

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.

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Q22022	First Time Buyer Housing Affordability Index									
STATE/REGION/COUNTY	Q22022	Q12022		Q22021		Median Home Price	Monthly Payment Including Taxes & Insurance	Mir Qua 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	\$2(
US	58	65	r	65	r	\$351,480	\$1,920	\$5		
S.F. Bay Area										
Alameda	25	33		33		\$1,275,000	\$6,980	\$2(
Contra Costa	41	50		43		\$850,920	\$4,660	\$13		
Marin	24	32		30		\$1,638,800	\$8,970	\$2(
Napa	33	39		42		\$854,250	\$4,680	\$14		
San Francisco	25	28		26		\$1,700,000	\$9,310	\$27		

First -Time Buyer Housing Affordability Index Methodology

24	25		24		\$1,929,500	\$10,560	\$3´
26	29		30		\$1,615,000	\$8,840	\$2(
54	61		60		\$531,250	\$2,910	\$8
38	45		45		\$735,680	\$4,030	\$12
33	39		39		\$701,800	\$3,840	\$1´
24	29		32		\$1,105,000	\$6,050	\$18
43	49		51		\$544,000	\$2,980	\$8
53	59		61		\$419,050	\$2,290	\$6
31	39		39		\$820,990	\$4,490	\$13
34	42		42		\$798,150	\$4,370	\$13
31	35		34		\$743,750	\$4,070	\$12
30	38		40		\$765,000	\$4,190	\$12
22	27		26		\$988,130	\$5,410	\$1(
24	26		28		\$1,147,500	\$6,280	\$18
51	55		59		\$360,830	\$1,980	\$5
58	57		61		\$276,680	\$1,510	\$4
52	57		62		\$327,250	\$1,790	\$5
62	70		72		\$304,050	\$1,660	\$4
54	58		62		\$357,120	\$1,960	\$5
55	59		61		\$340,000	\$1,860	\$5
49	56		55		\$616,250	\$3,370	\$1(
49	55		56		\$484,500	\$2,650	\$7
39	48		48		\$730,150	\$4,000	\$12
48	55		55		\$476,000	\$2,610	\$7
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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	\$1(
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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Housing Affordability Index - First-Time Buyer

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, adjustablerate 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.