690               | 164,550                  | 1,288,130        | 914,417                                      | 71.0%   | 978                                                    |
| Des Moines-West Des Moines, IA Metro Area         | 467,827               | 156,438                  | 305,307          | 225,840                                      | 74.0%   | 320                                                    |
| Detroit-Warren-Dearborn, MI Metro Area            | 508,818               | 164,972                  | 1,786,991        | 1,479,530                                    | 82.8%   | 1,014                                                  |
| Dothan, AL Metro Area                             | 367,218               | 110,197                  | 67,257           | 49,314                                       | 73.3%   | 90                                                     |
| Dover, DE Metro Area                              | 322,169               | 92,868                   | 75,574           | 46,422                                       | 61.4%   | 116                                                    |
| Dubuque, IA Metro Area                            | 605,694               | 196,117                  | 47,758           | 41,836                                       | 87.6%   | 19                                                     |
| Duluth, MN-WI Metro Area                          | 399,325               | 127,107                  | 111,188          | 86,509                                       | 77.8%   | 148                                                    |
| Durham-Chapel Hill, NC Metro Area                 | 536,774               | 161,158                  | 219,474          | 179,944                                      | 82.0%   | 156                                                    |
| Eau Claire, WI Metro Area                         | 534,180               | 169,784                  | 73,263           | 63,938                                       | 87.3%   | 31                                                     |
| El Centro, CA Metro Area                          | 304,511               | 90,491                   | 48,361           | 33,165                                       | 68.6%   | 69                                                     |
| Elizabethtown, KY Metro Area                      | 319,823               | 97,231                   | 34,330           | 20,712                                       | 60.3%   | 50                                                     |
| Elkhart-Goshen, IN Metro Area                     | 474,677               | 146,364                  | 71,627           | 63,279                                       | 88.3%   | 52                                                     |
| Elmira, NY Metro Area                             | 357,918               | 130,200                  | 38,278           | 31,194                                       | 81.5%   | 43                                                     |
| El Paso, TX Metro Area                            | 391,016               | 136,602                  | 302,805          | 270,764                                      | 89.4%   | 163                                                    |
| Enid, OK Metro Area                               | 423,865               | 141,005                  | 24,873           | 23,242                                       | 93.4%   | 3                                                      |
| Erie, PA Metro Area                               | 407,963               | 136,069                  | 110,783          | 91,889                                       | 82.9%   | 76                                                     |
| Eugene-Springfield, OR Metro Area                 | 570,898               | 170,803                  | 165,424          | 141,638                                      | 85.6%   | 68                                                     |

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|                                                       |                       |                          |                  | Number                                       | Percent |                                                        |
| Evansville, IN Metro Area                             | 480,149               | 148,176                  | 83,498           | 69,915                                       | 83.7%   | 64                                                     |
| Fairbanks-College, AK Metro Area                      | 525,978               | 167,019                  | 37,820           | 30,338                                       | 80.2%   | 24                                                     |
| Fargo, ND-MN Metro Area                               | 403,156               | 130,622                  | 114,185          | 89,308                                       | 78.2%   | 126                                                    |
| Farmington, NM Metro Area                             | 372,892               | 112,763                  | 45,019           | 39,455                                       | 87.6%   | 50                                                     |
| Fayetteville, NC Metro Area                           | 384,377               | 119,486                  | 83,517           | 68,108                                       | 81.6%   | 94                                                     |
| Fayetteville-Springdale-Rogers, AR Metro Area         | 453,351               | 134,834                  | 240,002          | 180,279                                      | 75.1%   | 215                                                    |
| Flagstaff, AZ Metro Area                              | 670,386               | 191,917                  | 63,384           | 57,898                                       | 91.3%   | 7                                                      |
| Flint, MI Metro Area                                  | 429,294               | 140,643                  | 156,623          | 133,146                                      | 85.0%   | 128                                                    |
| Florence, SC Metro Area                               | 283,762               | 84,625                   | 76,389           | 45,844                                       | 60.0%   | 107                                                    |
| Florence-Muscle Shoals, AL Metro Area                 | 346,762               | 103,483                  | 75,267           | 55,744                                       | 74.1%   | 130                                                    |
| Fond du Lac, WI Metro Area                            | 483,383               | 157,223                  | 44,876           | 37,328                                       | 83.2%   | 30                                                     |
| Fort Collins-Loveland, CO Metro Area                  | 624,596               | 181,295                  | 160,799          | 131,173                                      | 81.6%   | 104                                                    |
| Fort Smith, AR-OK Metro Area                          | 388,108               | 118,519                  | 74,976           | 65,540                                       | 87.4%   | 62                                                     |
| Fort Wayne, IN Metro Area                             | 462,779               | 141,425                  | 225,718          | 182,732                                      | 81.0%   | 180                                                    |
| Fresno, CA Metro Area                                 | 628,349               | 186,466                  | 495,901          | 427,424                                      | 86.2%   | 225                                                    |
| Gadsden, AL Metro Area                                | 251,168               | 74,864                   | 40,169           | 22,467                                       | 55.9%   | 61                                                     |
| Gainesville, FL Metro Area                            | 422,066               | 130,983                  | 154,954          | 121,427                                      | 78.4%   | 116                                                    |
| Gainesville, GA Metro Area                            | 342,298               | 103,252                  | 80,754           | 51,088                                       | 63.3%   | 112                                                    |
| Gettysburg, PA Metro Area                             | 569,643               | 183,092                  | 44,174           | 38,191                                       | 86.5%   | 24                                                     |
| Glens Falls, NY Metro Area                            | 503,147               | 167,237                  | 57,640           | 50,429                                       | 87.5%   | 30                                                     |
| Goldsboro, NC Metro Area                              | 349,800               | 107,516                  | 46,543           | 34,093                                       | 73.3%   | 70                                                     |
| Grand Forks, ND-MN Metro Area                         | 375,289               | 120,728                  | 48,024           | 32,632                                       | 67.9%   | 45                                                     |
| Grand Island, NE Metro Area                           | 333,726               | 112,649                  | 31,000           | 20,749                                       | 66.9%   | 60                                                     |
| Grand Junction, CO Metro Area                         | 327,243               | 93,648                   | 72,257           | 47,619                                       | 65.9%   | 100                                                    |
| Grand Rapids-Wyoming-Kentwood, MI Metro Area          | 462,176               | 144,145                  | 512,994          | 402,153                                      | 78.4%   | 544                                                    |
| Grants Pass, OR Metro Area                            | 493,973               | 143,053                  | 38,487           | 33,785                                       | 87.8%   | 14                                                     |
| Great Falls, MT Metro Area                            | 549,889               | 167,614                  | 38,654           | 33,336                                       | 86.2%   | 20                                                     |
| Greeley, CO Metro Area                                | 572,768               | 168,825                  | 140,194          | 101,728                                      | 72.6%   | 153                                                    |
| Green Bay, WI Metro Area                              | 545,931               | 174,121                  | 137,771          | 124,297                                      | 90.2%   | 80                                                     |
| Greensboro-High Point, NC Metro Area                  | 406,061               | 122,761                  | 328,057          | 252,216                                      | 76.9%   | 322                                                    |
| Greenville, NC Metro Area                             | 306,834               | 94,547                   | 73,463           | 44,718                                       | 60.9%   | 115                                                    |
| Greenville-Anderson-Greer, SC Metro Area              | 470,891               | 137,591                  | 416,139          | 339,602                                      | 81.6%   | 348                                                    |
| Gulfport-Biloxi, MS Metro Area                        | 198,925               | 63,831                   | 183,265          | 101,233                                      | 55.2%   | 378                                                    |
| Hagerstown-Martinsburg, MD-WV Metro Area              | 329,121               | 98,670                   | 117,107          | 80,886                                       | 69.1%   | 184                                                    |
| Hammond, LA Metro Area                                | 291,341               | 90,881                   | 61,013           | 41,453                                       | 67.9%   | 88                                                     |
| Hanford-Corcoran, CA Metro Area                       | 600,516               | 178,728                  | 45,520           | 42,185                                       | 92.7%   | 16                                                     |
| Harrisburg-Carlisle, PA Metro Area                    | 680,836               | 215,751                  | 250,373          | 225,939                                      | 90.2%   | 27                                                     |
| Harrisonburg, VA Metro Area                           | 362,687               | 107,291                  | 48,604           | 36,410                                       | 74.9%   | 76                                                     |
| Hartford-West Hartford-East Hartford, CT Metro Area   | 653,722               | 224,558                  | 418,291          | 352,770                                      | 84.3%   | 68                                                     |
| Hattiesburg, MS Metro Area                            | 293,441               | 93,394                   | 51,973           | 37,496                                       | 72.1%   | 80                                                     |
| Helena, MT Metro Area                                 | 616,808               | 185,229                  | 44,846           | 38,756                                       | 86.4%   | 21                                                     |
| Hickory-Lenoir-Morganton, NC Metro Area               | 351,228               | 103,751                  | 162,770          | 110,477                                      | 67.9%   | 202                                                    |
| Hilton Head Island-Bluffton-Port Royal, SC Metro Area | 582,897               | 172,842                  | 118,198          | 98,120                                       | 83.0%   | 58                                                     |
| Hinesville, GA Metro Area                             | 393,553               | 123,328                  | 34,577           | 24,308                                       | 70.3%   | 36                                                     |
| Homosassa Springs, FL Metro Area                      | 404,873               | 122,024                  | 85,023           | 72,344                                       | 85.1%   | 78                                                     |
| Hot Springs, AR Metro Area                            | 544,068               | 163,704                  | 45,050           | 40,450                                       | 89.8%   | 23                                                     |
| Houma-Bayou Cane-Thibodaux, LA Metro Area             | 367,751               | 118,661                  | 84,884           | 58,854                                       | 69.3%   | 131                                                    |
| Houston-Pasadena-The Woodlands, TX Metro Area         | 431,459               | 147,736                  | 2,832,962        | 2,102,104                                    | 74.2%   | 2,740                                                  |
| Huntington-Ashland, WV-KY-OH Metro Area               | 303,630               | 93,266                   | 175,270          | 123,519                                      | 70.5%   | 255                                                    |
| Huntsville, AL Metro Area                             | 317,237               | 93,018                   | 225,005          | 107,881                                      | 47.9%   | 321                                                    |
| Idaho Falls, ID Metro Area                            | 605,539               | 175,688                  | 60,491           | 56,244                                       | 93.0%   | 5                                                      |
| Indianapolis-Carmel-Greenwood, IN Metro Area          | 525,943               | 162,005                  | 881,841          | 735,486                                      | 83.4%   | 551                                                    |
| Iowa City, IA Metro Area                              | 456,650               | 151,553                  | 75,085           | 59,365                                       | 79.1%   | 60                                                     |
| Ithaca, NY Metro Area                                 | 286,953               | 103,629                  | 45,010           | 30,994                                       | 68.9%   | 63                                                     |

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|                                                     |                       |                          |                  | Number                                       | Percent |                                                        |
| Jackson, MI Metro Area                              | 400,972               | 128,726                  | 58,925           | 44,629                                       | 75.7%   | 70                                                     |
| Jackson, MS Metro Area                              | 360,533               | 112,345                  | 276,010          | 213,087                                      | 77.2%   | 266                                                    |
| Jackson, TN Metro Area                              | 334,875               | 101,323                  | 79,498           | 52,867                                       | 66.5%   | 98                                                     |
| Jacksonville, FL Metro Area                         | 414,999               | 126,585                  | 737,191          | 515,268                                      | 69.9%   | 927                                                    |
| Jacksonville, NC Metro Area                         | 365,783               | 111,546                  | 78,599           | 58,007                                       | 73.8%   | 107                                                    |
| Janesville-Beloit, WI Metro Area                    | 405,244               | 133,496                  | 63,880           | 55,014                                       | 86.1%   | 40                                                     |
| Jefferson City, MO Metro Area                       | 300,683               | 92,851                   | 65,122           | 34,688                                       | 53.3%   | 110                                                    |
| Johnson City, TN Metro Area                         | 405,254               | 118,138                  | 95,922           | 77,644                                       | 80.9%   | 77                                                     |
| Johnstown, PA Metro Area                            | 410,054               | 133,086                  | 61,629           | 53,553                                       | 86.9%   | 48                                                     |
| Jonesboro, AR Metro Area                            | 253,686               | 76,236                   | 62,521           | 30,579                                       | 48.9%   | 92                                                     |
| Joplin, MO-KS Metro Area                            | 245,751               | 77,789                   | 115,495          | 70,618                                       | 61.1%   | 256                                                    |
| Kahului-Wailuku, HI Metro Area                      | 1,168,251             | 319,763                  | 55,847           | 49,360                                       | 88.4%   | 6                                                      |
| Kalamazoo-Portage, MI Metro Area                    | 396,783               | 129,587                  | 106,892          | 71,343                                       | 66.7%   | 125                                                    |
| Kankakee, IL Metro Area                             | 437,435               | 156,061                  | 42,242           | 29,390                                       | 69.6%   | 47                                                     |
| Kansas City, MO-KS Metro Area                       | 459,936               | 148,008                  | 925,433          | 725,250                                      | 78.4%   | 940                                                    |
| Kennewick-Richland, WA Metro Area                   | 665,714               | 197,495                  | 111,427          | 96,425                                       | 86.5%   | 59                                                     |
| Killeen-Temple, TX Metro Area                       | 378,239               | 124,952                  | 187,773          | 160,736                                      | 85.6%   | 199                                                    |
| Kingsport-Bristol, TN-VA Metro Area                 | 364,644               | 107,744                  | 132,995          | 107,265                                      | 80.7%   | 146                                                    |
| Kingston, NY Metro Area                             | 942,627               | 312,011                  | 71,377           | 64,573                                       | 90.5%   | 9                                                      |
| Knoxville, TN Metro Area                            | 392,767               | 113,834                  | 404,636          | 308,531                                      | 76.2%   | 376                                                    |
| Kokomo, IN Metro Area                               | 408,261               | 127,501                  | 35,152           | 30,430                                       | 86.6%   | 32                                                     |
| La Crosse-Onalaska, WI-MN Metro Area                | 490,418               | 159,884                  | 107,187          | 92,155                                       | 86.0%   | 59                                                     |
| Lafayette, LA Metro Area                            | 376,562               | 118,090                  | 123,147          | 86,587                                       | 70.3%   | 145                                                    |
| Lafayette-West Lafayette, IN Metro Area             | 508,019               | 154,470                  | 91,562           | 80,196                                       | 87.6%   | 40                                                     |
| Lake Charles, LA Metro Area                         | 336,227               | 104,170                  | 126,242          | 89,553                                       | 70.9%   | 162                                                    |
| Lake Havasu City-Kingman, AZ Metro Area             | 361,048               | 103,820                  | 97,365           | 77,512                                       | 79.6%   | 94                                                     |
| Lakeland-Winter Haven, FL Metro Area                | 426,926               | 131,530                  | 339,083          | 282,828                                      | 83.4%   | 235                                                    |
| Lancaster, PA Metro Area                            | 659,155               | 208,548                  | 210,977          | 178,578                                      | 84.6%   | 96                                                     |
| Lansing-East Lansing, MI Metro Area                 | 415,046               | 137,969                  | 146,807          | 121,233                                      | 82.6%   | 138                                                    |
| Laredo, TX Metro Area                               | 373,914               | 127,450                  | 84,107           | 69,609                                       | 82.8%   | 91                                                     |
| Las Cruces, NM Metro Area                           | 478,697               | 143,075                  | 91,705           | 79,525                                       | 86.7%   | 55                                                     |
| Las Vegas-Henderson-North Las Vegas, NV Metro Area  | 498,974               | 143,447                  | 928,995          | 739,619                                      | 79.6%   | 736                                                    |
| Lawrence, KS Metro Area                             | 434,633               | 142,472                  | 52,578           | 40,521                                       | 77.1%   | 54                                                     |
| Lawton, OK Metro Area                               | 308,047               | 102,058                  | 48,398           | 36,773                                       | 76.0%   | 85                                                     |
| Lebanon, PA Metro Area                              | 372,373               | 120,802                  | 63,969           | 45,527                                       | 71.2%   | 95                                                     |
| Lewiston, ID-WA Metro Area                          | 469,434               | 141,731                  | 24,203           | 19,027                                       | 78.6%   | 28                                                     |
| Lewiston-Auburn, ME Metro Area                      | 510,961               | 159,107                  | 52,516           | 47,316                                       | 90.1%   | 25                                                     |
| Lexington-Fayette, KY Metro Area                    | 378,269               | 115,754                  | 232,899          | 165,698                                      | 71.1%   | 286                                                    |
| Lima, OH Metro Area                                 | 398,270               | 127,501                  | 44,477           | 37,883                                       | 85.2%   | 45                                                     |
| Lincoln, NE Metro Area                              | 441,598               | 149,446                  | 157,448          | 127,423                                      | 80.9%   | 131                                                    |
| Little Rock-North Little Rock-Conway, AR Metro Area | 415,756               | 127,782                  | 305,744          | 240,954                                      | 78.8%   | 221                                                    |
| Logan, UT-ID Metro Area                             | 660,170               | 188,393                  | 53,659           | 46,762                                       | 87.1%   | 21                                                     |
| Longview, TX Metro Area                             | 443,392               | 145,689                  | 106,844          | 95,066                                       | 89.0%   | 38                                                     |
| Longview-Kelso, WA Metro Area                       | 638,198               | 191,240                  | 46,012           | 40,024                                       | 87.0%   | 20                                                     |
| Los Angeles-Long Beach-Anaheim, CA Metro Area       | 699,584               | 204,267                  | 4,628,274        | 3,532,740                                    | 76.3%   | 2,522                                                  |
| Louisville/Jefferson County, KY-IN Metro Area       | 418,558               | 129,125                  | 624,512          | 454,986                                      | 72.9%   | 719                                                    |
| Lubbock, TX Metro Area                              | 394,677               | 134,982                  | 168,417          | 122,738                                      | 72.9%   | 169                                                    |
| Lynchburg, VA Metro Area                            | 444,457               | 129,980                  | 108,507          | 95,003                                       | 87.6%   | 65                                                     |
| Macon-Bibb County, GA Metro Area                    | 398,627               | 124,523                  | 86,695           | 70,631                                       | 81.5%   | 67                                                     |
| Madison, WI Metro Area                              | 619,942               | 203,339                  | 318,291          | 269,591                                      | 84.7%   | 197                                                    |
| Manchester-Nashua, NH Metro Area                    | 756,344               | 247,024                  | 176,807          | 149,780                                      | 84.7%   | 34                                                     |
| Manhattan, KS Metro Area                            | 447,832               | 148,919                  | 52,114           | 44,097                                       | 84.6%   | 51                                                     |
| Mankato, MN Metro Area                              | 414,061               | 131,258                  | 38,058           | 29,243                                       | 76.8%   | 40                                                     |
| Mansfield, OH Metro Area                            | 466,878               | 150,185                  | 52,680           | 43,472                                       | 82.5%   | 48                                                     |

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2025

| Metro Area                                                | Median New Home Price | Income Needed to Qualify | Total Households | Households Unable to Afford the Median Price |         | Additional Households Priced Out by a \$1,000 increase |
|-----------------------------------------------------------|-----------------------|--------------------------|------------------|----------------------------------------------|---------|--------------------------------------------------------|
|                                                           |                       |                          |                  | Number                                       | Percent |                                                        |
| McAllen-Edinburg-Mission, TX Metro Area                   | 393,298               | 133,590                  | 289,638          | 255,632                                      | 88.3%   | 237                                                    |
| Medford, OR Metro Area                                    | 618,325               | 181,620                  | 91,571           | 81,214                                       | 88.7%   | 35                                                     |
| Memphis, TN-MS-AR Metro Area                              | 374,040               | 114,870                  | 532,148          | 398,622                                      | 74.9%   | 628                                                    |
| Merced, CA Metro Area                                     | 579,984               | 170,320                  | 88,501           | 78,868                                       | 89.1%   | 34                                                     |
| Miami-Fort Lauderdale-West Palm Beach, FL Metro Area      | 701,441               | 219,146                  | 2,361,712        | 2,073,443                                    | 87.8%   | 319                                                    |
| Michigan City-La Porte, IN Metro Area                     | 456,829               | 140,072                  | 51,196           | 41,905                                       | 81.9%   | 42                                                     |
| Midland, MI Metro Area                                    | 387,873               | 128,329                  | 36,649           | 24,011                                       | 65.5%   | 43                                                     |
| Midland, TX Metro Area                                    | 414,867               | 136,916                  | 77,074           | 65,590                                       | 85.1%   | 67                                                     |
| Milwaukee-Waukesha, WI Metro Area                         | 646,160               | 208,619                  | 643,922          | 576,511                                      | 89.5%   | 76                                                     |
| Minneapolis-St. Paul-Bloomington, MN-WI Metro Area        | 501,200               | 158,810                  | 1,538,111        | 1,131,747                                    | 73.6%   | 1,116                                                  |
| Minot, ND Metro Area                                      | 337,379               | 110,413                  | 29,264           | 18,054                                       | 61.7%   | 47                                                     |
| Missoula, MT Metro Area                                   | 512,927               | 154,872                  | 64,398           | 56,388                                       | 87.6%   | 39                                                     |
| Mobile, AL Metro Area                                     | 367,867               | 112,732                  | 154,395          | 117,573                                      | 76.2%   | 158                                                    |
| Modesto, CA Metro Area                                    | 398,839               | 118,124                  | 183,326          | 126,366                                      | 68.9%   | 273                                                    |
| Monroe, LA Metro Area                                     | 452,723               | 139,583                  | 99,501           | 84,430                                       | 84.9%   | 57                                                     |
| Monroe, MI Metro Area                                     | 386,293               | 122,260                  | 62,916           | 39,619                                       | 63.0%   | 88                                                     |
| Montgomery, AL Metro Area                                 | 377,913               | 111,174                  | 156,835          | 111,885                                      | 71.3%   | 233                                                    |
| Morgantown, WV Metro Area                                 | 387,759               | 113,973                  | 58,159           | 44,232                                       | 76.1%   | 59                                                     |
| Morristown, TN Metro Area                                 | 410,146               | 119,523                  | 35,055           | 25,985                                       | 74.1%   | 33                                                     |
| Mount Vernon-Anacortes, WA Metro Area                     | 638,841               | 189,112                  | 57,933           | 49,768                                       | 85.9%   | 41                                                     |
| Muncie, IN Metro Area                                     | 431,367               | 134,743                  | 38,727           | 34,545                                       | 89.2%   | 25                                                     |
| Muskegon-Norton Shores, MI Metro Area                     | 370,668               | 117,695                  | 75,967           | 63,246                                       | 83.3%   | 92                                                     |
| Myrtle Beach-Conway-North Myrtle Beach, SC Metro Area     | 309,763               | 90,389                   | 88,515           | 57,766                                       | 65.3%   | 169                                                    |
| Napa, CA Metro Area                                       | 868,370               | 256,661                  | 51,452           | 45,144                                       | 87.7%   | 14                                                     |
| Naples-Marco Island, FL Metro Area                        | 752,605               | 222,553                  | 166,164          | 139,634                                      | 84.0%   | 29                                                     |
| Nashville-Davidson--Murfreesboro--Franklin, TN Metro Area | 445,491               | 129,430                  | 931,468          | 676,027                                      | 72.6%   | 926                                                    |
| New Haven, CT Metro Area                                  | 838,487               | 289,389                  | 105,892          | 92,571                                       | 87.4%   | 14                                                     |
| New Orleans-Metairie, LA Metro Area                       | 491,541               | 159,408                  | 254,580          | 218,171                                      | 85.7%   | 128                                                    |
| New York-Newark-Jersey City, NY-NJ Metro Area             | 824,653               | 270,456                  | 7,514,409        | 5,998,886                                    | 79.8%   | 1,355                                                  |
| Niles, MI Metro Area                                      | 639,256               | 200,597                  | 68,923           | 60,865                                       | 88.3%   | 27                                                     |
| North Port-Bradenton-Sarasota, FL Metro Area              | 487,536               | 147,984                  | 442,547          | 351,694                                      | 79.5%   | 223                                                    |
| Norwich-New London-Willimantic, CT Metro Area             | 638,695               | 213,665                  | 117,272          | 102,897                                      | 87.7%   | 83                                                     |
| Ocala, FL Metro Area                                      | 427,733               | 130,265                  | 188,231          | 154,891                                      | 82.3%   | 162                                                    |
| Odessa, TX Metro Area                                     | 414,087               | 139,216                  | 73,825           | 61,750                                       | 83.6%   | 66                                                     |
| Ogden, UT Metro Area                                      | 556,647               | 161,164                  | 192,960          | 153,600                                      | 79.6%   | 159                                                    |
| Oklahoma City, OK Metro Area                              | 483,266               | 156,939                  | 604,574          | 519,467                                      | 85.9%   | 325                                                    |
| Olympia-Lacey-Tumwater, WA Metro Area                     | 560,447               | 168,609                  | 122,253          | 92,925                                       | 76.0%   | 132                                                    |
| Omaha, NE-IA Metro Area                                   | 286,801               | 98,324                   | 408,281          | 222,555                                      | 54.5%   | 656                                                    |
| Orlando-Kissimmee-Sanford, FL Metro Area                  | 469,074               | 143,753                  | 1,113,371        | 883,643                                      | 79.4%   | 1,044                                                  |
| Oshkosh-Neenah, WI Metro Area                             | 549,195               | 180,942                  | 70,433           | 61,551                                       | 87.4%   | 38                                                     |
| Owensboro, KY Metro Area                                  | 230,987               | 72,333                   | 41,916           | 21,334                                       | 50.9%   | 82                                                     |
| Oxnard-Thousand Oaks-Ventura, CA Metro Area               | 772,074               | 226,647                  | 294,172          | 233,165                                      | 79.3%   | 59                                                     |
| Paducah, KY-IL Metro Area                                 | 361,930               | 115,205                  | 49,517           | 40,598                                       | 82.0%   | 42                                                     |
| Palm Bay-Melbourne-Titusville, FL Metro Area              | 642,143               | 198,354                  | 264,623          | 222,157                                      | 84.0%   | 126                                                    |
| Panama City-Panama City Beach, FL Metro Area              | 529,889               | 161,043                  | 115,511          | 101,496                                      | 87.9%   | 60                                                     |
| Parkersburg-Vienna, WV Metro Area                         | 337,744               | 100,712                  | 37,220           | 25,524                                       | 68.6%   | 38                                                     |
| Pensacola-Ferry Pass-Brent, FL Metro Area                 | 432,642               | 132,710                  | 198,502          | 153,788                                      | 77.5%   | 192                                                    |
| Peoria, IL Metro Area                                     | 357,562               | 128,288                  | 126,377          | 92,419                                       | 73.1%   | 147                                                    |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area    | 608,848               | 197,203                  | 2,484,730        | 2,010,673                                    | 80.9%   | 1,595                                                  |
| Phoenix-Mesa-Chandler, AZ Metro Area                      | 490,471               | 140,115                  | 1,986,090        | 1,466,252                                    | 73.8%   | 1,816                                                  |
| Pinehurst-Southern Pines, NC Metro Area                   | 435,510               | 127,158                  | 50,116           | 33,145                                       | 66.1%   | 62                                                     |
| Pittsburgh, PA Metro Area                                 | 518,393               | 166,317                  | 1,165,184        | 971,380                                      | 83.4%   | 633                                                    |
| Pittsfield, MA Metro Area                                 | 757,560               | 242,368                  | 59,691           | 52,835                                       | 88.5%   | 7                                                      |
| Pocatello, ID Metro Area                                  | 416,241               | 120,976                  | 27,194           | 22,225                                       | 81.7%   | 31                                                     |

**Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2025**

| Metro Area                                             | Median New Home Price | Income Needed to Qualify | Total Households | Households Unable to Afford the Median Price |         | Additional Households Priced Out by a \$1,000 increase |
|--------------------------------------------------------|-----------------------|--------------------------|------------------|----------------------------------------------|---------|--------------------------------------------------------|
|                                                        |                       |                          |                  | Number                                       | Percent |                                                        |
| Portland-South Portland, ME Metro Area                 | 794,389               | 241,851                  | 250,192          | 221,174                                      | 88.4%   | 34                                                     |
| Portland-Vancouver-Hillsboro, OR-WA Metro Area         | 758,528               | 227,641                  | 1,063,393        | 906,737                                      | 85.3%   | 162                                                    |
| Port St. Lucie, FL Metro Area                          | 453,062               | 143,341                  | 245,454          | 190,767                                      | 77.7%   | 191                                                    |
| Prescott Valley-Prescott, AZ Metro Area                | 553,584               | 157,745                  | 119,718          | 97,346                                       | 81.3%   | 64                                                     |
| Providence-Warwick, RI-MA Metro Area                   | 663,836               | 208,406                  | 674,162          | 565,114                                      | 83.8%   | 385                                                    |
| Provo-Orem-Lehi, UT Metro Area                         | 538,716               | 153,588                  | 242,236          | 181,199                                      | 74.8%   | 170                                                    |
| Pueblo, CO Metro Area                                  | 339,645               | 100,688                  | 70,551           | 50,674                                       | 71.8%   | 61                                                     |
| Punta Gorda, FL Metro Area                             | 469,245               | 147,261                  | 90,187           | 81,699                                       | 90.6%   | 44                                                     |
| Racine-Mount Pleasant, WI Metro Area                   | 617,218               | 202,075                  | 80,065           | 71,681                                       | 89.5%   | 42                                                     |
| Raleigh-Cary, NC Metro Area                            | 413,664               | 122,539                  | 691,872          | 424,894                                      | 61.4%   | 871                                                    |
| Rapid City, SD Metro Area                              | 410,974               | 131,081                  | 76,977           | 62,453                                       | 81.1%   | 69                                                     |
| Reading, PA Metro Area                                 | 726,608               | 240,448                  | 165,578          | 153,367                                      | 92.6%   | 15                                                     |
| Redding, CA Metro Area                                 | 406,644               | 122,364                  | 74,586           | 57,593                                       | 77.2%   | 72                                                     |
| Reno, NV Metro Area                                    | 475,602               | 136,269                  | 291,664          | 214,504                                      | 73.5%   | 282                                                    |
| Richmond, VA Metro Area                                | 386,973               | 116,198                  | 532,691          | 320,472                                      | 60.2%   | 614                                                    |
| Riverside-San Bernardino-Ontario, CA Metro Area        | 553,842               | 163,954                  | 1,538,358        | 1,201,384                                    | 78.1%   | 1,043                                                  |
| Roanoke, VA Metro Area                                 | 448,038               | 134,971                  | 136,121          | 106,320                                      | 78.1%   | 149                                                    |
| Rochester, MN Metro Area                               | 423,840               | 135,083                  | 86,221           | 61,043                                       | 70.8%   | 90                                                     |
| Rochester, NY Metro Area                               | 559,998               | 202,511                  | 427,942          | 387,334                                      | 90.5%   | 268                                                    |
| Rockford, IL Metro Area                                | 387,999               | 142,028                  | 137,778          | 103,444                                      | 75.1%   | 145                                                    |
| Rocky Mount, NC Metro Area                             | 327,452               | 99,751                   | 62,686           | 49,797                                       | 79.4%   | 81                                                     |
| Rome, GA Metro Area                                    | 319,864               | 100,633                  | 37,336           | 26,478                                       | 70.9%   | 51                                                     |
| Sacramento-Roseville-Folsom, CA Metro Area             | 637,895               | 189,678                  | 896,619          | 723,621                                      | 80.7%   | 631                                                    |
| Saginaw, MI Metro Area                                 | 313,613               | 106,683                  | 73,092           | 55,754                                       | 76.3%   | 96                                                     |
| St. Cloud, MN Metro Area                               | 386,485               | 121,350                  | 75,732           | 55,326                                       | 73.1%   | 99                                                     |
| St. George, UT Metro Area                              | 462,466               | 131,425                  | 73,171           | 49,896                                       | 68.2%   | 77                                                     |
| St. Joseph, MO-KS Metro Area                           | 329,714               | 103,768                  | 48,347           | 32,988                                       | 68.2%   | 75                                                     |
| St. Louis, MO-IL Metro Area                            | 509,464               | 165,468                  | 1,202,891        | 989,923                                      | 82.3%   | 690                                                    |
| Salem, OR Metro Area                                   | 591,989               | 177,478                  | 163,844          | 135,221                                      | 82.5%   | 86                                                     |
| Salinas, CA Metro Area                                 | 788,688               | 231,092                  | 131,689          | 112,673                                      | 85.6%   | 16                                                     |
| Salisbury, MD Metro Area                               | 311,621               | 94,359                   | 3,569            | 2,148                                        | 60.2%   | 6                                                      |
| Salt Lake City-Murray, UT Metro Area                   | 567,008               | 163,687                  | 487,695          | 365,728                                      | 75.0%   | 317                                                    |
| San Angelo, TX Metro Area                              | 458,704               | 152,885                  | 48,127           | 40,328                                       | 83.8%   | 35                                                     |
| San Antonio-New Braunfels, TX Metro Area               | 444,451               | 148,697                  | 1,015,804        | 841,305                                      | 82.8%   | 559                                                    |
| San Diego-Chula Vista-Carlsbad, CA Metro Area          | 794,240               | 232,169                  | 1,199,295        | 986,317                                      | 82.2%   | 244                                                    |
| Sandusky, OH Metro Area                                | 581,273               | 184,996                  | 138,489          | 128,015                                      | 92.4%   | 96                                                     |
| San Francisco-Oakland-Fremont, CA Metro Area           | 1,081,167             | 318,757                  | 1,813,168        | 1,282,108                                    | 70.7%   | 391                                                    |
| San Jose-Sunnyvale-Santa Clara, CA Metro Area          | 1,504,691             | 437,963                  | 703,388          | 636,306                                      | 90.5%   | 259                                                    |
| San Luis Obispo-Paso Robles, CA Metro Area             | 775,827               | 227,437                  | 107,478          | 85,724                                       | 79.8%   | 49                                                     |
| Santa Cruz-Watsonville, CA Metro Area                  | 1,299,811             | 379,656                  | 105,472          | 94,191                                       | 89.3%   | 21                                                     |
| Santa Fe, NM Metro Area                                | 538,549               | 157,520                  | 69,402           | 55,206                                       | 79.5%   | 35                                                     |
| Santa Maria-Santa Barbara, CA Metro Area               | 692,748               | 202,288                  | 151,094          | 111,997                                      | 74.1%   | 78                                                     |
| Santa Rosa-Petaluma, CA Metro Area                     | 579,651               | 171,281                  | 188,956          | 132,032                                      | 69.9%   | 119                                                    |
| Savannah, GA Metro Area                                | 397,964               | 122,180                  | 169,863          | 125,967                                      | 74.2%   | 236                                                    |
| Scranton--Wilkes-Barre, PA Metro Area                  | 667,340               | 219,078                  | 237,739          | 220,690                                      | 92.8%   | 86                                                     |
| Seattle-Tacoma-Bellevue, WA Metro Area                 | 765,954               | 229,144                  | 1,660,404        | 1,240,935                                    | 74.7%   | 1,035                                                  |
| Sebastian-Vero Beach-West Vero Corridor, FL Metro Area | 746,857               | 228,643                  | 74,118           | 67,918                                       | 91.6%   | 8                                                      |
| Sebring, FL Metro Area                                 | 358,830               | 111,851                  | 46,433           | 34,563                                       | 74.4%   | 46                                                     |
| Sheboygan, WI Metro Area                               | 489,397               | 156,234                  | 48,515           | 44,038                                       | 90.8%   | 30                                                     |
| Sherman-Denison, TX Metro Area                         | 463,197               | 154,679                  | 60,397           | 49,060                                       | 81.2%   | 39                                                     |
| Shreveport-Bossier City, LA Metro Area                 | 424,593               | 130,481                  | 178,617          | 151,936                                      | 85.1%   | 119                                                    |
| Sierra Vista-Douglas, AZ Metro Area                    | 150,893               | 44,537                   | 52,848           | 19,424                                       | 36.8%   | 113                                                    |
| Sioux City, IA-NE-SD Metro Area                        | 390,084               | 129,392                  | 48,920           | 34,852                                       | 71.2%   | 72                                                     |
| Sioux Falls, SD-MN Metro Area                          | 323,701               | 103,202                  | 143,310          | 92,238                                       | 64.4%   | 200                                                    |

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2025

| Metro Area                                              | Median New Home Price | Income Needed to Qualify | Total Households | Households Unable to Afford the Median Price |         | Additional Households Priced Out by a \$1,000 increase |
|---------------------------------------------------------|-----------------------|--------------------------|------------------|----------------------------------------------|---------|--------------------------------------------------------|
|                                                         |                       |                          |                  | Number                                       | Percent |                                                        |
| South Bend-Mishawaka, IN-MI Metro Area                  | 463,832               | 144,448                  | 131,983          | 106,466                                      | 80.7%   | 96                                                     |
| Spartanburg, SC Metro Area                              | 286,673               | 84,699                   | 178,329          | 110,325                                      | 61.9%   | 256                                                    |
| Spokane-Spokane Valley, WA Metro Area                   | 554,416               | 166,646                  | 237,311          | 192,936                                      | 81.3%   | 165                                                    |
| Springfield, IL Metro Area                              | 390,845               | 138,912                  | 100,018          | 79,160                                       | 79.1%   | 113                                                    |
| Springfield, MA Metro Area                              | 794,825               | 259,134                  | 81,667           | 75,984                                       | 93.0%   | 8                                                      |
| Springfield, MO Metro Area                              | 417,475               | 128,306                  | 202,841          | 170,925                                      | 84.3%   | 161                                                    |
| Springfield, OH Metro Area                              | 455,262               | 147,725                  | 53,927           | 50,938                                       | 94.5%   | 30                                                     |
| State College, PA Metro Area                            | 760,774               | 234,344                  | 65,759           | 59,631                                       | 90.7%   | 5                                                      |
| Staunton-Stuarts Draft, VA Metro Area                   | 392,061               | 114,757                  | 62,262           | 45,784                                       | 73.5%   | 75                                                     |
| Stockton-Lodi, CA Metro Area                            | 746,571               | 221,321                  | 270,527          | 227,835                                      | 84.2%   | 153                                                    |
| Sumter, SC Metro Area                                   | 255,189               | 76,955                   | 22,190           | 12,728                                       | 57.4%   | 32                                                     |
| Syracuse, NY Metro Area                                 | 516,253               | 185,280                  | 268,468          | 239,358                                      | 89.2%   | 183                                                    |
| Tallahassee, FL Metro Area                              | 296,364               | 91,329                   | 179,831          | 112,206                                      | 62.4%   | 264                                                    |
| Tampa-St. Petersburg-Clearwater, FL Metro Area          | 435,557               | 133,932                  | 1,420,222        | 1,120,449                                    | 78.9%   | 1,268                                                  |
| Terre Haute, IN Metro Area                              | 260,689               | 81,346                   | 57,474           | 34,814                                       | 60.6%   | 98                                                     |
| Texarkana, TX-AR Metro Area                             | 456,304               | 144,789                  | 69,168           | 60,410                                       | 87.3%   | 38                                                     |
| Toledo, OH Metro Area                                   | 375,519               | 125,407                  | 213,323          | 174,168                                      | 81.6%   | 181                                                    |
| Topeka, KS Metro Area                                   | 324,738               | 110,946                  | 90,348           | 70,544                                       | 78.1%   | 142                                                    |
| Traverse City, MI Metro Area                            | 345,564               | 104,845                  | 75,726           | 48,686                                       | 64.3%   | 111                                                    |
| Trenton-Princeton, NJ Metro Area                        | 552,612               | 194,967                  | 148,829          | 109,941                                      | 73.9%   | 97                                                     |
| Tucson, AZ Metro Area                                   | 580,710               | 171,648                  | 464,036          | 398,467                                      | 85.9%   | 215                                                    |
| Tulsa, OK Metro Area                                    | 405,563               | 129,549                  | 417,225          | 323,988                                      | 77.7%   | 517                                                    |
| Tuscaloosa, AL Metro Area                               | 408,520               | 120,462                  | 111,271          | 85,693                                       | 77.0%   | 109                                                    |
| Twin Falls, ID Metro Area                               | 472,211               | 138,748                  | 42,629           | 33,997                                       | 79.8%   | 47                                                     |
| Tyler, TX Metro Area                                    | 451,376               | 146,086                  | 84,228           | 67,904                                       | 80.6%   | 66                                                     |
| Urban Honolulu, HI Metro Area                           | 899,602               | 250,609                  | 338,612          | 285,359                                      | 84.3%   | 59                                                     |
| Utica-Rome, NY Metro Area                               | 362,996               | 126,774                  | 124,982          | 93,632                                       | 74.9%   | 155                                                    |
| Valdosta, GA Metro Area                                 | 355,374               | 111,556                  | 65,536           | 55,790                                       | 85.1%   | 43                                                     |
| Vallejo, CA Metro Area                                  | 513,131               | 152,516                  | 154,754          | 112,207                                      | 72.5%   | 126                                                    |
| Victoria, TX Metro Area                                 | 396,576               | 134,645                  | 38,520           | 28,230                                       | 73.3%   | 51                                                     |
| Vineland, NJ Metro Area                                 | 364,474               | 129,379                  | 53,536           | 45,277                                       | 84.6%   | 53                                                     |
| Virginia Beach-Chesapeake-Norfolk, VA-NC Metro Area     | 452,199               | 138,380                  | 699,427          | 519,175                                      | 74.2%   | 592                                                    |
| Visalia, CA Metro Area                                  | 497,834               | 146,935                  | 150,181          | 130,052                                      | 86.6%   | 84                                                     |
| Waco, TX Metro Area                                     | 374,593               | 124,384                  | 137,392          | 107,525                                      | 78.3%   | 169                                                    |
| Walla Walla, WA Metro Area                              | 567,112               | 171,353                  | 24,915           | 22,422                                       | 90.0%   | 10                                                     |
| Warner Robins, GA Metro Area                            | 416,377               | 128,878                  | 82,397           | 62,897                                       | 76.3%   | 86                                                     |
| Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area | 510,407               | 154,882                  | 2,383,595        | 1,387,952                                    | 58.2%   | 2,235                                                  |
| Waterloo-Cedar Falls, IA Metro Area                     | 408,200               | 135,885                  | 66,667           | 53,335                                       | 80.0%   | 77                                                     |
| Watertown-Fort Drum, NY Metro Area                      | 332,306               | 110,737                  | 58,910           | 48,641                                       | 82.6%   | 98                                                     |
| Wausau, WI Metro Area                                   | 432,521               | 141,148                  | 40,744           | 32,219                                       | 79.1%   | 43                                                     |
| Weirton-Steubenville, WV-OH Metro Area                  | 238,189               | 73,719                   | 51,719           | 33,232                                       | 64.3%   | 102                                                    |
| Wenatchee-East Wenatchee, WA Metro Area                 | 730,735               | 215,965                  | 52,068           | 43,826                                       | 84.2%   | 22                                                     |
| Wheeling, WV-OH Metro Area                              | 316,175               | 96,760                   | 67,558           | 45,226                                       | 66.9%   | 98                                                     |
| Wichita, KS Metro Area                                  | 444,041               | 148,569                  | 277,782          | 225,444                                      | 81.2%   | 241                                                    |
| Wichita Falls, TX Metro Area                            | 465,992               | 161,323                  | 55,112           | 49,510                                       | 89.8%   | 30                                                     |
| Wildwood-The Villages, FL Metro Area                    | 376,774               | 113,796                  | 77,105           | 62,081                                       | 80.5%   | 98                                                     |
| Williamsport, PA Metro Area                             | 480,471               | 153,490                  | 46,999           | 38,510                                       | 81.9%   | 32                                                     |
| Wilmington, NC Metro Area                               | 420,435               | 126,682                  | 521,255          | 390,299                                      | 74.9%   | 453                                                    |
| Winchester, VA-WV Metro Area                            | 376,452               | 109,683                  | 58,926           | 34,796                                       | 59.0%   | 75                                                     |
| Winston-Salem, NC Metro Area                            | 433,360               | 129,451                  | 322,146          | 254,162                                      | 78.9%   | 312                                                    |
| Worcester, MA Metro Area                                | 768,445               | 243,479                  | 257,309          | 220,802                                      | 85.8%   | 44                                                     |
| Yakima, WA Metro Area                                   | 562,964               | 170,103                  | 93,121           | 82,133                                       | 88.2%   | 36                                                     |
| York-Hanover, PA Metro Area                             | 617,724               | 202,328                  | 183,554          | 158,616                                      | 86.4%   | 95                                                     |
| Youngstown-Warren, OH Metro Area                        | 353,758               | 115,016                  | 123,610          | 97,945                                       | 79.2%   | 115                                                    |

**Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2025**

| Metro Area               | Median New Home Price | Income Needed to Qualify | Total Households | Households Unable to Afford the Median Price |         | Additional Households Priced Out by a \$1,000 increase |
|--------------------------|-----------------------|--------------------------|------------------|----------------------------------------------|---------|--------------------------------------------------------|
|                          |                       |                          |                  | Number                                       | Percent |                                                        |
| Yuba City, CA Metro Area | 623,373               | 185,698                  | 61,426           | 57,238                                       | 93.2%   | 6                                                      |
| Yuma, AZ Metro Area      | 267,073               | 78,302                   | 90,047           | 66,247                                       | 73.6%   | 192                                                    |