



True Affordability and Location Efficiency

H+TSM Affordability Index



Seven in ten communities and neighborhoods (69%) in 337 metro areas of the United States are considered affordable under the traditional definition – with the average housing costs at 30% or less of the area median income. This shrinks dramatically to four in ten (39%) when housing and transportation costs are combined and the H+T measure of 45% of income is applied. The following list ranks the regional shrinkage of neighborhoods where average costs become unaffordable to the typical family.

Reduction in the number of affordable neighborhoods when housing and transportation costs are combined

Increased Affordability

San Jose, CA
New York, NY
San Francisco, CA

0-20%

Fewer Affordable Neighborhoods

Jersey City, NJ
Bergen--Passaic, NJ
Nassau--Suffolk, NY
Stamford--Norwalk, CT
Middlesex--Somerset--
Hunterdon, NJ
Newark, NJ
Orange County, CA
Trenton, NJ
Washington, DC--MD--VA--WV
Boston, MA--NH
Oakland, CA

20-40%

Fewer Affordable Neighborhoods

Detroit, MI
Danbury, CT
Philadelphia, PA--NJ
Anchorage, AK
Baltimore, MD
Dallas, TX
Chicago, IL
Minneapolis--St. Paul, MN--WI

Cedar Rapids, IA
Milwaukee--Waukesha, WI
Bridgeport, CT
Denver, CO
Wilmington--Newark, DE--MD
Houston, TX
Rochester, MN
Honolulu, HI
Columbus, OH
Lawrence, MA--NH
Manchester, NH
Colorado Springs, CO
Des Moines, IA
Kansas City, MO--KS
San Antonio, TX
Lowell, MA--NH
Hamilton--Middletown, OH
Ann Arbor, MI
Appleton--Oshkosh--Neenah, WI
Ventura, CA
Boulder--Longmont, CO
New Haven--Meriden, CT
Nashua, NH
Racine, WI
St. Louis, MO--IL
Hartford, CT
Austin--San Marcos, TX
Indianapolis, IN
West Palm Beach--Boca Raton, FL
Atlanta, GA
San Diego, CA
Cleveland--Lorain--Elyria, OH
Green Bay, WI

Monmouth--Ocean, NJ
Lincoln, NE
Los Angeles--Long Beach, CA
Champaign--Urbana, IL
Gary, IN
Fort Worth--Arlington, TX
Richmond--Petersburg, VA
Wichita, KS
Sacramento, CA
Rockford, IL
Salt Lake City--Ogden, UT
Topeka, KS
Omaha, NE—IA

40-60%

Fewer Affordable Neighborhoods

Phoenix--Mesa, AZ
Cincinnati, OH--KY--IN
Dayton--Springfield, OH
Santa Rosa, CA
Bloomington--Normal, IL
Grand Rapids--Muskegon--
Holland, MI
Santa Cruz--Watsonville, CA
Springfield, IL
Waterbury, CT
Portland--Vancouver, OR--WA
Flint, MI
Akron, OH
New Bedford, MA
Kenosha, WI
Buffalo--Niagara Falls, NY

Janesville--Beloit, WI
Reno, NV
Madison, WI
Charlotte--Gastonia--Rock Hill,
NC--SC
Brockton, MA
Dutchess County, NY
Brazoria, TX
Naples, FL
Savannah, GA
Norfolk--Virginia Beach--
Newport News, VA--NC
Memphis, TN--AR--MS
South Bend, IN
Jacksonville, FL
Toledo, OH
Reading, PA
Providence--Fall River--Warwick,
RI--MA
New London--Norwich, CT--RI
Louisville, KY--IN
Lansing--East Lansing, MI
Miami, FL
Sioux Falls, SD
Worcester, MA--CT
Peoria--Pekin, IL
Bismarck, ND
Decatur, IL
Seattle--Bellevue--Everett, WA
Fort Wayne, IN
Raleigh--Durham--Chapel Hill, NC
New Orleans, LA
Elkhart--Goshen, IN

Lexington, KY
Davenport--Moline--Rock Island,
IA--IL
Salinas, CA
Rochester, NY
Fort Collins--Loveland, CO
Lafayette, IN
Galveston--Texas City, TX
Nashville, TN
Albany--Schenectady--Troy, NY
Tucson, AZ
Kokomo, IN
Bremerton, WA
Greeley, CO
Roanoke, VA
Richland--Kennewick--Pasco, WA
Fort Lauderdale, FL
Allentown--Bethlehem--Easton, PA
Newburgh, NY--PA
Evansville--Henderson, IN--KY
Provo--Orem, UT
Charlottesville, VA
Sheboygan, WI
Huntsville, AL
Pittsburgh, PA
Lima, OH
Portsmouth--Rochester, NH--ME
Harrisburg--Lebanon--Carlisle, PA
Columbia, SC
Birmingham, AL
Boise City, ID
Santa Barbara--Santa Maria--
Lompoc, CA

Springfield, MA
Burlington, VT
Corvallis, OR MSA
York, PA
Jackson, MI
Syracuse, NY
Dubuque, IA
Yolo, CA
Las Vegas, NV--AZ
 Fargo--Moorhead, ND--MN
Sarasota--Bradenton, FL
Lancaster, PA
Fitchburg--Leominster, MA
Stockton--Lodi, CA

60-80%
Fewer Affordable Neighborhoods

Victoria, TX
Saginaw--Bay City--Midland, MI
Portland, ME
Oklahoma City, OK
Tulsa, OK
Macon, GA
Lewiston--Auburn, ME
Wausau, WI
Jackson, MS
Greensboro--Winston-Salem--
High Point, NC
Baton Rouge, LA
Columbus, GA--AL
La Crosse, WI--MN
Riverside--San Bernardino, CA
Orlando, FL
Pittsfield, MA
St. Cloud, MN
Hagerstown, MD
Abilene, TX
Owensboro, KY
Amarillo, TX

Vallejo--Fairfield--Napa, CA
Corpus Christi, TX
Albuquerque, NM
Charleston, WV
Canton--Massillon, OH
Muncie, IN
Kankakee, IL
Charleston--North Charleston, SC
Kalamazoo--Battle Creek, MI
Tacoma, WA
Columbia, MO
Santa Fe, NM
Augusta--Aiken, GA--SC
Waterloo--Cedar Falls, IA
Iowa City, IA
Albany, GA
Melbourne--Titusville--Palm Bay, FL
Cheyenne, WY
Little Rock--North Little Rock, AR
Erie, PA
Rapid City, SD
Flagstaff, AZ--UT MSA
Greenville--Spartanburg--
Anderson, SC
Binghamton, NY
Salem, OR
Lawrence, KS
Bangor, ME
Fort Walton Beach, FL
Atlantic--Cape May, NJ
St. Joseph, MO
Olympia, WA
Sioux City, IA--NE
Billings, MT
Pensacola, FL
Modesto, CA
Duluth--Superior, MN--WI
Odessa--Midland, TX
Jackson, TN
Springfield, MO
Montgomery, AL

Spokane, WA
Tyler, TX
Bakersfield, CA
Tallahassee, FL
Fort Pierce--Port St. Lucie, FL
Beaumont--Port Arthur, TX
Tampa--St. Petersburg--
Clearwater, FL
Youngstown--Warren, OH
Mobile, AL
Eugene--Springfield, OR
Bellingham, WA
Pocatello, ID MSA
Eau Claire, WI
Fayetteville, NC
Scranton--Wilkes-Barre--
Hazleton, PA
Lawton, OK
Killeen--Temple, TX
San Angelo, TX
Utica--Rome, NY
Elmira, NY
Benton Harbor, MI
Fort Myers--Cape Coral, FL
Mansfield, OH
Shreveport--Bossier City, LA
Great Falls, MT
Chattanooga, TN--GA

80-100%
Fewer Affordable Neighborhoods

Knoxville, TN
Williamsport, PA
El Paso, TX
Vineland--Millville--Bridgeton, NJ
Waco, TX
Bloomington, IN
Grand Forks, ND--MN
Lake Charles, LA

Altoona, PA
Lakeland--Winter Haven, FL
Casper, WY
Lynchburg, VA
State College, PA
Clarksville--Hopkinsville, TN--KY
Gainesville, FL
Wilmington, NC
Medford--Ashland, OR
Fresno, CA
Biloxi--Gulfport--Pascagoula, MS
Tuscaloosa, AL
Barnstable--Yarmouth, MA
Sherman--Denison, TX
Yuba City, CA
Wichita Falls, TX
Monroe, LA
Jamestown, NY
Merced, CA
Panama City, FL
Sharon, PA
Terre Haute, IN
Fayetteville--Springdale--Rogers, AR
Daytona Beach, FL
Greenville, NC
Houma, LA
Lubbock, TX
Fort Smith, AR--OK
Johnstown, PA
Athens, GA
Decatur, AL
Enid, OK
Grand Junction, CO
Laredo, TX
Yakima, WA
San Luis Obispo--Atascadero--
Paso Robles, CA
Sumter, SC
Anniston, AL
Pueblo, CO
Missoula, MT

Gadsden, AL
Longview--Marshall, TX
Wheeling, WV--OH
Steubenville--Weirton, OH--WV
Visalia--Tulare--Porterville, CA
Hickory--Morgantown, NC
Texarkana, TX--Texarkana, AR
Hattiesburg, MS
Florence, SC
Dothan, AL
Florence, AL
Cumberland, MD--WV
Lafayette, LA
Rocky Mount, NC
Danville, VA
Glens Falls, NY
Goldsboro, NC
Joplin, MO
Alexandria, LA
Asheville, NC
Dover, DE
Johnson City--Kingsport--Bristol,
TN--VA
Jonesboro, AR
Parkersburg--Marietta, WV--OH
Huntington--Ashland, WV--KY--OH
Bryan--College Station, TX
Myrtle Beach, SC
Las Cruces, NM
Brownsville--Harlingen--
San Benito, TX
Auburn--Opelika, AL
Pine Bluff, AR
Redding, CA
Jacksonville, NC
Yuma, AZ
Ocala, FL
Chico--Paradise, CA
McAllen--Edinburg--Mission, TX
Punta Gorda, FL