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Housing Opportunity Index by Race/Ethnicity in 2010

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By Rose Quint, Assistant Vice President, Survey Research
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The National Association of Home Builders produces a quarterly index measuring housing affordability in the United States as well as in most of the country's major metropolitan statistical areas. The index, known as the NAHB/Wells Fargo Housing Opportunity Index (HOI), was launched in the first quarter of 1991 and has been published quarterly during the past 20 years[i]. The national HOI is defined as the share of all homes sold in the country in any given quarter that were affordable to a family earning the national median income. Similarly, metropolitan area/division HOIs indicate the share of homes sold in a particular area that were affordable to families making the area's median income.[ii]

Since its inception, the HOI has never been tabulated by race or ethnic group; rather it has always been computed as a global measure of affordability for the entire population of the nation or a particular metropolitan statistical area/division (available to the public at www.nahb.org/hoi). Income differences among races and ethnic groups, however, are so significant that NAHB decided it was worthwhile to use home price data from 2010 to produce separate HOIs by race/ethnicity.

This article presents NAHB's first-ever calculations of Housing Opportunity Indices broken down by race/ethnicity for the country as well as for its major metropolitan areas/divisions.

National HOI by Race/Ethnicity in 2010

In order to create a sizeable dataset from which race/ethnic breakdowns could be constructed, home sale price data for all four quarters of 2010 were aggregated. An average annual mortgage interest rate was also calculated (4.90 percent). Median family income estimates for each race/ethnic group from the 2006-2008 American Community Survey (ACS) were used to calculate the ratio of each race/ethnic group's income over that of the overall country. Those ratios were then applied to HUD's estimate of national median family income for 2010 - $64,400. HUD does not estimate current incomes by race or ethnic group. HUD's 2010 estimates are based on 2006-2008 ACS income data, so applying ACS income ratios is essentially equivalent to using the HUD methodology to estimate median family income for minority groups.

The results are 2010 median family income estimates of $69,000 for Whites, $42,300 for Blacks, $44,100 for Hispanics, $80,500 for Asians, and $43,200 for American Indians/Alaska Natives. Hispanic is considered an ethnic group rather than a race, so a family identified as Hispanic may be of any race.

As shown in Table 1, the national HOI for "all" race/ethnic groups combined was 72.8 in 2010, which means that 72.8 percent of all homes sold in the United States in 2010 were affordable to families earning the national median income of $64,400. Furthermore, the home price data purchased by NAHB produced a national median home price of $178,000 for 2010, a rather accurate estimate, given that the median price of existing homes in 2010 was $172,900[iii] while the median price of new homes was $222,600[iv]. Six percent of all home sales in 2010 were new homes and 94 percent were existing homes. In addition, the overall HOI for 2010 was based on 3.0 million transactions, about 58 percent of all new and existing home sales transacted that year.

Table 1. National Housing Opportunity Index by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian/ Alaska Native
HOI	72.8	80.3	53.0	51.0	76.4	58.7
Median Income	64.4	69.0	42.3	44.1	80.5	43.2

When analyzed by race/ethnicity, the data show an HOI of 80.3 for Whites, which indicates that 80.3 percent of all homes sold in the country in 2010 were affordable to Whites earning the group's median family income of $69,000. Meanwhile, the HOI for Blacks was 53.0 (27.3 points lower than the HOI for Whites), which means that only 53.0 percent of all homes sold in 2010 were affordable to Blacks making the group's median family income of $42,300 that year. For Hispanics earning the group's median family income of $44,100, only 51.0 percent of all homes transacted in the country in 2010 were affordable to them (29.3 points lower than the HOI for Whites). Asians, who earned the highest median family income ($80,500) of all races/ethnicities analyzed, were able to afford 76.4 percent of all homes sold in 2010 (only 3.9 points behind the HOI for Whites[v]). For American Indians/Alaska Natives earning the group's median family income of $43,200, 58.7 percent of all homes sold in the US in 2010 were affordable to them (21.6 points lower than the HOI for Whites).

Metropolitan Areas' HOI by Race/Ethnicity in 2010

In a computation similar to the one done for the country as a whole, estimates of median family income by race/ethnic group were extracted from the American Community Survey for each of the metro areas/divisions covered in the HOI. Ratios were calculated of each race/ethnic group's income over the overall income of each area, and then applied to HUD's estimates of median family income in each of the 227 metros/divisions covered by the HOI in 2010.

Data for all areas can be found in the "Additional Resources" box at the top of this article (see Table 5), but Table 2 shows the HOI for "all" races/ethnic groups combined, as well as separately for Whites, Blacks, Hispanics, Asians, and American Indians/Alaska Natives for the 10 most populous metros/divisions in the country.

Table 2. Metro/Division Housing Opportunity Index by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian/ Alaska Native
New York-White Plains-Wayne, NY-NJ^^^						
HOI	22.8	46.1	13.4	8.8	23.4	15.2
Median Income	65.6	97.3	50.1	41.1	66.0	52.8
Los Angeles-Long Beach-Glendale, CA ^^^						
HOI	40.3	68.2	29.2	22.8	52.3	32.1
Median Income	63.0	96.2	51.9	45.8	75.0	55.2
Chicago-Joliet-Naperville, IL^^^						
HOI	68.7	78.2	39.8	46.2	75.1	55.9
Median Income	74.7	92.9	44.9	50.2	86.1	59.7
Houston-Sugar Land-Baytown, TX						
HOI	73.3	86.4	55.8	47.7	80.3	73.2
Median Income	65.1	92.9	46.9	42.0	76.7	65.1
Atlanta-Sandy Springs-Marietta, GA						
HOI	80.5	85.2	69.2	60.9	81.8	79.5
Median Income	71.8	86.5	52	43.2	75.3	69.1
Phoenix-Mesa-Glendale, AZ						
HOI	83.6	87.3	72.5	67.2	86.4	63.9
Median Income	66.6	77.6	49.4	44.0	75.0	41.4
Dallas-Plano-Irving, TX ^^^						
HOI	71.9	83.5	50.2	39.7	80.8	68.2
Median Income	68.9	92.9	46.8	40.1	84.9	63.7
Washington-Arlington-Alexandria, DC-VA-MD-WV ^^^						
HOI	76.2	85.6	55.6	44.7	75	68.6
Median Income	101.7	127.3	73.8	62.6	100.0	89.8
Riverside-San Bernardino-Ontario, CA						
HOI	72.9	82.1	67.3	59.6	86.1	60.9
Median Income	65.0	78.1	58.9	52.1	85.4	53.2
Philadelphia, PA ^^^						
HOI	66.5	76.6	27.5	24.5	62.1	39.1
Median Income	76.2	91.6	40.4	37.5	71.2	51.0

^^^ Indicates metropolitan division.

In the New York-White Plains-Wayne, NY-NJ division, for example, 22.8 percent of all homes sold in 2010 were available to families making the area's median income of $65,600. Among Whites, however, the HOI was 46.1, which means that 46.1 percent of homes sold in New York were affordable to White families in that area earning this group's median income of $97,300. In contrast, only 13.4 percent and 8.8 percent of homes sold in New York in 2010 were affordable to Black and Hispanic families, respectively. Black families in New York earned a median income of $50,100 in 2010, while Hispanic families earned a median of $41,100. For Asians, 23.4 percent of all homes sold in this area were affordable to families making their median income of $66,000, while the share was 15.2 percent among American Indians/Alaska Natives.

In Los Angeles, meanwhile, 40.3 percent of all homes sold in 2010 were affordable to families earning the area's median income of $63,000. That share was much higher for Whites (68.2 percent) and Asians (52.3 percent), but much lower for Blacks (29.2 percent), Hispanics (22.8 percent), and American/Indians/Alaska Natives (32.1 percent).

Another way to look at metro areas' HOIs across race/ethnic groups is to compare the HOI for a particular minority group to the HOI for Whites in the same area. In Table 1 the largest discrepancies occur between Whites on the one hand, and either Blacks or Hispanics on the other. Blacks and Hispanics also are the largest minority groups in the U.S. (and therefore the groups we would expect to find most often represented in significant numbers in various areas across the country), so the following section focuses on HOI differences between Whites and these two groups.

Are there areas where HOIs for Blacks or Hispanics exceed those of Whites? The data indicate that this does not happen very often at all. In fact, among large metro areas (population 250,000 or more), the HOI for Blacks was higher than that of Whites only in four areas, while the HOI for Hispanics was below the HOI for Whites in every case analyzed.

Table 3 shows the top 10 large metro areas where the Black/White HOI differences are most favorable for Blacks. This table indicates that the HOI for Blacks was higher than that for Whites only in four of the large metropolitan areas covered: in Rockingham County-Strafford County, NH, for example, 91.3 percent of homes sold in 2010 were affordable to Black families making their group's median income, yet only 79.3 percent were affordable to White families earning that group's median income (a difference of +12 points). Although the data show Blacks having a considerably higher median family income than Whites in Rockingham and Strafford counties ($117,600 vs. $86,104), these are counties with a relatively small number of Blacks—fewer than 3,200 (less than one percent) out of a total population of more than 400,000. Most of the other metropolitan areas in Table 3 also have relatively small black populations.[vi] The exceptions are the last two metro areas on the table, where the White HOI already exceeds the Black HOI by roughly 10 points.

Table 3. Large* Metropolitan Areas with Highest Positive / Smallest Negative Differences in HOI Between Blacks and Whites - 2010

	Metropolitan Statistical Area or Metropolitan Division	HOI White (a)	HOI Black (b)	Difference (b) - (a)	Blacks as a % of Population
1	Rockingham County-Strafford County, NH ^^^	79.3	91.3	12.0	0.6
2	Mc Allen-Edinburg-Mission, TX	74.0	81.6	7.6	0.6
3	Boulder, CO	72.1	75.8	3.7	0.9
4	Olympia, WA	74.9	78.4	3.5	3.0
5	Fort Collins-Loveland, CO	82.0	81.6	-0.4	0.8
6	Greeley, CO	83.1	80.8	-2.3	0.8
7	Brownsville-Harlingen, TX	85.7	77.3	-8.4	0.4
8	Santa Cruz-Watsonville, CA	49.7	41.2	-8.5	0.9
9	Warren-Farmington Hills-Troy, MI ^^^	91.1	81.6	-9.5	8.2
10	Killeen-Temple-Fort Hood, TX	87.4	76.7	-10.7	19.2

* Population 250,000 or more

^^^ Metropolitan Division

It's also important to remember that race and ethnicity are distinct concepts, so Whites can be Hispanic. In most areas the largest share of Whites are non-Hispanic. However, in Mc Allen-Edinburg-Mission and Brownsville-Harlingen well over four-fifths of the population is Hispanic, so Table 3 is effectively comparing HOIs for two minority groups in these two metros.

Table 4 lists the large metro areas with smallest differences in HOI between *Hispanics* and Whites—as there was no large metro area in 2010 where the Hispanics' HOI surpassed that of Whites'. In Akron, OH, the area where the two were the closest to being equal, 88.8 percent of homes sold in 2010 were affordable to Hispanics earning their group's median family income, compared to 89.6 percent of homes for Whites (a difference of –0.8 points). Other cities where the HOI among Hispanics was within five points of their White counterparts include Pittsburgh, PA, Rockingham County-Strafford County, NH, and Canton-Massillon, OH.

Table 4. Large* Metropolitan Areas with Smallest Negative Differences in HOI Between Hispanics and Whites - 2010

	Metropolitan Statistical Area or Metropolitan Division	HOI White (a)	HOI Hispanic (b)	Difference (b) - (a)	Hispanics as a % of Population
1	Akron, OH	89.6	88.8	-0.8	1.2
2	Pittsburgh, PA	83.6	82.4	-1.2	1.1
3	Rockingham County-Strafford County, NH ^^^	79.3	77.1	-2.2	1.9
4	Canton-Massillon, OH	94.4	90.8	-3.6	1.1
5	Fayetteville, NC	85.7	79.0	-6.7	7.0
6	Palm Bay-Melbourne-Titusville, FL	87.0	79.6	-7.4	6.9
7	Jacksonville, FL	87.2	79.1	-8.1	5.7
8	Flint, MI	93.6	85.0	-8.6	2.5
9	Port St. Lucie, FL	87.4	78.4	-9.0	13.3
10	Cincinnati-Middletown, OH-KY-IN	87.6	77.7	-9.9	1.8

* Population 250,000 or more

^^^ Metropolitan Division

Although the tendency is not quite as extreme as in Table 3, many of the metro areas in Table 4 again have relatively small populations of the minority group under study, and this is especially true at the top of the table. Among the four large metros where White and Hispanic HOIs are closest to being equal, Hispanics in each case account for fewer than 2 percent of the total population.

In conclusion, while the HOI provides a useful overall measure of overall housing affordability for the country or a specific market, income differences across race/ethnic groups are so significant, that a breakdown of the HOI by race/ethnicity in fact reveals stark differences in affordability across these groups: Whites generally have much higher HOIs than Blacks, Hispanics, American Indians/Alaska Natives, and to a lesser degree, Asians.

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Abilene, TX						
Median Price	114	114	114	114	114	114
Housing Opportunity Index	81.3	86.4	55.2	54.6	87	77.3
Median Income	51.7	56.8	34.9	34.6	57.5	47.4
Count	1440	1440	1440	1440	1440	1440
Akron, OH						
Median Price	102	102	102	102	102	
Housing Opportunity Index	88.1	89.6	61.7	88.8	88.1	
Median Income	64.8	68.5	34.4	66.7	64.8	
Count	9846	9846	9846	9846	9846	
Albany-Schenectady-Troy, NY						
Median Price	174	174	174	174	174	174
Housing Opportunity Index	80.9	83	32.7	37.5	86.5	88.8
Median Income	75.5	78.8	37.4	40.5	85.1	89.5
Count	6222	6222	6222	6222	6222	6222
Albuquerque, NM MSA						
Median Price	169	169	169	169	169	169
Housing Opportunity Index	81.8	90.3	69	62.4	86.3	54.1
Median Income	60.3	76.4	50.1	45.8	66.5	42.1
Count	6972	6972	6972	6972	6972	6972
Allentown-Bethlehem-Easton, PA-NJ						
Median Price	193	193	193	193	193	193
Housing Opportunity Index	72.2	75.4	45	28.1	88	34.3
Median Income	70	74.6	47.2	36.6	96.7	40.7
Count	7118	7118	7118	7118	7118	7118
Amarillo, TX						
Median Price	117	117	117	117	117	117
Housing Opportunity Index	81.3	86.2	61.1	52.7	72.2	70.7
Median Income	56.9	64.5	39.6	35.1	47.7	46.3
Count	3410	3410	3410	3410	3410	3410
Anchorage, AK						
Median Price	243	243	243	243	243	243
Housing Opportunity Index	75.4	82.4	53.7	41	56.5	31.4
Median Income	83.6	92.6	64.7	57	66.7	51.7
Count	5599	5599	5599	5599	5599	5599
Ann Arbor, MI						
Median Price	160	160	160	160	160	160
Housing Opportunity Index	85.2	87.9	51.7	77.7	86.1	59.2
Median Income	84.2	90.7	44	68.4	86.3	49.3
Count	1029	1029	1029	1029	1029	1029
Asheville, NC						
Median Price	180	180	180	180	180	180
Housing Opportunity Index	65.7	67.1	35.9	38	70.9	58.7
Median Income	55.4	57.3	34.5	35.5	61.6	49.1
Count	3551	3551	3551	3551	3551	3551

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Atlanta-Sandy Springs-Marietta, GA						
Median Price	145	145	145	145	145	145
Housing Opportunity Index	80.5	85.2	69.2	60.9	81.8	79.5
Median Income	71.8	86.5	52	43.2	75.3	69.1
Count	91404	91404	91404	91404	91404	91404
Atlantic City-Hammonton, NJ						
Median Price	200	200	200	200	200	
Housing Opportunity Index	69.7	77.4	47.3	34.9	65.5	
Median Income	69.2	79.5	51.7	43.6	65	
Count	3239	3239	3239	3239	3239	
Austin-Round Rock-San Marcos, TX						
Median Price	180	180	180	180	180	180
Housing Opportunity Index	75.6	83.4	47.6	47.7	84.2	32.7
Median Income	73.8	89.6	48.2	48.3	91.7	40.8
Count	21776	21776	21776	21776	21776	21776
Bakersfield-Delano, CA						
Median Price	131	131	131	131	131	131
Housing Opportunity Index	79.7	91.7	67.1	60.9	89.1	79.2
Median Income	51.9	68.2	42.2	38.8	63.1	51.7
Count	18424	18424	18424	18424	18424	18424
Baltimore-Towson, MD						
Median Price	229	229	229	229	229	229
Housing Opportunity Index	75.3	81.6	48.6	55.7	77.5	57.6
Median Income	82.2	95	54	59.4	86.1	60.9
Count	35156	35156	35156	35156	35156	35156
Barnstable Town, MA						
Median Price	282	282	282	282	282	282
Housing Opportunity Index	58.9	60.1	40.2	34.3	52.6	33.8
Median Income	75.3	76.4	57.8	53.9	69.5	53.6
Count	2388	2388	2388	2388	2388	2388
Battle Creek, MI						
Median Price	80	80	80	80	80	80
Housing Opportunity Index	92	93.1	61.2	84.3	97	78.2
Median Income	55.2	57.6	26.7	43	80.4	37.2
Count	2001	2001	2001	2001	2001	2001
Bay City, MI						
Median Price	77	77	77	77	77	77
Housing Opportunity Index	95.3	95.6	92.6	83.3	99.4	99.4
Median Income	56.2	56.7	48.6	37.2	96.7	94
Count	1408	1408	1408	1408	1408	1408
Beaumont-Port Arthur, TX						
Median Price	115	115	115	115	115	115
Housing Opportunity Index	81.9	89.3	49.5	65.1	86.1	83
Median Income	55.5	67.1	33	41.3	61.6	56.3
Count	2470	2470	2470	2470	2470	2470

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Bellingham, WA						
Median Price	239	239	239	239	239	239
Housing Opportunity Index	61.6	63.4	69.7	31.5	63.4	16.6
Median Income	64.4	65.9	71.8	44.4	65.9	32.4
Count	3306	3306	3306	3306	3306	3306
Bend, OR						
Median Price	170	170		170	170	170
Housing Opportunity Index	74.9	75.6		56.6	76.9	66.1
Median Income	63.2	64.4		43.7	66.7	52.1
Count	6011	6011		6011	6011	6011
Bethesda-Rockville-Frederick, MD^^^						
Median Price	307	307	307	307	307	307
Housing Opportunity Index	74.2	80.4	53.2	44	73.5	51
Median Income	109.6	128.8	75.8	65.5	108.1	73.1
Count	18296	18296	18296	18296	18296	18296
Binghamton, NY						
Median Price	97	97	97	97	97	97
Housing Opportunity Index	90.1	90.7	59.4	57.1	86.7	94.9
Median Income	60.4	61.5	33.2	32.2	53.2	74.8
Count	1906	1906	1906	1906	1906	1906
Boise City-Nampa,ID						
Median Price	170	170	170	170	170	170
Housing Opportunity Index	72.8	74.6	52.9	43.8	74.1	19.6
Median Income	61.9	65.1	42.5	37.8	64	28.4
Count	9826	9826	9826	9826	9826	9826
Boston-Quincy, MA ^^^						
Median Price	292	292	292	292	292	292
Housing Opportunity Index	63.1	71.2	27.4	15.9	52.5	24.5
Median Income	85.2	97.4	50.9	39	73.3	48.6
Count	15696	15696	15696	15696	15696	15696
Boulder, CO						
Median Price	300	300	300	300	300	300
Housing Opportunity Index	66.8	72.1	75.8	20.8	60.7	70.1
Median Income	89.6	98.8	105.9	41.7	81.2	95.7
Count	4345	4345	4345	4345	4345	4345
Bremerton-Silverdale, WA						
Median Price	235	235	235	235	235	235
Housing Opportunity Index	70.5	72.1	47	28.1	65.7	40.9
Median Income	71.9	74.5	54.5	42.9	66.7	51.3
Count	3468	3468	3468	3468	3468	3468
Bridgeport-Stamford-Norwalk, CT						
Median Price	383	383	383	383	383	383
Housing Opportunity Index	43.7	51.7	17.3	17.3	46.5	23.6
Median Income	86.6	101.8	44	44	91.5	54.9
Count	8219	8219	8219	8219	8219	8219

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Brownsville-Harlingen, TX						
Median Price	100	100	100	100	100	100
Housing Opportunity Index	58.4	85.7	77.3	51.3	89.9	82.7
Median Income	33.5	58.1	46.8	30.5	70.5	53.3
Count	1068	1068	1068	1068	1068	1068
Buffalo-Niagara Falls, NY						
Median Price	110	110	110	110	110	110
Housing Opportunity Index	87.1	89.9	47	32.3	89.6	61.3
Median Income	63.7	69.5	30.7	24	68.6	38.3
Count	6068	6068	6068	6068	6068	6068
Burlington-South Burlington, VT						
Median Price	214	214	214	214	214	214
Housing Opportunity Index	73.4	74.5	13.3	53.4	61.6	10.3
Median Income	73.8	74.8	28	58.1	64.9	22.5
Count	955	955	955	955	955	955
Cambridge-Newton-Framingham, MA ^^^						
Median Price	339	339	339	339	339	
Housing Opportunity Index	62.1	65.8	24.6	19.3	63.4	
Median Income	98.7	104.2	56	49.3	99.9	
Count	12911	12911	12911	12911	12911	
Camden, NJ ^^^						
Median Price	188	188	188	188	188	
Housing Opportunity Index	80.3	85	60.3	35.5	83.4	
Median Income	83.5	91.7	61.3	45.4	88.8	
Count	8571	8571	8571	8571	8571	
Canton-Massillon, OH						
Median Price	80	80	80	80	80	80
Housing Opportunity Index	93.8	94.4	65.3	90.8	99.3	95.3
Median Income	57.7	59.7	26.7	49.7	133.4	63.4
Count	6040	6040	6040	6040	6040	6040
Cape Coral-Fort Myers, FL						
Median Price	91	91	91	91	91	91
Housing Opportunity Index	83.6	85.6	70.1	74.3	79.7	63.4
Median Income	61.6	67.5	39.1	44.6	53.4	32.8
Count	30752	30752	30752	30752	30752	30752
Carson City, NV						
Median Price	166	166	166	166		166
Housing Opportunity Index	86.4	88.2	68.1	65.2		87.8
Median Income	65	71.1	48.2	45.8		70.3
Count	781	781	781	781		781
Champaign-Urbana, IL						
Median Price	135	135	135	135	135	135
Housing Opportunity Index	82.6	85.7	26	74.4	80	75.4
Median Income	64.9	69.5	26.6	54	61.9	56.1
Count	2413	2413	2413	2413	2413	2413

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Charleston-North Charleston-Summerville, SC						
Median Price	190	190	190	190	190	190
Housing Opportunity Index	69.1	75.6	38.7	39.3	66.7	45.1
Median Income	62.1	74.7	37.4	37.9	58.8	41.1
Count	12425	12425	12425	12425	12425	12425
Charlotte-Gastonia-Rock Hill, NC-SC						
Median Price	159	159	159	159	159	159
Housing Opportunity Index	75.7	80.9	58.1	52	75.9	66.8
Median Income	67.2	79.2	44.1	39.6	67.7	53.5
Count	22548	22548	22548	22548	22548	22548
Chattanooga, TN-GA						
Median Price	125	125	125	125	125	
Housing Opportunity Index	81	83.8	54.3	64.2	88.5	
Median Income	55.9	60.9	32.6	38.5	70.8	
Count	7265	7265	7265	7265	7265	
Chicago-Joliet-Naperville, IL^^^						
Median Price	205	205	205	205	205	205
Housing Opportunity Index	68.7	78.2	39.8	46.2	75.1	55.9
Median Income	74.7	92.9	44.9	50.2	86.1	59.7
Count	77232	77232	77232	77232	77232	77232
Chico, CA						
Median Price	168	168	168	168	168	168
Housing Opportunity Index	69.8	75.6	46.5	47.9	57.3	47.9
Median Income	53.8	58.7	37.6	38.2	44.6	38.2
Count	3423	3423	3423	3423	3423	3423
Cincinnati-Middletown, OH-KY-IN						
Median Price	124	124	124	124	124	124
Housing Opportunity Index	86.1	87.6	58.4	77.7	92.7	84.4
Median Income	69.5	73.2	36.8	55	92.9	65.5
Count	28078	28078	28078	28078	28078	28078
Cleveland-Elyria-Mentor, OH						
Median Price	110	110	110	110	110	110
Housing Opportunity Index	85.8	88.9	63.1	65.1	91	74.9
Median Income	64.8	73.2	37.7	39.2	80.5	47.8
Count	24398	24398	24398	24398	24398	24398
College Station-Bryan, TX						
Median Price	153	153	153	153	153	153
Housing Opportunity Index	77.1	88.7	12.4	38.9	78.4	31.4
Median Income	57	72.1	25	38.8	58.9	35.6
Count	2153	2153	2153	2153	2153	2153
Colorado Springs, CO						
Median Price	190	190	190	190	190	190
Housing Opportunity Index	81.4	84.8	72.1	52.7	75.7	58.7
Median Income	70.6	76.1	59	45.7	62.8	49.4
Count	9596	9596	9596	9596	9596	9596

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Columbia, SC						
Median Price	140	140	140	140	140	140
Housing Opportunity Index	86	91	65.8	56.3	87	71.9
Median Income	62.4	73.6	41.6	37.2	63.8	46.1
Count	1948	1948	1948	1948	1948	1948
Columbus, OH						
Median Price	126	126	126	126	126	126
Housing Opportunity Index	83.9	85.9	58.6	62.4	88.4	75.7
Median Income	68.6	73.5	39.4	42	81.8	54.3
Count	30807	30807	30807	30807	30807	30807
Corpus Christi, TX						
Median Price	132	132	132	132	132	132
Housing Opportunity Index	73.2	87.2	54.8	52.3	77.3	38.6
Median Income	51.9	69.1	41.4	40.3	55.2	33.6
Count	2997	2997	2997	2997	2997	2997
Corvallis, OR						
Median Price	233	233	233	233	233	
Housing Opportunity Index	71.9	73.4	88.4	32.3	83.9	
Median Income	71.8	74.1	93.3	48.2	84.2	
Count	996	996	996	996	996	
Crestview-Fort Walton Beach-Destin, FL						
Median Price	175	175	175	175	175	175
Housing Opportunity Index	73	75.3	52.1	57.3	56.9	76.7
Median Income	65.5	68.9	45.7	49.9	49.3	71
Count	3291	3291	3291	3291	3291	3291
Cumberland, MD-WV						
Median Price	93	93	93	93		
Housing Opportunity Index	94.3	94.3	83.3	97.9		
Median Income	52.2	52.5	37.8	66.7		
Count	617	617	617	617		
Dallas-Plano-Irving, TX ^^^						
Median Price	164	164	164	164	164	164
Housing Opportunity Index	71.9	83.5	50.2	39.7	80.8	68.2
Median Income	68.9	92.9	46.8	40.1	84.9	63.7
Count	54010	54010	54010	54010	54010	54010
Davenport-Moline-Rock Island, IA-IL						
Median Price	96	96	96	96	96	96
Housing Opportunity Index	92	92.8	66.3	81.4	94.7	74.7
Median Income	62.7	65.3	33.2	43.9	74.2	37.7
Count	1728	1728	1728	1728	1728	1728
Dayton, OH						
Median Price	93	93	93	93	93	
Housing Opportunity Index	90.8	92.5	66.7	82.5	94.5	
Median Income	61.7	66.1	35.1	47.6	73.1	
Count	10726	10726	10726	10726	10726	

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Deltona-Daytona Beach-Ormond Beach, FL						
Median Price	111	111	111	111	111	111
Housing Opportunity Index	84	85.9	67.6	69.4	87	88.1
Median Income	56	59.8	38.4	39.6	61.8	64.1
Count	9139	9139	9139	9139	9139	9139
Denver-Aurora, CO						
Median Price	215	215	215	215	215	215
Housing Opportunity Index	74.9	81.9	42.7	36.3	73.2	45.7
Median Income	75.9	88.4	45.8	41.4	73.2	47.7
Count	41635	41635	41635	41635	41635	41635
Detroit-Livonia-Dearborn, MI ^^^						
Median Price	86	86	86	86	86	86
Housing Opportunity Index	90.2	94.2	73	82.1	96	89.3
Median Income	55.9	71.9	37	44.3	83.5	53.3
Count	29886	29886	29886	29886	29886	29886
Dover, DE						
Median Price	200	200	200	200	200	200
Housing Opportunity Index	73.9	80.4	54.6	42.4	87	67.1
Median Income	59.1	64.7	47.6	42.2	75.2	54.4
Count	1943	1943	1943	1943	1943	1943
Duluth, MN-WI						
Median Price	117	117	117	117	117	117
Housing Opportunity Index	86.6	87	43	61.7	70.1	50
Median Income	60	61	25.2	34.7	39.2	29.1
Count	3250	3250	3250	3250	3250	3250
Durham, NC						
Median Price	178	178	178	178	178	178
Housing Opportunity Index	73	82.5	47.2	36.5	77.6	76.8
Median Income	66.5	84.4	42.8	36.5	74.4	73
Count	5802	5802	5802	5802	5802	5802
Edison-New Brunswick, NJ ^^^						
Median Price	287	287	287	287	287	287
Housing Opportunity Index	64.9	66.9	48.7	31.7	77.5	63.2
Median Income	93.6	97.1	73.6	57.8	117.3	91.8
Count	25614	25614	25614	25614	25614	25614
El Centro, CA						
Median Price	127	127	127	127	127	127
Housing Opportunity Index	78.9	95.9	88.4	71	98	42.3
Median Income	45.2	68.9	53	40.2	88.5	27.4
Count	2913	2913	2913	2913	2913	2913
Elizabethtown, KY						
Median Price	134	134	134	134	134	134
Housing Opportunity Index	83	83.9	74.1	85.5	95.2	46.9
Median Income	55.6	56.9	46.9	59	86.8	30.9
Count	2765	2765	2765	2765	2765	2765

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Elkhart-Goshen, IN						
Median Price	100	100	100	100	100	100
Housing Opportunity Index	93.1	94.7	79.1	83.8	94.9	82.5
Median Income	58.6	64.6	38.2	42.3	65.3	40.4
Count	2152	2152	2152	2152	2152	2152
Elmira, NY						
Median Price	90	90	90	90	90	
Housing Opportunity Index	89.7	89.7	92.5	86.7	99.3	
Median Income	57.2	57.1	67.4	51.8	149.4	
Count	429	429	429	429	429	
El Paso, TX						
Median Price	130	130	130	130	130	130
Housing Opportunity Index	59.5	93.4	82.4	42.6	89.4	42.2
Median Income	40.9	75.3	53.8	35	64.5	34.8
Count	5706	5706	5706	5706	5706	5706
Erie, PA						
Median Price	110	110	110	110	110	
Housing Opportunity Index	85.1	86.1	40.6	70.6	91.8	
Median Income	57.1	59.3	25.6	41.9	72.2	
Count	2543	2543	2543	2543	2543	
Eugene-Springfield, OR						
Median Price	187	187	187	187	187	187
Housing Opportunity Index	70.7	72.7	61.2	31.7	76.9	49.6
Median Income	57.5	59	51	36.7	62.8	44.7
Count	4958	4958	4958	4958	4958	4958
Fairbanks, AK						
Median Price	213	213	213	213	213	213
Housing Opportunity Index	92.1	94.2	59	70.3	95.5	36.1
Median Income	76.8	81.9	53.1	58.5	85.2	42.9
Count	1323	1323	1323	1323	1323	1323
Fayetteville, NC						
Median Price	137	137	137	137	137	137
Housing Opportunity Index	78	85.7	61.9	79	76.2	49.7
Median Income	52.5	60.5	41.1	53.8	50.6	34.9
Count	4861	4861	4861	4861	4861	4861
Flagstaff, AZ						
Median Price	228	228	228	228	228	228
Housing Opportunity Index	61.9	73.6	66.3	51.6	64.9	28.7
Median Income	60.5	71.5	63.6	52.7	62.9	38
Count	1660	1660	1660	1660	1660	1660
Flint, MI						
Median Price	85	85	85	85	85	85
Housing Opportunity Index	91.8	93.6	71.1	85	94.5	91.2
Median Income	56.5	62.1	34	45	66.7	54.7
Count	7441	7441	7441	7441	7441	7441

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Fort Collins-Loveland, CO						
Median Price	213	213	213	213	213	213
Housing Opportunity Index	79.1	82	81.6	21.6	90.7	31.9
Median Income	74.9	79.4	78.5	37.3	100	41.7
Count	5412	5412	5412	5412	5412	5412
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL ^^^						
Median Price	115	115	115	115	115	115
Housing Opportunity Index	78.8	84.2	68.8	74.3	82.7	57.5
Median Income	66.2	79.7	49.3	58.2	75.5	37
Count	43732	43732	43732	43732	43732	43732
Fort Worth-Arlington, TX ^^^						
Median Price	134	134	134	134	134	134
Housing Opportunity Index	81.6	87.7	64.1	55.5	81.2	76.6
Median Income	67.3	81.6	47.5	42.5	66.5	59.2
Count	29592	29592	29592	29592	29592	29592
Fresno, CA						
Median Price	159	159	159	159	159	159
Housing Opportunity Index	71	89.1	36.3	49	74.7	47.8
Median Income	52.2	76.6	30.7	37.7	55.4	37.2
Count	15860	15860	15860	15860	15860	15860
Gainesville, FL						
Median Price	147	147	147	147	147	147
Housing Opportunity Index	79.8	85.4	44.7	49	81.4	74.1
Median Income	61.3	71.3	34	36.9	63.2	54.3
Count	2609	2609	2609	2609	2609	2609
Gainesville, GA						
Median Price	139	139	139	139	139	
Housing Opportunity Index	77.7	83.5	59.3	57.7	84.3	
Median Income	60.2	71.4	38.9	37.4	73.4	
Count	3089	3089	3089	3089	3089	
Glens Falls, NY						
Median Price	138	138		138		
Housing Opportunity Index	81	80.3		93.4		
Median Income	59.6	59.5		95.2		
Count	1371	1371		1371		
Grand Rapids-Wyoming, MI						
Median Price	104	104	104	104	104	104
Housing Opportunity Index	91	92.6	58.4	59.8	91.6	77.8
Median Income	62.5	67.5	31	31.6	64.6	42.2
Count	10643	10643	10643	10643	10643	10643
Great Falls, MT						
Median Price	147	147	147	147		147
Housing Opportunity Index	84.2	85.8	7.9	49.4		21.9
Median Income	55.1	56.6	18.5	36.9		27
Count	1021	1021	1021	1021		1021

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Greeley, CO						
Median Price	175	175	175	175	175	175
Housing Opportunity Index	77.5	83.1	80.8	48.8	72.1	67.2
Median Income	65	73.9	69.7	40.7	58.1	52.5
Count	4886	4886	4886	4886	4886	4886
Greensboro-High Point, NC						
Median Price	135	135	135	135	135	
Housing Opportunity Index	80.7	84.8	63.8	47.1	79.7	
Median Income	58	67.8	40.6	31.8	56.4	
Count	5985	5985	5985	5985	5985	
Greenville-Mauldin-Easley, SC						
Median Price	144	144	144	144	144	
Housing Opportunity Index	78.7	82.3	47.8	49.2	86.8	
Median Income	58	64.7	33	33.6	76	
Count	6455	6455	6455	6455	6455	
Hagerstown-Martinsburg, MD-WV						
Median Price	153	153	153	153	153	
Housing Opportunity Index	88.5	88.9	71	64.1	95	
Median Income	67.4	68.2	49.1	44.3	84.7	
Count	2049	2049	2049	2049	2049	
Hanford-Corcoran, CA						
Median Price	155	155	155	155	155	155
Housing Opportunity Index	80.1	93.3	85.5	48.5	78.6	83.2
Median Income	52.9	67.5	57.8	36.3	52	56.2
Count	1887	1887	1887	1887	1887	1887
Harrisburg-Carlisle, PA						
Median Price	148	148	148	148	148	148
Housing Opportunity Index	86.5	88.5	50.5	46.4	90.6	61.5
Median Income	71	74.4	38.5	37.2	80.1	43.3
Count	3141	3141	3141	3141	3141	3141
Hartford-West Hartford-East Hartford, CT						
Median Price	204	204	204	204	204	204
Housing Opportunity Index	79	83.8	46.3	23.2	81.3	58.1
Median Income	84.7	93.9	52.6	37.3	88.4	61.4
Count	10906	10906	10906	10906	10906	10906
Honolulu, HI						
Median Price	415	415	415	415	415	415
Housing Opportunity Index	42.1	46	32	27.3	45.1	22.3
Median Income	81.7	86.9	67.6	61.9	85.9	55.7
Count	10921	10921	10921	10921	10921	10921
Houston-Sugar Land-Baytown, TX						
Median Price	148	148	148	148	148	148
Housing Opportunity Index	73.3	86.4	55.8	47.7	80.3	73.2
Median Income	65.1	92.9	46.9	42	76.7	65.1
Count	71519	71519	71519	71519	71519	71519

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Indianapolis, IN						
Median Price	107	107	107	107	107	107
Housing Opportunity Index	93.6	94.7	79	70.9	94.7	81.9
Median Income	68.7	75.1	40.6	35.8	75.1	42.9
Count	7340	7340	7340	7340	7340	7340
Ithaca, NY						
Median Price	172	172	172	172	172	
Housing Opportunity Index	74.8	77.9	54.9	44	54	
Median Income	71.1	77.1	52.5	46.2	52	
Count	548	548	548	548	548	
Jacksonville, FL						
Median Price	134	134	134	134	134	134
Housing Opportunity Index	84	87.2	65.3	79.1	87.1	67.5
Median Income	65.8	73.8	43.5	57.6	73.4	45.5
Count	20111	20111	20111	20111	20111	20111
Kalamazoo-Portage, MI						
Median Price	113	113	113	113	113	113
Housing Opportunity Index	85.4	87.4	49.5	68	85.1	84.4
Median Income	61	64.8	29.8	40	60.5	59.2
Count	3305	3305	3305	3305	3305	3305
Killeen-Temple-Fort Hood, TX						
Median Price	132	132	132	132	132	132
Housing Opportunity Index	83.1	87.4	76.7	63.7	88.8	76.5
Median Income	54.9	60.2	49.5	42.7	62.1	49.3
Count	4671	4671	4671	4671	4671	4671
Kingston, NY						
Median Price	181	181	181	181	181	181
Housing Opportunity Index	77.3	78.8	33	54	74.7	36.5
Median Income	70.1	73.3	37.3	51.4	67.9	40.1
Count	1049	1049	1049	1049	1049	1049
Knoxville, TN						
Median Price	135	135	135	135	135	135
Housing Opportunity Index	81.2	82.3	55.8	63.8	91.2	62.8
Median Income	59.7	61.6	35.3	39.9	89.5	39.4
Count	9908	9908	9908	9908	9908	9908
Kokomo, IN						
Median Price	84	84	84		84	84
Housing Opportunity Index	96.1	96.7	86.7		99	98.3
Median Income	61.4	63.3	40.3		100.7	78.8
Count	1076	1076	1076		1076	1076
Lake County-Kenosha County, IL-WI ^^^						
Median Price	208	208	208	208	208	208
Housing Opportunity Index	71.2	75.4	44.6	46	76.9	50.3
Median Income	89.3	99.5	50.5	51.4	103.3	56.7
Count	6978	6978	6978	6978	6978	6978

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Lake Havasu City-Kingman, AZ						
Median Price	112	112	112	112	112	112
Housing Opportunity Index	83.6	84.2	89.9	79.8	93	63.4
Median Income	47.6	48.5	57.5	43.1	64.3	31.8
Count	6810	6810	6810	6810	6810	6810
Lakeland-Winter Haven, FL						
Median Price	96	96	96	96	96	96
Housing Opportunity Index	88.4	90.7	74.5	74.9	87.7	78.4
Median Income	52.7	58.8	38	38.3	51.5	40.9
Count	10629	10629	10629	10629	10629	10629
Lancaster, PA						
Median Price	168	168	168	168	168	168
Housing Opportunity Index	84.4	86.2	50.7	26.8	85.2	90.5
Median Income	66.7	69.2	43.1	32.6	67.7	77
Count	5847	5847	5847	5847	5847	5847
Lansing-East Lansing, MI						
Median Price	94	94	94	94	94	94
Housing Opportunity Index	90.8	91.6	78	81.4	86.3	92.7
Median Income	65.9	69.2	42.5	45.9	53.2	77.1
Count	3940	3940	3940	3940	3940	3940
Laredo, TX						
Median Price	123	123	123	123	123	123
Housing Opportunity Index	55	91.5	16	52.4	72.2	31
Median Income	38	70.8	18.8	36.9	47.7	26.1
Count	1606	1606	1606	1606	1606	1606
Las Vegas-Paradise, NV						
Median Price	138	138	138	138	138	138
Housing Opportunity Index	84.6	88.9	74.4	72	86.1	87.1
Median Income	65.7	77.4	50.8	48.2	69.5	71.8
Count	84847	84847	84847	84847	84847	84847
Lima, OH						
Median Price	80	80	80	80	80	
Housing Opportunity Index	92.4	93.5	66.1	86.1	86.3	
Median Income	57	59.5	29.2	44	45.1	
Count	1220	1220	1220	1220	1220	
Los Angeles-Long Beach-Glendale, CA ^^^						
Median Price	315	315	315	315	315	315
Housing Opportunity Index	40.3	68.2	29.2	22.8	52.3	32.1
Median Income	63	96.2	51.9	45.8	75	55.2
Count	112809	112809	112809	112809	112809	112809
Louisville, KY-IN						
Median Price	129	129	129	129	129	129
Housing Opportunity Index	82.3	84.7	55.9	57.7	83.8	53.5
Median Income	61.8	66.2	35.3	36.5	64.6	33.8
Count	12978	12978	12978	12978	12978	12978

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Madera, CA						
Median Price	136	136	136	136	136	136
Housing Opportunity Index	81.8	90.4	77.2	69.1	75.5	79.1
Median Income	51.7	65.5	46.1	40.6	44.6	48.6
Count	3079	3079	3079	3079	3079	3079
Madison, WI						
Median Price	195	195	195	195	195	195
Housing Opportunity Index	80.1	81.5	18.6	48.9	71.9	71.8
Median Income	80	82.8	32.5	51.4	69.7	69.5
Count	7054	7054	7054	7054	7054	7054
Manchester-Nashua, NH						
Median Price	195	195	195	195	195	195
Housing Opportunity Index	78.2	80	21.5	41.1	90.7	64.2
Median Income	75.6	77.2	32.6	46.5	99.9	62.8
Count	5589	5589	5589	5589	5589	5589
Mansfield, OH						
Median Price	75	75	75	75	75	75
Housing Opportunity Index	95.4	95.4	87.5	99.9	99.9	95.8
Median Income	55.1	55.5	41.4	106	114.8	58.3
Count	719	719	719	719	719	719
Mc Allen-Edinburg-Mission, TX						
Median Price	113	113	113	113	113	113
Housing Opportunity Index	50	74	81.6	44.6	83.4	51.1
Median Income	33.2	54	72.6	30.3	84.5	33.8
Count	5907	5907	5907	5907	5907	5907
Medford, OR						
Median Price	175	175	175	175	175	175
Housing Opportunity Index	70.9	73.6	82.3	34.3	88.4	25
Median Income	55	57.6	67.3	33.5	78.8	29.2
Count	4052	4052	4052	4052	4052	4052
Memphis, TN-MS-AR						
Median Price	120	120	120	120	120	120
Housing Opportunity Index	78.2	87.2	56.5	61.8	84.6	73.3
Median Income	58.1	78.7	36	39.8	70.3	50.6
Count	19318	19318	19318	19318	19318	19318
Merced, CA						
Median Price	120	120	120	120	120	120
Housing Opportunity Index	84.4	91.1	69.3	70.8	90.5	83.1
Median Income	49.7	62.7	37.1	37.9	61.2	47.8
Count	5846	5846	5846	5846	5846	5846
Miami-Miami Beach-Kendall, FL ^^^						
Median Price	140	140	140	140	140	140
Housing Opportunity Index	65.7	81	56.3	62.2	75.9	67.9
Median Income	52.2	91.3	41.8	48.2	72.9	55.6
Count	52955	52955	52955	52955	52955	52955

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Midland, TX						
Median Price	166	166	166	166	166	
Housing Opportunity Index	73.2	88.9	36.5	47.4	99	
Median Income	63	85.3	39.7	44.4	155.6	
Count	1900	1900	1900	1900	1900	
Milwaukee-Waukesha-West Allis, WI						
Median Price	156	156	156	156	156	156
Housing Opportunity Index	79.9	85.1	32.9	46.3	81.1	57.6
Median Income	71.1	82.2	32.2	40.1	73.3	47
Count	12249	12249	12249	12249	12249	12249
Minneapolis-St. Paul-Bloomington, MN-WI						
Median Price	174	174	174	174	174	174
Housing Opportunity Index	85.2	86.8	35.2	56.8	78.5	42.9
Median Income	84	89.2	35.5	47.4	69.5	39.5
Count	35507	35507	35507	35507	35507	35507
Modesto, CA						
Median Price	141	141	141	141	141	141
Housing Opportunity Index	86	92.3	79.9	74.1	89.9	91.5
Median Income	59.5	71	52.1	47.1	65.8	69.1
Count	13239	13239	13239	13239	13239	13239
Monroe, MI						
Median Price	125	125	125	125	125	125
Housing Opportunity Index	83	83.9	75.7	77.9	81.6	85.6
Median Income	69	70.2	54.4	58.7	64.5	77.6
Count	2769	2769	2769	2769	2769	2769
Mount Vernon-Anacortes, WA						
Median Price	221	221	221	221	221	221
Housing Opportunity Index	65.4	69.4	78.7	28.1	56.7	47.7
Median Income	62.8	66.6	81.1	39	55.8	51
Count	1828	1828	1828	1828	1828	1828
Napa, CA						
Median Price	336	336	336	336	336	
Housing Opportunity Index	55.2	67	69.6	23.8	77.1	
Median Income	81.8	93.9	96.3	52.5	109.4	
Count	2130	2130	2130	2130	2130	
Naples-Marco Island, FL						
Median Price	190	190	190	190	190	190
Housing Opportunity Index	68.4	73.3	43.1	47.2	73.3	46.3
Median Income	72.3	84.2	38.8	42.4	84	41.8
Count	11836	11836	11836	11836	11836	11836
Nassau-Suffolk, NY ^^^						
Median Price	377	377	377	377	377	377
Housing Opportunity Index	54.1	58.7	34.8	23.6	61.8	20.5
Median Income	103.6	109	84.1	71.9	111.6	67.7
Count	25840	25840	25840	25840	25840	25840

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Newark-Union, NJ-PA ^^^						
Median Price	315	315	315	315	315	315
Housing Opportunity Index	54.6	67.3	27.3	25.7	71.3	26.2
Median Income	88.8	109.6	55.8	53.7	117.1	54.5
Count	12492	12492	12492	12492	12492	12492
New Haven-Milford, CT						
Median Price	185	185	185	185	185	185
Housing Opportunity Index	79.4	84.5	57.4	36.7	82.4	59.8
Median Income	80.9	91.7	55.5	39.7	86.6	57.8
Count	7136	7136	7136	7136	7136	7136
New York-White Plains-Wayne, NY-NJ ^^^						
Median Price	430	430	430	430	430	430
Housing Opportunity Index	22.8	46.1	13.4	8.8	23.4	15.2
Median Income	65.6	97.3	50.1	41.1	66	52.8
Count	79512	79512	79512	79512	79512	79512
North Port-Bradenton-Sarasota, FL						
Median Price	133	133	133	133	133	133
Housing Opportunity Index	76.4	78.6	57.2	58.5	79.3	54.9
Median Income	62.2	66.4	38.5	39.4	68.3	37.2
Count	20938	20938	20938	20938	20938	20938
Norwich-New London, CT						
Median Price	205	205	205	205	205	205
Housing Opportunity Index	79	80.7	52.5	53.3	82.2	39.3
Median Income	81.2	84.3	55.2	56	87.6	45.6
Count	2529	2529	2529	2529	2529	2529
Oakland-Fremont-Hayward, CA ^^^						
Median Price	290	290	290	290	290	290
Housing Opportunity Index	65.3	75.4	34.8	40.4	70.4	45.9
Median Income	90.3	110.6	52.2	58.4	99.4	64
Count	44229	44229	44229	44229	44229	44229
Ocala, FL						
Median Price	87	87	87	87	87	87
Housing Opportunity Index	88.6	90	75.6	76.6	93.9	73.4
Median Income	49.7	52.2	36.3	36.8	62.5	34.4
Count	5494	5494	5494	5494	5494	5494
Ocean City, NJ						
Median Price	329	329	329	329		
Housing Opportunity Index	42.7	44.8	10.2	22.3		
Median Income	68.1	72.2	29.6	44.8		
Count	2840	2840	2840	2840		
Odessa, TX						
Median Price	127	127	127	127		
Housing Opportunity Index	81.8	92.6	42.4	70.6		
Median Income	53.2	66.7	32.1	43.7		
Count	1234	1234	1234	1234		

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Ogden-Clearfield, UT						
Median Price	184	184	184	184	184	184
Housing Opportunity Index	83.7	85.3	66	48.2	82.7	73.2
Median Income	68.8	71.6	51.7	42	67.4	56.9
Count	6802	6802	6802	6802	6802	6802
Oklahoma City, OK						
Median Price	127	127	127	127	127	127
Housing Opportunity Index	82.7	86.1	56.3	53.8	79.6	80
Median Income	59.4	66.1	36	34.9	55.1	55.7
Count	9320	9320	9320	9320	9320	9320
Olympia, WA						
Median Price	227	227	227	227	227	227
Housing Opportunity Index	74.6	74.9	78.4	57.9	79.8	81.9
Median Income	71.9	72.2	75.9	58.5	78.6	82.5
Count	3984	3984	3984	3984	3984	3984
Orlando-Kissimmee-Sanford, FL						
Median Price	116	116	116	116	116	116
Housing Opportunity Index	85.6	89.6	73.5	73.4	87.1	84.9
Median Income	60.9	71.8	44.4	44.3	64.3	59.4
Count	43209	43209	43209	43209	43209	43209
Oxnard-Thousand Oaks-Ventura, CA						
Median Price	353	353	353	353	353	353
Housing Opportunity Index	54.7	69.5	54.7	22.2	68.6	25.7
Median Income	86.7	104.3	86.7	56.1	102.6	59.8
Count	11787	11787	11787	11787	11787	11787
Palm Bay-Melbourne-Titusville, FL						
Median Price	112	112	112	112	112	112
Housing Opportunity Index	85.8	87	72.4	79.6	88.4	76.1
Median Income	62.9	65.4	44.4	52.6	68.8	47.9
Count	10315	10315	10315	10315	10315	10315
Palm Coast, FL						
Median Price	129	129	129	129	129	129
Housing Opportunity Index	82.6	83.6	69.5	65.1	84.2	92.9
Median Income	56.3	57.8	42	38.6	58.7	87.2
Count	1876	1876	1876	1876	1876	1876
Panama City-Lynn Haven, FL						
Median Price	160	160	160	160	160	
Housing Opportunity Index	69.9	72.6	49.5	69.4	62.4	
Median Income	57.4	60.8	39.7	56.8	50.1	
Count	3543	3543	3543	3543	3543	
Peabody, MA^^^						
Median Price	255	255	255	255	255	255
Housing Opportunity Index	70.3	76.5	27.2	17.1	62.6	54.9
Median Income	83.9	94	44.1	35.4	74.9	67.5
Count	10242	10242	10242	10242	10242	10242

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Pensacola-Ferry Pass-Brent, FL						
Median Price	141	141	141	141	141	141
Housing Opportunity Index	77.9	82.8	43	60	75.4	65.9
Median Income	57.5	63.6	32.4	42.2	54.8	46
Count	6390	6390	6390	6390	6390	6390
Peoria, IL						
Median Price	116	116	116	116	116	
Housing Opportunity Index	88	90.5	44.6	73.6	94	
Median Income	66.7	69.9	29.7	46.7	81.7	
Count	1258	1258	1258	1258	1258	
Philadelphia, PA ^^^						
Median Price	234	234	234	234	234	234
Housing Opportunity Index	66.5	76.6	27.5	24.5	62.1	39.1
Median Income	76.2	91.6	40.4	37.5	71.2	51
Count	29863	29863	29863	29863	29863	29863
Phoenix-Mesa-Glendale, AZ						
Median Price	140	140	140	140	140	140
Housing Opportunity Index	83.6	87.3	72.5	67.2	86.4	63.9
Median Income	66.6	77.6	49.4	44	75	41.4
Count	160683	160683	160683	160683	160683	160683
Pittsburgh, PA						
Median Price	123	123	123	123	123	123
Housing Opportunity Index	82.3	83.6	49.3	82.4	90.7	77
Median Income	63	65.1	33.3	63.2	82.6	54.7
Count	14969	14969	14969	14969	14969	14969
Pittsfield, MA						
Median Price	172	172	172	172	172	
Housing Opportunity Index	73.5	73.8	61.3	33.3	77.6	
Median Income	65.7	66.6	51.1	34.4	75.3	
Count	1239	1239	1239	1239	1239	
Pocatello, ID						
Median Price	122	122		122	122	122
Housing Opportunity Index	90.3	91		65.3	97.8	49
Median Income	55.6	57.3		35	86.9	29.2
Count	1031	1031		1031	1031	1031
Portland-South Portland-Biddeford, ME						
Median Price	207	207	207	207	207	207
Housing Opportunity Index	78.8	79.5	30.1	41.5	56.8	79.8
Median Income	72.8	73.8	41.6	47.2	55.7	74.2
Count	1940	1940	1940	1940	1940	1940
Portland-Vancouver-Hillsboro, OR-WA						
Median Price	229	229	229	229	229	229
Housing Opportunity Index	69.1	73	20.6	23.5	72.9	14.2
Median Income	71.2	75.6	38.6	40.2	75.4	34.1
Count	35617	35617	35617	35617	35617	35617

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Port St. Lucie, FL						
Median Price	105	105	105	105	105	105
Housing Opportunity Index	85.1	87.4	70.6	78.4	73.5	79.1
Median Income	59.6	65.6	39.5	47.8	42.2	48.8
Count	10247	10247	10247	10247	10247	10247
Poughkeepsie-Newburgh-Middletown, NY						
Median Price	224	224	224	224	224	224
Housing Opportunity Index	74.5	78.3	46.3	56.2	83.9	65.1
Median Income	83.4	87.7	58	65.3	97.4	73.3
Count	4272	4272	4272	4272	4272	4272
Prescott, AZ						
Median Price	157	157	157	157	157	157
Housing Opportunity Index	74.5	76.1	68.6	58.3	78	72.3
Median Income	54	55.8	48.3	40.1	57.6	51.6
Count	6141	6141	6141	6141	6141	6141
Providence-New Bedford-Fall River, RI-MA						
Median Price	188	188	188	188	188	188
Housing Opportunity Index	75.9	79.6	50	29	68.2	36.9
Median Income	72.1	77.9	48.2	35.1	63	39.9
Count	14798	14798	14798	14798	14798	14798
Provo-Orem, UT						
Median Price	205	205	205	205	205	205
Housing Opportunity Index	77.6	79.7	49.9	36.2	64.6	37.4
Median Income	65.1	67.7	46.8	40.7	54.1	41.1
Count	6230	6230	6230	6230	6230	6230
Pueblo, CO						
Median Price	118	118	118	118	118	118
Housing Opportunity Index	87	91.8	66.5	71.2	95.9	73.9
Median Income	50.7	60	36.4	38.7	72.3	40.2
Count	2294	2294	2294	2294	2294	2294
Punta Gorda, FL						
Median Price	98	98	98	98	98	
Housing Opportunity Index	83.5	84	81.1	80.3	82.7	
Median Income	54.5	55.8	50.6	49.3	52.7	
Count	5521	5521	5521	5521	5521	
Raleigh-Cary, NC						
Median Price	205	205	205	205	205	205
Housing Opportunity Index	75.9	82.2	47.1	33.1	85.8	69.8
Median Income	77.7	89.6	47.5	38.8	99.1	69.3
Count	14388	14388	14388	14388	14388	14388
Reading, PA						
Median Price	150	150	150	150	150	150
Housing Opportunity Index	84.4	88.9	58.9	25.1	89.5	86.5
Median Income	65.5	71.2	45.1	28.1	72.6	68.1
Count	5313	5313	5313	5313	5313	5313

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Redding, CA						
Median Price	165	165		165	165	165
Housing Opportunity Index	76	77.6		51.5	53.5	37.5
Median Income	54.6	56.5		39.7	40.8	33.5
Count	2811	2811		2811	2811	2811
Reno-Sparks, NV						
Median Price	175	175	175	175	175	175
Housing Opportunity Index	79	81.7	66	57.6	78.3	77.9
Median Income	71.2	79.1	53.2	46.3	70	68.8
Count	11376	11376	11376	11376	11376	11376
Richmond, VA						
Median Price	187	187	187	187	187	187
Housing Opportunity Index	81	86.8	57.6	56.6	81.6	62.4
Median Income	73.9	85.9	50.1	49.4	75.1	53.6
Count	14012	14012	14012	14012	14012	14012
Riverside-San Bernardino-Ontario, CA						
Median Price	181	181	181	181	181	181
Housing Opportunity Index	72.9	82.1	67.3	59.6	86.1	60.9
Median Income	65	78.1	58.9	52.1	85.4	53.2
Count	117575	117575	117575	117575	117575	117575
Roanoke, VA						
Median Price	171	171	171	171	171	
Housing Opportunity Index	76.5	80.6	45.2	52.6	70.1	
Median Income	62.8	67.6	39.7	43.1	56.2	
Count	1330	1330	1330	1330	1330	
Rochester, NY						
Median Price	120	120	120	120	120	120
Housing Opportunity Index	85.3	87.6	45.2	43.5	85.7	84.4
Median Income	66.6	71.5	35.4	34.6	67.7	65.1
Count	10539	10539	10539	10539	10539	10539
Rockford, IL						
Median Price	107	107	107	107	107	107
Housing Opportunity Index	90.2	92.2	54.4	65.8	96	80.4
Median Income	63.5	69.5	33.6	38.4	88.7	47.7
Count	3262	3262	3262	3262	3262	3262
Rockingham County-Strafford County, NH ^^^						
Median Price	209	209	209	209	209	209
Housing Opportunity Index	79.2	79.3	91.3	77.1	67.8	37.6
Median Income	87	87.3	119.1	83.2	71.7	46.6
Count	6459	6459	6459	6459	6459	6459
Sacramento--Arden-Arcade--Roseville, CA						
Median Price	205	205	205	205	205	205
Housing Opportunity Index	75.7	81.7	51.1	51.3	76.2	65.7
Median Income	73.1	82.8	50.2	50.5	73.6	61.8
Count	52829	52829	52829	52829	52829	52829

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Saginaw-Saginaw Township North, MI						
Median Price	82	82	82	82	82	
Housing Opportunity Index	86.8	92.9	55.6	78.6	94.8	
Median Income	54.1	60.5	24.9	40.2	74.4	
Count	2013	2013	2013	2013	2013	
St. George, UT						
Median Price	179	179		179	179	179
Housing Opportunity Index	70.3	71.7		51.9	86.7	52.9
Median Income	54.9	55.7		42.2	73.5	42.9
Count	3161	3161		3161	3161	3161
St. Louis, MO-IL						
Median Price	135	135	135	135	135	135
Housing Opportunity Index	83.5	86.7	53.8	75.1	87.6	73.7
Median Income	68.3	75.1	37.6	55	78.2	53.4
Count	30701	30701	30701	30701	30701	30701
Salem, OR						
Median Price	167	167	167	167	167	167
Housing Opportunity Index	78.9	83.7	54	39.8	76.1	17.5
Median Income	57.7	63.3	42.2	36.5	54.9	26.9
Count	5058	5058	5058	5058	5058	5058
Salinas, CA						
Median Price	236	236	236	236	236	236
Housing Opportunity Index	62	77.9	52.4	43.8	73.3	52.9
Median Income	66.1	93.5	55.7	48.8	82.3	56.6
Count	6478	6478	6478	6478	6478	6478
Salisbury, MD						
Median Price	145	145	145	145	145	
Housing Opportunity Index	90.5	93.3	63.1	81.5	98.4	
Median Income	61.7	69.3	39.8	51.5	108.6	
Count	1506	1506	1506	1506	1506	
Salt Lake City, UT						
Median Price	207	207	207	207	207	207
Housing Opportunity Index	76.7	80.1	36.6	42.4	75.5	60.2
Median Income	70	75.3	41.5	44.3	68.1	54.3
Count	15329	15329	15329	15329	15329	15329
San Angelo, TX						
Median Price	106	106	106	106	106	106
Housing Opportunity Index	84.2	90.7	51.5	65.4	78.7	66.6
Median Income	51.8	63.1	30.1	37	46.4	37.7
Count	1103	1103	1103	1103	1103	1103
San Antonio-New Braunfels, TX						
Median Price	150	150	150	150	150	150
Housing Opportunity Index	71.2	85.1	61.5	50.9	78.2	66.6
Median Income	57.8	78.9	50	43.8	66.6	53.7
Count	26355	26355	26355	26355	26355	26355

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
San Diego-Carlsbad-San Marcos, CA						
Median Price	320	320	320	320	320	320
Housing Opportunity Index	50.7	64.6	27.7	23.1	61.3	31.9
Median Income	75.5	91.1	52.7	48.5	87	56.8
Count	50771	50771	50771	50771	50771	50771
Sandusky, OH						
Median Price	101	101	101	101	101	
Housing Opportunity Index	91.7	93.1	75.8	77.1	93.3	
Median Income	64	66.5	42.5	44.1	67.9	
Count	879	879	879	879	879	
San Francisco-San mateo-Redwood City, CA ^^^						
Median Price	599	599	599	599	599	599
Housing Opportunity Index	27.7	45.1	7.7	10.1	21.7	8.3
Median Income	99.4	127.2	51.4	58.1	88	53
Count	17898	17898	17898	17898	17898	17898
San Jose-Sunnyvale-Santa Clara, CA						
Median Price	451	451	451	451	451	451
Housing Opportunity Index	49.1	60.4	27.9	19	57.2	22
Median Income	103.5	121.6	73.9	60.4	116.2	65
Count	24807	24807	24807	24807	24807	24807
San Luis Obispo-Paso Robles, CA						
Median Price	350	350		350	350	350
Housing Opportunity Index	41.2	47.6		15.7	33.2	26.3
Median Income	72.5	78.6		48.1	65.5	59
Count	3969	3969		3969	3969	3969
Santa Ana-Anaheim-Irvine, CA ^^^						
Median Price	420	420	420	420	420	420
Housing Opportunity Index	41.9	58.4	30.5	15.7	41.8	32.8
Median Income	87.2	108.1	75.2	55.4	86.9	77.9
Count	37630	37630	37630	37630	37630	37630
Santa Barbara-Santa Maria-Goleta, CA						
Median Price	305	305	305	305	305	305
Housing Opportunity Index	51.9	63	43.8	33.7	60.3	13.4
Median Income	71.4	90.7	60.3	50.9	85.8	34.6
Count	4668	4668	4668	4668	4668	4668
Santa Cruz-Watsonville, CA						
Median Price	425	425	425	425	425	425
Housing Opportunity Index	40.4	49.7	41.2	13	51.2	39.7
Median Income	84.2	98.1	85.6	49.8	101	82.5
Count	3130	3130	3130	3130	3130	3130
Santa Fe, NM						
Median Price	253	253	253	253	253	253
Housing Opportunity Index	60.7	75.7	64.8	41.7	76.5	29.4
Median Income	66.9	86.6	72	52	88.5	44
Count	1533	1533	1533	1533	1533	1533

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Santa Rosa-Petaluma, CA						
Median Price	318	318	318	318	318	318
Housing Opportunity Index	57.6	66	35.6	22.4	62.4	43.9
Median Income	80.4	89.3	63	50.6	84.5	69.5
Count	8113	8113	8113	8113	8113	8113
Scranton--Wilkes-Barre, PA						
Median Price	104	104	104	104	104	
Housing Opportunity Index	84.7	85.5	40	49.4	89.7	
Median Income	56.5	57.9	22.3	27	67.9	
Count	3441	3441	3441	3441	3441	
Seattle-Bellevue-Everett, WA ^^^						
Median Price	300	300	300	300	300	300
Housing Opportunity Index	62.4	67.1	21	25.5	59	34.1
Median Income	85.6	91.8	46.9	51	81.6	58.1
Count	41204	41204	41204	41204	41204	41204
Sebastian-Vero Beach, FL						
Median Price	120	120	120	120	120	120
Housing Opportunity Index	76.2	78.9	60.7	61	80	83.9
Median Income	59.6	65.4	38.3	38.7	68.3	81.7
Count	3452	3452	3452	3452	3452	3452
Sherman-Denison, TX						
Median Price	87	87	87	87	87	87
Housing Opportunity Index	91	92.1	63.5	76.7	92.6	87
Median Income	57.6	62.4	32.1	39.6	63.9	50.5
Count	1464	1464	1464	1464	1464	1464
Spokane, WA						
Median Price	160	160	160	160	160	160
Housing Opportunity Index	80.7	82.2	41.7	65.9	77.9	8.5
Median Income	60.3	62	35.9	47.1	57	18.5
Count	6221	6221	6221	6221	6221	6221
Springfield, IL						
Median Price	120	120	120	120	120	
Housing Opportunity Index	88.2	90.9	46	73.3	94.5	
Median Income	66.6	72.1	32.3	48	82.7	
Count	2768	2768	2768	2768	2768	
Springfield, MA						
Median Price	160	160	160	160	160	
Housing Opportunity Index	82.1	86.9	49.4	21.5	77.4	
Median Income	67.4	75.7	41.5	24.8	62.2	
Count	6984	6984	6984	6984	6984	
Springfield, OH						
Median Price	78	78	78	78	78	78
Housing Opportunity Index	94.8	95.2	81.1	91.8	99.2	85
Median Income	56.8	59.1	35.4	51.7	79.4	40.4
Count	1920	1920	1920	1920	1920	1920

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Stockton, CA						
Median Price	165	165	165	165	165	165
Housing Opportunity Index	79.1	90.8	58.9	61.9	79.7	65.4
Median Income	63.1	80.4	46	48.1	63.4	50.7
Count	17826	17826	17826	17826	17826	17826
Syracuse, NY						
Median Price	94	94	94	94	94	94
Housing Opportunity Index	91.1	92.2	59.2	70.9	90.5	65.9
Median Income	64.3	67.2	33	39.8	62.4	36.3
Count	1882	1882	1882	1882	1882	1882
Tacoma, WA ^^^						
Median Price	210	210	210	210	210	210
Housing Opportunity Index	75.5	79.5	39.6	42.2	62.3	64.4
Median Income	69.6	74.5	45.6	47.2	58.7	59.9
Count	13489	13489	13489	13489	13489	13489
Tallahassee, FL						
Median Price	149	149	149	149	149	149
Housing Opportunity Index	79.5	85.6	49	74.3	81	37.4
Median Income	63.7	76.5	36.3	56.4	66.8	29.3
Count	3692	3692	3692	3692	3692	3692
Tampa-St. Petersburg-Clearwater, FL						
Median Price	120	120	120	120	120	120
Housing Opportunity Index	78.1	80.5	62	66.9	80.4	68.2
Median Income	59.4	65.1	39.9	44.3	64.6	45.6
Count	51914	51914	51914	51914	51914	51914
Toledo, OH						
Median Price	94	94	94	94	94	94
Housing Opportunity Index	85.3	87.1	58.4	72.5	89.3	80.6
Median Income	61.5	66.6	30.5	41.2	73.9	51.5
Count	9484	9484	9484	9484	9484	9484
Trenton-Ewing, NJ						
Median Price	225	225	225	225	225	225
Housing Opportunity Index	70.7	76.8	39.4	37.7	80.5	60.6
Median Income	91.3	107.9	52	50.6	121.3	72.1
Count	3411	3411	3411	3411	3411	3411
Tucson, AZ						
Median Price	150	150	150	150	150	150
Housing Opportunity Index	80.5	86.2	69.9	62.7	87.4	45.9
Median Income	59	69.1	47.6	42.3	71.9	33.5
Count	17094	17094	17094	17094	17094	17094
Tulsa, OK						
Median Price	137	137	137	137	137	137
Housing Opportunity Index	79.4	83.7	42.4	54.3	85.7	70.2
Median Income	59.3	66.5	32.3	37.8	71.1	48.6
Count	8531	8531	8531	8531	8531	8531

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Tyler, TX						
Median Price	135	135	135	135	135	135
Housing Opportunity Index	79.2	86.4	42.5	48.9	71	94.9
Median Income	56.2	67.7	33.6	36.3	48.4	102.7
Count	2127	2127	2127	2127	2127	2127
Utica-Rome, NY						
Median Price	89	89	89	89	89	89
Housing Opportunity Index	89.7	90.3	55.7	49.6	82.9	81.8
Median Income	56.4	58	27.6	24.9	44.8	43.6
Count	812	812	812	812	812	812
Vallejo-Fairfield, CA						
Median Price	204	204	204	204	204	204
Housing Opportunity Index	82.4	89.1	62.6	66.7	89.6	75.3
Median Income	79.2	90.4	58.3	61.3	91.2	71.3
Count	10732	10732	10732	10732	10732	10732
Victoria, TX						
Median Price	118	118	118	118		118
Housing Opportunity Index	85.1	92.1	45.5	68.5		59.2
Median Income	55.6	69	30.2	41.1		36.2
Count	723	723	723	723		723
Vineland-Millville-Bridgeton, NJ						
Median Price	144	144	144	144	144	144
Housing Opportunity Index	85.1	91.4	44.9	69.1	72.1	86
Median Income	60	70.5	37.3	48.9	50	61.5
Count	1188	1188	1188	1188	1188	1188
Virginia Beach-Norfolk-Newport News, VA-NC						
Median Price	189	189	189	189	189	189
Housing Opportunity Index	77.9	84.9	52.6	69.5	81.9	67.8
Median Income	68.2	79.2	47.5	59.4	74.1	58.2
Count	15947	15947	15947	15947	15947	15947
Visalia-Porterville, CA						
Median Price	140	140	140	140	140	140
Housing Opportunity Index	76.7	91.1	71.1	53.6	89.1	79.6
Median Income	48.2	67.5	44.2	35.2	63.4	51
Count	7222	7222	7222	7222	7222	7222
Waco, TX						
Median Price	118	118	118	118	118	118
Housing Opportunity Index	81.9	88.4	48	56.4	88	81.5
Median Income	51.9	63.5	32.2	35.5	62.5	51.5
Count	2669	2669	2669	2669	2669	2669
Warren-Farmington Hills-Troy, MI ^^^						
Median Price	120	120	120	120	120	120
Housing Opportunity Index	90.6	91.1	81.6	80.8	94	79.2
Median Income	79.6	81.4	58.1	56.8	98.6	54.4
Count	47444	47444	47444	47444	47444	47444

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Washington-Arlington-Alexandria, DC-VA-MD-WV ^^^						
Median Price	285	285	285	285	285	285
Housing Opportunity Index	76.2	85.6	55.6	44.7	75	68.6
Median Income	101.7	127.3	73.8	62.6	100	89.8
Count	64931	64931	64931	64931	64931	64931
West Palm Beach-Boca Raton-Boynton Beach, FL ^^^						
Median Price	150	150	150	150	150	150
Housing Opportunity Index	70.9	76.1	56.6	58.2	72.6	58
Median Income	67.6	79	44.9	47.4	71.7	46.7
Count	33312	33312	33312	33312	33312	33312
Wheeling, WV-OH						
Median Price	77	77	77			
Housing Opportunity Index	91.3	91.9	71.1			
Median Income	48.9	49.6	28.2			
Count	668	668	668			
Wichita, KS						
Median Price	119	119	119	119	119	119
Housing Opportunity Index	89.7	91.8	57.8	66.7	92	79.8
Median Income	63.7	69	35.9	40.5	69.7	50
Count	7246	7246	7246	7246	7246	7246
Wichita Falls, TX						
Median Price	95	95	95	95	95	95
Housing Opportunity Index	84.8	88.3	57.4	68.7	83.5	88.8
Median Income	53.2	58.7	31.4	37.6	50.5	60.1
Count	1566	1566	1566	1566	1566	1566
Wilmington, DE-MD-NJ ^^^						
Median Price	202	202	202	202	202	202
Housing Opportunity Index	81.6	87	54.4	44.8	90.1	53.9
Median Income	78.3	86.5	52.6	46.5	94.4	52.1
Count	6448	6448	6448	6448	6448	6448
Winston-Salem, NC						
Median Price	129	129	129	129	129	129
Housing Opportunity Index	83.6	87.2	65.7	52.6	87.4	73.3
Median Income	59.8	69.6	39.8	32.8	70.9	44.8
Count	5051	5051	5051	5051	5051	5051
Worcester, MA						
Median Price	187	187	187	187	187	187
Housing Opportunity Index	82.3	84.3	47.7	29	90.9	80.6
Median Income	79.9	84.6	45.7	34.5	103.2	76.8
Count	9844	9844	9844	9844	9844	9844
Youngstown-Warren-Boardman, OH-PA						
Median Price	72	72	72	72	72	72
Housing Opportunity Index	92.7	93.5	75.5	82.5	96.4	87.6
Median Income	53.5	56.3	31.1	37.3	67.6	43.6
Count	4087	4087	4087	4087	4087	4087

Table 5. HOI & Income by MSA by Race/Ethnicity - 2010

	All	White	Black	Hispanic	Asian	American Indian /Alaska Native
Yuba City, CA						
Median Price	157	157	157	157	157	157
Housing Opportunity Index	84.4	90.2	84.7	59.4	77.1	67.5
Median Income	55.5	63.4	56	41.3	50.3	44.6
Count	3647	3647	3647	3647	3647	3647
Yuma, AZ						
Median Price	120	120	120	120	120	120
Housing Opportunity Index	80.7	90.3	80.7	68.2	85.7	87.4
Median Income	44.6	56.7	44.8	36.1	50.1	52
Count	3395	3395	3395	3395	3395	3395
NATIONAL						
Median Price	178	178	178	178	178	178
Housing Opportunity Index	72.8	80.3	53.0	51.0	76.4	58.7
Median Income	64.4	69.0	42.3	44.1	80.5	43.2
Count	3,039,717	3,039,717	3,021,363	3,037,973	3,030,462	2,922,603

[i] The HOI has been published quarterly since the first quarter of 1991, with the exception of six quarters in 2002-2003, when the underlying data was not available due to budget constraints.

[ii] To compute the HOI, NAHB uses estimates of median family income from the U.S. Department of Housing and Urban Development, data on local property taxes and insurance from the Census Bureau's American Community Survey, mortgage interest rates from the Federal Housing Finance Agency, and home sale price data purchased from CoreLogic Inc. More specifically, the HOI is calculated by comparing the cost of each transaction (home price, taxes, and insurance) to the area's median family income. The cost is calculated assuming a 30-year fixed rate mortgage and a 10 percent down payment. If the overall cost is less than 28 percent of the area's income, the transaction is deemed affordable. The HOI is then computed as the ratio of affordable transactions over the total number of transactions in an area during a specific quarter.

[iii] Estimated by the National Association of Realtors at http://www.realtor.org/research/research/ehsdata.

[iv] Estimated by the U.S. Census Bureau at http://www.census.gov/const/www/newressalesindex.html.

[v] Although nationally Asians had a higher MFI than Whites, this was not the case in most metro areas/divisions. In fact, Asians had higher MFI (than Whites) in only about 40 percent of areas covered. The remaining 60 percent of areas (where Asians had lower median incomes than Whites) tend to be the larger metros where home prices are the highest in the country and where most of the home price data comes from. As a result, Whites' affordability in these data-rich areas was higher than that of Asians, driving the national HOI among Whites to be higher than that of Asians.

[vi] When the share of Blacks in an area is this low, the margin of error on their income estimate tends to be high. For the median family income estimate used to compute the Black HOI in the Rockingham County-Strafford County division, the margin of error is over $32,000.