

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

Metropolitan Area		Current Quarter		
		2025.II p	2025.II p	2025.II p
		5 % Down	10 % Down	20 % Down
CBSA Code	WE			
	U.S.	\$ 128,565	\$ 121,799	\$ 108,266
	NE	\$ 157,847	\$ 149,540	\$ 132,924
	MW	\$ 98,445	\$ 93,264	\$ 82,901
	SO	\$ 112,667	\$ 106,737	\$ 94,877
	WE	\$ 193,447	\$ 183,266	\$ 162,903
10180	Abilene, TX	\$ 74,774	\$ 70,838	\$ 62,968
10420	Akron, OH	\$ 69,062	\$ 65,427	\$ 58,157
10580	Albany-Schenectady-Troy, NY	\$ 102,066	\$ 96,694	\$ 85,950
10740	Albuquerque, NM	\$ 113,249	\$ 107,288	\$ 95,368
10900	Allentown-Bethlehem-Easton, PA-NJ	\$ 113,733	\$ 107,747	\$ 95,775
11100	Amarillo, TX	\$ 70,663	\$ 66,944	\$ 59,506
11244	Anaheim-Santa Ana-Irvine, CA	\$ 432,655	\$ 409,884	\$ 364,341
11260	Anchorage, AK	\$ 144,168	\$ 136,580	\$ 121,405
11460	Ann Arbor, MI	\$ 147,976	\$ 140,188	\$ 124,612
11500	Anniston-Oxford, AL	\$ 63,893	\$ 60,531	\$ 53,805
11540	Appleton, WI	\$ 99,406	\$ 94,175	\$ 83,711
11700	Asheville, NC	\$ 142,717	\$ 135,206	\$ 120,183
12020	Athens-Clarke County, GA	\$ 125,762	\$ 119,143	\$ 105,905
12060	Atlanta-Sandy Springs-Marietta, GA	\$ 115,909	\$ 109,808	\$ 97,607
12100	Atlantic City-Hammonton, NJ	\$ 115,334	\$ 109,264	\$ 97,124
12420	Austin-Round Rock, TX	\$ 148,641	\$ 140,818	\$ 125,172
12540	Bakersfield, CA	\$ 119,777	\$ 113,473	\$ 100,865
12580	Baltimore-Columbia-Towson, MD	\$ 134,496	\$ 127,418	\$ 113,260
12700	Barnstable Town, MA	\$ 233,238	\$ 220,962	\$ 196,411
12940	Baton Rouge, LA	\$ 82,904	\$ 78,541	\$ 69,814
13140	Beaumont-Port Arthur, TX	\$ 66,493	\$ 62,993	\$ 55,994
13780	Binghamton, NY	\$ 54,977	\$ 52,084	\$ 46,297
13820	Birmingham-Hoover, AL	\$ 103,396	\$ 97,954	\$ 87,070
13900	Bismarck, ND	\$ 99,104	\$ 93,888	\$ 83,456
13980	Blacksburg-Christiansburg, VA	\$ 100,918	\$ 95,606	\$ 84,983
14010	Bloomington, IL	\$ 79,459	\$ 75,277	\$ 66,913
14260	Boise City-Nampa, ID	\$ 149,487	\$ 141,620	\$ 125,884
14460	Boston-Cambridge-Newton, MA-NH	\$ 252,037	\$ 238,772	\$ 212,242
14500	Boulder, CO	\$ 259,774	\$ 246,102	\$ 218,757
14540	Bowling Green, KY	\$ 90,188	\$ 85,441	\$ 75,948
14860	Bridgeport-Stamford-Norwalk, CT	\$ 255,513	\$ 242,065	\$ 215,169
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$ 84,083	\$ 79,657	\$ 70,807
15500	Burlington, NC	\$ 105,119	\$ 99,586	\$ 88,521
15540	Burlington-South Burlington, VT	\$ 162,544	\$ 153,989	\$ 136,879
15940	Canton-Massillon, OH	\$ 66,462	\$ 62,964	\$ 55,968
15980	Cape Coral-Fort Myers, FL	\$ 116,241	\$ 110,123	\$ 97,887
16020	Cape Girardeau, MO-IL	\$ 74,895	\$ 70,953	\$ 63,069
16300	Cedar Rapids, IA	\$ 71,328	\$ 67,574	\$ 60,066
16580	Champaign-Urbana, IL	\$ 74,804	\$ 70,867	\$ 62,993
16700	Charleston-North Charleston, SC	\$ 140,843	\$ 133,431	\$ 118,605
16620	Charleston, WV	\$ 61,536	\$ 58,297	\$ 51,820
16740	Charlotte-Concord-Gastonia, NC-SC	\$ 130,446	\$ 123,581	\$ 109,850
16820	Charlottesville, VA	\$ 156,318	\$ 148,091	\$ 131,636
16860	Chattanooga, TN-GA	\$ 104,031	\$ 98,555	\$ 87,605
16940	Cheyenne, WY	\$ 114,821	\$ 108,777	\$ 96,691
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$ 125,369	\$ 118,770	\$ 105,574
17020	Chico, CA	\$ 133,559	\$ 126,530	\$ 112,471
17140	Cincinnati, OH-KY-IN	\$ 97,805	\$ 92,657	\$ 82,362
17420	Cleveland, TN	\$ 97,956	\$ 92,800	\$ 82,489
17460	Cleveland-Elyria, OH	\$ 73,565	\$ 69,693	\$ 61,949
17780	College Station-Bryan, TX	\$ 100,948	\$ 95,635	\$ 85,009
17820	Colorado Springs, CO	\$ 145,256	\$ 137,611	\$ 122,321

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Metropolitan Area		2025.II p		2025.II p		2025.II p	
		5 % Down		10 % Down		20 % Down	
17860	Columbia, MO	\$	103,336	\$	97,897	\$	87,019
17900	Columbia, SC	\$	86,682	\$	82,120	\$	72,996
18140	Columbus, OH	\$	106,328	\$	100,732	\$	89,539
18580	Corpus Christi, TX	\$	84,959	\$	80,488	\$	71,545
18880	Crestview-Fort Walton Beach-Destin, FL	\$	126,940	\$	120,259	\$	106,897
19060	Cumberland, MD-WV	\$	51,169	\$	48,476	\$	43,090
19100	Dallas-Fort Worth-Arlington, TX	\$	115,667	\$	109,579	\$	97,404
19340	Davenport-Moline-Rock Island, IA-IL	\$	57,395	\$	54,374	\$	48,333
19380	Dayton, OH	\$	81,756	\$	77,453	\$	68,847
19460	Decatur, AL	\$	75,016	\$	71,068	\$	63,171
19500	Decatur, IL	\$	44,157	\$	41,833	\$	37,185
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$	108,746	\$	103,022	\$	91,575
19740	Denver-Aurora-Lakewood, CO	\$	201,654	\$	191,041	\$	169,814
19780	Des Moines-West Des Moines, IA	\$	94,752	\$	89,765	\$	79,791
19820	Detroit-Warren-Deaorn, MI	\$	88,828	\$	84,153	\$	74,803
20100	Dover, DE	\$	107,083	\$	101,447	\$	90,175
20260	Duluth, MN-WI	\$	84,294	\$	79,858	\$	70,985
20500	Durham-Chapel Hill, NC	\$	139,725	\$	132,371	\$	117,663
20524	Dutchess County-Putnam County, NY	\$	154,837	\$	146,688	\$	130,389
21300	Elmira, NY	\$	49,839	\$	47,216	\$	41,970
21340	El Paso, TX	\$	80,758	\$	76,508	\$	68,007
21500	Eric, PA	\$	60,357	\$	57,180	\$	50,827
21660	Eugene, OR	\$	146,495	\$	138,785	\$	123,364
22020	Fargo, ND-MN	\$	97,019	\$	91,912	\$	81,700
22140	Farmington, NM	\$	91,518	\$	86,701	\$	77,068
22180	Fayetteville, NC	\$	80,305	\$	76,078	\$	67,625
22220	Fayetteville-Springdale-Rogers, AR-MO	\$	116,030	\$	109,923	\$	97,709
22500	Florence, SC	\$	73,505	\$	69,636	\$	61,899
22540	Fond du Lac, WI	\$	82,149	\$	77,825	\$	69,178
22660	Fort Collins, CO	\$	190,259	\$	180,246	\$	160,219
23060	Fort Wayne, IN	\$	77,736	\$	73,645	\$	65,462
23420	Fresno, CA	\$	131,474	\$	124,554	\$	110,715
23540	Gainesville, FL	\$	109,562	\$	103,795	\$	92,262
23580	Gainesville, GA	\$	129,479	\$	122,665	\$	109,035
23844	Gary-Hammond, IN	\$	83,720	\$	79,314	\$	70,501
24020	Glens Falls, NY	\$	86,984	\$	82,406	\$	73,250
24340	Grand Rapids-Wyoming, MI	\$	105,481	\$	99,930	\$	88,826
24540	Greeley, CO	\$	154,384	\$	146,258	\$	130,007
24580	Green Bay, WI	\$	104,605	\$	99,099	\$	88,088
24660	Greensboro-High Point, NC	\$	92,697	\$	87,818	\$	78,060
24860	Greenville-Anderson-Mauldin, SC	\$	104,544	\$	99,042	\$	88,037
25060	Gulfport-Biloxi-Pascagoula, MS	\$	71,631	\$	67,861	\$	60,321
25180	Hagerstown-Martinsburg, MD-WV	\$	96,898	\$	91,798	\$	81,598
25420	Harrisburg-Carlisle, PA	\$	88,012	\$	83,380	\$	74,115
25540	Hartford-West Hartford-East Hartford, CT	\$	127,847	\$	121,118	\$	107,661
25860	Hickory-Lenoir-Morganton, NC	\$	94,571	\$	89,593	\$	79,638
26420	Houston-The Woodlands-Sugar Land, TX	\$	105,602	\$	100,044	\$	88,928
26620	Huntsville, AL	\$	98,016	\$	92,857	\$	82,540
26900	Indianapolis-Carmel-Anderson, IN	\$	101,703	\$	96,351	\$	85,645
26980	Iowa City, IA	\$	101,039	\$	95,721	\$	85,085
27140	Jackson, MS	\$	79,821	\$	75,620	\$	67,218
27260	Jacksonville, FL	\$	119,687	\$	113,387	\$	100,789
27340	Jacksonville, NC	\$	88,858	\$	84,182	\$	74,828
27740	Johnson City, TN	\$	104,937	\$	99,414	\$	88,368
27900	Joplin, MO	\$	61,445	\$	58,211	\$	51,743
28100	Kankakee, IL	\$	67,671	\$	64,110	\$	56,986
28140	Kansas City, MO-KS	\$	107,234	\$	101,590	\$	90,303
28420	Kennewick-Richland, WA	\$	134,950	\$	127,847	\$	113,642
28660	Killeen-Temple, TX	\$	79,066	\$	74,904	\$	66,582
28700	Kingsport-Bristol-Bristol, TN-VA	\$	83,962	\$	79,543	\$	70,705
28740	Kingston, NY	\$	129,630	\$	122,808	\$	109,162
28940	Knoxville, TN	\$	112,010	\$	106,115	\$	94,324

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		5 % Down		10 % Down		20 % Down	
29460	Lakeland-Winter Haven, FL	\$	98,228	\$	93,058	\$	82,718
29540	Lancaster, PA	\$	106,811	\$	101,190	\$	89,946
29620	Lansing-East Lansing, MI	\$	75,016	\$	71,068	\$	63,171
29820	Las Vegas-Henderson-Paradise, NV	\$	146,616	\$	138,900	\$	123,466
30460	Lexington-Fayette, KY	\$	88,012	\$	83,380	\$	74,115
30700	Lincoln, NE	\$	93,785	\$	88,849	\$	78,977
30780	Little Rock-North Little Rock-Conway, AR	\$	68,185	\$	64,596	\$	57,419
30860	Logan, UT-ID	\$	131,262	\$	124,354	\$	110,537
30980	Longview, TX	\$	75,650	\$	71,669	\$	63,706
31084	Los Angeles-Long Beach-Glendale, CA	\$	265,940	\$	251,943	\$	223,950
31140	Louisville/Jefferson County, KY-IN	\$	88,163	\$	83,523	\$	74,243
31180	Lubbock, TX	\$	71,842	\$	68,061	\$	60,499
31420	Macon-Bibb, GA	\$	75,439	\$	71,468	\$	63,527
31540	Madison, WI	\$	145,286	\$	137,640	\$	122,346
31700	Manchester-Nashua, NH	\$	172,790	\$	163,696	\$	145,507
32820	Memphis, TN-MS-AR	\$	90,641	\$	85,871	\$	76,330
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$	195,246	\$	184,970	\$	164,418
33340	Milwaukee-Waukesha-West Allis, WI	\$	131,958	\$	125,012	\$	111,122
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$	124,553	\$	117,997	\$	104,886
33540	Missoula, MT	\$	198,541	\$	188,091	\$	167,192
33660	Mobile, AL	\$	71,903	\$	68,118	\$	60,550
33860	Montgomery, AL	\$	73,656	\$	69,779	\$	62,026
34100	Morristown, TN	\$	95,175	\$	90,166	\$	80,147
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$	111,284	\$	105,427	\$	93,713
34940	Naples-Immokalee-Marco Island, FL	\$	235,746	\$	223,339	\$	198,523
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$	129,026	\$	122,235	\$	108,653
35004	Nassau County-Suffolk County, NY	\$	241,429	\$	228,722	\$	203,308
35100	New Bern, NC	\$	88,858	\$	84,182	\$	74,828
35300	New Haven-Milford, CT	\$	130,567	\$	123,695	\$	109,951
35380	New Orleans-Metairie, LA	\$	90,007	\$	85,270	\$	75,795
35614	New York-Jersey City-White Plains, NY-NJ	\$	227,465	\$	215,493	\$	191,550
35620	New York-Newark-Jersey City, NY-NJ-PA	\$	228,735	\$	216,696	\$	192,619
35084	Newark, NJ-PA	\$	226,558	\$	214,634	\$	190,786
35840	North Port-Sarasota-Bradenton, FL	\$	139,030	\$	131,713	\$	117,078
35980	Norwich-New London, CT	\$	119,868	\$	113,559	\$	100,941
36100	Ocala, FL	\$	88,556	\$	83,895	\$	74,574
36260	Ogden-Clearfield, UT	\$	148,823	\$	140,990	\$	125,324
36420	Oklahoma City, OK	\$	81,453	\$	77,166	\$	68,592
36540	Omaha-Council Bluffs, NE-IA	\$	96,384	\$	91,311	\$	81,166
36740	Orlando-Kissimmee-Sanford, FL	\$	135,947	\$	128,792	\$	114,482
36780	Oshkosh-Neenah, WI	\$	87,831	\$	83,208	\$	73,963
36980	Owensboro, KY	\$	68,397	\$	64,797	\$	57,597
37100	Oxnard-Thousand Oaks-Ventura, CA	\$	289,575	\$	274,334	\$	243,853
37340	Palm Bay-Melbourne-Titusville, FL	\$	113,340	\$	107,374	\$	95,444
37460	Panama City, FL	\$	108,806	\$	103,079	\$	91,626
37860	Pensacola-Ferry Pass-Brent, FL	\$	100,011	\$	94,747	\$	84,220
37900	Peoria, IL	\$	54,343	\$	51,482	\$	45,762
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$	122,316	\$	115,878	\$	103,003
38060	Phoenix-Mesa-Scottsdale, AZ	\$	143,443	\$	135,893	\$	120,794
38300	Pittsburgh, PA	\$	75,771	\$	71,783	\$	63,807
38340	Pittsfield, MA	\$	102,912	\$	97,496	\$	86,663
38940	Port St. Lucie, FL	\$	126,487	\$	119,830	\$	106,515
38860	Portland-South Portland, ME	\$	179,318	\$	169,881	\$	151,005
38900	Portland-Vancouver-Hillsboro, OR-WA	\$	185,817	\$	176,037	\$	156,477
39300	Providence-Warwick, RI-MA	\$	163,421	\$	154,820	\$	137,617
39340	Provo-Orem, UT	\$	162,635	\$	154,075	\$	136,956
39380	Pueblo, CO	\$	96,777	\$	91,683	\$	81,496
39460	Punta Gorda, FL	\$	101,250	\$	95,921	\$	85,263
39540	Racine, WI	\$	96,837	\$	91,741	\$	81,547
39580	Raleigh, NC	\$	142,234	\$	134,748	\$	119,776
39740	Reading, PA	\$	92,002	\$	87,159	\$	77,475
39900	Reno, NV	\$	191,952	\$	181,849	\$	161,644

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40060	Richmond, VA	\$	134,073	\$	127,017	\$	112,904
40140	Riverside-San Bernardino-Ontario, CA	\$	184,366	\$	174,662	\$	155,255
40220	Roanoke, VA	\$	99,165	\$	93,945	\$	83,507
40340	Rochester, MN	\$	108,141	\$	102,449	\$	91,066
40380	Rochester, NY	\$	87,589	\$	82,979	\$	73,759
40420	Rockford, IL	\$	64,649	\$	61,246	\$	54,441
40900	Sacramento--Roseville--Arden-Arcade, CA	\$	166,231	\$	157,482	\$	139,984
41180	St. Louis, MO-IL	\$	89,372	\$	84,668	\$	75,261
41420	Salem, OR	\$	143,322	\$	135,779	\$	120,692
41500	Salinas, CA	\$	295,711	\$	280,147	\$	249,020
41620	Salt Lake City, UT	\$	177,717	\$	168,363	\$	149,656
41700	San Antonio-New Braunfels, TX	\$	95,961	\$	90,910	\$	80,809
41740	San Diego-Carlsbad, CA	\$	309,795	\$	293,490	\$	260,880
41860	San Francisco-Oakland-Hayward, CA	\$	430,993	\$	408,309	\$	362,941
41940	San Jose-Sunnyvale-Santa Clara, CA	\$	646,187	\$	612,177	\$	544,158
42020	San Luis Obispo-Paso Robles, CA	\$	280,478	\$	265,716	\$	236,192
42140	Santa Fe, NM	\$	204,193	\$	193,446	\$	171,952
42660	Seattle-Tacoma-Bellevue, WA	\$	252,067	\$	238,801	\$	212,267
42680	Sebastian-Vero Beach, FL	\$	117,873	\$	111,669	\$	99,262
43300	Sherman-Denison, TX	\$	87,256	\$	82,664	\$	73,479
43340	Shreveport-Bossier City, LA	\$	72,568	\$	68,748	\$	61,110
43620	Sioux Falls, SD	\$	105,633	\$	100,073	\$	88,954
43780	South Bend-Mishawaka, IN-MI	\$	66,160	\$	62,678	\$	55,714
43900	Spartanburg, SC	\$	89,946	\$	85,212	\$	75,744
44060	Spokane-Spokane Valley, WA	\$	135,071	\$	127,962	\$	113,744
44100	Springfield, IL	\$	65,707	\$	62,249	\$	55,332
44140	Springfield, MA	\$	112,584	\$	106,659	\$	94,808
44180	Springfield, MO	\$	81,907	\$	77,596	\$	68,974
41100	St. George, UT	\$	167,501	\$	158,685	\$	141,053
45060	Syracuse, NY	\$	75,560	\$	71,583	\$	63,629
45220	Tallahassee, FL	\$	101,371	\$	96,036	\$	85,365
45300	Tampa-St. Petersburg-Clearwater, FL	\$	122,407	\$	115,964	\$	103,079
45780	Toledo, OH	\$	62,956	\$	59,643	\$	53,016
45820	Topeka, KS	\$	66,009	\$	62,535	\$	55,587
45900	Traverse City, MI	\$	140,904	\$	133,488	\$	118,656
45940	Trenton, NJ	\$	146,314	\$	138,613	\$	123,212
46060	Tucson, AZ	\$	119,324	\$	113,044	\$	100,483
46140	Tulsa, OK	\$	84,990	\$	80,516	\$	71,570
46340	Tyler, TX	\$	98,681	\$	93,487	\$	83,100
46520	Urban Honolulu, HI	\$	347,152	\$	328,881	\$	292,338
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$	112,493	\$	106,573	\$	94,731
47580	Warner Robins, GA	\$	84,415	\$	79,972	\$	71,087
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$	206,097	\$	195,250	\$	173,555
47940	Waterloo-Cedar Falls, IA	\$	59,027	\$	55,921	\$	49,707
48620	Wichita, KS	\$	71,812	\$	68,032	\$	60,473
48660	Wichita Falls, TX	\$	62,322	\$	59,042	\$	52,481
48900	Wilmington, NC	\$	141,206	\$	133,774	\$	118,910
49180	Winston-Salem, NC	\$	96,837	\$	91,741	\$	81,547
49340	Worcester, MA-CT	\$	147,614	\$	139,844	\$	124,306
49420	Yakima, WA	\$	115,214	\$	109,150	\$	97,022
49620	York-Hanover, PA	\$	88,858	\$	84,182	\$	74,828
49660	Youngstown-Warren-Boardman, OH-PA	\$	52,620	\$	49,850	\$	44,311
78010	St Croix, Virgin Islands	\$	105,481	\$	99,930	\$	88,826

*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 6.87 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.