

**MOST AFFORDABLE MARKETS**

<b>Rank</b>	<b>Geography (CBSA)</b>	<b>Payment-To-Income Ratio</b>
1	Cleveland, OH	16.0%
2	Cincinnati, OH	16.7%
3	Hartford, CT	16.9%
4	St. Louis, MO	17.0%
5	Detroit, MI	17.1%
6	Oklahoma City, OK	17.6%
7	Kansas City, MO	17.7%
8	Chicago, IL	17.8%
9	Pittsburgh, PA	18.3%
10	Milwaukee, WI	18.5%

**LEAST AFFORDABLE MARKETS**

<b>Rank</b>	<b>Geography (CBSA)</b>	<b>Payment-To-Income Ratio</b>
41	Phoenix, AZ	31.1%
42	Miami, FL	31.9%
43	New York-Newark, NY-NJ	32.1%
44	Sacramento, CA	33.8%
45	Riverside, CA	34.2%
46	Seattle, WA	34.6%
47	San Francisco, CA	44.1%
48	San Diego, CA	46.9%
49	San Jose, CA	47.7%
50	Los Angeles, CA	53.2%