



Housing Affordability Index - First-Time Buyer

C.A.R.'s First-time Buyer Housing Affordability Index (FTB-HAI) measures the percentage of households that can afford to purchase an entry-level home in California. C.A.R. also reports first-time buyer indexes for regions and select counties within the state. The Index is the most fundamental measure of housing well-being for first-time buyers in the state.

Download series: **XLS** | **Historical**

First -Time Buyer Housing Affordability Index Methodology

Q22022	First Time Buyer Housing Affordability Index							
STATE/REGION/COUNTY	Q22022	Q12022		Q22021		Median Home Price	Monthly Payment Including Taxes & Insurance	Min Qual In
CA SFH (SAAR)	34	43		40		\$750,860	\$4,110	\$12
CA Condo/Townhomes	46	52		54		\$575,450	\$3,150	\$9
Los Angeles Metropolitan Area	36	44		43		\$680,000	\$3,720	\$1'
Inland Empire	46	52		54		\$497,250	\$2,720	\$8
S.F. Bay Area	28	36		34		\$1,270,750	\$6,960	\$20
US	58	65	r	65	r	\$351,480	\$1,920	\$5
S.F. Bay Area								
Alameda	25	33		33		\$1,275,000	\$6,980	\$20
Contra Costa	41	50		43		\$850,920	\$4,660	\$13
Marin	24	32		30		\$1,638,800	\$8,970	\$26
Napa	33	39		42		\$854,250	\$4,680	\$14
San Francisco	25	28		26		\$1,700,000	\$9,310	\$25

San Mateo	24	25		24		\$1,929,500	\$10,560	\$3'
Santa Clara	26	29		30		\$1,615,000	\$8,840	\$26
Solano	54	61		60		\$531,250	\$2,910	\$8
Sonoma	38	45		45		\$735,680	\$4,030	\$12
Southern California								
Los Angeles	33	39		39		\$701,800	\$3,840	\$1'
Orange	24	29		32		\$1,105,000	\$6,050	\$18
Riverside	43	49		51		\$544,000	\$2,980	\$8
San Bernardino	53	59		61		\$419,050	\$2,290	\$6
San Diego	31	39		39		\$820,990	\$4,490	\$13
Ventura	34	42		42		\$798,150	\$4,370	\$13
Central Coast								
Monterey	31	35		34		\$743,750	\$4,070	\$12
San Luis Obispo	30	38		40		\$765,000	\$4,190	\$12
Santa Barbara	22	27		26		\$988,130	\$5,410	\$16
Santa Cruz	24	26		28		\$1,147,500	\$6,280	\$18
Central Valley								
Fresno	51	55		59		\$360,830	\$1,980	\$5
Glenn	58	57		61		\$276,680	\$1,510	\$4
Kern	52	57		62		\$327,250	\$1,790	\$5
Kings	62	70		72		\$304,050	\$1,660	\$4
Madera	54	58		62		\$357,120	\$1,960	\$5
Merced	55	59		61		\$340,000	\$1,860	\$5
Placer	49	56		55		\$616,250	\$3,370	\$10
Sacramento	49	55		56		\$484,500	\$2,650	\$7
San Benito	39	48		48		\$730,150	\$4,000	\$12
San Joaquin	48	55		55		\$476,000	\$2,610	\$7

Stanislaus	51	56		59		\$408,000	\$2,230	\$6
Tulare	54	60		62		\$315,350	\$1,730	\$5
Far North								
Butte	48	52		50		\$395,250	\$2,160	\$6
Lassen	72	76		76		\$221,000	\$1,210	\$3
Plumas	54	57		57		\$360,400	\$1,970	\$5
Shasta	56	61		62		\$335,750	\$1,840	\$5
Siskiyou	50	61		61		\$311,100	\$1,700	\$5
Tehama	52	54		55		\$295,380	\$1,620	\$4
Other Counties in California								
Amador	55	60		59		\$374,000	\$2,050	\$6
Calaveras	50	56		54		\$425,000	\$2,330	\$6
Del Norte	51	51		52		\$297,500	\$1,630	\$4
El Dorado	46	52		52		\$612,000	\$3,350	\$10
Humboldt	45	50		50		\$383,780	\$2,100	\$6
Lake	54	58		60		\$296,650	\$1,620	\$4
Mariposa	44	51		56		\$391,000	\$2,140	\$6
Mendocino	34	45		40		\$493,000	\$2,700	\$8
Mono	18	20		23		\$813,030	\$4,450	\$13
Nevada	46	52		51		\$501,500	\$2,750	\$8
Sutter	54	59		59		\$382,500	\$2,090	\$6
Tuolumne	54	58		62		\$369,750	\$2,020	\$6
Yolo	42	47		48		\$556,750	\$3,050	\$9
Yuba	49	52		56		\$378,250	\$2,070	\$6

Source: CALIFORNIA ASSOCIATION OF REALTORS®

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Note: The effective interest rate series previously used to calculate C.A.R.'s First-Time Buyer Housing Affordability Index (FTB-HAI) was discontinued in 2008. Beginning with this news release, the FTB-HAI will incorporate an effective interest rate that is based on the one-year, adjustable-rate mortgage (ARM) from Freddie Mac's Primary Mortgage Market Survey (PMMS). The effective rate accounts for both the one-year ARM rate and the points/fees as reported by Freddie Mac.

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