

Housing Opportunity Index: 2nd Quarter 2015

Areas with Population of 500,000 or more in 2014

10 Most Affordable Metro Areas	10 Least Affordable Metro Areas
<ol style="list-style-type: none"> 1 Youngstown-Warren-Boardman, OH-PA 2 Syracuse, NY 3 Indianapolis-Carmel, IN 4 Scranton--Wilkes-Barre, PA 5 Cincinnati-Middletown, OH-KY-IN 6 Toledo, OH 7 Buffalo-Niagara Falls, NY 8 Lancaster, PA 9 Warren-Troy-Farmington Hills, MI ^^ 10 Akron, OH 	<ol style="list-style-type: none"> 1 San Francisco-San Mateo-Redwood City, CA ^^ 2 Los Angeles-Long Beach-Glendale, CA ^^ 3 Santa Ana-Anaheim-Irvine, CA ^^ 4 San Jose-Sunnyvale-Santa Clara, CA 5 New York-White Plains-Wayne, NY-NJ ^^ 5 Santa Rosa-Petaluma, CA 7 San Diego-Carlsbad-San Marcos, CA 8 Oxnard-Thousand Oaks-Ventura, CA 9 Oakland-Fremont-Hayward, CA ^^ 10 Stockton, CA

Areas with Population under 500,000 in 2014

10 Most Affordable Metro Areas	10 Least Affordable Metro Areas
<ol style="list-style-type: none"> 1 Kokomo, IN 2 Davenport-Moline-Rock Island, IA-IL 3 Lima, OH 4 Elmira, NY 5 Cumberland, MD-WV 5 Utica-Rome, NY 7 Elizabethtown, KY 8 Battle Creek, MI 9 Fairbanks, AK 10 Monroe, MI 	<ol style="list-style-type: none"> 1 Santa Cruz-Watsonville, CA 2 Napa, CA 3 Salinas, CA 4 San Luis Obispo-Paso Robles, CA 5 Santa Barbara-Santa Maria-Goleta, CA 6 Bend, OR 7 Ocean City, NJ 8 Vallejo-Fairfield, CA 9 Naples-Marco Island, FL 10 Laredo, TX

Sales Transaction Data: Core Logic

Interest Rates: Federal Housing Finance Agency

Median Household Income: Housing & Urban Development Department (HUD)

Property Taxes & Insurance: Bureau of the Census

Population: Bureau of the Census

^^ Indicate Metropolitan Divisions. All others are Metropolitan Statistical Areas.