

Metro Area	Monthly Payment at 3.9% rate	Monthly Payment at 4.4% rate	Median Home Price Q32017	Home Price to retain the same monthly payment
Abilene, TX	\$ 699	\$ 742	\$ 164,700	\$ 155,100
Akron, OH	\$ 612	\$ 649	\$ 144,100	\$ 135,700
Albany-Schenectady-Troy, NY	\$ 917	\$ 974	\$ 216,100	\$ 203,500
Albuquerque, NM	\$ 856	\$ 909	\$ 201,600	\$ 189,900
Allentown-Bethlehem-Easton, PA-NJ	\$ 840	\$ 891	\$ 197,800	\$ 186,300
Amarillo, TX	\$ 691	\$ 733	\$ 162,700	\$ 153,200
Anaheim-Santa Ana-Irvine, CA	\$ 3,354	\$ 3,560	\$ 790,000	\$ 744,100
Ann Arbor, MI	\$ 1,139	\$ 1,209	\$ 268,200	\$ 252,600
Appleton, WI	\$ 723	\$ 768	\$ 170,400	\$ 160,500
Atlanta-Sandy Springs-Marietta, GA	\$ 867	\$ 921	\$ 204,300	\$ 192,400
Atlantic City-Hammonton, NJ	\$ 813	\$ 864	\$ 191,600	\$ 180,500
Austin-Round Rock, TX	\$ 1,258	\$ 1,336	\$ 296,400	\$ 279,200
Baltimore-Columbia-Towson, MD	\$ 1,146	\$ 1,217	\$ 270,000	\$ 254,300
Barnstable Town, MA	\$ 1,643	\$ 1,745	\$ 387,100	\$ 364,600
Baton Rouge, LA	\$ 864	\$ 917	\$ 203,500	\$ 191,700
Beaumont-Port Arthur, TX	\$ 670	\$ 711	\$ 157,800	\$ 148,600
Binghamton, NY	\$ 500	\$ 531	\$ 117,900	\$ 111,100
Birmingham-Hoover, AL	\$ 843	\$ 896	\$ 198,700	\$ 187,200
Bismarck, ND	\$ 1,077	\$ 1,144	\$ 253,800	\$ 239,100
Bloomington, IL	\$ 700	\$ 743	\$ 164,900	\$ 155,300
Boise City-Nampa, ID	\$ 986	\$ 1,046	\$ 232,200	\$ 218,700
Boston-Cambridge-Newton, MA-NH	\$ 1,970	\$ 2,092	\$ 464,100	\$ 437,100
Boulder, CO	\$ 2,392	\$ 2,540	\$ 563,500	\$ 530,800
Bowling Green, KY	\$ 718	\$ 762	\$ 169,100	\$ 159,300
Bridgeport-Stamford-Norwalk, CT	\$ 1,780	\$ 1,890	\$ 419,300	\$ 394,900
Buffalo-Cheektowaga-Niagara Falls, NY	\$ 644	\$ 683	\$ 151,600	\$ 142,800
Burlington-South Burlington, VT	\$ 1,202	\$ 1,276	\$ 283,100	\$ 266,700
Canton-Massillon, OH	\$ 582	\$ 618	\$ 137,200	\$ 129,200
Cape Coral-Fort Myers, FL	\$ 1,019	\$ 1,082	\$ 240,000	\$ 226,100
Cape Girardeau, MO-IL	\$ 625	\$ 663	\$ 147,200	\$ 138,600
Cedar Rapids, IA	\$ 664	\$ 705	\$ 156,500	\$ 147,400
Champaign-Urbana, IL	\$ 639	\$ 679	\$ 150,600	\$ 141,900
Charleston-North Charleston, SC	\$ 1,134	\$ 1,204	\$ 267,100	\$ 251,600
Charleston, WV	\$ 586	\$ 622	\$ 138,000	\$ 130,000
Charlotte-Concord-Gastonia, NC-SC	\$ 990	\$ 1,051	\$ 233,200	\$ 219,700
Chattanooga, TN-GA	\$ 756	\$ 803	\$ 178,100	\$ 167,800
Chicago-Naperville-Elgin, IL-IN-WI	\$ 1,085	\$ 1,152	\$ 255,600	\$ 240,800
Cincinnati, OH-KY-IN	\$ 718	\$ 762	\$ 169,100	\$ 159,300
Cleveland-Elyria, OH	\$ 620	\$ 658	\$ 146,000	\$ 137,500
Colorado Springs, CO	\$ 1,205	\$ 1,279	\$ 283,900	\$ 267,400
Columbia, MO	\$ 749	\$ 795	\$ 176,500	\$ 166,200
Columbia, SC	\$ 701	\$ 744	\$ 165,100	\$ 155,500

Columbus, OH	\$ 823	\$ 874	\$ 193,900	\$ 182,600
Corpus Christi, TX	\$ 802	\$ 851	\$ 188,900	\$ 177,900
Crestview-Ft Walton Beach-Destin, FL	\$ 1,146	\$ 1,217	\$ 270,000	\$ 254,300
Cumberland, MD-WV	\$ 409	\$ 434	\$ 96,400	\$ 90,800
Dallas-Fort Worth-Arlington, TX	\$ 1,057	\$ 1,122	\$ 249,000	\$ 234,500
Davenport-Moline-Rock Island, IA-IL	\$ 549	\$ 583	\$ 129,300	\$ 121,800
Dayton, OH	\$ 605	\$ 642	\$ 142,500	\$ 134,200
Decatur, AL	\$ 561	\$ 596	\$ 132,200	\$ 124,500
Decatur, IL	\$ 366	\$ 389	\$ 86,300	\$ 81,300
Deltona-Daytona Bch-Ormond Beach, FL	\$ 828	\$ 879	\$ 195,000	\$ 183,700
Denver-Aurora-Lakewood, CO	\$ 1,775	\$ 1,884	\$ 418,100	\$ 393,800
Des Moines-West Des Moines, IA	\$ 841	\$ 893	\$ 198,200	\$ 186,700
Dover, DE	\$ 866	\$ 919	\$ 203,900	\$ 192,100
Durham-Chapel Hill, NC	\$ 1,113	\$ 1,182	\$ 262,200	\$ 247,000
Dutchess County-Putnam County, NY	\$ 1,253	\$ 1,330	\$ 295,100	\$ 278,000
El Paso, TX	\$ 649	\$ 689	\$ 152,800	\$ 143,900
Elmira, NY	\$ 498	\$ 529	\$ 117,300	\$ 110,500
Erie, PA	\$ 523	\$ 556	\$ 123,300	\$ 116,100
Eugene, OR	\$ 1,148	\$ 1,219	\$ 270,500	\$ 254,800
Fargo, ND-MN	\$ 909	\$ 965	\$ 214,100	\$ 201,700
Farmington, NM	\$ 739	\$ 784	\$ 174,000	\$ 163,900
Fayetteville, NC	\$ 570	\$ 605	\$ 134,300	\$ 126,500
Florence, SC	\$ 557	\$ 592	\$ 131,300	\$ 123,700
Fond du Lac, WI	\$ 582	\$ 618	\$ 137,100	\$ 129,100
Ft. Wayne, IN	\$ 575	\$ 611	\$ 135,500	\$ 127,600
Gainesville, FL	\$ 911	\$ 967	\$ 214,600	\$ 202,100
Gary-Hammond, IN	\$ 712	\$ 756	\$ 167,700	\$ 158,000
Glens Falls, NY	\$ 753	\$ 799	\$ 177,300	\$ 167,000
Grand Rapids-Wyoming, MI	\$ 774	\$ 822	\$ 182,400	\$ 171,800
Green Bay, WI	\$ 724	\$ 769	\$ 170,600	\$ 160,700
Greensboro-High Point, NC	\$ 695	\$ 738	\$ 163,800	\$ 154,300
Greenville-Anderson-Mauldin, SC	\$ 847	\$ 899	\$ 199,500	\$ 187,900
Gulfport-Biloxi-Pascagoula, MS	\$ 584	\$ 620	\$ 137,600	\$ 129,600
Hagerstown-Martinsburg, MD-WV	\$ 734	\$ 779	\$ 172,900	\$ 162,900
Harrisburg-Carlisle, PA	\$ 740	\$ 786	\$ 174,400	\$ 164,300
Hartford-W Hartford-E Hartford, CT	\$ 1,013	\$ 1,076	\$ 238,700	\$ 224,800
Houston-The Woodlands-Sugar Land, TX	\$ 993	\$ 1,054	\$ 233,900	\$ 220,300
Huntsville, AL	\$ 815	\$ 865	\$ 192,000	\$ 180,800
Indianapolis-Carmel-Anderson, IN	\$ 737	\$ 783	\$ 173,700	\$ 163,600
Jackson, MS	\$ 767	\$ 814	\$ 180,600	\$ 170,100
Jacksonville, FL	\$ 985	\$ 1,046	\$ 232,000	\$ 218,500
Kankakee, IL	\$ 566	\$ 601	\$ 133,400	\$ 125,600
Kansas City, MO-KS	\$ 840	\$ 891	\$ 197,800	\$ 186,300
Kennewick-Richland, WA	\$ 1,046	\$ 1,110	\$ 246,300	\$ 232,000
Kingston, NY	\$ 976	\$ 1,036	\$ 229,800	\$ 216,400
Knoxville, TN	\$ 765	\$ 812	\$ 180,200	\$ 169,700
Lakeland-Winter Haven, FL	\$ 768	\$ 816	\$ 181,000	\$ 170,500

Lansing-E.Lansing, MI	\$ 604	\$ 642	\$ 142,400	\$ 134,100
Las Vegas-Henderson-Paradise, NV	\$ 1,110	\$ 1,179	\$ 261,600	\$ 246,400
Lexington-Fayette, KY	\$ 713	\$ 757	\$ 168,000	\$ 158,200
Lincoln, NE	\$ 777	\$ 825	\$ 183,100	\$ 172,500
Los Angeles-Long Beach-Glendale, CA	\$ 2,526	\$ 2,682	\$ 595,100	\$ 560,500
Little Rock-N Little Rock-Conway, AR	\$ 610	\$ 648	\$ 143,700	\$ 135,400
Louisville, KY-IN	\$ 746	\$ 792	\$ 175,700	\$ 165,500
Madison, WI	\$ 1,161	\$ 1,233	\$ 273,600	\$ 257,700
Manchester-Nashua, NH	\$ 1,209	\$ 1,284	\$ 284,800	\$ 268,300
Memphis, TN-MS-AR	\$ 733	\$ 778	\$ 172,700	\$ 162,700
Miami-Ft Lauderdale-W Palm Beach, FL	\$ 1,443	\$ 1,532	\$ 340,000	\$ 320,200
Milwaukee-Waukesha-West Allis, WI	\$ 1,048	\$ 1,113	\$ 246,900	\$ 232,600
Minneapolis-St Paul-Blmngtn, MN-WI	\$ 1,094	\$ 1,162	\$ 257,800	\$ 242,800
Montgomery, AL	\$ 618	\$ 657	\$ 145,700	\$ 137,200
Myrtle Bch-Conway-North Myrtle Bch, SC-NC	\$ 874	\$ 928	\$ 206,000	\$ 194,000
Naples-Immokalee-Marco Island, FL	\$ 1,825	\$ 1,938	\$ 430,000	\$ 405,000
Nassau County-Suffolk County, NY	\$ 1,998	\$ 2,121	\$ 470,600	\$ 443,300
Newark, NJ-PA	\$ 1,712	\$ 1,818	\$ 403,300	\$ 379,900
Nashville-Davidsn-Murfreesboro-Frankln, TN	\$ 995	\$ 1,056	\$ 234,300	\$ 220,700
New Haven-Milford, CT	\$ 982	\$ 1,043	\$ 231,400	\$ 218,000
Norwich-New London, CT	\$ 863	\$ 917	\$ 203,400	\$ 191,600
New Orleans-Metairie, LA	\$ 867	\$ 921	\$ 204,300	\$ 192,400
North Port-Sarasota-Bradenton, FL	\$ 1,161	\$ 1,233	\$ 273,600	\$ 257,700
NY-Jersey City-White Plains, NY-NJ	\$ 1,679	\$ 1,782	\$ 395,500	\$ 372,500
New York-Newark-Jersey City, NY-NJ-PA	\$ 1,779	\$ 1,889	\$ 419,100	\$ 394,800
Ocala, FL	\$ 637	\$ 676	\$ 150,000	\$ 141,300
Oklahoma City, OK	\$ 674	\$ 716	\$ 158,800	\$ 149,600
Omaha-Council Bluffs, NE-IA	\$ 760	\$ 807	\$ 179,000	\$ 168,600
Orlando-Kissimmee-Sanford, FL	\$ 1,052	\$ 1,117	\$ 247,900	\$ 233,500
Oshkosh-Neenah, WI	\$ 620	\$ 658	\$ 146,100	\$ 137,600
Palm Bay-Melbourne-Titusville, FL	\$ 934	\$ 992	\$ 220,000	\$ 207,200
Panama City, FL	\$ 891	\$ 946	\$ 210,000	\$ 197,800
Pensacola-Ferry Pass-Brent, FL	\$ 816	\$ 867	\$ 192,300	\$ 181,100
Peoria, IL	\$ 546	\$ 580	\$ 128,700	\$ 121,200
Phldphia-Cmdn-Wilmington, PA-NJ-DE-MD	\$ 1,014	\$ 1,077	\$ 238,900	\$ 225,000
Phoenix-Mesa-Scottsdale, AZ	\$ 1,057	\$ 1,122	\$ 248,900	\$ 234,400
Pittsfield, MA	\$ 900	\$ 955	\$ 212,000	\$ 199,700
Port St. Lucie, FL	\$ 976	\$ 1,037	\$ 230,000	\$ 216,600
Portland-South Portland, ME	\$ 1,173	\$ 1,246	\$ 276,400	\$ 260,300
Portland-Vancouver-Hillsboro, OR-WA	\$ 1,653	\$ 1,755	\$ 389,400	\$ 366,800
Providence-Warwick, RI-MA	\$ 1,218	\$ 1,293	\$ 287,000	\$ 270,300
Punta Gorda, FL	\$ 896	\$ 951	\$ 211,000	\$ 198,700
Raleigh, NC	\$ 1,136	\$ 1,206	\$ 267,500	\$ 252,000
Reading, PA	\$ 740	\$ 786	\$ 174,400	\$ 164,300
Reno, NV	\$ 1,511	\$ 1,604	\$ 355,900	\$ 335,200
Richmond, VA	\$ 1,099	\$ 1,167	\$ 258,900	\$ 243,900
Riverside-San Bernardno-Ontario, CA	\$ 1,443	\$ 1,532	\$ 339,900	\$ 320,200

Rochester, NY	\$ 618	\$ 657	\$ 145,700	\$ 137,200
Rockford, IL	\$ 519	\$ 551	\$ 122,200	\$ 115,100
Sacramento-Roseville-Arden-Arcade, CA	\$ 1,486	\$ 1,577	\$ 350,000	\$ 329,700
Saint Louis, MO-IL	\$ 749	\$ 795	\$ 176,500	\$ 166,200
Salem, OR	\$ 1,164	\$ 1,236	\$ 274,200	\$ 258,300
Salt Lake City, UT	\$ 1,244	\$ 1,321	\$ 293,000	\$ 276,000
San Antonio-New Braunfels, TX	\$ 937	\$ 995	\$ 220,700	\$ 207,900
San Diego-Carlsbad, CA	\$ 2,577	\$ 2,736	\$ 607,000	\$ 571,700
San Francisco-Oakland-Hayward, CA	\$ 3,821	\$ 4,056	\$ 900,000	\$ 847,700
San Jose-Sunnyvale-Santa Clara, CA	\$ 4,945	\$ 5,250	\$ 1,165,000	\$ 1,097,300
Seattle-Tacoma-Bellevue, WA	\$ 2,031	\$ 2,157	\$ 478,500	\$ 450,700
Sebastian-Vero Beach, FL	\$ 976	\$ 1,037	\$ 230,000	\$ 216,600
Sherman-Denison, TX	\$ 732	\$ 777	\$ 172,400	\$ 162,400
Shreveport-Bossier City, LA	\$ 729	\$ 774	\$ 171,800	\$ 161,800
Sioux Falls, SD	\$ 834	\$ 886	\$ 196,500	\$ 185,100
South Bend-Mishawaka, IN-MI	\$ 564	\$ 599	\$ 132,900	\$ 125,200
Spartanburg, SC	\$ 668	\$ 709	\$ 157,300	\$ 148,200
Spokane-Spokane Valley, WA	\$ 973	\$ 1,033	\$ 229,200	\$ 215,900
Springfield, IL	\$ 603	\$ 640	\$ 142,000	\$ 133,800
Springfield, MA	\$ 922	\$ 979	\$ 217,300	\$ 204,700
Springfield, MO	\$ 573	\$ 608	\$ 134,900	\$ 127,100
Syracuse, NY	\$ 580	\$ 616	\$ 136,700	\$ 128,800
Tallahassee, FL	\$ 879	\$ 933	\$ 207,000	\$ 195,000
Tampa-St.Petersburg-Clearwater, FL	\$ 955	\$ 1,014	\$ 225,000	\$ 211,900
Toledo, OH	\$ 545	\$ 579	\$ 128,400	\$ 120,900
Topeka, KS	\$ 581	\$ 617	\$ 136,800	\$ 128,900
Trenton, NJ	\$ 1,221	\$ 1,297	\$ 287,700	\$ 271,000
Tucson, AZ	\$ 891	\$ 946	\$ 210,000	\$ 197,800
Tulsa, OK	\$ 695	\$ 738	\$ 163,800	\$ 154,300
Urban Honolulu, HI	\$ 3,227	\$ 3,426	\$ 760,200	\$ 716,000
Virginia Beach-Norfolk-Newport News, VA-NC	\$ 951	\$ 1,010	\$ 224,000	\$ 211,000
Wash-Arlington-Alexandria, DC-VA-MD-WV	\$ 1,734	\$ 1,841	\$ 408,500	\$ 384,800
Waterloo/Cedar Falls, IA	\$ 554	\$ 588	\$ 130,500	\$ 122,900
Wichita, KS	\$ 588	\$ 624	\$ 138,400	\$ 130,400
Wichita Falls, TX	\$ 483	\$ 513	\$ 113,800	\$ 107,200
Wilmington, NC	\$ 1,044	\$ 1,109	\$ 246,000	\$ 231,700
Winston-Salem, NC	\$ 677	\$ 718	\$ 159,400	\$ 150,100
Worcester, MA-CT	\$ 1,127	\$ 1,197	\$ 265,600	\$ 250,200
Yakima, WA	\$ 888	\$ 943	\$ 209,300	\$ 197,100
York-Hanover, PA	\$ 754	\$ 801	\$ 177,700	\$ 167,400
Youngstown-Warren-Boardman, OH-PA	\$ 377	\$ 401	\$ 88,900	\$ 83,700