

Which Metro Areas Are Hot (and Which Are Not)

Strength of the economy and strength of the housing market: They're key to how well a place's residents will prosper. MONEY assessed both for the nation's 100 biggest metro areas. For economy, we looked at each area's unemployment rate, projected one-year job growth, and projected one-year income growth. For housing, we considered foreclosure rates, projected one-year median home-price growth, and home affordability compared with historical norms. Those areas that scored best on both measures are mapped in red.

For more details, see box below.

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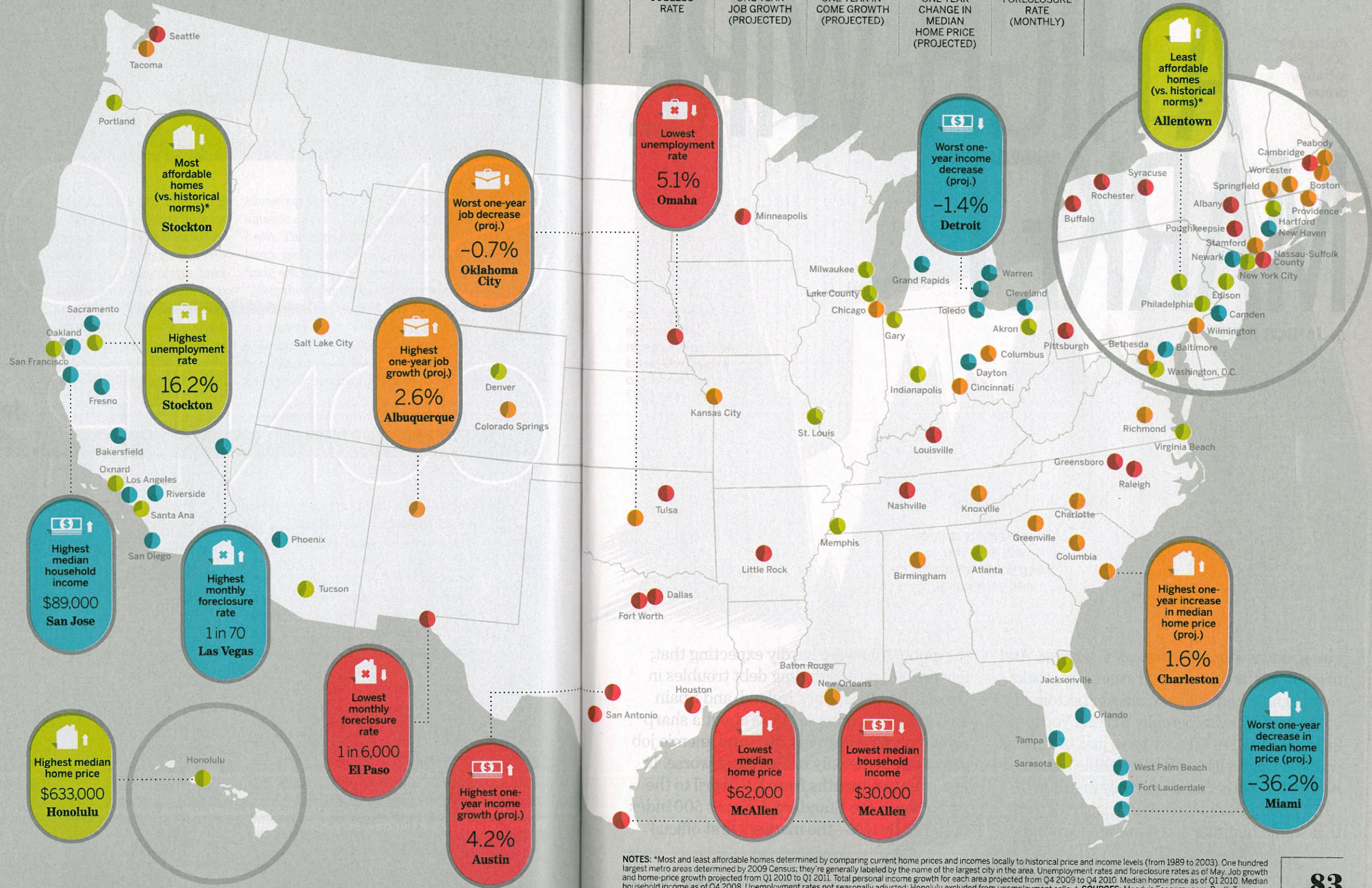
HOW TO READ THE MAP

We scored the nation's 100 largest metro areas on economic and housing strength and divided them into four quartiles:

- STRONGEST
- STRONG
- LAGGING
- WEAKEST

The shading shows what portion of each area's strength is the result of economic and housing factors:

- Housing (Darker)
- Economy (Lighter)



The National Averages

Compare the map's highs and lows to the stats below. (The nation's median household income is \$50,000; median home price is \$169,000.)

9.3%	1.2%	1.6%	-4.0%	1 in 400
JOBLESS RATE	ONE-YEAR JOB GROWTH (PROJECTED)	ONE-YEAR INCOME GROWTH (PROJECTED)	ONE-YEAR CHANGE IN MEDIAN HOME PRICE (PROJECTED)	FORECLOSURE RATE (MONTHLY)



NOTES: *Most and least affordable homes determined by comparing current home prices and incomes locally to historical price and income levels (from 1989 to 2003). One hundred largest metro areas determined by 2009 Census; they're generally labeled by the name of the largest city in the area. Unemployment rates and foreclosure rates as of May. Job growth and home-price growth projected from Q1 2010 to Q1 2011. Total personal income growth for each area projected from Q4 2009 to Q4 2010. Median home price as of Q1 2010. Median household income as of Q4 2008. Unemployment rates not seasonally adjusted; Honolulu excluded from unemployment callout. SOURCES: Moody's Economy.com, RealtyTrac