

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

Metropolitan Area	Current Quarter		
	2026.1 p 5 % Down	2026.1 p 10 % Down	2026.1 p 20 % Down
U.S.	\$ 112,796	\$ 106,859	\$ 94,986
NE	\$ 141,308	\$ 133,871	\$ 118,997
MW	\$ 85,957	\$ 81,433	\$ 72,385
SO	\$ 101,078	\$ 95,758	\$ 85,118
WE	\$ 169,514	\$ 160,593	\$ 142,749
10180 Abilene, TX	\$ 74,820	\$ 70,882	\$ 63,006
10420 Akron, OH	\$ 61,298	\$ 58,072	\$ 51,620
10580 Albany-Schenectady-Troy, NY	\$ 93,440	\$ 88,522	\$ 78,687
10740 Albuquerque, NM	\$ 101,272	\$ 95,942	\$ 85,281
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 102,849	\$ 97,436	\$ 86,610
11100 Amarillo, TX	\$ 66,876	\$ 63,356	\$ 56,317
11244 Anaheim-Santa Ana-Irvine, CA	\$ 406,467	\$ 385,074	\$ 342,288
11260 Anchorage, AK	\$ 136,344	\$ 129,168	\$ 114,816
11460 Ann Arbor, MI	\$ 124,878	\$ 118,306	\$ 105,161
11500 Anniston-Oxford, AL	\$ 55,664	\$ 52,735	\$ 46,875
11540 Appleton, WI	\$ 89,553	\$ 84,840	\$ 75,413
11700 Asheville, NC	\$ 125,949	\$ 119,320	\$ 106,062
12020 Athens-Clarke County, GA	\$ 106,962	\$ 101,332	\$ 90,073
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 104,286	\$ 98,797	\$ 87,820
12100 Atlantic City-Hammonton, NJ	\$ 111,836	\$ 105,949	\$ 94,177
12420 Austin-Round Rock, TX	\$ 129,639	\$ 122,816	\$ 109,170
12540 Bakersfield, CA	\$ 111,920	\$ 106,029	\$ 94,248
12580 Baltimore-Columbia-Towson, MD	\$ 116,089	\$ 109,979	\$ 97,759
12700 Barnstable Town, MA	\$ 213,952	\$ 202,692	\$ 180,170
12940 Baton Rouge, LA	\$ 77,327	\$ 73,257	\$ 65,118
13140 Beaumont-Port Arthur, TX	\$ 63,355	\$ 60,020	\$ 53,351
13460 Bend-Redmond, OR	\$ 194,628	\$ 184,384	\$ 163,897
13740 Billings, MT	\$ 106,455	\$ 100,852	\$ 89,646
13780 Binghamton, NY	\$ 52,396	\$ 49,639	\$ 44,123
13820 Birmingham-Hoover, AL	\$ 90,595	\$ 85,827	\$ 76,291
13900 Bismarck, ND	\$ 92,454	\$ 87,588	\$ 77,856
13980 Blacksburg-Christiansburg, VA	\$ 84,736	\$ 80,276	\$ 71,356
14010 Bloomington, IL	\$ 71,918	\$ 68,133	\$ 60,563
14260 Boise City-Nampa, ID	\$ 136,344	\$ 129,168	\$ 114,816
14460 Boston-Cambridge-Newton, MA-NH	\$ 210,685	\$ 199,596	\$ 177,419
14500 Boulder, CO	\$ 220,431	\$ 208,830	\$ 185,626
14540 Bowling Green, KY	\$ 85,750	\$ 81,237	\$ 72,210
14580 Bozeman, MT	\$ 201,755	\$ 191,136	\$ 169,899
14860 Bridgeport-Stamford-Norwalk, CT	\$ 217,051	\$ 205,627	\$ 182,780
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 73,975	\$ 70,081	\$ 62,295
15500 Burlington, NC	\$ 92,877	\$ 87,989	\$ 78,212
15540 Burlington-South Burlington, VT	\$ 135,865	\$ 128,714	\$ 114,412
15940 Canton-Massillon, OH	\$ 61,045	\$ 57,832	\$ 51,406
15980 Cape Coral-Fort Myers, FL	\$ 111,272	\$ 105,416	\$ 93,703
16020 Cape Girardeau, MO-IL	\$ 72,764	\$ 68,934	\$ 61,275
16300 Cedar Rapids, IA	\$ 64,143	\$ 60,767	\$ 54,016
16580 Champaign-Urbana, IL	\$ 60,848	\$ 57,645	\$ 51,240
16700 Charleston-North Charleston, SC	\$ 129,442	\$ 122,629	\$ 109,004
16620 Charleston, WV	\$ 52,904	\$ 50,119	\$ 44,550
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 117,470	\$ 111,287	\$ 98,922
16820 Charlottesville, VA	\$ 127,723	\$ 121,001	\$ 107,557
16860 Chattanooga, TN-GA	\$ 94,849	\$ 89,857	\$ 79,873
16940 Cheyenne, WY	\$ 105,103	\$ 99,571	\$ 88,508
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 108,202	\$ 102,507	\$ 91,117
17020 Chico, CA	\$ 113,329	\$ 107,364	\$ 95,435
17140 Cincinnati, OH-KY-IN	\$ 87,384	\$ 82,785	\$ 73,586
17420 Cleveland, TN	\$ 93,300	\$ 88,389	\$ 78,568
17460 Cleveland-Elyria, OH	\$ 63,918	\$ 60,554	\$ 53,826
17780 College Station-Bryan, TX	\$ 93,976	\$ 89,030	\$ 79,137
17820 Colorado Springs, CO	\$ 129,442	\$ 122,629	\$ 109,004
17860 Columbia, MO	\$ 96,426	\$ 91,351	\$ 81,201
17900 Columbia, SC	\$ 78,172	\$ 74,058	\$ 65,829
18140 Columbus, OH	\$ 96,257	\$ 91,191	\$ 81,059
18580 Corpus Christi, TX	\$ 78,313	\$ 74,191	\$ 65,948
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 125,357	\$ 118,759	\$ 105,564
19060 Cumberland, MD-WV	\$ 50,256	\$ 47,611	\$ 42,320
19100 Dallas-Fort Worth-Arlington, TX	\$ 103,948	\$ 98,477	\$ 87,535
19340 Davenport-Moline-Rock Island, IA-IL	\$ 52,988	\$ 50,199	\$ 44,622
19380 Dayton, OH	\$ 74,538	\$ 70,615	\$ 62,769

Metropolitan Area	2026.1 p		2026.1 p		2026.1 p		
	5 % Down		10 % Down		20 % Down		
19460	Decatur, AL	\$	72,341	\$	68,534	\$	60,919
19500	Decatur, IL	\$	33,551	\$	31,785	\$	28,253
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$	101,131	\$	95,808	\$	85,163
19740	Denver-Aurora-Lakewood, CO	\$	180,655	\$	171,147	\$	152,131
19780	Des Moines-West Des Moines, IA	\$	87,666	\$	83,052	\$	73,824
19820	Detroit-Warren-Deaborn, MI	\$	73,496	\$	69,628	\$	61,891
20100	Dover, DE	\$	92,370	\$	87,508	\$	77,785
20260	Duluth, MN-WI	\$	68,989	\$	65,358	\$	58,096
20500	Durham-Chapel Hill, NC	\$	117,892	\$	111,687	\$	99,278
20524	Dutchess County-Putnam County, NY	\$	145,583	\$	137,921	\$	122,597
21300	Elmira, NY	\$	47,664	\$	45,155	\$	40,138
21340	El Paso, TX	\$	76,623	\$	72,590	\$	64,524
21500	Erie, PA	\$	52,677	\$	50,000	\$	44,000

	\$	129,386	\$	122,576	\$	108,956	21660	Eugene, OR
	\$	85,440	\$	80,943	\$	71,950	22020	Fargo, ND-MN
	\$	70,425	\$	66,719	\$	59,306	22140	Farmington, NM
	\$	69,749	\$	66,078	\$	58,736	22180	Fayetteville, NC
	\$	106,286	\$	100,692	\$	89,504	22220	Fayetteville-Springdale-Rogers, AR
	\$	66,341	\$	62,849	\$	55,866	22500	Florence, SC
	\$	72,341	\$	68,534	\$	60,919	22540	Fond du Lac, WI
	\$	163,922	\$	155,295	\$	138,040	22660	Fort Collins, CO
	\$	68,961	\$	65,331	\$	58,072	23060	Fort Wayne, IN
	\$	121,132	\$	114,756	\$	102,006	23420	Fresno, CA
	\$	95,779	\$	90,738	\$	80,656	23540	Gainesville, FL
	\$	109,948	\$	104,161	\$	92,588	23580	Gainesville, GA
	\$	78,848	\$	74,698	\$	66,399	23844	Gary-Hammond, IN
	\$	79,412	\$	75,232	\$	66,873	24020	Glens Falls, NY
	\$	95,046	\$	90,044	\$	80,039	24340	Grand Rapids-Wyoming, MI
	\$	110,793	\$	104,962	\$	93,300	24420	Grants Pass, OR
	\$	139,386	\$	132,050	\$	117,378	24540	Greeley, CO
	\$	91,130	\$	86,334	\$	76,741	24580	Green Bay, WI
	\$	83,778	\$	79,369	\$	70,550	24660	Greensboro-High Point, NC
	\$	80,341	\$	76,113	\$	67,656	24780	Greenville, NC
	\$	97,074	\$	91,965	\$	81,747	24860	Greenville-Anderson-Mauldin, SC
	\$	65,693	\$	62,235	\$	55,320	25060	Gulfport-Biloxi-Pascagoula, MS
	\$	90,370	\$	85,614	\$	76,101	25180	Hagerstown-Martinsburg, MD-WV
	\$	78,003	\$	73,898	\$	65,687	25240	Harrisburg-Carlisle, PA
	\$	110,906	\$	105,069	\$	93,394	25540	Hartford-West Hartford-East Hartford, CT
	\$	91,750	\$	86,921	\$	77,263	25860	Hickory-Lenoir-Morgantou, NC
	\$	93,384	\$	88,469	\$	78,639	26420	Houston-The Woodlands-Sugar Land, TX
	\$	89,835	\$	85,106	\$	75,650	26620	Huntsville, AL
	\$	90,792	\$	86,014	\$	76,457	26900	Indianapolis-Carmel-Anderson, IN
	\$	83,299	\$	78,915	\$	70,147	26980	Iowa City, IA
	\$	70,848	\$	67,119	\$	59,661	27140	Jackson, MS
	\$	109,864	\$	104,081	\$	92,517	27260	Jacksonville, FL
	\$	88,398	\$	83,745	\$	74,440	27340	Jacksonville, NC
	\$	93,412	\$	88,496	\$	78,663	27740	Johnson City, TN
	\$	59,439	\$	56,311	\$	50,054	27900	Joplin, MO
	\$	59,833	\$	56,684	\$	50,386	28100	Kankakee, IL
	\$	97,722	\$	92,579	\$	82,292	28140	Kansas City, MO-KS
	\$	125,892	\$	119,267	\$	106,015	28420	Kennewick-Richland, WA
	\$	69,693	\$	66,025	\$	58,689	28660	Killeen-Temple, TX
	\$	74,313	\$	70,402	\$	62,579	28700	Kingsport-Bristol-Bristol, TN-VA
	\$	128,202	\$	121,455	\$	107,960	28740	Kingston, NY
	\$	102,286	\$	96,902	\$	86,135	28940	Knoxville, TN
	\$	90,144	\$	85,400	\$	75,911	29460	Lakeland-Winter Haven, FL
	\$	96,145	\$	91,084	\$	80,964	29540	Lancaster, PA
	\$	64,651	\$	61,248	\$	54,443	29620	Lansing-East Lansing, MI
	\$	135,696	\$	128,554	\$	114,270	29820	Las Vegas-Henderson-Paradise, NV
	\$	80,200	\$	75,979	\$	67,537	30460	Lexington-Fayette, KY
	\$	83,271	\$	78,888	\$	70,123	30700	Lincoln, NE
	\$	62,397	\$	59,113	\$	52,545	30780	Little Rock-North Little Rock-Conway, AR
	\$	119,808	\$	113,502	\$	100,891	30860	Logan, UT-ID
	\$	70,848	\$	67,119	\$	59,661	30980	Longview, TX
	\$	241,841	\$	229,112	\$	203,655	31084	Los Angeles-Long Beach-Glendale, CA
	\$	79,834	\$	75,632	\$	67,229	31140	Louisville/Jefferson County, KY-IN
	\$	65,186	\$	61,755	\$	54,893	31180	Lubbock, TX
	\$	66,453	\$	62,956	\$	55,961	31420	Macon-Bibb, GA
	\$	132,034	\$	125,084	\$	111,186	31540	Madison, WI
	\$	157,415	\$	149,130	\$	132,560	31700	Manchester-Nashua, NH
	\$	129,667	\$	122,843	\$	109,193	32780	Medford, OR
	\$	81,862	\$	77,554	\$	68,937	32820	Memphis, TN-MS-AR

Metropolitan Area	2026.1 p		2026.1 p		2026.1 p	
		5 % Down		10 % Down		20 % Down
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 183,106	\$ 173,469	\$ 154,195		
33340	Milwaukee-Waukesha-West Allis, WI	\$ 117,723	\$ 111,527	\$ 99,135		
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 109,469	\$ 103,708	\$ 92,185		
33540	Missoula, MT	\$ 162,570	\$ 154,014	\$ 136,901		
33660	Mobile, AL	\$ 67,777	\$ 64,210	\$ 57,076		
33860	Montgomery, AL	\$ 66,594	\$ 63,089	\$ 56,079		
34100	Morristown, TN	\$ 92,173	\$ 87,322	\$ 77,619		
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 100,736	\$ 95,435	\$ 84,831		
34940	Naples-Immokalee-Marco Island, FL	\$ 238,038	\$ 225,510	\$ 200,453		
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 114,117	\$ 108,111	\$ 96,099		
35004	Nassau County-Suffolk County, NY	\$ 232,009	\$ 219,798	\$ 195,376		
35100	New Bern, NC	\$ 91,807	\$ 86,975	\$ 77,311		
35300	New Haven-Milford, CT	\$ 114,793	\$ 108,752	\$ 96,668		
35380	New Orleans-Metairie, LA	\$ 82,764	\$ 78,408	\$ 69,696		
35614	New York-Jersey City-White Plains, NY-NJ	\$ 211,276	\$ 200,156	\$ 177,917		
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 211,276	\$ 200,156	\$ 177,917		
35084	Newark, NJ-PA	\$ 192,430	\$ 182,302	\$ 162,047		
35840	North Port-Sarasota-Bradenton, FL	\$ 136,682	\$ 129,488	\$ 115,100		
35980	Norwich-New London, CT	\$ 111,244	\$ 105,389	\$ 93,679		
36100	Ocala, FL	\$ 78,876	\$ 74,725	\$ 66,422		
36260	Ogden-Clearfield, UT	\$ 136,991	\$ 129,781	\$ 115,361		
36420	Oklahoma City, OK	\$ 74,538	\$ 70,615	\$ 62,769		
36540	Omaha-Council Bluffs, NE-IA	\$ 86,961	\$ 82,384	\$ 73,231		
36740	Orlando-Kissimmee-Sanford, FL	\$ 123,949	\$ 117,425	\$ 104,378		
36780	Oshkosh-Neenah, WI	\$ 79,214	\$ 75,045	\$ 66,707		
36980	Owensboro, KY	\$ 62,566	\$ 59,273	\$ 52,687		
37100	Oxnard-Thousand Oaks-Ventura, CA	\$ 265,983	\$ 251,984	\$ 223,985		
37340	Palm Bay-Melbourne-Titusville, FL	\$ 103,666	\$ 98,210	\$ 87,298		
37460	Panama City, FL	\$ 101,046	\$ 95,728	\$ 85,092		
37860	Pensacola-Ferry Pass-Brent, FL	\$ 93,412	\$ 88,496	\$ 78,663		
37900	Peoria, IL	\$ 46,875	\$ 44,408	\$ 39,474		
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 107,356	\$ 101,706	\$ 90,405		
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 135,104	\$ 127,993	\$ 113,772		
38300	Pittsburgh, PA	\$ 66,087	\$ 62,609	\$ 55,652		
38340	Pittsfield, MA	\$ 97,300	\$ 92,179	\$ 81,937		
38940	Port St. Lucie, FL	\$ 119,723	\$ 113,422	\$ 100,820		
38860	Portland-South Portland, ME	\$ 153,499	\$ 145,420	\$ 129,262		
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 165,021	\$ 156,335	\$ 138,965		
39300	Providence-Warwick, RI-MA	\$ 147,809	\$ 140,029	\$ 124,471		
39340	Provo-Orem, UT	\$ 153,584	\$ 145,500	\$ 129,334		
39380	Pueblo, CO	\$ 83,355	\$ 78,968	\$ 70,194		
39460	Punta Gorda, FL	\$ 98,567	\$ 93,380	\$ 83,004		
39540	Racine, WI	\$ 91,159	\$ 86,361	\$ 76,765		
39580	Raleigh, NC	\$ 124,005	\$ 117,478	\$ 104,425		
39740	Reading, PA	\$ 84,116	\$ 79,689	\$ 70,835		
39900	Reno, NV	\$ 169,838	\$ 160,899	\$ 143,021		
40060	Richmond, VA	\$ 126,991	\$ 120,307	\$ 106,940		
40140	Riverside-San Bernardino-Ontario, CA	\$ 168,993	\$ 160,098	\$ 142,310		
40220	Roanoke, VA	\$ 83,355	\$ 78,968	\$ 70,194		
40340	Rochester, MN	\$ 97,215	\$ 92,099	\$ 81,865		
40380	Rochester, NY	\$ 71,214	\$ 67,466	\$ 59,970		
40420	Rockford, IL	\$ 62,312	\$ 59,033	\$ 52,474		
40900	Sacramento--Roseville--Arden-Arcade, CA	\$ 153,527	\$ 145,447	\$ 129,286		
41180	St. Louis, MO-IL	\$ 79,327	\$ 75,152	\$ 66,802		
41420	Salem, OR	\$ 129,808	\$ 122,976	\$ 109,312		
41500	Salinas, CA	\$ 265,785	\$ 251,797	\$ 223,819		
41620	Salt Lake City, UT	\$ 162,401	\$ 153,854	\$ 136,759		
41700	San Antonio-New Braunfels, TX	\$ 85,130	\$ 80,650	\$ 71,689		
41740	San Diego-Carlsbad, CA	\$ 295,787	\$ 280,219	\$ 249,083		
41860	San Francisco-Oakland-Hayward, CA	\$ 380,297	\$ 360,281	\$ 320,250		
41940	San Jose-Sunnyvale-Santa Clara, CA	\$ 571,854	\$ 541,757	\$ 481,561		
42020	San Luis Obispo-Paso Robles, CA	\$ 269,532	\$ 255,346	\$ 226,974		
42140	Santa Fe, NM	\$ 178,092	\$ 168,718	\$ 149,972		
42660	Seattle-Tacoma-Bellevue, WA	\$ 217,643	\$ 206,188	\$ 183,278		
42680	Sebastian-Vero Beach, FL	\$ 120,427	\$ 114,089	\$ 101,413		
43300	Sherman-Denison, TX	\$ 80,736	\$ 76,486	\$ 67,988		
43340	Shreveport-Bossier City, LA	\$ 64,172	\$ 60,794	\$ 54,039		
43580	Sioux City, IA-NE-SD	\$ 67,101	\$ 63,570	\$ 56,506		

Metropolitan Area	2026.1 p 5 % Down	2026.1 p 10 % Down	2026.1 p 20 % Down
43620	Sioux Falls, SD	\$ 97,187	\$ 81,842
43780	South Bend-Mishawaka, IN-MI	\$ 64,510	\$ 54,324
43900	Spartanburg, SC	\$ 81,637	\$ 68,747
44060	Spokane-Spokane Valley, WA	\$ 116,061	\$ 97,736
44100	Springfield, IL	\$ 58,256	\$ 49,058
44140	Springfield, MA	\$ 101,046	\$ 85,092
44180	Springfield, MO	\$ 74,313	\$ 62,579
41100	St. George, UT	\$ 149,105	\$ 125,562
45060	Syracuse, NY	\$ 70,341	\$ 59,234
45220	Tallahassee, FL	\$ 92,962	\$ 78,283
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 112,681	\$ 94,889
45780	Toledo, OH	\$ 55,383	\$ 46,638
45820	Topeka, KS	\$ 58,988	\$ 49,674
45900	Traverse City, MI	\$ 115,920	\$ 97,617
45940	Trenton, NJ	\$ 129,273	\$ 108,861
46060	Tucson, AZ	\$ 110,258	\$ 92,849
46140	Tulsa, OK	\$ 77,496	\$ 65,260
46340	Tyler, TX	\$ 88,398	\$ 74,440
46520	Urban Honolulu, HI	\$ 331,027	\$ 278,760
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 102,032	\$ 85,922
47580	Warner Robins, GA	\$ 77,271	\$ 65,070
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 179,472	\$ 151,134
47940	Waterloo-Cedar Falls, IA	\$ 53,467	\$ 45,025
48620	Wichita, KS	\$ 64,651	\$ 54,443
48660	Wichita Falls, TX	\$ 58,143	\$ 48,963
48900	Wilmington, NC	\$ 122,568	\$ 103,215
49180	Winston-Salem, NC	\$ 90,623	\$ 76,314
49340	Worcester, MA-CT	\$ 131,048	\$ 110,356
49420	Yakima, WA	\$ 108,117	\$ 91,046
49620	York-Hanover, PA	\$ 82,679	\$ 69,625
49660	Youngstown-Warren-Boardman, OH-PA	\$ 48,819	\$ 41,111
78010	St Croix, Virgin Islands	\$ 85,919	\$ 72,353

\*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 6.19 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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