

**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
CBSA Code			
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 Armistion-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	\$ 60,534	\$ 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-Deaohorn, 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	\$ 52,678	\$ 49,906	\$ 44,361
21660	Eugene, OR	\$ 129,386	\$ 122,576	\$ 108,956
22020	Fargo, ND-MN	\$ 85,440	\$ 80,943	\$ 71,950
22140	Farmington, NM	\$ 70,425	\$ 66,719	\$ 59,306
22180	Fayetteville, NC	\$ 69,749	\$ 66,078	\$ 58,736
22220	Fayetteville-Springdale-Rogers, AR-MO	\$ 106,286	\$ 100,692	\$ 89,504
22500	Florence, SC	\$ 66,341	\$ 62,849	\$ 55,866
22540	Fond du Lac, WI	\$ 72,341	\$ 68,534	\$ 60,919
22660	Fort Collins, CO	\$ 163,922	\$ 155,295	\$ 138,040
23060	Fort Wayne, IN	\$ 68,961	\$ 65,331	\$ 58,072
23420	Fresno, CA	\$ 121,132	\$ 114,756	\$ 102,006
23540	Gainesville, FL	\$ 95,779	\$ 90,738	\$ 80,656
23580	Gainesville, GA	\$ 109,948	\$ 104,161	\$ 92,588
23844	Gary-Hammond, IN	\$ 78,848	\$ 74,698	\$ 66,399
24020	Glens Falls, NY	\$ 79,412	\$ 75,232	\$ 66,873
24340	Grand Rapids-Wyoming, MI	\$ 95,046	\$ 90,044	\$ 80,039
24420	Grants Pass, OR	\$ 110,793	\$ 104,962	\$ 93,300
24540	Greeley, CO	\$ 139,386	\$ 132,050	\$ 117,378
24580	Green Bay, WI	\$ 91,130	\$ 86,334	\$ 76,741
24660	Greensboro-High Point, NC	\$ 83,778	\$ 79,369	\$ 70,550
24780	Greenville, NC	\$ 80,341	\$ 76,113	\$ 67,656
24860	Greenville-Anderson-Mauldin, SC	\$ 97,074	\$ 91,965	\$ 81,747
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 65,693	\$ 62,235	\$ 55,320
25180	Hagerstown-Martinsburg, MD-WV	\$ 90,370	\$ 85,614	\$ 76,101
25420	Harrisburg-Carlisle, PA	\$ 78,003	\$ 73,898	\$ 65,687
25540	Hartford-West Hartford-East Hartford, CT	\$ 110,906	\$ 105,069	\$ 93,394
25860	Hickory-Lenoir-Morgantown, NC	\$ 91,750	\$ 86,921	\$ 77,263
26420	Houston-The Woodlands-Sugar Land, TX	\$ 93,384	\$ 88,469	\$ 78,639
26620	Huntsville, AL	\$ 89,835	\$ 85,106	\$ 75,650
26900	Indianapolis-Carmel-Anderson, IN	\$ 90,792	\$ 86,014	\$ 76,457
26980	Iowa City, IA	\$ 83,299	\$ 78,915	\$ 70,147
27140	Jackson, MS	\$ 70,848	\$ 67,119	\$ 59,661
27260	Jacksonville, FL	\$ 109,864	\$ 104,081	\$ 92,517
27340	Jacksonville, NC	\$ 88,398	\$ 83,745	\$ 74,440
27740	Johnson City, TN	\$ 93,412	\$ 88,496	\$ 78,663
27900	Joplin, MO	\$ 59,439	\$ 56,311	\$ 50,054
28100	Kankakee, IL	\$ 59,833	\$ 56,684	\$ 50,386
28140	Kansas City, MO-KS	\$ 97,722	\$ 92,579	\$ 82,292
28420	Kennewick-Richland, WA	\$ 125,892	\$ 119,267	\$ 106,015
28660	Killeen-Temple, TX	\$ 69,693	\$ 66,025	\$ 58,689
28700	Kingsport-Bristol-Bristol, TN-VA	\$ 74,313	\$ 70,402	\$ 62,579
28740	Kingston, NY	\$ 128,202	\$ 121,455	\$ 107,960
28940	Knoxville, TN	\$ 102,286	\$ 96,902	\$ 86,135
29460	Lakeland-Winter Haven, FL	\$ 90,144	\$ 85,400	\$ 75,911
29540	Lancaster, PA	\$ 96,145	\$ 91,084	\$ 80,964
29620	Lansing-East Lansing, MI	\$ 64,651	\$ 61,248	\$ 54,443
29820	Las Vegas-Henderson-Paradise, NV	\$ 135,696	\$ 128,554	\$ 114,270
30460	Lexington-Fayette, KY	\$ 80,200	\$ 75,979	\$ 67,537
30700	Lincoln, NE	\$ 83,271	\$ 78,888	\$ 70,123
30780	Little Rock-North Little Rock-Conway, AR	\$ 62,397	\$ 59,113	\$ 52,545
30860	Logan, UT-ID	\$ 119,808	\$ 113,502	\$ 100,891
30980	Longview, TX	\$ 70,848	\$ 67,119	\$ 59,661
31084	Los Angeles-Long Beach-Glendale, CA	\$ 241,841	\$ 229,112	\$ 203,655
31140	Louisville/Jefferson County, KY-IN	\$ 79,834	\$ 75,632	\$ 67,229
31180	Lubbock, TX	\$ 65,186	\$ 61,755	\$ 54,893
31420	Macon-Bibb, GA	\$ 66,453	\$ 62,956	\$ 55,961
31540	Madison, WI	\$ 132,034	\$ 125,084	\$ 111,186
31700	Manchester-Nashua, NH	\$ 157,415	\$ 149,130	\$ 132,560
32780	Medford, OR	\$ 129,667	\$ 122,843	\$ 109,193
32820	Memphis, TN-MS-AR	\$ 81,862	\$ 77,554	\$ 68,937

Metropolitan Area	2026.1 p 5 % Down	2026.1 p 10 % Down	2026.1 p 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-Deason, 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	\$ 92,072	\$ 81,842
43780	South Bend-Mishawaka, IN-MI	\$ 64,510	\$ 61,114	\$ 54,324
43900	Spartanburg, SC	\$ 81,637	\$ 77,340	\$ 68,747
44060	Spokane-Spokane Valley, WA	\$ 116,061	\$ 109,953	\$ 97,736
44100	Springfield, IL	\$ 58,256	\$ 55,190	\$ 49,058
44140	Springfield, MA	\$ 101,046	\$ 95,728	\$ 85,092
44180	Springfield, MO	\$ 74,313	\$ 70,402	\$ 62,579
41100	St. George, UT	\$ 149,105	\$ 141,257	\$ 125,562
45060	Syracuse, NY	\$ 70,341	\$ 66,639	\$ 59,234
45220	Tallahassee, FL	\$ 92,962	\$ 88,069	\$ 78,283
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 112,681	\$ 106,750	\$ 94,889
45780	Toledo, OH	\$ 55,383	\$ 52,468	\$ 46,638
45820	Topeka, KS	\$ 58,988	\$ 55,884	\$ 49,674
45900	Traverse City, MI	\$ 115,920	\$ 109,819	\$ 97,617
45940	Trenton, NJ	\$ 129,273	\$ 122,469	\$ 108,861
46060	Tucson, AZ	\$ 110,258	\$ 104,455	\$ 92,849
46140	Tulsa, OK	\$ 77,496	\$ 73,417	\$ 65,260
46340	Tyler, TX	\$ 88,398	\$ 83,745	\$ 74,440
46520	Urban Honolulu, HI	\$ 331,027	\$ 313,605	\$ 278,760
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 102,032	\$ 96,662	\$ 85,922
47580	Warner Robins, GA	\$ 77,271	\$ 73,204	\$ 65,070
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 179,472	\$ 170,026	\$ 151,134
47940	Waterloo-Cedar Falls, IA	\$ 53,467	\$ 50,653	\$ 45,025
48620	Wichita, KS	\$ 64,651	\$ 61,248	\$ 54,443
48660	Wichita Falls, TX	\$ 58,143	\$ 55,083	\$ 48,963
48900	Wilmington, NC	\$ 122,568	\$ 116,117	\$ 103,215
49180	Winston-Salem, NC	\$ 90,623	\$ 85,854	\$ 76,314
49340	Worcester, MA-CT	\$ 131,048	\$ 124,150	\$ 110,356
49420	Yakima, WA	\$ 108,117	\$ 102,427	\$ 91,046
49620	York-Hanover, PA	\$ 82,679	\$ 78,328	\$ 69,625
49660	Youngstown-Warren-Boardman, OH-PA	\$ 48,819	\$ 46,249	\$ 41,111
78010	St Croix, Virgin Islands	\$ 85,919	\$ 81,397	\$ 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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