

MOST AFFORDABLE MARKETS

Rank	Geography (CBSA)	Payment-to-Income Ratio	Payment-to-Income 1995-2003 Avg	Difference
1	St. Louis, MO	25.5%	19.5%	+6.0%
2	Detroit, MI	26.0%	21.8%	+4.2%
3	Kansas City, MO	26.8%	19.2%	+7.6%
4	Cleveland, OH	27.0%	21.6%	+5.3%
5	Cincinnati, OH	27.0%	21.4%	+5.7%
6	Pittsburgh, PA	27.1%	21.7%	+5.4%
7	Chicago, IL	27.1%	23.5%	+3.6%
8	Louisville, KY	28.2%	21.1%	+7.1%
9	Milwaukee, WI	28.7%	20.6%	+8.1%
10	Baltimore, MD	28.8%	21.4%	+7.4%

LEAST AFFORDABLE MARKETS

Rank	Geography (CBSA)	Payment-to-Income Ratio	Payment-to-Income 1995-2003 Avg	Difference
41	Sacramento, CA	48.7%	27.2%	+21.5%
42	Seattle, WA	50.2%	27.3%	+23.0%
43	Riverside, CA	50.7%	25.7%	+25.0%
44	New York-Newark, NY-NJ	51.6%	28.1%	+23.5%
45	Miami, FL	54.0%	24.4%	+29.6%
46	Las Vegas, NV	56.8%	23.6%	+33.2%
47	San Francisco, CA	59.7%	35.0%	+24.7%
48	San Jose, CA	65.4%	34.3%	+31.1%
49	San Diego, CA	68.2%	34.2%	+34.0%
50	Los Angeles, CA	76.6%	35.5%	+41.1%