

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

CBSA Code	Metropolitan Area	Current Quarter		
		2026.II p	2026.II p	2026.II p
		5 % Down	10 % Down	20 % Down
	U.S.	\$ 125,348	\$ 118,751	\$ 105,556
	NE	\$ 157,716	\$ 149,415	\$ 132,813
	MW	\$ 98,226	\$ 93,057	\$ 82,717
	SO	\$ 109,525	\$ 103,760	\$ 92,231
	WE	\$ 183,857	\$ 174,181	\$ 154,827
10180	Abilene, TX	\$ 82,439	\$ 78,100	\$ 69,422
10420	Akron, OH	\$ 70,683	\$ 66,962	\$ 59,522
10580	Albany-Schenectady-Troy, NY	\$ 101,906	\$ 96,543	\$ 85,816
10740	Albuquerque, NM	\$ 107,872	\$ 102,194	\$ 90,839
10900	Allentown-Bethlehem-Easton, PA-NJ	\$ 115,467	\$ 109,389	\$ 97,235
11100	Amarillo, TX	\$ 72,458	\$ 68,644	\$ 61,017
11244	Anaheim-Santa Ana-Irvine, CA	\$ 432,127	\$ 409,383	\$ 363,896
11260	Anchorage, AK	\$ 143,606	\$ 136,047	\$ 120,931
11460	Ann Arbor, MI	\$ 149,018	\$ 141,175	\$ 125,489
11500	Anniston-Oxford, AL	\$ 57,355	\$ 54,336	\$ 48,299
11540	Appleton, WI	\$ 105,776	\$ 100,209	\$ 89,075
11700	Asheville, NC	\$ 136,069	\$ 128,907	\$ 114,584
12020	Athens-Clarke County, GA	\$ 113,924	\$ 107,928	\$ 95,936
12060	Atlanta-Sandy Springs-Marietta, GA	\$ 112,615	\$ 106,688	\$ 94,834
12100	Atlantic City-Hammonton, NJ	\$ 120,006	\$ 113,690	\$ 101,058
12420	Austin-Round Rock, TX	\$ 141,249	\$ 133,814	\$ 118,946
12540	Bakersfield, CA	\$ 119,686	\$ 113,387	\$ 100,788
12580	Baltimore-Columbia-Towson, MD	\$ 133,392	\$ 126,371	\$ 112,330
12620	Bangor, ME	\$ 90,674	\$ 85,902	\$ 76,357
12700	Barnstable Town, MA	\$ 230,351	\$ 218,227	\$ 193,980
12940	Baton Rouge, LA	\$ 82,206	\$ 77,879	\$ 69,226
13140	Beaumont-Port Arthur, TX	\$ 71,090	\$ 67,348	\$ 59,865
13460	Bend-Redmond, OR	\$ 208,817	\$ 197,827	\$ 175,846
13740	Billings, MT	\$ 112,877	\$ 106,936	\$ 95,054
13780	Binghamton, NY	\$ 58,985	\$ 55,880	\$ 49,671
13820	Birmingham-Hoover, AL	\$ 102,488	\$ 97,094	\$ 86,306
13900	Bismarck, ND	\$ 100,830	\$ 95,523	\$ 84,909
13980	Blacksburg-Christiansburg, VA	\$ 96,639	\$ 91,553	\$ 81,380
14010	Bloomington, IL	\$ 78,481	\$ 74,351	\$ 66,089
14260	Boise City-Nampa, ID	\$ 151,783	\$ 143,794	\$ 127,817
14460	Boston-Cambridge-Newton, MA-NH	\$ 245,774	\$ 232,838	\$ 206,967
14500	Boulder, CO	\$ 244,872	\$ 231,984	\$ 206,208
14540	Bowling Green, KY	\$ 83,632	\$ 79,230	\$ 70,427
14580	Bozeman, MT	\$ 210,243	\$ 199,178	\$ 177,047
14860	Bridgeport-Stamford-Norwalk, CT	\$ 257,559	\$ 244,003	\$ 216,892
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$ 83,748	\$ 79,340	\$ 70,525
15500	Burlington, NC	\$ 97,483	\$ 92,352	\$ 82,091
15540	Burlington-South Burlington, VT	\$ 151,957	\$ 143,959	\$ 127,964
15940	Canton-Massillon, OH	\$ 68,907	\$ 65,281	\$ 58,027
15980	Cape Coral-Fort Myers, FL	\$ 112,033	\$ 106,136	\$ 94,343
16020	Cape Girardeau, MO-IL	\$ 78,889	\$ 74,737	\$ 66,432
16300	Cedar Rapids, IA	\$ 71,032	\$ 67,293	\$ 59,816
16580	Champaign-Urbana, IL	\$ 76,502	\$ 72,476	\$ 64,423
16700	Charleston-North Charleston, SC	\$ 136,796	\$ 129,597	\$ 115,197
16620	Charleston, WV	\$ 60,265	\$ 57,093	\$ 50,749
16740	Charlotte-Concord-Gastonia, NC-SC	\$ 126,292	\$ 119,645	\$ 106,351
16820	Charlottesville, VA	\$ 158,155	\$ 149,831	\$ 133,183
16860	Chattanooga, TN-GA	\$ 102,284	\$ 96,901	\$ 86,134
16940	Cheyenne, WY	\$ 115,408	\$ 109,334	\$ 97,186
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$ 127,630	\$ 120,913	\$ 107,478
17020	Chico, CA	\$ 124,138	\$ 117,605	\$ 104,537
17140	Cincinnati, OH-KY-IN	\$ 99,375	\$ 94,144	\$ 83,684
17420	Cleveland, TN	\$ 98,007	\$ 92,849	\$ 82,532
17460	Cleveland-Elyria, OH	\$ 75,222	\$ 71,263	\$ 63,345
17780	College Station-Bryan, TX	\$ 100,102	\$ 94,834	\$ 84,296
17820	Colorado Springs, CO	\$ 139,532	\$ 132,188	\$ 117,500
17860	Columbia, MO	\$ 102,808	\$ 97,397	\$ 86,575
17900	Columbia, SC	\$ 84,970	\$ 80,498	\$ 71,554
18140	Columbus, OH	\$ 105,660	\$ 100,099	\$ 88,977
18580	Corpus Christi, TX	\$ 81,886	\$ 77,576	\$ 68,956

Metropolitan Area		2026.II p 5 % Down		2026.II p 10 % Down		2026.II p 20 % Down	
18880	Crestview-Fort Walton Beach-Destin, FL	\$	133,654	\$	126,619	\$	112,550
19060	Cumberland, MD-WV	\$	56,104	\$	53,151	\$	47,245
19100	Dallas-Fort Worth-Arlington, TX	\$	110,607	\$	104,786	\$	93,143
19340	Davenport-Moline-Rock Island, IA-IL	\$	57,209	\$	54,198	\$	48,176
19380	Dayton, OH	\$	81,857	\$	77,548	\$	68,932
19460	Decatur, AL	\$	70,857	\$	67,128	\$	59,669
19500	Decatur, IL	\$	43,009	\$	40,745	\$	36,218
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$	104,758	\$	99,244	\$	88,217
19740	Denver-Aurora-Lakewood, CO	\$	194,471	\$	184,236	\$	163,765
19780	Des Moines-West Des Moines, IA	\$	93,264	\$	88,355	\$	78,538
19820	Detroit-Warren-Deaborn, MI	\$	90,732	\$	85,957	\$	76,406
20100	Dover, DE	\$	105,136	\$	99,603	\$	88,536
20260	Duluth, MN-WI	\$	83,894	\$	79,478	\$	70,647
20500	Durham-Chapel Hill, NC	\$	139,357	\$	132,023	\$	117,353
20524	Dutchess County-Putnam County, NY	\$	167,060	\$	158,267	\$	140,682
21300	Elmira, NY	\$	51,477	\$	48,768	\$	43,349
21340	El Paso, TX	\$	80,547	\$	76,308	\$	67,829
21500	Erie, PA	\$	60,003	\$	56,845	\$	50,529
21660	Eugene, OR	\$	138,077	\$	130,810	\$	116,275
22020	Fargo, ND-MN	\$	94,195	\$	89,237	\$	79,322
22140	Farmington, NM	\$	87,298	\$	82,704	\$	73,514
22180	Fayetteville, NC	\$	76,124	\$	72,118	\$	64,105
22220	Fayetteville-Springdale-Rogers, AR-MO	\$	111,451	\$	105,585	\$	93,853
22500	Florence, SC	\$	69,577	\$	65,915	\$	58,591
22540	Fond du Lac, WI	\$	79,791	\$	75,591	\$	67,192
22660	Fort Collins, CO	\$	176,313	\$	167,034	\$	148,474
23060	Fort Wayne, IN	\$	78,452	\$	74,323	\$	66,065
23420	Fresno, CA	\$	125,128	\$	118,542	\$	105,371
23540	Gainesville, FL	\$	104,758	\$	99,244	\$	88,217
23580	Gainesville, GA	\$	120,006	\$	113,690	\$	101,058
23844	Gary-Hammond, IN	\$	86,367	\$	81,821	\$	72,730
24020	Glens Falls, NY	\$	88,375	\$	83,724	\$	74,421
24340	Grand Rapids-Wyoming, MI	\$	104,933	\$	99,410	\$	88,364
24420	Grants Pass, OR	\$	126,175	\$	119,534	\$	106,253
24540	Greeley, CO	\$	143,838	\$	136,268	\$	121,127
24580	Green Bay, WI	\$	107,377	\$	101,725	\$	90,423
24660	Greensboro-High Point, NC	\$	90,237	\$	85,488	\$	75,989
24780	Greenville, NC	\$	88,404	\$	83,751	\$	74,446
24860	Greenville-Anderson-Mauldin, SC	\$	103,128	\$	97,701	\$	86,845
25060	Gulfport-Biloxi-Pascagoula, MS	\$	76,095	\$	72,090	\$	64,080
25180	Hagerstown-Martinsburg, MD-WV	\$	96,232	\$	91,167	\$	81,037
25420	Harrisburg-Carlisle, PA	\$	90,296	\$	85,543	\$	76,038
25540	Hartford-West Hartford-East Hartford, CT	\$	132,897	\$	125,903	\$	111,913
25860	Hickory-Lenoir-Morganton, NC	\$	95,213	\$	90,202	\$	80,180
26420	Houston-The Woodlands-Sugar Land, TX	\$	100,451	\$	95,164	\$	84,591
26620	Huntsville, AL	\$	96,726	\$	91,636	\$	81,454
26900	Indianapolis-Carmel-Anderson, IN	\$	100,073	\$	94,806	\$	84,272
26980	Iowa City, IA	\$	97,570	\$	92,435	\$	82,165
27140	Jackson, MS	\$	81,537	\$	77,245	\$	68,662
27260	Jacksonville, FL	\$	121,490	\$	115,096	\$	102,307
27340	Jacksonville, NC	\$	93,322	\$	88,410	\$	78,587
27740	Johnson City, TN	\$	104,496	\$	98,996	\$	87,997
27900	Joplin, MO	\$	60,352	\$	57,176	\$	50,823
28100	Kankakee, IL	\$	68,937	\$	65,308	\$	58,052
28140	Kansas City, MO-KS	\$	107,842	\$	102,167	\$	90,815
28420	Kennewick-Richland, WA	\$	130,773	\$	123,890	\$	110,124
28660	Killeen-Temple, TX	\$	76,939	\$	72,889	\$	64,791
28700	Kingsport-Bristol-Bristol, TN-VA	\$	83,253	\$	78,872	\$	70,108
28740	Kingston, NY	\$	134,556	\$	127,474	\$	113,310
28940	Knoxville, TN	\$	111,247	\$	105,392	\$	93,682
29460	Lakeland-Winter Haven, FL	\$	94,282	\$	89,320	\$	79,395
29540	Lancaster, PA	\$	109,327	\$	103,573	\$	92,064
29620	Lansing-East Lansing, MI	\$	77,870	\$	73,772	\$	65,575
29820	Las Vegas-Henderson-Paradise, NV	\$	141,511	\$	134,063	\$	119,167
30340	Lewiston-Auburn, ME	\$	105,951	\$	100,375	\$	89,222
30460	Lexington-Fayette, KY	\$	86,687	\$	82,125	\$	73,000
30700	Lincoln, NE	\$	93,846	\$	88,906	\$	79,028
30780	Little Rock-North Little Rock-Conway, AR	\$	68,209	\$	64,619	\$	57,439
30860	Logan, UT-ID	\$	131,471	\$	124,552	\$	110,713

Metropolitan Area		2026.II p 5 % Down	2026.II p 10 % Down	2026.II p 20 % Down
30980	Longview, TX	\$ 75,484	\$ 71,511	\$ 63,565
31084	Los Angeles-Long Beach-Glendale, CA	\$ 256,046	\$ 242,570	\$ 215,618
31140	Louisville/Jefferson County, KY-IN	\$ 86,542	\$ 81,987	\$ 72,877
31180	Lubbock, TX	\$ 71,526	\$ 67,762	\$ 60,233
31420	Macon-Bibb, GA	\$ 71,264	\$ 67,514	\$ 60,012
31540	Madison, WI	\$ 142,849	\$ 135,331	\$ 120,294
31700	Manchester-Nashua, NH	\$ 174,480	\$ 165,297	\$ 146,931
32780	Medford, OR	\$ 136,535	\$ 129,348	\$ 114,976
32820	Memphis, TN-MS-AR	\$ 89,888	\$ 85,157	\$ 75,695
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 191,765	\$ 181,672	\$ 161,487
33340	Milwaukee-Waukesha-West Allis, WI	\$ 135,749	\$ 128,604	\$ 114,315
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 120,559	\$ 114,214	\$ 101,523
33540	Missoula, MT	\$ 182,308	\$ 172,713	\$ 153,522
33660	Mobile, AL	\$ 72,079	\$ 68,286	\$ 60,698
33860	Montgomery, AL	\$ 73,331	\$ 69,471	\$ 61,752
34100	Morristown, TN	\$ 93,962	\$ 89,017	\$ 79,126
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 105,718	\$ 100,154	\$ 89,026
34940	Naples-Immokalee-Marco Island, FL	\$ 250,837	\$ 237,635	\$ 211,231
34980	Nashville-Davidson-Murfreesboro-Franklin, TN	\$ 122,479	\$ 116,033	\$ 103,141
35004	Nassau County-Suffolk County, NY	\$ 245,454	\$ 232,535	\$ 206,698
35100	New Bern, NC	\$ 95,301	\$ 90,285	\$ 80,253
35300	New Haven-Milford, CT	\$ 134,265	\$ 127,198	\$ 113,065
35380	New Orleans-Metairie, LA	\$ 88,520	\$ 83,861	\$ 74,544
35614	New York-Jersey City-White Plains, NY-NJ	\$ 231,370	\$ 219,192	\$ 194,838
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 233,494	\$ 221,205	\$ 196,626
35084	Newark, NJ-PA	\$ 230,526	\$ 218,393	\$ 194,127
35840	North Port-Sarasota-Bradenton, FL	\$ 139,677	\$ 132,326	\$ 117,623
35980	Norwich-New London, CT	\$ 126,088	\$ 119,452	\$ 106,179
36100	Ocala, FL	\$ 82,933	\$ 78,568	\$ 69,839
36260	Ogden-Clearfield, UT	\$ 144,129	\$ 136,544	\$ 121,372
36420	Oklahoma City, OK	\$ 78,539	\$ 74,406	\$ 66,138
36540	Omaha-Council Bluffs, NE-IA	\$ 96,872	\$ 91,773	\$ 81,576
36740	Orlando-Kissimmee-Sanford, FL	\$ 130,947	\$ 124,055	\$ 110,272
36780	Oshkosh-Neenah, WI	\$ 89,219	\$ 84,523	\$ 75,132
36980	Owensboro, KY	\$ 68,034	\$ 64,454	\$ 57,292
37100	Oxnard-Thousand Oaks-Ventura, CA	\$ 279,878	\$ 265,148	\$ 235,687
37340	Palm Bay-Melbourne-Titusville, FL	\$ 110,578	\$ 104,758	\$ 93,118
37460	Panama City, FL	\$ 106,213	\$ 100,623	\$ 89,442
37860	Pensacola-Ferry Pass-Brent, FL	\$ 99,520	\$ 94,282	\$ 83,806
37900	Peoria, IL	\$ 55,260	\$ 52,351	\$ 46,535
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 122,159	\$ 115,730	\$ 102,871
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 139,008	\$ 131,692	\$ 117,059
38300	Pittsburgh, PA	\$ 77,899	\$ 73,799	\$ 65,599
38340	Pittsfield, MA	\$ 107,115	\$ 101,477	\$ 90,202
38940	Port St. Lucie, FL	\$ 125,128	\$ 118,542	\$ 105,371
38860	Portland-South Portland, ME	\$ 176,546	\$ 167,254	\$ 148,671
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 177,827	\$ 168,467	\$ 149,749
39300	Providence-Warwick, RI-MA	\$ 169,039	\$ 160,142	\$ 142,348
39340	Provo-Orem, UT	\$ 164,674	\$ 156,007	\$ 138,673
39380	Pueblo, CO	\$ 91,838	\$ 87,004	\$ 77,337
39460	Punta Gorda, FL	\$ 103,303	\$ 97,866	\$ 86,992
39540	Racine, WI	\$ 101,819	\$ 96,460	\$ 85,742
39580	Raleigh, NC	\$ 135,807	\$ 128,659	\$ 114,364
39740	Reading, PA	\$ 91,838	\$ 87,004	\$ 77,337
39900	Reno, NV	\$ 186,091	\$ 176,297	\$ 156,708
40060	Richmond, VA	\$ 133,974	\$ 126,923	\$ 112,820
40140	Riverside-San Bernardino-Ontario, CA	\$ 176,052	\$ 166,786	\$ 148,254
40220	Roanoke, VA	\$ 98,123	\$ 92,959	\$ 82,630
40340	Rochester, MN	\$ 108,715	\$ 102,994	\$ 91,550
40380	Rochester, NY	\$ 88,579	\$ 83,917	\$ 74,593
40420	Rockford, IL	\$ 69,257	\$ 65,612	\$ 58,321
40900	Sacramento-Roseville-Arden-Arcade, CA	\$ 162,957	\$ 154,380	\$ 137,227
41180	St. Louis, MO-IL	\$ 91,401	\$ 86,591	\$ 76,970
41420	Salem, OR	\$ 135,080	\$ 127,970	\$ 113,751
41500	Salinas, CA	\$ 285,931	\$ 270,882	\$ 240,784
41620	Salt Lake City, UT	\$ 174,946	\$ 165,738	\$ 147,323
41700	San Antonio-New Braunfels, TX	\$ 92,100	\$ 87,252	\$ 77,558
41740	San Diego-Carlsbad, CA	\$ 312,819	\$ 296,355	\$ 263,426
41860	San Francisco-Oakland-Hayward, CA	\$ 436,491	\$ 413,518	\$ 367,572

Metropolitan Area		2026.II p 5 % Down	2026.II p 10 % Down	2026.II p 20 % Down
41940	San Jose-Sunnyvale-Santa Clara, CA	\$ 596,538	\$ 565,142	\$ 502,348
42020	San Luis Obispo-Paso Robles, CA	\$ 277,725	\$ 263,108	\$ 233,874
42140	Santa Fe, NM	\$ 188,943	\$ 178,998	\$ 159,110
42660	Seattle-Tacoma-Bellevue, WA	\$ 237,160	\$ 224,678	\$ 199,714
42680	Sebastian-Vero Beach, FL	\$ 115,350	\$ 109,279	\$ 97,137
43300	Sherman-Denison, TX	\$ 85,989	\$ 81,463	\$ 72,412
43340	Shreveport-Bossier City, LA	\$ 71,846	\$ 68,065	\$ 60,502
43580	Sioux City, IA-NE-SD	\$ 70,653	\$ 66,935	\$ 59,498
43620	Sioux Falls, SD	\$ 105,776	\$ 100,209	\$ 89,075
43780	South Bend-Mishawaka, IN-MI	\$ 71,119	\$ 67,376	\$ 59,890
43900	Spartanburg, SC	\$ 88,200	\$ 83,558	\$ 74,274
44060	Spokane-Spokane Valley, WA	\$ 130,162	\$ 123,311	\$ 109,610
44100	Springfield, IL	\$ 66,114	\$ 62,634	\$ 55,675
44140	Springfield, MA	\$ 111,858	\$ 105,971	\$ 94,196
44180	Springfield, MO	\$ 80,169	\$ 75,950	\$ 67,511
41100	St. George, UT	\$ 158,737	\$ 150,383	\$ 133,674
45060	Syracuse, NY	\$ 79,762	\$ 75,564	\$ 67,168
45220	Tallahassee, FL	\$ 102,430	\$ 97,039	\$ 86,257
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 120,763	\$ 114,407	\$ 101,695
45780	Toledo, OH	\$ 64,426	\$ 61,035	\$ 54,254
45820	Topeka, KS	\$ 67,685	\$ 64,123	\$ 56,998
45900	Traverse City, MI	\$ 136,796	\$ 129,597	\$ 115,197
45940	Trenton, NJ	\$ 145,119	\$ 137,481	\$ 122,205
46060	Tucson, AZ	\$ 113,051	\$ 107,101	\$ 95,201
46140	Tulsa, OK	\$ 84,738	\$ 80,278	\$ 71,358
46340	Tyler, TX	\$ 94,399	\$ 89,430	\$ 79,494
46520	Urban Honolulu, HI	\$ 344,246	\$ 326,128	\$ 289,892
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 112,615	\$ 106,688	\$ 94,834
47580	Warner Robins, GA	\$ 82,526	\$ 78,183	\$ 69,496
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 200,262	\$ 189,722	\$ 168,642
47940	Waterloo-Cedar Falls, IA	\$ 62,622	\$ 59,326	\$ 52,734
48620	Wichita, KS	\$ 71,119	\$ 67,376	\$ 59,890
48660	Wichita Falls, TX	\$ 58,432	\$ 55,356	\$ 49,206
48900	Wilmington, NC	\$ 132,141	\$ 125,186	\$ 111,276
49180	Winston-Salem, NC	\$ 95,737	\$ 90,698	\$ 80,621
49340	Worcester, MA-CT	\$ 145,352	\$ 137,702	\$ 122,401
49420	Yakima, WA	\$ 119,890	\$ 113,580	\$ 100,960
49620	York-Hanover, PA	\$ 91,867	\$ 87,032	\$ 77,362
49660	Youngstown-Warren-Boardman, OH-PA	\$ 54,009	\$ 51,166	\$ 45,481
78010	St Croix, Virgin Islands	\$ 119,017	\$ 112,753	\$ 100,225

*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 6.5 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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