

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

Metropolitan Area		Current Quarter		
		2025.III p 5 % Down	2025.III p 10 % Down	2025.III p 20 % Down
CBSA Code	U.S. NE MW SO WE	\$	\$	\$
		124,682	118,120	104,996
		157,781	149,477	132,868
		96,725	91,634	81,453
		108,907	103,175	91,711
		185,183	175,436	155,943
10180	Abilene, TX	\$ 75,088	\$ 71,136	\$ 63,232
10420	Akron, OH	\$ 71,962	\$ 68,175	\$ 60,600
10580	Albany-Schenectady-Troy, NY	\$ 104,669	\$ 99,160	\$ 88,143
10740	Albuquerque, NM	\$ 112,161	\$ 106,257	\$ 94,451
10900	Allentown-Bethlehem-Easton, PA-NJ	\$ 110,715	\$ 104,888	\$ 93,234
11100	Amarillo, TX	\$ 70,753	\$ 67,029	\$ 59,581
11244	Anaheim-Santa Ana-Irvine, CA	\$ 412,897	\$ 391,166	\$ 347,703
11260	Anchorage, AK	\$ 142,096	\$ 134,617	\$ 119,659
11460	Ann Arbor, MI	\$ 139,854	\$ 132,493	\$ 117,772
11500	Anniston-Oxford, AL	\$ 61,905	\$ 58,647	\$ 52,131
11540	Appleton, WI	\$ 101,366	\$ 96,031	\$ 85,361
11700	Asheville, NC	\$ 137,524	\$ 130,286	\$ 115,810
12020	Athens-Clarke County, GA	\$ 115,670	\$ 109,582	\$ 97,406
12060	Atlanta-Sandy Springs-Marietta, GA	\$ 112,161	\$ 106,257	\$ 94,451
12100	Atlantic City-Hammonton, NJ	\$ 112,043	\$ 106,146	\$ 94,352
12420	Austin-Round Rock, TX	\$ 138,704	\$ 131,404	\$ 116,803
12540	Bakersfield, CA	\$ 115,759	\$ 109,666	\$ 97,481
12580	Baltimore-Columbia-Towson, MD	\$ 130,947	\$ 124,055	\$ 110,271
12700	Barnstable Town, MA	\$ 233,287	\$ 221,009	\$ 196,452
12940	Baton Rouge, LA	\$ 80,721	\$ 76,473	\$ 67,976
13140	Beaumont-Port Arthur, TX	\$ 65,267	\$ 61,832	\$ 54,962
13780	Binghamton, NY	\$ 60,253	\$ 57,082	\$ 50,740
13820	Birmingham-Hoover, AL	\$ 99,361	\$ 94,131	\$ 83,672
13900	Bismarck, ND	\$ 100,924	\$ 95,612	\$ 84,988
13980	Blacksburg-Christiansburg, VA	\$ 90,424	\$ 85,665	\$ 76,147
14010	Bloomington, IL	\$ 76,032	\$ 72,030	\$ 64,027
14260	Boise City-Nampa, ID	\$ 150,353	\$ 142,440	\$ 126,613
14460	Boston-Cambridge-Newton, MA-NH	\$ 236,944	\$ 224,473	\$ 199,532
14500	Boulder, CO	\$ 237,327	\$ 224,836	\$ 199,855
14540	Bowling Green, KY	\$ 85,470	\$ 80,971	\$ 71,974
14860	Bridgeport-Stamford-Norwalk, CT	\$ 249,183	\$ 236,068	\$ 209,839
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$ 88,360	\$ 83,709	\$ 74,408
15500	Burlington, NC	\$ 99,744	\$ 94,494	\$ 83,995
15540	Burlington-South Burlington, VT	\$ 159,231	\$ 150,850	\$ 134,089
15940	Canton-Massillon, OH	\$ 66,565	\$ 63,061	\$ 56,055
15980	Cape Coral-Fort Myers, FL	\$ 110,597	\$ 104,776	\$ 93,135
16020	Cape Girardeau, MO-IL	\$ 75,649	\$ 71,667	\$ 63,704
16300	Cedar Rapids, IA	\$ 70,635	\$ 66,917	\$ 59,482
16580	Champaign-Urbana, IL	\$ 74,793	\$ 70,857	\$ 62,984
16700	Charleston-North Charleston, SC	\$ 135,076	\$ 127,967	\$ 113,748
16620	Charleston, WV	\$ 60,578	\$ 57,390	\$ 51,013
16740	Charlotte-Concord-Gastonia, NC-SC	\$ 126,700	\$ 120,032	\$ 106,695
16820	Charlottesville, VA	\$ 140,355	\$ 132,968	\$ 118,194
16860	Chattanooga, TN-GA	\$ 102,516	\$ 97,121	\$ 86,330
16940	Cheyenne, WY	\$ 115,287	\$ 109,219	\$ 97,084
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$ 119,976	\$ 113,662	\$ 101,032
17020	Chico, CA	\$ 128,647	\$ 121,876	\$ 108,334
17140	Cincinnati, OH-KY-IN	\$ 95,940	\$ 90,890	\$ 80,791
17420	Cleveland, TN	\$ 100,540	\$ 95,249	\$ 84,666
17460	Cleveland-Elyria, OH	\$ 73,260	\$ 69,404	\$ 61,692
17780	College Station-Bryan, TX	\$ 96,706	\$ 91,617	\$ 81,437
17820	Colorado Springs, CO	\$ 139,825	\$ 132,465	\$ 117,747
17860	Columbia, MO	\$ 103,519	\$ 98,071	\$ 87,174
17900	Columbia, SC	\$ 83,553	\$ 79,155	\$ 70,360
18140	Columbus, OH	\$ 102,988	\$ 97,568	\$ 86,727
18580	Corpus Christi, TX	\$ 84,496	\$ 80,049	\$ 71,155
18880	Crestview-Fort Walton Beach-Destin, FL	\$ 126,818	\$ 120,144	\$ 106,794
19060	Cumberland, MD-WV	\$ 49,194	\$ 46,605	\$ 41,426
19100	Dallas-Fort Worth-Arlington, TX	\$ 110,922	\$ 105,084	\$ 93,408

Metropolitan Area		2025.III p 5 % Down	2025.III p 10 % Down	2025.III p 20 % Down
19340	Davenport-Moline-Rock Island, IA-IL	\$ 57,068	\$ 54,065	\$ 48,057
19380	Dayton, OH	\$ 80,043	\$ 75,830	\$ 67,405
19460	Decatur, AL	\$ 76,121	\$ 72,114	\$ 64,101
19500	Decatur, IL	\$ 43,974	\$ 41,659	\$ 37,030
19660	Dellona-Daytona Beach-Ormond Beach, FL	\$ 104,669	\$ 99,160	\$ 88,143
19740	Denver-Aurora-Lakewood, CO	\$ 192,263	\$ 182,143	\$ 161,905
19780	Des Moines-West Des Moines, IA	\$ 92,548	\$ 87,677	\$ 77,935
19820	Detroit-Warren-Deaborn, MI	\$ 89,392	\$ 84,687	\$ 75,278
20100	Dover, DE	\$ 102,339	\$ 96,953	\$ 86,181
20260	Duluth, MN-WI	\$ 85,794	\$ 81,279	\$ 72,248
20500	Durham-Chapel Hill, NC	\$ 135,106	\$ 127,995	\$ 113,773
20524	Dutchess County-Putnam County, NY	\$ 159,231	\$ 150,850	\$ 134,089
21300	Elmira, NY	\$ 53,795	\$ 50,963	\$ 45,301
21340	El Paso, TX	\$ 80,102	\$ 75,886	\$ 67,454
21500	Eric, PA	\$ 61,551	\$ 58,312	\$ 51,833
21660	Eugene, OR	\$ 142,331	\$ 134,840	\$ 119,858
22020	Fargo, ND-MN	\$ 95,733	\$ 90,695	\$ 80,617
22140	Farmington, NM	\$ 89,245	\$ 84,548	\$ 75,153
22180	Fayetteville, NC	\$ 78,893	\$ 74,741	\$ 66,436
22220	Fayetteville-Springdale-Rogers, AR-MO	\$ 111,335	\$ 105,475	\$ 93,756
22500	Florence, SC	\$ 70,605	\$ 66,889	\$ 59,457
22540	Fond du Lac, WI	\$ 82,225	\$ 77,898	\$ 69,243
22660	Fort Collins, CO	\$ 183,061	\$ 173,426	\$ 154,156
23060	Fort Wayne, IN	\$ 75,295	\$ 71,332	\$ 63,406
23420	Fresno, CA	\$ 130,652	\$ 123,776	\$ 110,023
23540	Gainesville, FL	\$ 103,224	\$ 97,791	\$ 86,926
23580	Gainesville, GA	\$ 127,792	\$ 121,066	\$ 107,614
23844	Gary-Hammond, IN	\$ 87,121	\$ 82,536	\$ 73,365
24020	Glens Falls, NY	\$ 86,060	\$ 81,530	\$ 72,471
24340	Grand Rapids-Wyoming, MI	\$ 103,932	\$ 98,462	\$ 87,522
24540	Greeley, CO	\$ 147,463	\$ 139,702	\$ 124,180
24580	Green Bay, WI	\$ 103,903	\$ 98,434	\$ 87,497
24660	Greensboro-High Point, NC	\$ 91,545	\$ 86,727	\$ 77,091
24780	Greenville, NC	\$ 82,786	\$ 78,429	\$ 69,714
24860	Greenville-Anderson-Mauldin, SC	\$ 103,903	\$ 98,434	\$ 87,497
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 71,579	\$ 67,811	\$ 60,277
25180	Hagerstown-Martinsburg, MD-WV	\$ 94,642	\$ 89,661	\$ 79,698
25420	Harrisburg-Carlisle, PA	\$ 89,835	\$ 85,106	\$ 75,650
25540	Hartford-West Hartford-East Hartford, CT	\$ 126,553	\$ 119,892	\$ 106,571
25860	Hickory-Lenoir-Morganton, NC	\$ 91,988	\$ 87,146	\$ 77,463
26420	Houston-The Woodlands-Sugar Land, TX	\$ 100,747	\$ 95,444	\$ 84,839
26620	Huntsville, AL	\$ 94,082	\$ 89,130	\$ 79,227
26900	Indianapolis-Carmel-Anderson, IN	\$ 100,039	\$ 94,774	\$ 84,243
26980	Iowa City, IA	\$ 93,226	\$ 88,320	\$ 78,506
27140	Jackson, MS	\$ 74,027	\$ 70,130	\$ 62,338
27260	Jacksonville, FL	\$ 117,971	\$ 111,762	\$ 99,344
27340	Jacksonville, NC	\$ 85,440	\$ 80,943	\$ 71,950
27740	Johnson City, TN	\$ 100,069	\$ 94,802	\$ 84,268
27900	Joplin, MO	\$ 65,267	\$ 61,832	\$ 54,962
28100	Kankakee, IL	\$ 73,024	\$ 69,180	\$ 61,494
28140	Kansas City, MO-KS	\$ 105,495	\$ 99,943	\$ 88,838
28420	Kennewick-Richland, WA	\$ 130,092	\$ 123,245	\$ 109,551
28660	Killeen-Temple, TX	\$ 76,592	\$ 72,561	\$ 64,499
28700	Kingsport-Bristol-Bristol, TN-VA	\$ 81,636	\$ 77,339	\$ 68,746
28740	Kingston, NY	\$ 140,650	\$ 133,248	\$ 118,442
28940	Knoxville, TN	\$ 110,126	\$ 104,329	\$ 92,737
29460	Lakeland-Winter Haven, FL	\$ 95,261	\$ 90,247	\$ 80,220
29540	Lancaster, PA	\$ 106,999	\$ 101,368	\$ 90,105
29620	Lansing-East Lansing, MI	\$ 76,062	\$ 72,058	\$ 64,052
29820	Las Vegas-Henderson-Paradise, NV	\$ 141,860	\$ 134,393	\$ 119,461
30460	Lexington-Fayette, KY	\$ 85,381	\$ 80,887	\$ 71,900
30700	Lincoln, NE	\$ 91,722	\$ 86,895	\$ 77,240
30780	Little Rock-North Little Rock-Conway, AR	\$ 66,535	\$ 63,034	\$ 56,030
30860	Logan, UT-ID	\$ 127,792	\$ 121,066	\$ 107,614
30980	Longview, TX	\$ 75,944	\$ 71,947	\$ 63,952
31084	Los Angeles-Long Beach-Glendale, CA	\$ 281,389	\$ 266,579	\$ 236,959
31140	Louisville/Jefferson County, KY-IN	\$ 86,266	\$ 81,726	\$ 72,645
31180	Lubbock, TX	\$ 70,134	\$ 66,442	\$ 59,060

Metropolitan Area		2025.III p 5 % Down	2025.III p 10 % Down	2025.III p 20 % Down
31420	Macon-Bibb, GA	\$ 70,487	\$ 66,778	\$ 59,358
31540	Madison, WI	\$ 139,530	\$ 132,186	\$ 117,499
31700	Manchester-Nashua, NH	\$ 175,658	\$ 166,413	\$ 147,923
32820	Memphis, TN-MS-AR	\$ 88,301	\$ 83,654	\$ 74,359
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 188,458	\$ 178,539	\$ 158,701
33340	Milwaukee-Waukesha-West Allis, WI	\$ 131,183	\$ 124,279	\$ 110,470
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 119,563	\$ 113,270	\$ 100,685
33540	Missoula, MT	\$ 188,428	\$ 178,511	\$ 158,677
33660	Mobile, AL	\$ 71,962	\$ 68,175	\$ 60,600
33860	Montgomery, AL	\$ 72,139	\$ 68,342	\$ 60,749
34100	Morristown, TN	\$ 99,125	\$ 93,908	\$ 83,473
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 109,123	\$ 103,379	\$ 91,893
34940	Naples-Immokalee-Marco Island, FL	\$ 221,195	\$ 209,553	\$ 186,269
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 125,668	\$ 119,054	\$ 105,826
35004	Nassau County-Suffolk County, NY	\$ 242,665	\$ 229,894	\$ 204,350
35100	New Bern, NC	\$ 85,942	\$ 81,418	\$ 72,372
35300	New Haven-Milford, CT	\$ 129,237	\$ 122,435	\$ 108,831
35380	New Orleans-Metairie, LA	\$ 84,319	\$ 79,882	\$ 71,006
35614	New York-Jersey City-White Plains, NY-NJ	\$ 227,388	\$ 215,420	\$ 191,485
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 228,421	\$ 216,398	\$ 192,354
35084	Newark, NJ-PA	\$ 220,723	\$ 209,106	\$ 185,872
35840	North Port-Sarasota-Bradenton, FL	\$ 138,615	\$ 131,320	\$ 116,729
35980	Norwich-New London, CT	\$ 124,253	\$ 117,713	\$ 104,634
36100	Ocala, FL	\$ 84,732	\$ 80,273	\$ 71,354
36260	Ogden-Clearfield, UT	\$ 147,434	\$ 139,674	\$ 124,155
36420	Oklahoma City, OK	\$ 79,453	\$ 75,271	\$ 66,908
36540	Omaha-Council Bluffs, NE-IA	\$ 94,317	\$ 89,353	\$ 79,425
36740	Orlando-Kissimmee-Sanford, FL	\$ 130,623	\$ 123,748	\$ 109,998
36780	Oshkosh-Neenah, WI	\$ 87,446	\$ 82,843	\$ 73,638
36980	Owensboro, KY	\$ 73,938	\$ 70,047	\$ 62,264
37100	Oxnard-Thousand Oaks-Ventura, CA	\$ 275,963	\$ 261,438	\$ 232,390
37340	Palm Bay-Melbourne-Titusville, FL	\$ 109,064	\$ 103,324	\$ 91,843
37460	Panama City, FL	\$ 107,648	\$ 101,982	\$ 90,651
37860	Pensacola-Ferry Pass-Brent, FL	\$ 98,800	\$ 93,600	\$ 83,200
37900	Peoria, IL	\$ 56,154	\$ 53,199	\$ 47,288
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 121,008	\$ 114,639	\$ 101,902
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 139,264	\$ 131,935	\$ 117,275
38300	Pittsburgh, PA	\$ 74,292	\$ 70,382	\$ 62,562
38340	Pittsfield, MA	\$ 107,235	\$ 101,591	\$ 90,303
38940	Port St. Lucie, FL	\$ 124,872	\$ 118,300	\$ 105,155
38860	Portland-South Portland, ME	\$ 175,039	\$ 165,826	\$ 147,401
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 177,959	\$ 168,592	\$ 149,860
39300	Providence-Warwick, RI-MA	\$ 163,625	\$ 155,013	\$ 137,790
39340	Provo-Orem, UT	\$ 157,756	\$ 149,453	\$ 132,847
39380	Pueblo, CO	\$ 94,141	\$ 89,186	\$ 79,276
39460	Punta Gorda, FL	\$ 101,160	\$ 95,836	\$ 85,187
39540	Racine, WI	\$ 94,878	\$ 89,884	\$ 79,897
39580	Raleigh, NC	\$ 136,905	\$ 129,699	\$ 115,288
39740	Reading, PA	\$ 91,398	\$ 86,587	\$ 76,966
39900	Reno, NV	\$ 180,554	\$ 171,051	\$ 152,045
40060	Richmond, VA	\$ 128,205	\$ 121,457	\$ 107,962
40140	Riverside-San Bernardino-Ontario, CA	\$ 175,481	\$ 166,245	\$ 147,774
40220	Roanoke, VA	\$ 97,267	\$ 92,147	\$ 81,909
40340	Rochester, MN	\$ 107,589	\$ 101,927	\$ 90,601
40380	Rochester, NY	\$ 84,732	\$ 80,273	\$ 71,354
40420	Rockford, IL	\$ 68,452	\$ 64,850	\$ 57,644
40900	Sacramento--Roseville--Arden-Arcade, CA	\$ 162,210	\$ 153,672	\$ 136,598
41180	St. Louis, MO-IL	\$ 89,186	\$ 84,492	\$ 75,104
41420	Salem, OR	\$ 137,819	\$ 130,565	\$ 116,058
41500	Salinas, CA	\$ 300,795	\$ 284,964	\$ 253,301
41620	Salt Lake City, UT	\$ 177,310	\$ 167,978	\$ 149,313
41700	San Antonio-New Braunfels, TX	\$ 94,082	\$ 89,130	\$ 79,227
41740	San Diego-Carlsbad, CA	\$ 297,728	\$ 282,058	\$ 250,719
41860	San Francisco-Oakland-Hayward, CA	\$ 387,828	\$ 367,416	\$ 326,592
41940	San Jose-Sunnyvale-Santa Clara, CA	\$ 564,784	\$ 535,059	\$ 475,608
42020	San Luis Obispo-Paso Robles, CA	\$ 274,812	\$ 260,349	\$ 231,421
42140	Santa Fe, NM	\$ 199,518	\$ 189,017	\$ 168,015
42660	Seattle-Tacoma-Bellevue, WA	\$ 237,062	\$ 224,585	\$ 199,631

Metropolitan Area		2025.HII p 5 % Down	2025.HII p 10 % Down	2025.HII p 20 % Down
42680	Sebastian-Vero Beach, FL	\$ 113,842	\$ 107,850	\$ 95,867
43300	Sherman-Denison, TX	\$ 85,942	\$ 81,418	\$ 72,372
43340	Shreveport-Bossier City, LA	\$ 69,809	\$ 66,135	\$ 58,787
43580	Sioux City, IA-NE-SD	\$ 71,048	\$ 67,308	\$ 59,830
43620	Sioux Falls, SD	\$ 105,731	\$ 100,166	\$ 89,037
43780	South Bend-Mishawaka, IN-MI	\$ 69,957	\$ 66,275	\$ 58,911
43900	Spartanburg, SC	\$ 89,274	\$ 84,576	\$ 75,178
44060	Spokane-Spokane Valley, WA	\$ 131,921	\$ 124,977	\$ 111,091
44100	Springfield, IL	\$ 63,380	\$ 60,044	\$ 53,372
44140	Springfield, MA	\$ 113,193	\$ 107,235	\$ 95,320
44180	Springfield, MO	\$ 77,802	\$ 73,707	\$ 65,517
41100	St. George, UT	\$ 161,502	\$ 153,002	\$ 136,001
45060	Syracuse, NY	\$ 82,579	\$ 78,233	\$ 69,541
45220	Tallahassee, FL	\$ 101,750	\$ 96,394	\$ 85,684
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 117,971	\$ 111,762	\$ 99,344
45780	Toledo, OH	\$ 63,262	\$ 59,932	\$ 53,273
45820	Topeka, KS	\$ 63,940	\$ 60,575	\$ 53,844
45900	Traverse City, MI	\$ 130,859	\$ 123,972	\$ 110,197
45940	Trenton, NJ	\$ 154,276	\$ 146,156	\$ 129,917
46060	Tucson, AZ	\$ 112,485	\$ 106,565	\$ 94,724
46140	Tulsa, OK	\$ 82,225	\$ 77,898	\$ 69,243
46340	Tyler, TX	\$ 99,597	\$ 94,355	\$ 83,871
46520	Urban Honolulu, HI	\$ 332,648	\$ 315,140	\$ 280,124
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 111,158	\$ 105,307	\$ 93,607
47580	Warner Robins, GA	\$ 81,488	\$ 77,199	\$ 68,622
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 193,826	\$ 183,624	\$ 163,222
47940	Waterloo-Cedar Falls, IA	\$ 61,286	\$ 58,060	\$ 51,609
48620	Wichita, KS	\$ 72,345	\$ 68,538	\$ 60,922
48660	Wichita Falls, TX	\$ 52,526	\$ 49,762	\$ 44,233
48900	Wilmington, NC	\$ 139,146	\$ 131,823	\$ 117,176
49180	Winston-Salem, NC	\$ 95,409	\$ 90,387	\$ 80,344
49340	Worcester, MA-CT	\$ 143,688	\$ 136,126	\$ 121,001
49420	Yakima, WA	\$ 115,139	\$ 109,079	\$ 96,959
49620	York-Hanover, PA	\$ 87,593	\$ 82,983	\$ 73,763
49660	Youngstown-Warren-Boardman, OH-PA	\$ 53,883	\$ 51,047	\$ 45,375
78010	St Croix, Virgin Islands	\$ 117,381	\$ 111,203	\$ 98,847

*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 6.63 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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