

Nearly 77% of U.S. Households Cannot Afford a Median-Priced New Home

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This article updates NAHB’s analysis showing how rising home prices and interest rates affect the affordability of housing. One of the main results is that affordability is a serious problem even before any further price or interest rate increases. NAHB’s estimates for 2024 show that 103.5 million households—76.9% of all U.S. households—are already not able to afford a median priced new home (\$495,750¹).

The 2024 estimates further indicate that a \$1,000 increase in the median price of a new home would price an additional 106,031 households out of the market, and that a 25-basis point increase in the 30-year fixed mortgage rate (from 6.50% to 6.75%) would price approximately 1.1 million households from the housing market. In addition to the national numbers, the article includes equivalent affordability and priced-out results for individual states and more than 300 metropolitan areas.

The Priced-Out Methodology and Data

The NAHB priced-out model uses the ability to qualify a mortgage to measure housing affordability. This method is generally relevant because most home buyers finance their new home purchase with conventional loans, following widely recognized underwriting standards. The standard NAHB adopts for its priced-out estimates is that the sum of the mortgage payment (including the principal amount, loan interest, property tax, homeowners’ property and private mortgage insurance premiums (PITI), is no more than 28 percent of monthly gross household income.

¹ The 2024 US median new home price is estimated by projecting the 2022 preliminary median new home price using the NAHB forecast of the Case-Shiller Home Price Index.

As a result, the number of households that qualify for mortgages for a certain priced home depends on the household income distribution in an area and the mortgage interest rate at that time. The most recent detailed household income distributions for all states and metro areas are from the 2022 American Community Survey (ACS). NAHB adjusts the income distributions to reflect the income and population changes that may happen from 2022 to 2024. The income distribution is adjusted for inflation using the 2023 median family income at the state² and metro³ levels and then extrapolated into 2024. The number of households in 2024 is projected by the growth rate of households from 2021 to 2022.

Other key assumptions in the NAHB's calculation include a standard 10% down payment and a 30-year fixed rate mortgage at an interest rate of 6.55% with zero points. For a loan with this down payment, private mortgage insurance is required by lenders and thus included as part of PITI. The model assumes the annual private mortgage insurance premium is 73 basis points,⁴ based on the standard assumption of a national median credit score of 738⁵ and 10% down payment and 30-year fixed mortgage rate. Effective local property tax rates and homeowner insurance rates are derived from the 2022 American Community Survey (ACS)⁶, with the U.S. average effective property tax rate being \$9.05 per \$1,000 of property value and average homeowner insurance at \$3.24 per \$1,000 of property value.

To calculate median new home prices across states and metropolitan areas, NAHB relies on data from the Census Bureau's Building Permits Survey and the Survey of Construction. Initially, we determine the average value of new home permits for each state and metro area using data from the 2022 Building Permits Survey. It is important to note that permit values typically represent construction costs only and exclude the cost of raw land, brokerage commissions, marketing or financing costs. To convert from average permit values to median new home prices, NAHB employs scaling mark-ups ratios. These ratios are derived by comparing the median new home

² The state median family income is published by Department of Housing and Urban Development (HUD).

³ The MSA median family income is calculated by HUD and published by Federal Financial Institutions Examination Council (FFIEC).

⁴ Private mortgage insurance premium (PMI) is obtained from the PMI Cost Calculator(<https://www.hsh.com/calc-pmionly.html>)

⁵ Median credit score information is shown in the article "Four ways today's high home prices affect the larger economy" October 2018 Urban Institute <https://www.urban.org/urban-wire/four-ways-todays-high-home-prices-affect-larger-economy>

⁶ Producing metro level estimates from the ACS PUMS involves aggregating Public Use Microdata Area (PUMA) level data according to the latest definitions of metropolitan areas. Due to complexity of these procedures and since metro level insurance rates tend to remain stable over time, NAHB revises these estimates only periodically.

prices to the average permit values for each division, as estimated from the Survey of Construction. Furthermore, to manage the extreme estimates in median new home prices, NAHB implements a quantile-based flooring and capping method. This method identifies outliers by comparing the estimated median new home prices to the median values of newly built homes from the American Community Survey. The outliers are then adjusted by setting a cap at the 90th percentile value and establishing a floor at the 10th percentile value, making sure that the estimates reflect a more accurate and realistic range of new home prices. Finally, the median new home prices are projected forward to 2024 using the latest NAHB home price forecasts.

U.S. Priced-Out Estimates

Under these assumptions, this minimum income required to purchase a \$495,750 new home at the mortgage rate of 6.5% is \$151,947. With the total number of 134.6 million households in the United States, approximately 103.5 million, or about 76.9%, would not be able to afford a new median priced home valued at \$495,750 in 2024. A \$1,000 home price increase will further price 106,031 households out of the market for this home. These are the households that can qualify for a mortgage before a \$1,000 increase but not afterwards, as shown in Table 1 below.

Table 1. US Households Priced Out of the Market by Increases in House Prices, 2024

Area	Mortgage Rate	House Price	Monthly Mortgage Payment	Taxes and Insurance	Minimum Income Needed	Households Unable to Afford the Median Price	
						Number	Percent
United States	6.50%	\$495,750	\$3,038	\$508	\$151,947	103,546,603	76.9%
United States	6.50%	\$496,750	\$3,044	\$509	\$152,254	103,652,634	77.0%
Difference		\$1,000	\$6	\$1	\$306	106,031	0.1%

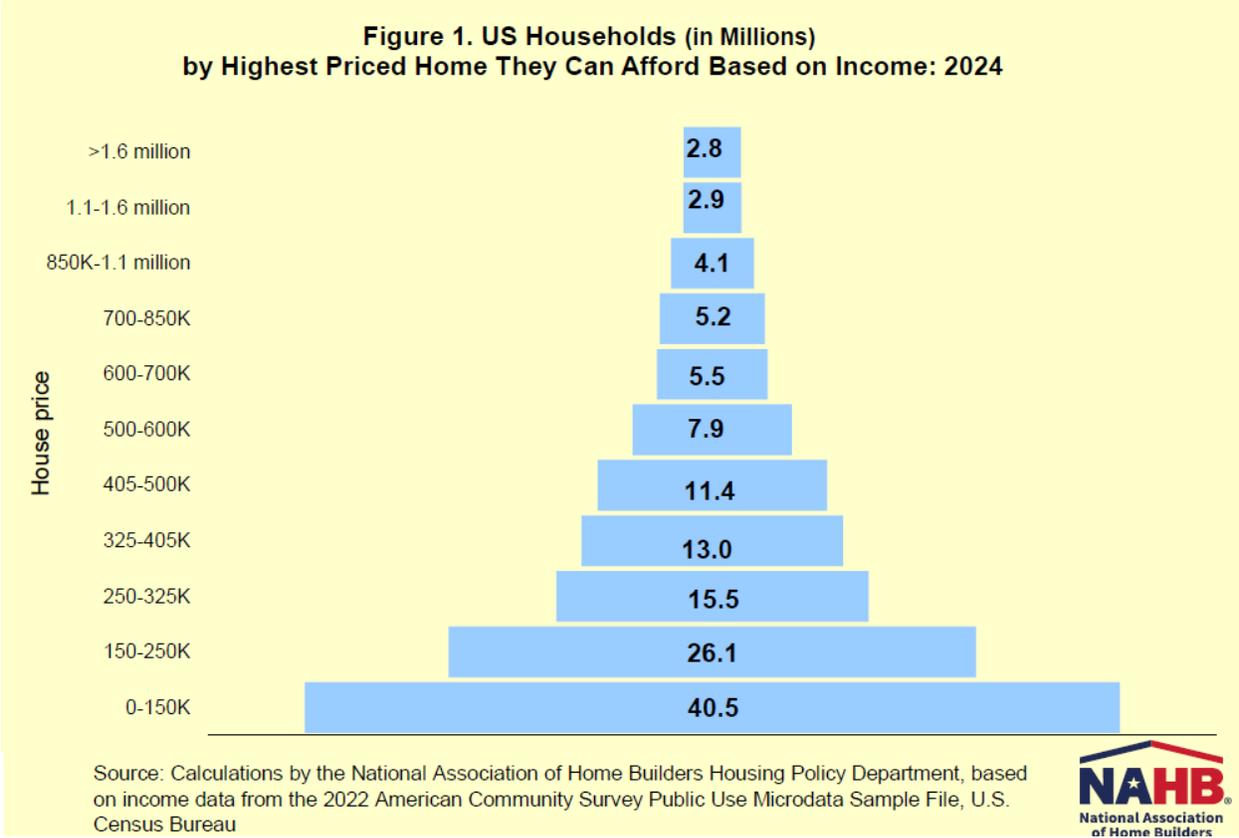
Calculations assume a 10% down payment and a 73 basis point fee for private mortgage insurance.

A Household Qualifies for a Mortgage if Mortgage Payments, Taxes, and Insurance are 28% of Income

US Household Income Distribution for 2024			
Income Range:		Households	Cumulative
\$0	to \$10,898	7,381,619	7,381,619
\$10,899	to \$16,347	5,013,358	12,394,977
\$16,348	to \$21,797	4,353,587	16,748,564
\$21,798	to \$27,246	4,783,778	21,532,342
\$27,247	to \$32,695	4,671,515	26,203,857
\$32,696	to \$38,145	5,100,462	31,304,319
\$38,146	to \$43,594	4,764,678	36,068,996
\$43,595	to \$49,044	5,060,574	41,129,570
\$49,045	to \$54,493	4,518,329	45,647,898
\$54,494	to \$65,392	9,262,585	54,910,483
\$65,393	to \$81,740	12,610,027	67,520,510
\$81,741	to \$108,987	17,263,671	84,784,181
\$108,988	to \$136,234	13,326,848	98,111,029
\$136,235	to \$163,481	9,425,932	107,536,962
\$163,482	to \$217,975	11,687,962	119,224,923
\$217,976	to More	15,426,452	134,651,375

NAHB uses similar calculations and assumptions to create a housing affordability pyramid showing the number of households able to purchase a home at each step. For example, the minimum income required to purchase a \$150,000 home at the mortgage rate of 6.5% is \$45,975. In 2024, about 40.5 million households in the U.S. are estimated to have incomes no more than that threshold and, therefore, can only afford to buy homes priced no more than \$150,000. These 40.5 million households form the bottom step of the pyramid (Figure 1). Of the remaining households who can afford a home priced at \$150,000, 26.1 million can only afford to pay a top price of somewhere between \$150,000 and \$250,000 (the second step on the pyramid). Each step represents a maximum affordable price range for fewer and fewer households. Housing

affordability is a great concern for households with annual income at the lower end of the distribution.



State and Local Estimates

The 2024 priced-out estimates for all states and the District of Columbia are shown in Table 2. This table presents the projected 2024 median new home price estimates and the minimum income to secure a mortgage, the number and the percent of households who cannot afford the new homes. It also shows how a \$1,000 increase in price could impact the number of households. Vermont stands out as the state with the highest share of households unable to afford the median-priced new home before any price changes, with approximately 92% of its households falling short on the income needed for a mortgage to buy a median-priced new homes. Connecticut and Hawaii follow closely, with 89% and 88.5% of households respectively,

facing similar affordability challenges for new homes at the median prices. On the other hand, Virginia is the state with better affordability, where the median new home price is \$462,000, however, around 66% of households still find these new homes unaffordable.

Table 3 shows the 2024 priced-out estimates for over 300 metropolitan statistical areas and metro divisions, focusing on those with populations exceeding 650,000. San Jose-Sunnyvale-Santa Clara metro area in California stands out due to its exceptionally high median new home price of \$1,685,593, requiring a minimum household income of \$487,773. This makes it the metro area with the highest percentage of households unable to afford the median-priced new homes. In contrast, the Washington, DC metro area presents a more accessible market, where around 37% households are capable of purchasing new median-priced homes. This indicates a relatively higher level of affordability compared to San Jose metro area.

Interest Rates

The NAHB 2024 priced-out estimates also present how interest rates affect the number of households that would be priced out of the new home market. If mortgage interest rate increase, the monthly mortgage payments will rise as well and therefore higher household income thresholds are needed to qualify for a mortgage loan. Table 4 shows the number of households priced out of the market for a new median priced home at \$ 495,750 by each 25 basis-point increase in interest rate from 3.75% to 8.25%. When interest rates increase from 6.5% to 6.75%, around 1.13 million households can no longer afford buying median-priced new homes. Moreover, about 917,000 households would be squeezed out of the market if interest rate goes up to 7.25% from 7%. This diminishing effect happens because only a few households at the smaller end of household income distribution will be affected. In contrast, when interest rates are relatively low, a 25 basis-point increase would affect a larger number of households at the larger section of the income distribution. If the mortgage interest rate goes down from 6.5% to 5.5%, around 4.4 million more households will qualify the mortgage for the new homes at the median price of \$495,750.

Table 4. U.S. Households Priced Out of the Market by an Increase in Interest Rates, 2024

Mortgage Rate	Median New House Price	Monthly Mortgage Payment	Taxes and Insurance	Minimum Income Needed	Households That Can Afford House	Change in Households	Cumulative Change
3.75%	\$495,750	\$2,255	\$523	\$119,084	44,929,078		
4.00%	\$495,750	\$2,322	\$523	\$121,942	43,531,329	-1,397,749	-1,397,749
4.25%	\$495,750	\$2,390	\$523	\$124,840	42,113,695	-1,417,634	-2,815,383
4.50%	\$495,750	\$2,458	\$523	\$127,778	40,676,592	-1,437,103	-4,252,486
4.75%	\$495,750	\$2,528	\$523	\$130,755	39,220,449	-1,456,143	-5,708,629
5.00%	\$495,750	\$2,598	\$523	\$133,771	37,745,699	-1,474,750	-7,183,379
5.25%	\$495,750	\$2,669	\$523	\$136,823	36,336,959	-1,408,740	-8,592,119
5.50%	\$495,750	\$2,741	\$523	\$139,911	35,268,511	-1,068,448	-9,660,567
5.75%	\$495,750	\$2,814	\$523	\$143,035	34,187,855	-1,080,656	-10,741,223
6.00%	\$495,750	\$2,888	\$523	\$146,193	33,095,316	-1,092,539	-11,833,762
6.25%	\$495,750	\$2,962	\$523	\$149,385	31,991,219	-1,104,097	-12,937,859
6.50%	\$495,750	\$3,038	\$523	\$152,609	30,875,890	-1,115,329	-14,053,188
6.75%	\$495,750	\$3,114	\$523	\$155,864	29,749,658	-1,126,232	-15,179,420
7.00%	\$495,750	\$3,190	\$523	\$159,150	28,612,848	-1,136,810	-16,316,230
7.25%	\$495,750	\$3,268	\$523	\$162,466	27,465,785	-1,147,063	-17,463,293
7.50%	\$495,750	\$3,346	\$523	\$165,811	26,614,938	-850,847	-18,314,140
7.75%	\$495,750	\$3,424	\$523	\$169,183	25,891,659	-723,279	-19,037,419
8.00%	\$495,750	\$3,504	\$523	\$172,582	25,162,620	-729,039	-19,766,458
8.25%	\$495,750	\$3,584	\$523	\$176,007	24,428,018	-734,602	-20,501,060

Table 2 Households Priced Out of the Market by a \$1,000 Price Increase, 2024

State	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	
United States	495,750	151,947	134,651,375	103,546,603	76.9%	106,031
Alabama	391,725	115,091	2,117,900	1,599,770	75.5%	2,166
Alaska	423,327	132,871	281,218	197,940	70.4%	289
Arizona	546,656	156,476	2,916,825	2,357,029	80.8%	2,243
Arkansas	525,946	158,366	1,283,978	1,131,542	88.1%	711
California	641,531	187,726	13,796,941	10,514,739	76.2%	7,905
Colorado	649,738	188,089	2,534,375	2,011,048	79.4%	1,442
Connecticut	941,884	319,368	1,444,339	1,285,181	89.0%	247
Delaware	448,957	130,187	416,030	313,980	75.5%	415
District of Columbia	758,028	218,973	342,299	261,432	76.4%	72
Florida	460,231	140,606	9,372,638	7,380,584	78.7%	6,926
Georgia	436,090	132,021	4,281,489	3,122,962	72.9%	4,687
Hawaii	1,082,897	300,609	504,459	446,229	88.5%	66
Idaho	589,614	168,995	766,056	656,168	85.7%	278
Illinois	454,101	157,418	5,188,326	4,005,760	77.2%	4,728
Indiana	466,433	141,971	2,820,439	2,269,221	80.5%	1,964
Iowa	433,159	143,356	1,394,218	1,108,034	79.5%	1,190
Kansas	433,159	142,880	1,208,518	966,102	79.9%	1,005
Kentucky	384,851	118,091	1,917,807	1,472,408	76.8%	1,985
Louisiana	485,731	149,079	1,884,698	1,608,645	85.4%	1,222
Maine	400,672	123,051	629,460	449,239	71.4%	702
Maryland	570,135	174,902	2,417,176	1,743,877	72.1%	1,524
Massachusetts	1,033,271	319,186	2,876,933	2,481,484	86.3%	500
Michigan	448,520	143,593	4,166,858	3,294,682	79.1%	3,222
Minnesota	496,138	155,486	2,406,745	1,791,238	74.4%	2,199
Mississippi	295,835	92,451	1,186,735	802,689	67.6%	1,568
Missouri	459,957	143,089	2,631,496	2,107,440	80.1%	1,840
Montana	514,917	153,287	495,863	405,589	81.8%	315
Nebraska	395,594	132,642	838,641	613,293	73.1%	1,036
Nevada	554,458	158,290	1,212,431	1,007,715	83.1%	948
New Hampshire	832,386	274,065	576,073	500,506	86.9%	82
New Jersey	576,141	199,710	3,555,355	2,736,552	77.0%	2,591
New Mexico	440,032	132,466	877,371	715,694	81.6%	629
New York	457,985	149,861	8,023,423	5,771,774	71.9%	6,810
North Carolina	467,506	139,128	4,548,905	3,556,505	78.2%	3,202
North Dakota	486,308	153,585	350,176	289,084	82.6%	299
Ohio	433,159	140,278	4,970,051	3,920,101	78.9%	3,739
Oklahoma	499,690	157,774	1,624,845	1,406,344	86.6%	1,105
Oregon	695,007	206,656	1,774,820	1,539,195	86.7%	812
Pennsylvania	565,618	181,095	5,426,725	4,532,599	83.5%	2,603
Rhode Island	595,593	190,440	460,015	386,562	84.0%	281
South Carolina	487,544	143,060	2,319,299	1,892,267	81.6%	1,578
South Dakota	423,894	133,712	392,233	309,723	79.0%	326
Tennessee	420,518	123,074	3,005,622	2,259,532	75.2%	3,101
Texas	411,501	136,973	11,694,448	8,669,472	74.1%	9,546
Utah	610,156	174,536	1,188,160	968,242	81.5%	744
Vermont	712,378	234,937	291,481	267,550	91.8%	24
Virginia	461,542	137,496	3,481,085	2,297,977	66.0%	3,846
Washington	747,199	221,293	3,198,675	2,681,167	83.8%	465
West Virginia	404,648	120,508	765,457	598,934	78.2%	706
Wisconsin	526,044	170,404	2,575,508	2,191,983	85.1%	1,211
Wyoming	634,356	187,364	244,441	213,064	87.2%	93

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2024

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	475,254	159,089	63,677	60,819	95.5%	4
Akron, OH	476,319	156,770	300,490	245,689	81.8%	233
Albany, GA	250,937	81,806	57,234	32,030	56.0%	79
Albany-Lebanon, OR	631,226	188,891	51,107	45,163	88.4%	20
Albany-Schenectady-Troy, NY	635,072	214,816	383,411	339,779	88.6%	48
Albuquerque, NM	479,016	146,332	385,287	306,110	79.4%	290
Alexandria, LA	495,216	152,006	55,285	51,765	93.6%	23
Allentown-Bethlehem-Easton, PA-NJ	484,186	160,782	339,782	272,102	80.1%	341
Altoona, PA	572,582	179,423	57,562	54,061	93.9%	23
Amarillo, TX	495,729	169,169	94,420	81,933	86.8%	41
Ames, IA	436,273	144,782	53,658	39,811	74.2%	69
Anchorage, AK	683,134	217,651	148,244	127,700	86.1%	110
Ann Arbor, MI	475,471	155,315	154,635	109,243	70.6%	106
Anniston-Oxford, AL	246,188	72,412	47,919	27,979	58.4%	74
Appleton, WI	564,186	182,664	105,781	91,167	86.2%	55
Asheville, NC	656,069	191,033	201,569	176,510	87.6%	63
Athens-Clarke County, GA	519,644	157,732	82,368	63,259	76.8%	60
Atlanta-Sandy Springs-Alpharetta, GA	443,611	134,283	2,381,498	1,645,741	69.1%	2,211
Atlantic City-Hammonton, NJ	618,410	219,824	97,064	87,370	90.0%	11
Auburn-Opelika, AL	402,097	117,909	81,684	66,938	81.9%	80
Augusta-Richmond County, GA-SC	412,641	124,304	253,990	208,669	82.2%	180
Austin-Round Rock-Georgetown, TX	544,995	176,040	1,096,325	819,477	74.7%	750
Bakersfield, CA	572,207	172,448	284,607	254,340	89.4%	125
Baltimore-Columbia-Towson, MD	444,880	137,159	1,143,832	725,844	63.5%	1,270
Bangor, ME	543,809	171,056	66,949	59,483	88.8%	18
Barnstable Town, MA	1,369,501	405,991	112,269	103,111	91.8%	15
Baton Rouge, LA	457,614	139,685	356,147	290,844	81.7%	270
Battle Creek, MI	260,466	85,585	53,200	30,794	57.9%	124
Bay City, MI	441,105	170,517	43,062	38,419	89.2%	21
Beaumont-Port Arthur, TX	469,915	159,520	160,101	122,447	76.5%	134
Bellingham, WA	679,288	198,576	100,222	88,341	88.1%	51
Bend, OR	826,360	238,599	87,863	76,327	86.9%	10
Billings, MT	338,589	102,326	81,902	52,957	64.7%	101
Binghamton, NY	404,939	147,443	95,367	81,152	85.1%	67
Birmingham-Hoover, AL	481,970	142,027	458,592	367,063	80.0%	324
Bismarck, ND	523,389	164,226	64,274	49,489	77.0%	62
Blacksburg-Christiansburg, VA	472,564	139,940	54,068	46,196	85.4%	24
Bloomington, IL	399,522	142,020	68,117	48,483	71.2%	78
Bloomington, IN	457,429	138,511	76,283	63,656	83.4%	54
Bloomsburg-Berwick, PA	520,524	163,097	37,871	30,966	81.8%	25
Boise City, ID	461,350	132,418	319,296	227,021	71.1%	367
Rockingham County-Strafford County, NH Division	822,665	269,156	177,049	150,438	85.0%	33
Boston, MA Division	961,462	294,288	858,134	708,397	82.6%	167
Cambridge-Newton-Framingham, MA Division	1,026,557	315,145	971,337	801,173	82.5%	212
Boston-Cambridge-Newton, MA-NH	954,198	294,088	2,005,990	1,631,957	81.4%	395
Boulder, CO	1,104,358	319,679	142,250	122,733	86.3%	27
Bowling Green, KY	372,296	112,170	72,253	55,917	77.4%	67
Bremerton-Silverdale-Port Orchard, WA	760,580	224,969	115,167	100,602	87.4%	16
Bridgeport-Stamford-Norwalk, CT	1,164,353	381,322	357,694	313,550	87.7%	90
Brownsville-Harlingen, TX	379,940	129,220	142,590	118,299	83.0%	110
Brunswick, GA	565,749	170,128	50,176	45,084	89.9%	15
Buffalo-Cheektowaga, NY	674,076	231,238	508,594	469,530	92.3%	45
Burlington, NC	267,611	79,002	71,716	40,253	56.1%	130
Burlington-South Burlington, VT	782,780	255,025	105,750	96,125	90.9%	11

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2024

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	
California-Lexington Park, MD	647,195	196,565	49,409	35,285	71.4%	37
Canton-Massillon, OH	416,474	135,565	162,766	134,833	82.8%	109
Cape Coral-Fort Myers, FL	397,389	121,143	380,249	276,813	72.8%	457
Cape Girardeau, MO-IL	413,936	126,611	39,748	29,824	75.0%	39
Carbondale-Marion, IL	229,103	79,265	59,675	38,054	63.8%	102
Carson City, NV	511,606	154,036	21,820	18,185	83.3%	23
Cedar Rapids, IA	414,713	139,933	116,048	92,773	79.9%	112
Chambersburg-Waynesboro, PA	546,091	171,127	71,125	61,165	86.0%	29
Champaign-Urbana, IL	462,786	162,015	92,971	80,634	86.7%	38
Charleston, WV	234,568	71,291	108,938	65,318	60.0%	189
Charleston-North Charleston, SC	599,741	175,845	386,008	321,137	83.2%	184
Charlotte-Concord-Gastonia, NC-SC	462,199	136,054	1,164,821	839,600	72.1%	1,259
Charlottesville, VA	577,427	170,960	93,753	70,552	75.3%	48
Chattanooga, TN-GA	401,964	119,840	235,633	167,980	71.3%	266
Cheyenne, WY	396,641	118,888	40,314	28,660	71.1%	52
Lake County-Kenosha County, IL-WI Division	600,790	214,175	347,425	278,302	80.1%	239
Chicago-Naperville-Evanston, IL Division	508,930	176,108	2,930,264	2,267,410	77.4%	1,776
Gary, IN Division	450,874	137,245	290,404	222,370	76.6%	362
Chicago-Naperville-Elgin, IL-IN-WI	469,389	161,990	3,840,528	2,893,802	75.3%	3,508
Elgin, IL Division	340,344	121,094	272,581	158,627	58.2%	456
Chico, CA	602,788	178,548	84,824	73,596	86.8%	45
Cincinnati, OH-KY-IN	466,993	148,557	942,812	719,213	76.3%	781
Clarksville, TN-KY	302,338	89,898	139,169	104,596	75.2%	198
Cleveland, TN	372,124	108,488	47,709	34,380	72.1%	74
Cleveland-Elyria, OH	474,228	159,960	894,086	750,965	84.0%	421
Coeur d'Alene, ID	578,001	164,160	78,949	67,231	85.2%	29
College Station-Bryan, TX	444,164	147,869	131,008	116,352	88.8%	80
Colorado Springs, CO	745,515	215,364	330,185	285,127	86.4%	161
Columbia, MO	522,195	160,834	94,290	77,866	82.6%	50
Columbia, SC	413,594	122,558	350,432	271,635	77.5%	369
Columbus, GA-AL	395,400	121,189	123,349	96,820	78.5%	176
Columbus, IN	482,763	146,340	38,618	30,392	78.7%	28
Columbus, OH	562,609	181,041	882,002	736,348	83.5%	474
Corpus Christi, TX	457,915	157,645	163,065	135,279	83.0%	95
Corvallis, OR	671,928	203,498	37,813	34,722	91.8%	4
Crestview-Fort Walton Beach-Destin, FL	778,786	232,313	134,671	121,813	90.5%	12
Cumberland, MD-WV	460,996	148,425	31,413	24,551	78.2%	27
Dallas-Plano-Irving, TX Division	575,658	193,718	2,082,935	1,721,370	82.6%	1,430
Dallas-Fort Worth-Arlington, TX	538,156	181,114	3,056,982	2,495,164	81.6%	2,061
Fort Worth-Arlington-Grapevine, TX Division	447,365	150,303	974,131	757,912	77.8%	926
Dalton, GA	316,552	95,032	54,471	40,056	73.5%	123
Danville, IL	288,051	100,031	35,293	27,399	77.6%	46
Daphne-Fairhope-Foley, AL	438,566	128,005	109,083	75,198	68.9%	109
Davenport-Moline-Rock Island, IA-IL	388,386	135,835	171,226	136,103	79.5%	235
Dayton-Kettering, OH	531,656	176,464	367,904	319,415	86.8%	165
Decatur, AL	411,000	120,666	66,421	48,701	73.3%	92
Decatur, IL	313,455	114,509	43,329	33,990	78.4%	69
Deltona-Daytona Beach-Ormond Beach, FL	554,573	169,534	305,872	271,927	88.9%	132
Denver-Aurora-Lakewood, CO	628,348	182,362	1,289,794	980,375	76.0%	869
Des Moines-West Des Moines, IA	488,640	163,053	309,249	251,598	81.4%	221
Detroit-Dearborn-Livonia, MI Division	551,430	184,276	684,148	612,466	89.5%	246
Detroit-Warren-Dearborn, MI	527,452	170,716	1,767,177	1,502,027	85.0%	962
Warren-Troy-Farmington Hills, MI Division	523,296	167,347	1,083,183	847,443	78.2%	634
Dothan, AL	391,792	115,330	58,028	49,072	84.6%	63

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2024

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	
Dover, DE	299,976	86,379	80,639	48,167	59.7%	151
Dubuque, IA	544,291	177,050	40,970	35,234	86.0%	20
Duluth, MN-WI	380,015	119,509	128,450	94,669	73.7%	163
Durham-Chapel Hill, NC	634,844	190,579	292,485	230,954	79.0%	209
East Stroudsburg, PA	635,256	213,228	44,997	41,146	91.4%	4
Eau Claire, WI	543,006	173,281	77,010	70,057	91.0%	45
El Centro, CA	354,263	107,236	57,520	39,272	68.3%	66
Elizabethtown-Fort Knox, KY	376,790	114,709	73,507	51,206	69.7%	92
Elkhart-Goshen, IN	474,017	145,081	86,331	73,798	85.5%	47
Elmira, NY	385,113	140,294	32,242	24,158	74.9%	37
El Paso, TX	448,698	158,426	306,167	270,523	88.4%	199
Erie, PA	412,714	137,290	112,750	91,386	81.1%	107
Eugene-Springfield, OR	584,170	173,827	160,632	141,400	88.0%	58
Evansville, IN-KY	511,185	156,953	130,536	103,638	79.4%	111
Fargo, ND-MN	502,565	161,422	110,520	91,836	83.1%	85
Farmington, NM	427,183	129,481	42,974	36,514	85.0%	40
Fayetteville, NC	338,090	104,108	211,203	147,795	70.0%	300
Fayetteville-Springdale-Rogers, AR	603,562	179,552	238,876	203,220	85.1%	104
Flagstaff, AZ	729,557	209,091	51,746	41,061	79.4%	38
Flint, MI	417,478	136,277	168,060	140,817	83.8%	126
Florence, SC	299,427	88,762	82,780	56,135	67.8%	102
Florence-Muscle Shoals, AL	290,379	86,137	70,346	48,435	68.9%	119
Fond du Lac, WI	513,465	167,658	46,460	40,116	86.3%	36
Fort Collins, CO	701,684	203,751	159,029	132,979	83.6%	92
Fort Smith, AR-OK	415,758	126,725	103,979	89,613	86.2%	81
Fort Wayne, IN	445,578	136,117	171,275	139,189	81.3%	107
Fresno, CA	664,655	197,157	335,827	302,855	90.2%	155
Gadsden, AL	282,601	83,339	44,161	34,359	77.8%	80
Gainesville, FL	433,352	133,853	160,734	136,493	84.9%	132
Gainesville, GA	405,654	121,629	78,232	55,842	71.4%	88
Gettysburg, PA	624,507	198,873	42,092	36,265	86.2%	21
Glens Falls, NY	579,986	192,828	55,706	50,315	90.3%	27
Goldsboro, NC	440,698	135,488	47,993	39,659	82.6%	32
Grand Forks, ND-MN	423,512	135,023	41,837	35,829	85.6%	36
Grand Island, NE	360,304	120,556	30,313	25,241	83.3%	28
Grand Junction, CO	461,739	131,184	71,070	50,551	71.1%	52
Grand Rapids-Kentwood, MI	473,609	147,376	426,461	331,230	77.7%	411
Grants Pass, OR	492,131	141,864	36,390	32,633	89.7%	13
Great Falls, MT	541,235	166,927	37,519	32,025	85.4%	19
Greeley, CO	575,312	167,617	132,946	105,381	79.3%	82
Green Bay, WI	566,407	181,818	139,001	121,334	87.3%	57
Greensboro-High Point, NC	409,391	123,673	343,616	260,103	75.7%	331
Greenville, NC	398,792	122,276	73,674	62,443	84.8%	54
Greenville-Anderson, SC	462,254	134,833	416,866	328,119	78.7%	417
Gulfport-Biloxi, MS	253,218	79,671	187,286	109,507	58.5%	324
Hagerstown-Martinsburg, MD-WV	422,935	125,454	118,428	79,514	67.1%	159
Hammond, LA	387,088	116,772	55,428	41,663	75.2%	65
Hanford-Corcoran, CA	652,859	194,422	44,670	41,404	92.7%	21
Harrisburg-Carlisle, PA	461,916	147,088	255,982	188,935	73.8%	299
Harrisonburg, VA	394,829	116,329	51,709	33,574	64.9%	71
Hartford-East Hartford-Middletown, CT	684,496	236,557	506,005	439,675	86.9%	78
Hattiesburg, MS	257,444	80,899	66,308	37,154	56.0%	101
Hickory-Lenoir-Morganton, NC	398,455	118,054	161,800	136,558	84.4%	122
Hilton Head Island-Bluffton, SC	764,440	225,478	100,218	85,141	85.0%	43

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2024

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	
Hinesville, GA	378,124	140,880	31,002	29,928	96.5%	3
Homosassa Springs, FL	450,996	134,930	78,405	65,511	83.6%	60
Hot Springs, AR	663,083	196,786	52,645	49,051	93.2%	14
Houma-Thibodaux, LA	505,086	155,388	71,848	60,853	84.7%	44
Houston-The Woodlands-Sugar Land, TX	495,274	168,580	2,852,824	2,251,087	78.9%	1,664
Huntington-Ashland, WV-KY-OH	310,948	95,158	153,753	105,125	68.4%	212
Huntsville, AL	309,916	90,094	209,139	110,901	53.0%	297
Idaho Falls, ID	441,787	127,548	56,128	40,637	72.4%	57
Indianapolis-Carmel-Anderson, IN	498,548	152,483	889,225	712,718	80.2%	746
Iowa City, IA	493,821	163,712	78,361	55,112	70.3%	70
Jackson, MI	419,812	135,875	66,330	56,030	84.5%	44
Jackson, MS	419,802	131,255	216,503	174,231	80.5%	180
Jackson, TN	358,992	108,771	68,884	55,227	80.2%	92
Jacksonville, FL	412,472	124,058	729,778	530,491	72.7%	987
Jacksonville, NC	374,790	113,984	81,772	63,993	78.3%	110
Janesville-Beloit, WI	420,688	140,578	66,523	52,324	78.7%	77
Jefferson City, MO	435,536	133,295	60,916	53,872	88.4%	34
Johnson City, TN	399,277	116,596	93,400	71,770	76.8%	85
Johnstown, PA	487,081	157,636	55,109	47,134	85.5%	32
Jonesboro, AR	308,565	91,828	58,278	42,854	73.5%	74
Joplin, MO	262,001	81,445	73,663	46,542	63.2%	157
Kalamazoo-Portage, MI	510,601	167,657	114,124	101,563	89.0%	64
Kankakee, IL	367,410	128,916	39,729	36,322	91.4%	41
Kansas City, MO-KS	503,270	160,687	924,941	718,865	77.7%	747
Kennewick-Richland, WA	759,380	226,345	114,080	99,995	87.7%	62
Killeen-Temple, TX	426,708	139,447	190,501	155,882	81.8%	217
Kingsport-Bristol, TN-VA	400,196	118,360	142,783	106,455	74.6%	168
Kingston, NY	723,238	243,853	75,456	66,897	88.7%	10
Knoxville, TN	426,947	123,921	386,265	282,329	73.1%	387
Kokomo, IN	429,679	131,386	34,245	26,452	77.2%	40
La Crosse-Onalaska, WI-MN	562,008	185,584	62,145	57,423	92.4%	26
Lafayette, LA	478,959	145,695	208,266	172,003	82.6%	198
Lafayette-West Lafayette, IN	450,711	134,835	97,383	77,698	79.8%	75
Lake Charles, LA	338,581	103,564	96,334	61,675	64.0%	116
Lake Havasu City-Kingman, AZ	536,219	153,644	93,982	83,853	89.2%	51
Lakeland-Winter Haven, FL	455,922	138,762	325,708	277,929	85.3%	232
Lancaster, PA	520,398	166,547	215,977	183,090	84.8%	143
Lansing-East Lansing, MI	439,181	145,570	229,187	181,195	79.1%	247
Laredo, TX	429,915	149,604	90,653	80,115	88.4%	43
Las Cruces, NM	512,350	154,391	87,215	80,176	91.9%	28
Las Vegas-Henderson-Paradise, NV	541,520	154,720	863,541	722,910	83.7%	371
Lawrence, KS	590,739	189,556	51,240	46,324	90.4%	30
Lawton, OK	314,356	102,005	50,115	36,422	72.7%	75
Lebanon, PA	431,742	139,697	55,929	39,677	70.9%	39
Lewiston, ID-WA	623,513	184,270	30,329	26,889	88.7%	11
Lewiston-Auburn, ME	537,761	168,683	46,054	36,608	79.5%	36
Lexington-Fayette, KY	392,320	120,011	219,764	157,740	71.8%	225
Lincoln, NE	498,284	167,330	140,035	117,948	84.2%	70
Little Rock-North Little Rock-Conway, AR	522,749	159,753	324,034	282,554	87.2%	117
Logan, UT-ID	522,021	149,154	55,221	49,285	89.3%	28
Longview, TX	477,891	154,079	115,085	97,983	85.1%	93
Longview, WA	625,160	186,818	45,789	37,359	81.6%	30
Anaheim-Santa Ana-Irvine, CA Division	1,103,316	320,498	1,101,469	926,766	84.1%	219
Los Angeles-Long Beach-Glendale, CA Division	722,338	210,614	3,497,442	2,877,792	82.3%	1,756

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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	
Los Angeles-Long Beach-Anaheim, CA	814,857	237,227	4,598,862	3,782,806	82.3%	2,259
Louisville/Jefferson County, KY-IN	450,320	138,446	562,782	460,162	81.8%	492
Lubbock, TX	478,485	162,046	138,281	118,791	85.9%	75
Lynchburg, VA	402,021	117,415	100,110	72,452	72.4%	130
Macon-Bibb County, GA	434,542	135,754	104,015	85,360	82.1%	108
Madera, CA	557,725	167,023	48,674	40,828	83.9%	30
Madison, WI	605,095	199,721	325,307	278,550	85.6%	211
Manchester-Nashua, NH	771,792	253,459	167,650	143,168	85.4%	29
Manhattan, KS	481,237	159,628	52,753	45,039	85.4%	37
Mankato, MN	510,832	161,211	42,317	35,897	84.8%	37
Mansfield, OH	445,333	144,581	51,703	46,607	90.1%	27
McAllen-Edinburg-Mission, TX	372,350	128,683	275,536	234,830	85.2%	245
Medford, OR	566,513	167,014	96,128	82,602	85.9%	38
Memphis, TN-MS-AR	484,532	149,545	516,165	438,688	85.0%	453
Merced, CA	640,661	189,349	93,849	88,209	94.0%	7
Miami-Miami Beach-Kendall, FL Division	896,352	278,581	1,024,831	945,805	92.3%	112
Miami-Fort Lauderdale-Pompano Beach, FL	861,995	268,972	2,420,690	2,192,452	90.6%	262
West Palm Beach-Boca Raton-Boynton Beach, FL Division	800,968	248,960	632,196	557,764	88.2%	91
Fort Lauderdale-Pompano Beach-Sunrise, FL Division	583,474	183,726	763,938	640,831	83.9%	377
Midland, MI	343,976	114,064	35,070	24,965	71.2%	41
Midland, TX	473,434	155,248	77,510	50,284	64.9%	58
Milwaukee-Waukesha, WI	631,067	204,115	665,162	585,548	88.0%	340
Minneapolis-St. Paul-Bloomington, MN-WI	508,666	159,695	1,545,436	1,087,353	70.4%	1,485
Missoula, MT	542,239	162,078	56,274	43,125	76.6%	45
Mobile, AL	371,182	111,700	168,947	133,863	79.2%	181
Modesto, CA	461,852	135,559	183,030	128,848	70.4%	224
Monroe, LA	357,045	108,167	87,500	70,923	81.1%	62
Monroe, MI	385,045	122,564	65,782	48,717	74.1%	95
Montgomery, AL	380,841	111,744	155,529	125,767	80.9%	205
Morgantown, WV	299,163	88,667	60,118	37,787	62.9%	77
Morristown, TN	374,992	109,354	72,632	62,484	86.0%	67
Mount Vernon-Anacortes, WA	682,490	202,557	48,588	44,180	90.9%	5
Muncie, IN	240,009	74,592	50,629	31,772	62.8%	96
Muskegon, MI	394,646	125,662	66,360	55,387	83.5%	67
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	397,669	116,775	279,950	214,142	76.5%	325
Napa, CA	701,246	205,418	53,183	37,831	71.1%	30
Naples-Marco Island, FL	774,150	229,743	170,826	144,744	84.7%	26
Nashville-Davidson--Murfreesboro--Franklin, TN	459,506	133,226	910,538	663,035	72.8%	717
New Bern, NC	461,054	140,376	53,236	45,700	85.8%	49
New Haven-Milford, CT	683,655	236,678	338,820	294,623	87.0%	46
New Orleans-Metairie, LA	587,334	182,918	484,057	430,993	89.0%	230
Nassau County-Suffolk County, NY Division	1,195,136	395,497	961,566	831,316	86.5%	255
New York-Jersey City-White Plains, NY-NJ Division	677,192	213,895	4,998,516	4,132,359	82.7%	2,664
New York-Newark-Jersey City, NY-NJ-PA	615,092	202,310	7,747,347	5,960,678	76.9%	4,880
Newark, NJ-PA Division	555,267	192,208	853,415	646,423	75.7%	664
New Brunswick-Lakewood, NJ Division	508,969	171,802	938,168	639,951	68.2%	680
Niles, MI	663,071	208,342	58,676	53,373	91.0%	22
North Port-Sarasota-Bradenton, FL	530,633	159,984	445,565	344,044	77.2%	341
Norwich-New London, CT	640,012	211,161	116,064	93,616	80.7%	72
Ocala, FL	408,377	123,298	176,577	145,238	82.3%	186
Ocean City, NJ	916,550	288,578	47,974	43,862	91.4%	7
Odessa, TX	463,480	154,693	62,885	57,116	90.8%	45
Ogden-Clearfield, UT	607,004	174,429	246,232	192,177	78.0%	149
Oklahoma City, OK	563,481	181,473	578,786	509,194	88.0%	272

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				Number	Percent	
Olympia-Lacey-Tumwater, WA	581,842	173,648	121,390	108,604	89.5%	82
Omaha-Council Bluffs, NE-IA	349,458	118,467	407,269	258,488	63.5%	546
Orlando-Kissimmee-Sanford, FL	464,530	141,609	1,194,636	947,728	79.3%	966
Oshkosh-Neenah, WI	554,009	184,058	70,835	64,383	90.9%	34
Owensboro, KY	154,671	48,630	46,571	13,378	28.7%	93
Oxnard-Thousand Oaks-Ventura, CA	722,120	211,454	277,560	219,555	79.1%	188
Palm Bay-Melbourne-Titusville, FL	621,238	188,786	258,564	235,069	90.9%	27
Panama City, FL	611,972	185,339	78,077	71,211	91.2%	28
Parkersburg-Vienna, WV	378,341	113,949	44,180	28,873	65.4%	46
Pensacola-Ferry Pass-Brent, FL	424,130	128,273	225,723	185,639	82.2%	201
Peoria, IL	355,180	127,292	165,818	123,070	74.2%	197
Philadelphia, PA Division	477,673	147,339	981,311	781,432	79.6%	636
Wilmington, DE-MD-NJ Division	412,458	125,232	296,396	202,181	68.2%	399
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	403,474	131,465	2,567,928	1,728,697	67.3%	2,424
Montgomery -Bucks -Chester County, PA Division	516,877	165,963	796,104	521,685	65.5%	580
Camden, NJ Division	288,152	104,611	495,925	240,302	48.5%	761
Phoenix-Mesa-Chandler, AZ	535,861	152,515	1,947,351	1,485,294	76.3%	1,576
Pine Bluff, AR	253,451	78,150	31,176	17,093	54.8%	64
Pittsburgh, PA	645,591	207,041	1,012,602	879,740	86.9%	464
Pittsfield, MA	851,084	269,459	59,599	55,387	92.9%	7
Pocatello, ID	329,167	97,476	39,921	24,930	62.4%	57
Portland-South Portland, ME	764,729	233,420	253,300	225,296	88.9%	30
Portland-Vancouver-Hillsboro, OR-WA	876,183	261,646	1,031,440	903,247	87.6%	137
Port St. Lucie, FL	485,710	151,565	201,350	167,314	83.1%	143
Poughkeepsie-Newburgh-Middletown, NY	719,829	247,687	258,896	220,975	85.4%	36
Prescott Valley-Prescott, AZ	662,888	188,639	108,669	102,251	94.1%	7
Providence-Warwick, RI-MA	692,990	219,606	692,415	610,821	88.2%	87
Provo-Orem, UT	645,408	182,911	232,497	187,086	80.5%	150
Pueblo, CO	322,319	94,548	65,430	39,789	60.8%	119
Punta Gorda, FL	500,992	154,083	93,468	80,414	86.0%	67
Racine, WI	575,804	190,456	77,586	71,233	91.8%	43
Raleigh-Cary, NC	438,314	129,575	580,695	371,736	64.0%	594
Rapid City, SD	443,036	139,982	64,504	53,414	82.8%	48
Reading, PA	545,337	180,468	158,007	131,961	83.5%	83
Redding, CA	685,062	205,179	70,631	64,281	91.0%	22
Reno, NV	532,550	151,540	201,886	147,137	72.9%	152
Richmond, VA	445,609	133,105	575,065	392,691	68.3%	726
Riverside-San Bernardino-Ontario, CA	621,909	183,223	1,447,803	1,208,918	83.5%	865
Roanoke, VA	501,054	150,641	136,985	111,749	81.6%	88
Rochester, MN	478,712	151,189	104,462	71,984	68.9%	101
Rochester, NY	596,786	217,099	461,121	415,137	90.0%	256
Rockford, IL	300,029	108,632	134,017	99,392	74.2%	206
Rocky Mount, NC	281,914	86,895	62,592	35,603	56.9%	82
Rome, GA	366,625	113,736	44,046	28,371	64.4%	40
Sacramento-Roseville-Folsom, CA	680,202	200,810	894,729	715,933	80.0%	529
Saginaw, MI	377,022	125,195	77,561	66,116	85.2%	52
St. Cloud, MN	452,471	142,162	77,716	62,073	79.9%	77
St. George, UT	534,229	150,214	80,141	66,525	83.0%	39
St. Joseph, MO-KS	336,986	104,641	47,786	33,760	70.6%	79
St. Louis, MO-IL	499,853	161,259	1,218,993	984,581	80.8%	804
Salem, OR	718,733	214,618	168,064	157,563	93.8%	10
Salinas, CA	686,406	198,951	130,800	110,076	84.2%	79
Salisbury, MD-DE	385,815	111,004	183,150	126,964	69.3%	280
Salt Lake City, UT	551,051	158,137	457,050	359,629	78.7%	322

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2024

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	
San Angelo, TX	481,788	161,004	51,286	44,197	86.2%	30
San Antonio-New Braunfels, TX	490,592	164,500	1,023,394	840,174	82.1%	798
San Diego-Chula Vista-Carlsbad, CA	853,914	248,939	1,191,468	998,217	83.8%	195
San Francisco-San Mateo-Redwood City, CA Division	1,507,874	436,801	642,646	595,391	92.6%	222
Oakland-Berkeley-Livermore, CA Division	1,265,495	372,401	1,034,313	900,811	87.1%	289
San Francisco-Oakland-Berkeley, CA	1,265,495	370,450	1,779,989	1,540,182	86.5%	555
San Jose-Sunnyvale-Santa Clara, CA	1,685,593	487,774	689,633	638,330	92.6%	226
San Luis Obispo-Paso Robles, CA	806,181	235,691	120,482	105,728	87.8%	19
Santa Cruz-Watsonville, CA	444,647	128,507	93,394	47,753	51.1%	96
Santa Fe, NM	950,022	275,568	76,802	69,834	90.9%	6
Santa Maria-Santa Barbara, CA	844,324	244,969	151,455	129,860	85.7%	30
Santa Rosa-Petaluma, CA	834,897	246,093	203,190	168,904	83.1%	32
Savannah, GA	466,684	143,869	168,401	131,313	78.0%	137
Scranton--Wilkes-Barre, PA	563,945	187,680	239,137	209,716	87.7%	93
Tacoma-Lakewood, WA Division	703,710	209,945	359,757	299,110	83.1%	229
Seattle-Tacoma-Bellevue, WA	830,928	246,797	1,666,514	1,367,662	82.1%	387
Seattle-Bellevue-Kent, WA Division	896,949	265,139	1,306,796	1,023,175	78.3%	288
Sebastian-Vero Beach, FL	802,256	242,816	76,863	69,113	89.9%	9
Sebring-Avon Park, FL	392,117	121,454	50,942	43,596	85.6%	54
Sheboygan, WI	529,602	171,304	52,846	43,096	81.5%	50
Sherman-Denison, TX	464,691	150,390	51,070	44,005	86.2%	29
Shreveport-Bossier City, LA	508,698	156,074	159,802	144,534	90.4%	49
Sierra Vista-Douglas, AZ	298,634	87,720	50,039	28,030	56.0%	76
Sioux City, IA-NE-SD	454,428	151,257	61,134	53,888	88.1%	29
Sioux Falls, SD	370,623	117,013	127,537	87,586	68.7%	192
South Bend-Mishawaka, IN-MI	497,394	153,676	124,640	104,668	84.0%	87
Spartanburg, SC	293,757	86,330	142,676	76,860	53.9%	209
Spokane-Spokane Valley, WA	602,498	179,644	246,763	219,966	89.1%	111
Springfield, IL	411,159	145,171	82,400	67,503	81.9%	99
Springfield, MA	627,481	204,718	281,749	254,200	90.2%	125
Springfield, MO	466,720	142,648	209,309	170,693	81.6%	203
State College, PA	665,805	205,615	66,793	56,220	84.2%	27
Staunton, VA	435,510	127,363	49,334	34,149	69.2%	74
Stockton, CA	781,037	229,968	242,189	214,604	88.6%	27
Sumter, SC	312,352	93,150	52,173	41,174	78.9%	73
Syracuse, NY	473,567	172,174	287,647	244,410	85.0%	160
Tallahassee, FL	335,647	102,411	157,311	102,779	65.3%	213
Tampa-St. Petersburg-Clearwater, FL	506,557	154,290	1,368,869	1,105,802	80.8%	933
Terre Haute, IN	306,427	93,992	73,758	47,871	64.9%	110
Texarkana, TX-AR	459,986	145,446	56,525	47,656	84.3%	28
The Villages, FL	449,990	135,893	76,845	58,499	76.1%	65
Toledo, OH	430,984	144,506	286,483	229,919	80.3%	211
Topeka, KS	345,060	117,368	103,303	75,784	73.4%	139
Trenton-Princeton, NJ	344,593	122,506	147,049	77,844	52.9%	177
Tucson, AZ	643,201	189,274	443,188	400,173	90.3%	196
Tulsa, OK	507,508	160,051	419,344	356,101	84.9%	309
Tuscaloosa, AL	392,268	114,590	116,556	90,606	77.7%	113
Twin Falls, ID	404,165	117,186	45,267	36,678	81.0%	54
Tyler, TX	495,345	161,191	80,320	69,473	86.5%	77
Urban Honolulu, HI	902,078	250,447	339,129	286,768	84.6%	45
Utica-Rome, NY	577,400	201,775	134,566	124,600	92.6%	59
Valdosta, GA	322,138	101,007	63,317	49,941	78.9%	70
Vallejo, CA	624,322	184,673	162,702	125,246	77.0%	104
Victoria, TX	493,864	163,310	31,238	29,870	95.6%	2

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				Number	Percent	
Virginia Beach-Norfolk-Newport News, VA-NC	462,575	141,089	706,496	522,167	73.9%	619
Visalia, CA	572,325	168,134	142,309	125,276	88.0%	57
Waco, TX	327,028	108,021	98,109	65,837	67.1%	139
Warner Robins, GA	349,829	109,075	83,613	56,014	67.0%	95
Washington-Arlington-Alexandria, DC-VA-MD-WV	536,617	162,026	2,499,856	1,570,809	62.8%	1,952
Washington-Arlington-Alexandria, DC-VA-MD-WV Division	536,617	162,175	1,995,390	1,214,137	60.8%	1,908
Frederick-Gaithersburg-Rockville, MD Division	511,810	154,075	504,569	297,884	59.0%	485
Waterloo-Cedar Falls, IA	506,785	170,169	72,762	63,091	86.7%	59
Watertown-Fort Drum, NY	306,643	101,117	43,389	25,819	59.5%	66
Wausau-Weston, WI	447,333	145,383	68,390	50,834	74.3%	74
Wenatchee, WA	682,413	201,778	50,482	46,548	92.2%	8
Wichita, KS	549,032	183,529	258,272	235,550	91.2%	122
Wichita Falls, TX	463,898	160,286	60,279	51,226	85.0%	46
Williamsport, PA	499,307	160,981	46,282	42,717	92.3%	18
Wilmington, NC	535,168	160,452	136,064	113,155	83.2%	126
Winchester, VA-WV	461,561	134,776	59,382	46,641	78.5%	72
Winston-Salem, NC	440,427	131,767	287,190	225,998	78.7%	250
Worcester, MA-CT	673,103	214,720	397,226	325,111	81.8%	237
Yakima, WA	570,490	171,857	88,877	79,701	89.7%	32
York-Hanover, PA	542,516	179,201	194,705	170,894	87.8%	124
Youngstown-Warren-Boardman, OH-PA	371,132	120,690	227,992	176,314	77.3%	237
Yuba City, CA	619,326	183,391	66,412	60,173	90.6%	33
Yuma, AZ	325,456	95,448	94,027	59,772	63.6%	159