

Increase of the share of affordable listings by income level from lower mortgage rates (from 6.8% to 6.0% rate)

	\$15,000	\$25,000	\$35,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$200,000	\$250,000	\$500,000	\$500,000+
Akron, OH	0.9%	1.0%	3.0%	5.4%	2.7%	3.5%	1.7%	1.8%	0.6%	0.4%	0.1%	0.0%
Albany-Schenectady-Troy, NY	0.0%	0.2%	0.2%	1.2%	3.5%	3.3%	2.0%	3.3%	3.5%	2.0%	0.5%	0.0%
Albuquerque, NM	0.0%	0.0%	0.5%	0.4%	3.9%	7.2%	4.8%	3.3%	2.4%	0.8%	0.1%	0.0%
Allentown-Bethlehem et al, PA-NJ	0.2%	0.5%	0.4%	0.9%	5.3%	4.0%	4.1%	4.5%	2.3%	1.2%	0.0%	0.0%
Atlanta-Sandy Springs et al, GA	0.0%	0.1%	0.1%	0.5%	2.5%	6.3%	5.2%	3.4%	2.6%	1.4%	0.4%	0.0%
Augusta-Richmond County, GA-SC	0.2%	0.2%	0.6%	1.9%	6.4%	6.4%	2.8%	2.1%	0.7%	0.7%	0.1%	0.0%
Austin-Round Rock, TX	0.0%	0.1%	0.0%	0.0%	0.5%	2.1%	4.1%	3.7%	2.3%	2.1%	0.4%	0.0%
Bakersfield, CA	0.0%	0.1%	0.1%	0.7%	3.7%	6.4%	6.1%	4.3%	1.5%	0.7%	0.2%	0.0%
Baltimore-Columbia-Towson, MD	0.6%	0.8%	0.6%	2.0%	3.3%	4.2%	4.0%	3.2%	2.7%	1.4%	0.3%	0.0%
Baton Rouge, LA	0.1%	0.8%	0.9%	2.1%	4.6%	4.7%	2.8%	1.9%	1.2%	0.9%	0.2%	0.0%
Birmingham-Hoover, AL	0.4%	0.7%	1.2%	2.4%	5.5%	3.8%	3.1%	2.4%	1.3%	0.8%	0.1%	0.0%
Boise City, ID	0.0%	0.0%	0.0%	0.0%	0.5%	4.1%	5.7%	5.5%	3.0%	1.7%	0.3%	0.0%
Boston-Cambridge-Newton, MA-NH	0.0%	0.0%	0.0%	0.2%	1.0%	2.7%	4.0%	5.5%	4.5%	2.8%	1.4%	0.0%
Bridgeport-Stamford-Norwalk, CT	0.1%	0.1%	0.1%	0.2%	0.6%	1.6%	3.0%	3.3%	2.0%	2.2%	1.3%	0.0%
Buffalo-Cheektowaga et al, NY	0.1%	0.7%	0.7%	3.1%	4.1%	2.9%	2.8%	1.7%	1.3%	1.0%	0.3%	0.0%
Cape Coral-Fort Myers, FL	0.0%	0.1%	0.0%	0.4%	1.7%	5.8%	5.9%	4.2%	3.2%	2.1%	0.5%	0.0%
Charleston-North Charleston, SC	0.0%	0.0%	0.0%	0.6%	2.5%	7.4%	5.1%	3.0%	1.7%	2.2%	1.2%	0.0%
Charlotte-Concord et al, NC-SC	0.0%	0.1%	0.4%	0.8%	3.2%	6.0%	5.3%	3.8%	2.3%	1.1%	0.5%	0.0%
Chattanooga, TN-GA	0.0%	0.5%	0.2%	1.3%	3.9%	5.2%	5.5%	3.5%	2.3%	2.0%	0.4%	0.0%
Chicago et al, IL-IN-WI	0.2%	0.3%	0.4%	1.7%	4.1%	4.2%	3.6%	3.5%	1.7%	1.2%	0.5%	0.0%
Cincinnati, OH-KY-IN	0.2%	0.4%	1.0%	2.5%	5.0%	3.3%	3.4%	2.2%	1.6%	1.2%	0.2%	0.0%
Cleveland-Elyria, OH	0.7%	1.1%	3.2%	3.7%	3.3%	2.1%	2.0%	1.3%	0.7%	0.3%	0.1%	0.0%
Colorado Springs, CO	0.0%	0.0%	0.0%	0.2%	0.9%	4.5%	7.2%	5.5%	3.0%	1.5%	0.4%	0.0%
Columbia, SC	0.0%	0.3%	0.6%	1.0%	7.7%	5.3%	3.1%	1.3%	0.9%	0.9%	0.1%	0.0%
Columbus, OH	0.0%	0.1%	0.7%	1.7%	3.4%	4.3%	3.4%	3.0%	2.1%	1.3%	0.4%	0.0%

Dallas-Fort Worth-Arlington, TX	0.0%	0.0%	0.1%	0.3%	1.7%	4.6%	4.7%	4.3%	3.2%	1.9%	0.4%	0.0%
Dayton-Kettering, OH	0.4%	1.2%	3.6%	3.8%	2.9%	3.1%	2.5%	1.2%	0.9%	0.3%	0.1%	0.0%
Deltona-Daytona Beach et al, FL	0.0%	0.0%	0.1%	1.2%	2.1%	8.4%	5.4%	4.1%	2.7%	1.3%	0.4%	0.0%
Denver-Aurora-Lakewood, CO	0.0%	0.0%	0.1%	0.2%	1.2%	2.4%	3.9%	6.4%	4.3%	2.3%	0.8%	0.0%
Des Moines-West Des Moines, IA	0.1%	0.3%	0.5%	1.6%	5.0%	5.0%	4.1%	3.0%	2.6%	0.9%	0.2%	0.0%
Detroit-Warren-Dearborn, MI	1.1%	1.2%	2.3%	2.3%	3.0%	2.7%	2.5%	2.3%	1.4%	0.8%	0.2%	0.0%
Durham-Chapel Hill, NC	0.0%	0.0%	0.3%	0.3%	2.6%	6.5%	4.9%	3.8%	2.2%	2.0%	0.2%	0.0%
El Paso, TX	0.0%	0.0%	0.1%	0.5%	3.4%	8.2%	3.4%	2.5%	0.9%	0.2%	0.0%	0.0%
Fresno, CA	0.0%	0.0%	0.1%	0.5%	2.2%	6.6%	7.4%	5.3%	3.9%	1.9%	0.3%	0.0%
Grand Rapids-Wyoming, MI	0.0%	0.0%	0.2%	1.2%	2.9%	5.7%	5.0%	2.7%	2.1%	0.9%	0.3%	0.0%
Greensboro-High Point, NC	0.0%	0.6%	1.5%	2.5%	5.3%	6.3%	3.7%	2.0%	0.9%	1.0%	0.0%	0.0%
Greenville-Anderson-Mauldin, SC	0.1%	0.0%	0.5%	1.2%	6.2%	5.5%	3.7%	2.3%	1.1%	1.2%	0.4%	0.0%
Harrisburg-Carlisle, PA	0.0%	0.6%	1.4%	1.7%	2.6%	3.5%	3.3%	1.4%	1.0%	1.4%	0.0%	0.0%
Hartford-West Hartford et al, CT	0.1%	0.1%	0.8%	0.8%	2.4%	5.0%	4.9%	2.5%	2.4%	1.2%	0.2%	0.0%
Houston-The Woodlands et al, TX	0.0%	0.1%	0.1%	0.8%	2.6%	5.9%	4.6%	3.3%	2.1%	1.3%	0.3%	0.0%
Indianapolis-Carmel-Anderson, IN	0.0%	0.9%	1.5%	3.2%	4.6%	5.9%	4.2%	2.1%	1.2%	0.9%	0.3%	0.0%
Jackson, MS	1.1%	0.6%	1.4%	1.4%	2.9%	4.8%	2.6%	1.6%	1.5%	0.7%	0.3%	0.0%
Jacksonville, FL	0.1%	0.1%	0.7%	0.9%	3.1%	4.3%	4.3%	3.4%	2.2%	1.5%	0.4%	0.0%
Kansas City, MO-KS	0.1%	0.4%	0.7%	2.0%	3.0%	3.4%	3.9%	2.9%	3.2%	1.6%	0.3%	0.0%
Knoxville, TN	0.0%	0.2%	0.3%	0.5%	2.3%	5.9%	5.4%	3.1%	2.7%	1.6%	0.3%	0.0%
Lakeland-Winter Haven, FL	0.0%	0.1%	0.2%	0.9%	2.5%	11.1%	6.8%	2.7%	1.2%	0.7%	0.1%	0.0%
Las Vegas-Henderson-Paradise, NV	0.0%	0.0%	0.1%	0.7%	1.9%	4.8%	6.8%	4.5%	2.7%	1.5%	0.5%	0.0%
Little Rock et al, AR	0.6%	0.9%	1.8%	2.0%	3.2%	4.5%	3.2%	2.3%	1.4%	0.4%	0.1%	0.0%
Los Angeles-Long Beach et al, CA	0.0%	0.0%	0.0%	0.1%	0.2%	1.1%	2.2%	3.4%	4.7%	3.3%	1.8%	0.0%
Louisville et al, KY-IN	0.1%	0.4%	1.5%	2.1%	4.9%	4.6%	3.0%	1.6%	1.5%	0.6%	0.1%	0.0%
Madison, WI	0.0%	0.0%	0.3%	0.7%	1.7%	2.0%	6.3%	6.0%	2.5%	1.1%	0.1%	0.0%

McAllen-Edinburg-Mission, TX	0.0%	0.1%	0.7%	0.6%	2.6%	5.2%	2.8%	2.1%	0.8%	0.2%	0.2%	0.0%
Memphis, TN-MS-AR	0.2%	1.1%	1.6%	1.8%	3.7%	4.7%	4.2%	3.1%	2.1%	0.6%	0.2%	0.0%
Miami-Fort Lauderdale et al, FL	0.0%	0.2%	0.6%	1.3%	2.0%	2.6%	3.2%	2.7%	2.5%	2.1%	0.8%	0.0%
Milwaukee-Waukesha et al, WI	0.0%	0.6%	2.0%	2.0%	2.1%	3.8%	2.9%	2.5%	2.9%	1.0%	0.3%	0.0%
Minneapolis et al, MN-WI	0.0%	0.1%	0.3%	0.9%	3.3%	5.4%	4.3%	4.1%	2.7%	1.3%	0.3%	0.0%
Nashville-Davidson et al, TN	0.0%	0.0%	0.0%	0.1%	1.3%	4.8%	6.1%	4.9%	3.7%	2.5%	1.0%	0.0%
New Haven-Milford, CT	0.2%	0.1%	0.1%	1.0%	4.1%	5.1%	5.0%	3.6%	2.3%	2.2%	0.1%	0.0%
New Orleans-Metairie, LA	0.0%	0.3%	1.0%	2.4%	4.1%	4.9%	3.4%	2.5%	1.4%	0.9%	0.2%	0.0%
New York-Newark et al, NY-NJ-PA	0.0%	0.0%	0.1%	0.2%	0.7%	1.0%	2.9%	2.3%	3.0%	3.4%	1.0%	0.0%
North Port-Sarasota et al, FL	0.0%	0.0%	0.1%	0.6%	3.1%	5.8%	4.9%	4.1%	2.7%	1.6%	0.7%	0.0%
Oklahoma City, OK	0.2%	0.3%	0.6%	2.2%	5.1%	5.3%	3.4%	2.7%	1.3%	0.6%	0.1%	0.0%
Omaha-Council Bluffs, NE-IA	0.0%	0.1%	0.3%	1.1%	2.2%	3.4%	5.5%	4.0%	2.6%	1.3%	0.4%	0.0%
Orlando-Kissimmee-Sanford, FL	0.0%	0.0%	0.3%	0.7%	2.5%	5.4%	6.0%	4.9%	2.6%	1.5%	0.3%	0.0%
Oxnard-Thousand Oaks-Ventura, CA	0.0%	0.0%	0.0%	0.0%	0.1%	0.9%	1.7%	3.4%	4.9%	1.5%	0.4%	0.0%
Palm Bay-Melbourne et al, FL	0.2%	0.0%	0.0%	0.9%	2.8%	6.9%	5.0%	3.1%	2.9%	1.2%	0.3%	0.0%
Philadelphia et al, PA-NJ-DE-MD	0.2%	0.4%	0.5%	1.8%	3.6%	3.5%	3.3%	3.1%	2.1%	0.9%	0.3%	0.0%
Phoenix-Mesa-Scottsdale, AZ	0.0%	0.0%	0.0%	0.1%	1.2%	4.7%	6.3%	5.7%	3.2%	2.2%	0.6%	0.0%
Pittsburgh, PA	0.2%	1.5%	2.2%	1.7%	2.8%	2.3%	2.4%	1.5%	1.5%	0.8%	0.3%	0.0%
Portland-South Portland, ME	0.0%	0.0%	0.0%	1.4%	0.4%	2.7%	5.3%	3.2%	4.8%	2.2%	0.8%	0.0%
Portland-Vancouver et al, OR-WA	0.0%	0.0%	0.1%	0.2%	1.2%	2.7%	5.5%	7.0%	4.5%	2.6%	0.5%	0.0%
Providence-Warwick, RI-MA	0.0%	0.0%	0.2%	0.6%	0.8%	4.0%	5.3%	4.4%	3.1%	2.7%	0.5%	0.0%
Raleigh, NC	0.0%	0.0%	0.1%	0.2%	2.8%	6.1%	6.1%	4.2%	1.9%	1.1%	0.4%	0.0%
Richmond, VA	0.0%	0.0%	0.2%	0.9%	2.8%	6.6%	5.2%	3.9%	2.0%	2.0%	0.3%	0.0%
Riverside et al, CA	0.1%	0.0%	0.0%	0.2%	1.1%	2.2%	4.3%	6.0%	5.7%	2.8%	0.6%	0.0%
Rochester, NY	0.3%	1.4%	1.0%	3.4%	2.7%	3.1%	1.8%	3.2%	1.6%	1.1%	0.3%	0.0%
Sacramento--Roseville et al, CA	0.0%	0.0%	0.1%	0.3%	1.4%	4.1%	6.3%	7.3%	4.6%	1.8%	0.7%	0.0%

Salt Lake City, UT	0.0%	0.0%	0.0%	0.0%	0.6%	6.0%	6.9%	5.9%	4.0%	1.5%	0.8%	0.0%
San Antonio-New Braunfels, TX	0.0%	0.0%	0.2%	0.9%	3.7%	7.4%	4.2%	3.3%	2.7%	1.2%	0.4%	0.0%
San Diego-Carlsbad, CA	0.0%	0.0%	0.1%	0.0%	0.1%	0.7%	1.6%	2.8%	5.6%	4.2%	1.7%	0.0%
San Francisco-Oakland et al, CA	0.0%	0.0%	0.1%	0.1%	0.3%	1.1%	1.8%	2.6%	3.0%	1.4%	0.7%	0.0%
San Jose-Sunnyvale et al, CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	1.1%	1.1%	3.1%	2.0%	1.4%	0.0%
Scranton--Wilkes-Barre et al, PA	0.1%	1.2%	1.5%	3.3%	5.6%	2.7%	3.0%	1.1%	0.8%	0.6%	0.1%	0.0%
Seattle-Tacoma-Bellevue, WA	0.0%	0.0%	0.0%	0.0%	0.5%	1.1%	3.1%	4.3%	4.0%	4.3%	1.1%	0.0%
Spokane-Spokane Valley, WA	0.0%	0.0%	0.3%	0.5%	1.7%	5.5%	8.9%	4.7%	3.9%	2.8%	0.5%	0.0%
Springfield, MA	0.0%	0.0%	0.2%	0.9%	6.7%	4.7%	2.7%	4.3%	1.5%	0.6%	0.0%	0.0%
St. Louis, MO-IL	1.0%	0.9%	1.5%	2.5%	3.8%	4.5%	3.3%	2.2%	1.0%	0.5%	0.1%	0.0%
Stockton-Lodi, CA	0.0%	0.0%	0.0%	0.4%	1.0%	3.4%	4.8%	8.8%	4.2%	2.9%	0.3%	0.0%
Syracuse, NY	0.3%	1.6%	0.6%	3.6%	3.5%	3.1%	2.4%	1.8%	1.7%	1.4%	0.2%	0.0%
Tampa-St. Petersburg et al, FL	0.0%	0.0%	0.3%	1.5%	3.0%	6.4%	4.7%	4.3%	2.9%	1.7%	0.5%	0.0%
Toledo, OH	1.0%	1.7%	1.9%	3.8%	2.7%	2.8%	2.2%	1.7%	1.1%	0.4%	0.0%	0.0%
Tucson, AZ	0.1%	0.0%	0.2%	0.4%	3.7%	7.8%	4.2%	4.1%	2.2%	1.3%	0.3%	0.0%
Tulsa, OK	0.4%	0.4%	1.0%	2.8%	3.9%	5.5%	3.7%	3.3%	1.6%	0.8%	0.2%	0.0%
Urban Honolulu, HI	0.0%	0.3%	0.2%	0.5%	1.3%	2.4%	2.6%	2.5%	2.6%	3.3%	1.4%	0.0%
Virginia Beach et al, VA-NC	0.1%	0.0%	0.4%	0.7%	4.2%	5.0%	4.7%	4.2%	2.0%	1.2%	0.3%	0.0%
Washington et al, DC-VA-MD-WV	0.0%	0.1%	0.2%	0.4%	1.8%	2.9%	5.2%	5.3%	3.8%	2.8%	0.6%	0.0%
Wichita, KS	0.1%	0.6%	1.9%	2.4%	4.7%	3.6%	3.5%	1.9%	1.0%	0.2%	0.0%	0.0%
Winston-Salem, NC	0.0%	0.3%	0.8%	1.7%	5.3%	6.5%	3.2%	1.8%	1.1%	0.8%	0.1%	0.0%
Worcester, MA-CT	0.0%	0.0%	0.0%	0.1%	1.3%	4.4%	4.1%	4.4%	3.5%	1.5%	0.3%	0.0%
Youngstown-Warren et al, OH-PA	2.5%	2.4%	4.9%	2.6%	3.6%	2.2%	1.0%	1.4%	0.7%	0.2%	0.0%	0.0%
United States	0.2%	0.3%	0.8%	1.2%	3.1%	3.5%	4.0%	3.0%	2.0%	1.6%	0.5%	0.0%