

National Association of REALTORS®
Qualifying Income Based on Sales Price of Existing Single-Family Homes for Metropolitan Areas

Metropolitan Area		Current Quarter		
		2025.1 p	2025.1 p	2025.1 p
		5 % Down	10 % Down	20 % Down
CBSA Code				
	U.S.	\$ 120,819	\$ 114,460	\$ 101,743
	NE	\$ 144,965	\$ 137,336	\$ 122,076
	MW	\$ 89,436	\$ 84,729	\$ 75,314
	SO	\$ 108,656	\$ 102,938	\$ 91,500
	WE	\$ 188,001	\$ 178,107	\$ 158,317
10180	Abilene, TX	\$ 74,728	\$ 70,795	\$ 62,929
10420	Akron, OH	\$ 58,904	\$ 55,803	\$ 49,603
10580	Albany-Schenectady-Troy, NY	\$ 91,978	\$ 87,137	\$ 77,455
10740	Albuquerque, NM	\$ 112,138	\$ 106,236	\$ 94,432
10900	Allentown-Bethlehem-Easton, PA-NJ	\$ 107,803	\$ 102,129	\$ 90,781
11100	Amarillo, TX	\$ 68,938	\$ 65,310	\$ 58,053
11244	Anaheim-Santa Ana-Irvine, CA	\$ 439,579	\$ 416,443	\$ 370,172
11260	Anchorage, AK	\$ 132,935	\$ 125,938	\$ 111,945
11460	Ann Arbor, MI	\$ 135,360	\$ 128,236	\$ 113,987
11500	Anniston-Oxford, AL	\$ 55,569	\$ 52,644	\$ 46,795
11540	Appleton, WI	\$ 92,615	\$ 87,740	\$ 77,991
11700	Asheville, NC	\$ 137,785	\$ 130,533	\$ 116,030
12020	Athens-Clarke County, GA	\$ 109,955	\$ 104,168	\$ 92,594
12060	Atlanta-Sandy Springs-Marietta, GA	\$ 111,987	\$ 106,093	\$ 94,304
12100	Atlantic City-Hammonton, NJ	\$ 109,258	\$ 103,508	\$ 92,007
12420	Austin-Round Rock, TX	\$ 140,999	\$ 133,578	\$ 118,736
12540	Bakersfield, CA	\$ 118,292	\$ 112,066	\$ 99,614
12580	Baltimore-Columbia-Towson, MD	\$ 119,141	\$ 112,870	\$ 100,329
12700	Barnstable Town, MA	\$ 222,427	\$ 210,720	\$ 187,307
12940	Baton Rouge, LA	\$ 80,034	\$ 75,821	\$ 67,397
13140	Beaumont-Port Arthur, TX	\$ 65,694	\$ 62,237	\$ 55,322
13780	Binghamton, NY	\$ 51,597	\$ 48,882	\$ 43,451
13820	Birmingham-Hoover, AL	\$ 94,828	\$ 89,837	\$ 79,855
13900	Bismarck, ND	\$ 87,795	\$ 83,174	\$ 73,932
13980	Blacksburg-Christiansburg, VA	\$ 87,249	\$ 82,657	\$ 73,473
14010	Bloomington, IL	\$ 69,575	\$ 65,913	\$ 58,589
14260	Boise City-Nampa, ID	\$ 147,729	\$ 139,954	\$ 124,403
14460	Boston-Cambridge-Newton, MA-NH	\$ 222,518	\$ 210,806	\$ 187,383
14500	Boulder, CO	\$ 234,371	\$ 222,036	\$ 197,365
14540	Bowling Green, KY	\$ 86,794	\$ 82,226	\$ 73,090
14860	Bridgeport-Stamford-Norwalk, CT	\$ 219,001	\$ 207,475	\$ 184,422
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$ 74,547	\$ 70,623	\$ 62,776
15500	Burlington, NC	\$ 95,949	\$ 90,900	\$ 80,800
15540	Burlington-South Burlington, VT	\$ 152,064	\$ 144,061	\$ 128,054
15940	Canton-Massillon, OH	\$ 60,904	\$ 57,699	\$ 51,288
15980	Cape Coral-Fort Myers, FL	\$ 121,263	\$ 114,881	\$ 102,116
16020	Cape Girardeau, MO-IL	\$ 68,453	\$ 64,850	\$ 57,645
16300	Cedar Rapids, IA	\$ 64,057	\$ 60,686	\$ 53,943
16580	Champaign-Urbana, IL	\$ 67,422	\$ 63,874	\$ 56,777
16700	Charleston-North Charleston, SC	\$ 137,058	\$ 129,844	\$ 115,417
16620	Charleston, WV	\$ 57,509	\$ 54,482	\$ 48,429
16740	Charlotte-Concord-Gastonia, NC-SC	\$ 124,659	\$ 118,098	\$ 104,976
16820	Charlottesville, VA	\$ 145,182	\$ 137,541	\$ 122,259
16860	Chattanooga, TN-GA	\$ 100,497	\$ 95,208	\$ 84,629
16940	Cheyenne, WY	\$ 112,077	\$ 106,179	\$ 94,381
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$ 112,623	\$ 106,696	\$ 94,841
17020	Chico, CA	\$ 131,995	\$ 125,048	\$ 111,154
17140	Cincinnati, OH-KY-IN	\$ 89,098	\$ 84,409	\$ 75,030
17420	Cleveland, TN	\$ 98,617	\$ 93,427	\$ 83,046
17460	Cleveland-Elyria, OH	\$ 64,633	\$ 61,232	\$ 54,428
17780	College Station-Bryan, TX	\$ 99,951	\$ 94,691	\$ 84,169
17820	Colorado Springs, CO	\$ 140,877	\$ 133,463	\$ 118,634

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	Metropolitan Area	2025.I p		2025.I p		2025.I p	
		5 % Down		10 % Down		20 % Down	
17860	Columbia, MO	\$	99,254	\$	94,030	\$	83,582
17900	Columbia, SC	\$	83,126	\$	78,751	\$	70,001
18140	Columbus, OH	\$	97,556	\$	92,422	\$	82,153
18580	Corpus Christi, TX	\$	81,519	\$	77,229	\$	68,648
18880	Crestview-Fort Walton Beach-Destin, FL	\$	125,811	\$	119,189	\$	105,946
19060	Cumberland, MD-WV	\$	49,354	\$	46,757	\$	41,561
19100	Dallas-Fort Worth-Arlington, TX	\$	114,563	\$	108,534	\$	96,474
19340	Davenport-Moline-Rock Island, IA-IL	\$	52,234	\$	49,485	\$	43,987
19380	Dayton, OH	\$	76,153	\$	72,145	\$	64,129
19460	Decatur, AL	\$	79,943	\$	75,735	\$	67,320
19500	Decatur, IL	\$	41,866	\$	39,663	\$	35,256
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$	106,712	\$	101,095	\$	89,862
19740	Denver-Aurora-Lakewood, CO	\$	196,386	\$	186,050	\$	165,377
19780	Des Moines-West Des Moines, IA	\$	90,947	\$	86,161	\$	76,587
19820	Detroit-Warren-Deaorn, MI	\$	77,063	\$	73,007	\$	64,895
20100	Dover, DE	\$	104,074	\$	98,597	\$	87,641
20260	Duluth, MN-WI	\$	66,573	\$	63,070	\$	56,062
20500	Durham-Chapel Hill, NC	\$	129,054	\$	122,262	\$	108,677
20524	Dutchess County-Putnam County, NY	\$	151,033	\$	143,084	\$	127,186
21300	Elmira, NY	\$	42,048	\$	39,835	\$	35,409
21340	El Paso, TX	\$	81,368	\$	77,085	\$	68,520
21500	Erie, PA	\$	55,023	\$	52,127	\$	46,335
21660	Eugene, OR	\$	141,514	\$	134,066	\$	119,170
22020	Fargo, ND-MN	\$	88,977	\$	84,294	\$	74,928
22140	Farmington, NM	\$	85,066	\$	80,589	\$	71,635
22180	Fayetteville, NC	\$	76,153	\$	72,145	\$	64,129
22220	Fayetteville-Springdale-Rogers, AR-MO	\$	110,440	\$	104,628	\$	93,002
22500	Florence, SC	\$	65,331	\$	61,892	\$	55,015
22540	Fond du Lac, WI	\$	74,031	\$	70,135	\$	62,342
22660	Fort Collins, CO	\$	185,563	\$	175,796	\$	156,264
23060	Fort Wayne, IN	\$	72,637	\$	68,814	\$	61,168
23420	Fresno, CA	\$	131,874	\$	124,933	\$	111,052
23540	Gainesville, FL	\$	105,923	\$	100,348	\$	89,199
23580	Gainesville, GA	\$	119,808	\$	113,502	\$	100,891
23844	Gary-Hammond, IN	\$	81,216	\$	76,941	\$	68,392
24020	Glens Falls, NY	\$	83,550	\$	79,153	\$	70,358
24340	Grand Rapids-Wyoming, MI	\$	97,435	\$	92,307	\$	82,050
24540	Greeley, CO	\$	149,214	\$	141,361	\$	125,654
24580	Green Bay, WI	\$	92,736	\$	87,855	\$	78,093
24660	Greensboro-High Point, NC	\$	91,432	\$	86,620	\$	76,996
24860	Greenville-Anderson-Mauldin, SC	\$	102,528	\$	97,132	\$	86,339
25060	Gulfport-Biloxi-Pascagoula, MS	\$	70,605	\$	66,889	\$	59,457
25180	Hagerstown-Martinsburg, MD-WV	\$	93,433	\$	88,516	\$	78,681
25420	Harrisburg-Carlisle, PA	\$	82,186	\$	77,861	\$	69,209
25540	Hartford-West Hartford-East Hartford, CT	\$	114,685	\$	108,649	\$	96,577
25860	Hickory-Lenoir-Morganton, NC	\$	89,735	\$	85,012	\$	75,566
26420	Houston-The Woodlands-Sugar Land, TX	\$	102,285	\$	96,902	\$	86,135
26620	Huntsville, AL	\$	94,585	\$	89,607	\$	79,651
26900	Indianapolis-Carmel-Anderson, IN	\$	95,859	\$	90,813	\$	80,723
26980	Iowa City, IA	\$	91,827	\$	86,994	\$	77,328
27140	Jackson, MS	\$	71,363	\$	67,607	\$	60,095
27260	Jacksonville, FL	\$	118,232	\$	112,009	\$	99,563
27340	Jacksonville, NC	\$	82,368	\$	78,033	\$	69,363
27740	Johnson City, TN	\$	100,315	\$	95,035	\$	84,476
27900	Joplin, MO	\$	59,752	\$	56,608	\$	50,318
28100	Kankakee, IL	\$	61,299	\$	58,072	\$	51,620
28140	Kansas City, MO-KS	\$	99,648	\$	94,403	\$	83,914
28420	Kennewick-Richland, WA	\$	133,753	\$	126,714	\$	112,634
28660	Killeen-Temple, TX	\$	77,032	\$	72,978	\$	64,869
28700	Kingsport-Bristol-Bristol, TN-VA	\$	81,913	\$	77,602	\$	68,980
28740	Kingston, NY	\$	122,294	\$	115,857	\$	102,984
28940	Knoxville, TN	\$	110,107	\$	104,312	\$	92,723

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	5 % Down		10 % Down		20 % Down	
29460	Lakeland-Winter Haven, FL	\$ 98,526	\$ 93,341	\$ 82,970		
29540	Lancaster, PA	\$ 101,437	\$ 96,098	\$ 85,420		
29620	Lansing-East Lansing, MI	\$ 68,089	\$ 64,506	\$ 57,338		
29820	Las Vegas-Henderson-Paradise, NV	\$ 147,456	\$ 139,695	\$ 124,173		
30460	Lexington-Fayette, KY	\$ 83,823	\$ 79,411	\$ 70,588		
30700	Lincoln, NE	\$ 88,765	\$ 84,093	\$ 74,749		
30780	Little Rock-North Little Rock-Conway, AR	\$ 65,603	\$ 62,151	\$ 55,245		
30860	Logan, UT-ID	\$ 124,568	\$ 118,011	\$ 104,899		
30980	Longview, TX	\$ 77,851	\$ 73,754	\$ 65,559		
31084	Los Angeles-Long Beach-Glendale, CA	\$ 261,504	\$ 247,741	\$ 220,214		
31140	Louisville/Jefferson County, KY-IN	\$ 84,308	\$ 79,871	\$ 70,996		
31180	Lubbock, TX	\$ 70,757	\$ 67,033	\$ 59,585		
31420	Macon-Bibb, GA	\$ 67,513	\$ 63,960	\$ 56,853		
31540	Madison, WI	\$ 136,027	\$ 128,868	\$ 114,549		
31700	Manchester-Nashua, NH	\$ 169,162	\$ 160,259	\$ 142,452		
32820	Memphis, TN-MS-AR	\$ 83,702	\$ 79,297	\$ 70,486		
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 195,203	\$ 184,930	\$ 164,382		
33340	Milwaukee-Waukesha-West Allis, WI	\$ 117,656	\$ 111,463	\$ 99,078		
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 117,656	\$ 111,463	\$ 99,078		
33540	Missoula, MT	\$ 186,897	\$ 177,060	\$ 157,387		
33660	Mobile, AL	\$ 69,211	\$ 65,568	\$ 58,283		
33860	Montgomery, AL	\$ 69,726	\$ 66,057	\$ 58,717		
34100	Morristown, TN	\$ 90,341	\$ 85,586	\$ 76,077		
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 109,046	\$ 103,307	\$ 91,828		
34940	Naples-Immokalee-Marco Island, FL	\$ 262,232	\$ 248,430	\$ 220,827		
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 126,599	\$ 119,936	\$ 106,609		
35004	Nassau County-Suffolk County, NY	\$ 236,251	\$ 223,817	\$ 198,948		
35100	New Bern, NC	\$ 86,794	\$ 82,226	\$ 73,090		
35300	New Haven-Milford, CT	\$ 117,595	\$ 111,406	\$ 99,027		
35380	New Orleans-Metairie, LA	\$ 88,219	\$ 83,576	\$ 74,290		
35614	New York-Jersey City-White Plains, NY-NJ	\$ 221,487	\$ 209,830	\$ 186,516		
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 219,880	\$ 208,308	\$ 185,162		
35084	Newark, NJ-PA	\$ 201,418	\$ 190,817	\$ 169,615		
35840	North Port-Sarasota-Bradenton, FL	\$ 149,457	\$ 141,591	\$ 125,858		
35980	Norwich-New London, CT	\$ 113,139	\$ 107,184	\$ 95,275		
36100	Ocala, FL	\$ 87,916	\$ 83,289	\$ 74,034		
36260	Ogden-Clearfield, UT	\$ 145,395	\$ 137,742	\$ 122,438		
36420	Oklahoma City, OK	\$ 78,457	\$ 74,328	\$ 66,069		
36540	Omaha-Council Bluffs, NE-IA	\$ 89,310	\$ 84,610	\$ 75,209		
36740	Orlando-Kissimmee-Sanford, FL	\$ 134,905	\$ 127,805	\$ 113,604		
36780	Oshkosh-Neenah, WI	\$ 79,215	\$ 75,046	\$ 66,708		
36980	Owensboro, KY	\$ 67,604	\$ 64,046	\$ 56,930		
37100	Oxnard-Thousand Oaks-Ventura, CA	\$ 282,392	\$ 267,529	\$ 237,803		
37340	Palm Bay-Melbourne-Titusville, FL	\$ 110,804	\$ 104,972	\$ 93,309		
37460	Panama City, FL	\$ 107,621	\$ 101,957	\$ 90,628		
37860	Pensacola-Ferry Pass-Brent, FL	\$ 99,739	\$ 94,490	\$ 83,991		
37900	Peoria, IL	\$ 45,656	\$ 43,253	\$ 38,447		
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 110,046	\$ 104,254	\$ 92,671		
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 147,911	\$ 140,126	\$ 124,556		
38300	Pittsburgh, PA	\$ 68,332	\$ 64,735	\$ 57,543		
38340	Pittsfield, MA	\$ 101,164	\$ 95,839	\$ 85,191		
38940	Port St. Lucie, FL	\$ 127,326	\$ 120,625	\$ 107,222		
38860	Portland-South Portland, ME	\$ 159,976	\$ 151,557	\$ 134,717		
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 179,227	\$ 169,794	\$ 150,928		
39300	Providence-Warwick, RI-MA	\$ 149,366	\$ 141,505	\$ 125,782		
39340	Provo-Orem, UT	\$ 155,550	\$ 147,363	\$ 130,990		
39380	Pueblo, CO	\$ 94,707	\$ 89,722	\$ 79,753		
39460	Punta Gorda, FL	\$ 107,257	\$ 101,612	\$ 90,322		
39540	Racine, WI	\$ 89,341	\$ 84,638	\$ 75,234		
39580	Raleigh, NC	\$ 134,572	\$ 127,489	\$ 113,324		
39740	Reading, PA	\$ 84,308	\$ 79,871	\$ 70,996		
39900	Reno, NV	\$ 186,937	\$ 177,089	\$ 157,412		

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		5 % Down		10 % Down		20 % Down	
40060	Richmond, VA	\$	135,299	\$	128,178	\$	113,936
40140	Riverside-San Bernardino-Ontario, CA	\$	184,684	\$	174,964	\$	155,523
40220	Roanoke, VA	\$	90,765	\$	85,988	\$	76,434
40340	Rochester, MN	\$	100,467	\$	95,179	\$	84,603
40380	Rochester, NY	\$	71,515	\$	67,751	\$	60,223
40420	Rockford, IL	\$	58,934	\$	55,832	\$	49,629
40900	Sacramento--Roseville--Arden-Arcade, CA	\$	166,737	\$	157,961	\$	140,410
41180	St. Louis, MO-IL	\$	79,458	\$	75,276	\$	66,912
41420	Salem, OR	\$	138,270	\$	130,993	\$	116,438
41500	Salinas, CA	\$	289,425	\$	274,192	\$	243,726
41620	Salt Lake City, UT	\$	168,707	\$	159,828	\$	142,069
41700	San Antonio-New Braunfels, TX	\$	90,947	\$	86,161	\$	76,587
41740	San Diego-Carlsbad, CA	\$	314,223	\$	297,685	\$	264,609
41860	San Francisco-Oakland-Hayward, CA	\$	400,168	\$	379,107	\$	336,984
41940	San Jose-Sunnyvale-Santa Clara, CA	\$	612,379	\$	580,148	\$	515,688
42020	San Luis Obispo-Paso Robles, CA	\$	289,031	\$	273,819	\$	243,394
42140	Santa Fe, NM	\$	197,568	\$	187,170	\$	166,373
42660	Seattle-Tacoma-Bellevue, WA	\$	234,311	\$	221,979	\$	197,314
42680	Sebastian-Vero Beach, FL	\$	121,263	\$	114,881	\$	102,116
43300	Sherman-Denison, TX	\$	81,610	\$	77,315	\$	68,724
43340	Shreveport-Bossier City, LA	\$	66,725	\$	63,213	\$	56,190
43620	Sioux Falls, SD	\$	100,103	\$	94,834	\$	84,297
43780	South Bend-Mishawaka, IN-MI	\$	62,117	\$	58,848	\$	52,309
43900	Spartanburg, SC	\$	90,068	\$	85,328	\$	75,847
44060	Spokane-Spokane Valley, WA	\$	122,567	\$	116,116	\$	103,214
44100	Springfield, IL	\$	53,113	\$	50,318	\$	44,727
44140	Springfield, MA	\$	103,680	\$	98,223	\$	87,309
44180	Springfield, MO	\$	75,517	\$	71,542	\$	63,593
41100	St. George, UT	\$	158,976	\$	150,609	\$	133,875
45060	Syracuse, NY	\$	71,030	\$	67,291	\$	59,815
45220	Tallahassee, FL	\$	101,558	\$	96,213	\$	85,522
45300	Tampa-St. Petersburg-Clearwater, FL	\$	121,263	\$	114,881	\$	102,116
45780	Toledo, OH	\$	55,751	\$	52,816	\$	46,948
45820	Topeka, KS	\$	66,786	\$	63,271	\$	56,241
45900	Traverse City, MI	\$	117,898	\$	111,693	\$	99,283
45940	Trenton, NJ	\$	127,357	\$	120,654	\$	107,248
46060	Tucson, AZ	\$	118,444	\$	112,210	\$	99,742
46140	Tulsa, OK	\$	80,216	\$	75,994	\$	67,550
46340	Tyler, TX	\$	95,343	\$	90,325	\$	80,289
46520	Urban Honolulu, HI	\$	353,209	\$	334,619	\$	297,439
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$	106,166	\$	100,578	\$	89,403
47580	Warner Robins, GA	\$	80,428	\$	76,195	\$	67,729
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$	191,262	\$	181,196	\$	161,063
47940	Waterloo-Cedar Falls, IA	\$	52,962	\$	50,174	\$	44,599
48620	Wichita, KS	\$	68,332	\$	64,735	\$	57,543
48660	Wichita Falls, TX	\$	60,177	\$	57,010	\$	50,675
48900	Wilmington, NC	\$	140,362	\$	132,975	\$	118,200
49180	Winston-Salem, NC	\$	92,918	\$	88,027	\$	78,247
49340	Worcester, MA-CT	\$	137,058	\$	129,844	\$	115,417
49420	Yakima, WA	\$	111,683	\$	105,805	\$	94,049
49620	York-Hanover, PA	\$	84,460	\$	80,015	\$	71,124
49660	Youngstown-Warren-Boardman, OH-PA	\$	49,081	\$	46,498	\$	41,332
78010	St Croix, Virgin Islands	\$	103,225	\$	97,792	\$	86,927

*All areas are metropolitan statistical areas (MSA) as defined by the US Office of Management and Budget. In some areas an exact match is not possible from the available data.

They include the named central city and surrounding areas. N/A Not Available p Preliminary r Revised

Mortgage rate of 6.9 percent assumed for all areas. Monthly principle and interest payment limited to 25 percent of income.

In order to qualify, buyers will need to have sufficient cash for a transaction and meet credit and other standards in addition to qualifying income.

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