

NATIONAL ASSOCIATION OF REALTORS: HOUSING AFFORDABILITY IND.

Year		Median Priced Existing Single Family Home	Mortgage Rate*	Monthly P & I Payment	Payment as a % of Income	Median Family Income	Qualifying Income**	Composite
2009		172,100	5.14	751	14.8	61,082	36,048	169.4
2010		173,100	4.89	734	14.4	61,313	35,232	174.0
2011		166,200	4.67	687	13.6	60,831	32,976	184.5
2011	Jul	171,700	4.70	712	14.0	60,850	34,176	178.0
2011	Aug	171,200	4.69	710	14.0	60,845	34,080	178.5
2011	Sep	165,400	4.51	671	13.2	60,851	32,208	188.9
2011	Oct	161,100	4.32	639	12.6	60,873	30,672	198.5
2011	Nov	164,000	4.33	652	12.9	60,876	31,296	194.5
2011	Dec	162,600	4.27	641	12.6	60,901	30,768	197.9
2012	Jan	154,600	4.37	617	12.1	60,944	29,616	205.8
2012	Feb	156,100	4.21	611	12.0	60,974	29,328	207.9
2012	Mar	165,100	3.96	628	12.4	60,999	30,144	202.4
2012	Apr	174,100	4.04	668	13.1	61,014	32,064	190.3
2012	May	180,200	3.92	682	13.4	61,038	32,736	186.5
2012	Jun r	189,600	3.81	708	13.9	61,061	33,984	179.7
2012	Jul p	188,100	3.78	699	13.7	61,080	33,552	182.0
								This Month
	Northeast	254,600	3.70	938	16.0	70,392	45,024	156.3
	Midwest	155,400	3.77	577	11.4	60,657	27,696	219.0
	South	167,500	3.77	622	13.2	56,384	29,856	188.9
	West	241,900	3.85	907	17.0	64,067	43,536	147.2

*Mortgage rates are not available

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Affordability Indexes

Fixed

169.2

169.0

174.6

176.1

177.5

185.1

194.2

190.1

192.5

201.2

200.4

199.5

187.2

183.0

177.4

180.2

Month

Year

Ago

Ago

156.5

145.5

214.8

204.0

187.6

180.6

147.4

164.0