National Association of REALTORS®

Qualifying Income Based on Sales Price of Existing Single-Family Homes for Metropolitan Areas

Current Quarter

CBSA Code	Metropolitan Area	2026.III p 5 % Down	2026.III p 10 % Down	2026.III p 20 % Down
	U.S.	$ 128,297	$ 121,545	$ 108,040
	NE	$ 166,410	$ 157,652	$ 140,135
	MW	$ 101,506	$ 96,163	$ 85,479
	SO	$ 111,108	$ 105,260	$ 93,565
	WE	$ 186,415	$ 176,604	$ 156,981
10180	Abilene, TX	$ 94,662	$ 89,680	$ 79,715
10420	Akron, OH	$ 76,441	$ 72,418	$ 64,372
10580	Albany-Schenectady-Troy, NY	$ 111,805	$ 105,921	$ 94,152
10740	Albuquerque, NM	$ 111,057	$ 105,212	$ 93,522
10900	Allentown-Bethlehem-Easton, PA-NJ	$ 120,511	$ 114,169	$ 101,483
11100	Amarillo, TX	$ 73,509	$ 69,641	$ 61,903
11244	Anaheim-Santa Ana-Irvine, CA	$ 439,800	$ 416,653	$ 370,358
11260	Anchorage, AK	$ 146,869	$ 139,139	$ 123,679
11460	Ann Arbor, MI	$ 145,164	$ 137,524	$ 122,243
11500	Anniston-Oxford, AL	$ 61,662	$ 58,416	$ 51,926
11540	Appleton, WI	$ 107,467	$ 101,811	$ 90,498
11700	Asheville, NC	$ 141,035	$ 133,612	$ 118,767
12020	Athens-Clarke County, GA	$ 116,652	$ 110,512	$ 98,233
12060	Atlanta-Sandy Springs-Marietta, GA	$ 112,732	$ 106,799	$ 94,933
12100	Atlantic City-Hammonton, NJ	$ 123,802	$ 117,286	$ 104,255
12420	Austin-Round Rock, TX	$ 139,749	$ 132,394	$ 117,683
12540	Bakersfield, CA	$ 121,768	$ 115,359	$ 102,541
12580	Baltimore-Columbia-Towson, MD	$ 137,325	$ 130,098	$ 115,642
12620	Bangor, ME	$ 88,110	$ 83,472	$ 74,198
12700	Barnstable Town, MA	$ 252,990	$ 239,675	$ 213,044
12940	Baton Rouge, LA	$ 84,280	$ 79,844	$ 70,973
13140	Beaumont-Port Arthur, TX	$ 72,791	$ 68,960	$ 61,298
13460	Bend-Redmond, OR	$ 214,575	$ 203,281	$ 180,694
13740	Billings, MT	$ 123,114	$ 116,634	$ 103,675
13780	Binghamton, NY	$ 66,299	$ 62,810	$ 55,831
13820	Birmingham-Hoover, AL	$ 103,488	$ 98,041	$ 87,148
13900	Bismarck, ND	$ 101,812	$ 96,454	$ 85,737
13980	Blacksburg-Christiansburg, VA	$ 99,568	$ 94,328	$ 83,847
14010	Bloomington, IL	$ 81,438	$ 77,152	$ 68,579
14260	Boise City-Nampa, ID	$ 161,051	$ 152,574	$ 135,622
14460	Boston-Cambridge-Newton, MA-NH	$ 245,331	$ 232,419	$ 206,594
14500	Boulder, CO	$ 236,654	$ 224,199	$ 199,288
14540	Bowling Green, KY	$ 86,255	$ 81,715	$ 72,636
14580	Bozeman, MT	$ 243,805	$ 230,973	$ 205,309
14860	Bridgeport-Stamford-Norwalk, CT	$ 261,546	$ 247,781	$ 220,250
15380	Buffalo-Cheektowaga-Niagara Falls, NY	$ 96,307	$ 91,238	$ 81,101
15500	Burlington, NC	$ 99,628	$ 94,385	$ 83,897
15540	Burlington-South Burlington, VT	$ 165,359	$ 156,656	$ 139,250
15940	Canton-Massillon, OH	$ 70,428	$ 66,721	$ 59,308
15980	Cape Coral-Fort Myers, FL	$ 113,690	$ 107,706	$ 95,739
16020	Cape Girardeau, MO-IL	$ 76,172	$ 72,163	$ 64,145
16300	Cedar Rapids, IA	$ 75,903	$ 71,908	$ 63,918
16580	Champaign-Urbana, IL	$ 78,626	$ 74,487	$ 66,211
16700	Charleston-North Charleston, SC	$ 139,749	$ 132,394	$ 117,683
16620	Charleston, WV	$ 65,192	$ 61,761	$ 54,899
16740	Charlotte-Concord-Gastonia, NC-SC	$ 129,606	$ 122,785	$ 109,142
16820	Charlottesville, VA	$ 148,305	$ 140,500	$ 124,889
16860	Chattanooga, TN-GA	$ 105,014	$ 99,486	$ 88,432
16940	Cheyenne, WY	$ 127,692	$ 120,971	$ 107,530
16980	Chicago-Naperville-Elgin, IL-IN-WI	$ 130,773	$ 123,890	$ 110,125
17020	Chico, CA	$ 124,939	$ 118,363	$ 105,212
17140	Cincinnati, OH-KY-IN	$ 101,094	$ 95,773	$ 85,132
17420	Cleveland, TN	$ 97,265	$ 92,145	$ 81,907
17460	Cleveland-Elyria, OH	$ 80,720	$ 76,471	$ 67,975
17780	College Station-Bryan, TX	$ 104,595	$ 99,090	$ 88,080
17820	Colorado Springs, CO	$ 141,424	$ 133,981	$ 119,094
17860	Columbia, MO	$ 108,664	$ 102,944	$ 91,506
17900	Columbia, SC	$ 84,908	$ 80,440	$ 71,502
18140	Columbus, OH	$ 107,407	$ 101,754	$ 90,448

©2026 National Association of REALTORS®. All Rights Reserved. May not be reprinted in whole or in part without permission of the National Association of REALTORS®. For reprint information, contact data@realtors.org.

NATIONAL ASSOCIATION OF REALTORS®

	Metropolitan Area	2026.III p 5 % Down	2026.III p 10 % Down	2026.III p 20 % Down
18580	Corpus Christi, TX	$ 85,357	$ 80,865	$ 71,880
18880	Crestview-Fort Walton Beach-Destin, FL	$ 133,137	$ 126,130	$ 112,115
19060	Cumberland, MD-WV	$ 56,396	$ 53,428	$ 47,491
19100	Dallas-Fort Worth-Arlington, TX	$ 112,014	$ 106,119	$ 94,328
19340	Davenport-Moline-Rock Island, IA-IL	$ 60,375	$ 57,198	$ 50,842
19380	Dayton, OH	$ 84,160	$ 79,731	$ 70,872
19460	Decatur, AL	$ 88,738	$ 84,068	$ 74,727
19500	Decatur, IL	$ 47,301	$ 44,811	$ 39,832
19660	Deltona-Daytona Beach-Ormond Beach, FL	$ 107,706	$ 102,037	$ 90,700
19740	Denver-Aurora-Lakewood, CO	$ 195,038	$ 184,773	$ 164,242
19780	Des Moines-West Des Moines, IA	$ 97,564	$ 92,429	$ 82,159
19820	Detroit-Warren-Deaborn, MI	$ 94,333	$ 89,368	$ 79,438
20100	Dover, DE	$ 109,142	$ 103,398	$ 91,909
20260	Duluth, MN-WI	$ 88,289	$ 83,642	$ 74,349
20500	Durham-Chapel Hill, NC	$ 133,855	$ 126,810	$ 112,720
20524	Dutchess County-Putnam County, NY	$ 174,993	$ 165,782	$ 147,362
21300	Elmira, NY	$ 52,597	$ 49,828	$ 44,292
21340	El Paso, TX	$ 85,028	$ 80,553	$ 71,603
21500	Erie, PA	$ 67,286	$ 63,745	$ 56,662
21660	Eugene, OR	$ 145,732	$ 138,062	$ 122,722
22020	Fargo, ND-MN	$ 99,628	$ 94,385	$ 83,897
22140	Farmington, NM	$ 84,759	$ 80,298	$ 71,376
22180	Fayetteville, NC	$ 79,403	$ 75,224	$ 66,866
22220	Fayetteville-Springdale-Rogers, AR-MO	$ 114,677	$ 108,642	$ 96,570
22500	Florence, SC	$ 72,133	$ 68,337	$ 60,744
22540	Fond du Lac, WI	$ 85,028	$ 80,553	$ 71,603
22660	Fort Collins, CO	$ 181,305	$ 171,763	$ 152,678
23060	Fort Wayne, IN	$ 82,844	$ 78,484	$ 69,763
23420	Fresno, CA	$ 130,145	$ 123,295	$ 109,596
23540	Gainesville, FL	$ 106,958	$ 101,329	$ 90,070
23580	Gainesville, GA	$ 118,477	$ 112,241	$ 99,770
23844	Gary-Hammond, IN	$ 89,755	$ 85,031	$ 75,583
24020	Glens Falls, NY	$ 95,918	$ 90,870	$ 80,773
24340	Grand Rapids-Wyoming, MI	$ 114,617	$ 108,585	$ 96,520
24420	Grants Pass, OR	$ 129,367	$ 122,558	$ 108,941
24540	Greeley, CO	$ 147,498	$ 139,735	$ 124,209
24580	Green Bay, WI	$ 108,454	$ 102,746	$ 91,330
24660	Greensboro-High Point, NC	$ 92,657	$ 87,781	$ 78,027
24780	Greenville, NC	$ 90,294	$ 85,541	$ 76,037
24860	Greenville-Anderson-Mauldin, SC	$ 105,672	$ 100,110	$ 88,987
25060	Gulfport-Biloxi-Pascagoula, MS	$ 80,630	$ 76,386	$ 67,899
25180	Hagerstown-Martinsburg, MD-WV	$ 99,718	$ 94,470	$ 83,973
25420	Harrisburg-Carlisle, PA	$ 92,956	$ 88,064	$ 78,279
25540	Hartford-West Hartford-East Hartford, CT	$ 137,984	$ 130,721	$ 116,197
25860	Hickory-Lenoir-Morganton, NC	$ 95,260	$ 90,246	$ 80,219
26420	Houston-The Woodlands-Sugar Land, TX	$ 101,812	$ 96,454	$ 85,737
26620	Huntsville, AL	$ 99,628	$ 94,385	$ 83,897
26900	Indianapolis-Carmel-Anderson, IN	$ 103,338	$ 97,899	$ 87,022
26980	Iowa City, IA	$ 101,124	$ 95,802	$ 85,157
27140	Jackson, MS	$ 82,694	$ 78,342	$ 69,637
27260	Jacksonville, FL	$ 121,169	$ 114,792	$ 102,037
27340	Jacksonville, NC	$ 96,218	$ 91,153	$ 81,025
27740	Johnson City, TN	$ 99,509	$ 94,271	$ 83,797
27900	Joplin, MO	$ 59,448	$ 56,319	$ 50,061
28100	Kankakee, IL	$ 73,001	$ 69,159	$ 61,474
28140	Kansas City, MO-KS	$ 110,997	$ 105,155	$ 93,471
28420	Kennewick-Richland, WA	$ 132,419	$ 125,449	$ 111,511
28660	Killeen-Temple, TX	$ 77,937	$ 73,835	$ 65,631
28700	Kingsport-Bristol-Bristol, TN-VA	$ 85,956	$ 81,432	$ 72,384
28740	Kingston, NY	$ 154,199	$ 146,084	$ 129,852
28940	Knoxville, TN	$ 113,271	$ 107,309	$ 95,386
29460	Lakeland-Winter Haven, FL	$ 97,235	$ 92,117	$ 81,882
29540	Lancaster, PA	$ 114,498	$ 108,471	$ 96,419
29620	Lansing-East Lansing, MI	$ 81,049	$ 76,783	$ 68,252
29820	Las Vegas-Henderson-Paradise, NV	$ 144,266	$ 136,673	$ 121,488
30340	Lewiston-Auburn, ME	$ 107,527	$ 101,867	$ 90,549
30460	Lexington-Fayette, KY	$ 87,152	$ 82,565	$ 73,391
30700	Lincoln, NE	$ 98,402	$ 93,223	$ 82,864

©2026 National Association of REALTORS®. All Rights Reserved. May not be reprinted in whole or in part without permission of the National Association of REALTORS®. For reprint information, contact data@realtors.org.

NATIONAL ASSOCIATION OF REALTORS®

	Metropolitan Area	2026.III p 5 % Down	2026.III p 10 % Down	2026.III p 20 % Down
30780	Little Rock-North Little Rock-Conway, AR	$ 70,398	$ 66,693	$ 59,282
30860	Logan, UT-ID	$ 133,615	$ 126,583	$ 112,518
30980	Longview, TX	$ 80,989	$ 76,726	$ 68,201
31084	Los Angeles-Long Beach-Glendale, CA	$ 286,768	$ 271,675	$ 241,489
31140	Louisville/Jefferson County, KY-IN	$ 91,879	$ 87,044	$ 77,372
31180	Lubbock, TX	$ 76,262	$ 72,248	$ 64,221
31420	Macon-Bibb, GA	$ 71,894	$ 68,110	$ 60,542
31540	Madison, WI	$ 145,433	$ 137,779	$ 122,470
31700	Manchester-Nashua, NH	$ 179,839	$ 170,374	$ 151,444
32780	Medford, OR	$ 142,352	$ 134,859	$ 119,875
32820	Memphis, TN-MS-AR	$ 86,853	$ 82,282	$ 73,139
33100	Miami-Fort Lauderdale-West Palm Beach, FL	$ 197,461	$ 187,069	$ 166,283
33340	Milwaukee-Waukesha-West Allis, WI	$ 138,103	$ 130,835	$ 116,297
33460	Minneapolis-St. Paul-Bloomington, MN-WI	$ 124,700	$ 118,137	$ 105,010
33540	Missoula, MT	$ 186,721	$ 176,893	$ 157,238
33660	Mobile, AL	$ 74,168	$ 70,264	$ 62,457
33860	Montgomery, AL	$ 74,228	$ 70,321	$ 62,507
34100	Morristown, TN	$ 95,529	$ 90,502	$ 80,446
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	$ 111,536	$ 105,665	$ 93,925
34940	Naples-Immokalee-Marco Island, FL	$ 231,867	$ 219,664	$ 195,257
34980	Nashville-Davidson-Murfreesboro-Franklin, TN	$ 125,567	$ 118,959	$ 105,741
35004	Nassau County-Suffolk County, NY	$ 258,525	$ 244,918	$ 217,705
35100	New Bern, NC	$ 99,598	$ 94,356	$ 83,872
35300	New Haven-Milford, CT	$ 138,522	$ 131,231	$ 116,650
35380	New Orleans-Metairie, LA	$ 89,725	$ 85,003	$ 75,558
35614	New York-Jersey City-White Plains, NY-NJ	$ 241,441	$ 228,734	$ 203,319
35620	New York-Newark-Jersey City, NY-NJ-PA	$ 243,895	$ 231,058	$ 205,385
35084	Newark, NJ-PA	$ 234,949	$ 222,583	$ 197,852
35840	North Port-Sarasota-Bradenton, FL	$ 146,600	$ 138,884	$ 123,453
35980	Norwich-New London, CT	$ 133,675	$ 126,640	$ 112,569
36100	Ocala, FL	$ 86,344	$ 81,800	$ 72,711
36260	Ogden-Clearfield, UT	$ 148,006	$ 140,216	$ 124,637
36420	Oklahoma City, OK	$ 82,395	$ 78,059	$ 69,385
36540	Omaha-Council Bluffs, NE-IA	$ 99,000	$ 93,789	$ 83,368
36740	Orlando-Kissimmee-Sanford, FL	$ 133,436	$ 126,413	$ 112,367
36780	Oshkosh-Neenah, WI	$ 90,742	$ 85,967	$ 76,415
36980	Owensboro, KY	$ 72,373	$ 68,563	$ 60,945
37100	Oxnard-Thousand Oaks-Ventura, CA	$ 281,233	$ 266,431	$ 236,828
37340	Palm Bay-Melbourne-Titusville, FL	$ 112,194	$ 106,289	$ 94,479
37460	Panama City, FL	$ 110,668	$ 104,843	$ 93,194
37860	Pensacola-Ferry Pass-Brent, FL	$ 100,197	$ 94,923	$ 84,376
37900	Peoria, IL	$ 58,520	$ 55,440	$ 49,280
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	$ 128,799	$ 122,020	$ 108,462
38060	Phoenix-Mesa-Scottsdale, AZ	$ 140,916	$ 133,499	$ 118,666
38300	Pittsburgh, PA	$ 78,925	$ 74,771	$ 66,463
38340	Pittsfield, MA	$ 114,019	$ 108,018	$ 96,016
38940	Port St. Lucie, FL	$ 128,350	$ 121,595	$ 108,084
38860	Portland-South Portland, ME	$ 181,545	$ 171,990	$ 152,880
38900	Portland-Vancouver-Hillsboro, OR-WA	$ 180,258	$ 170,771	$ 151,796
39300	Providence-Warwick, RI-MA	$ 175,023	$ 165,811	$ 147,387
39340	Provo-Orem, UT	$ 169,129	$ 160,227	$ 142,424
39380	Pueblo, CO	$ 93,704	$ 88,773	$ 78,909
39460	Punta Gorda, FL	$ 104,714	$ 99,203	$ 88,180
39540	Racine, WI	$ 108,245	$ 102,548	$ 91,153
39580	Raleigh, NC	$ 136,817	$ 129,616	$ 115,214
39740	Reading, PA	$ 96,218	$ 91,153	$ 81,025
39900	Reno, NV	$ 191,238	$ 181,173	$ 161,043
40060	Richmond, VA	$ 134,722	$ 127,632	$ 113,451
40140	Riverside-San Bernardino-Ontario, CA	$ 179,510	$ 170,062	$ 151,167
40220	Roanoke, VA	$ 102,201	$ 96,822	$ 86,064
40340	Rochester, MN	$ 109,292	$ 103,540	$ 92,035
40380	Rochester, NY	$ 95,320	$ 90,303	$ 80,269
40420	Rockford, IL	$ 70,458	$ 66,749	$ 59,333
40900	Sacramento--Roseville--Arden-Arcade, CA	$ 164,551	$ 155,891	$ 138,569
41180	St. Louis, MO-IL	$ 95,260	$ 90,246	$ 80,219
41420	Salem, OR	$ 142,920	$ 135,398	$ 120,354
41500	Salinas, CA	$ 283,896	$ 268,954	$ 239,070
41620	Salt Lake City, UT	$ 179,959	$ 170,488	$ 151,544

©2026 National Association of REALTORS®. All Rights Reserved. May not be reprinted in whole or in part without permission of the National Association of REALTORS®. For reprint information, contact data@realtors.org.

NATIONAL ASSOCIATION OF REALTORS®

	Metropolitan Area	2026.III p 5 % Down	2026.III p 10 % Down	2026.III p 20 % Down
41700	San Antonio-New Braunfels, TX	$ 92,029	$ 87,185	$ 77,498
41740	San Diego-Carlsbad, CA	$ 321,623	$ 304,695	$ 270,840
41860	San Francisco-Oakland-Hayward, CA	$ 404,167	$ 382,895	$ 340,352
41940	San Jose-Sunnyvale-Santa Clara, CA	$ 574,433	$ 544,200	$ 483,733
42020	San Luis Obispo-Paso Robles, CA	$ 286,109	$ 271,051	$ 240,934
42140	Santa Fe, NM	$ 208,711	$ 197,726	$ 175,756
42660	Seattle-Tacoma-Bellevue, WA	$ 231,209	$ 219,040	$ 194,703
42680	Sebastian-Vero Beach, FL	$ 119,674	$ 113,375	$ 100,778
43300	Sherman-Denison, TX	$ 92,149	$ 87,299	$ 77,599
43340	Shreveport-Bossier City, LA	$ 73,539	$ 69,669	$ 61,928
43580	Sioux City, IA-NE-SD	$ 74,048	$ 70,151	$ 62,356
43620	Sioux Falls, SD	$ 107,706	$ 102,037	$ 90,700
43780	South Bend-Mishawaka, IN-MI	$ 74,646	$ 70,718	$ 62,860
43900	Spartanburg, SC	$ 91,042	$ 86,250	$ 76,667
44060	Spokane-Spokane Valley, WA	$ 131,850	$ 124,911	$ 111,032
44100	Springfield, IL	$ 66,628	$ 63,121	$ 56,108
44140	Springfield, MA	$ 115,694	$ 109,605	$ 97,427
44180	Springfield, MO	$ 81,827	$ 77,520	$ 68,907
41100	St. George, UT	$ 165,987	$ 157,251	$ 139,779
45060	Syracuse, NY	$ 88,738	$ 84,068	$ 74,727
45220	Tallahassee, FL	$ 103,218	$ 97,786	$ 86,921
45300	Tampa-St. Petersburg-Clearwater, FL	$ 122,665	$ 116,209	$ 103,297
45780	Toledo, OH	$ 67,825	$ 64,255	$ 57,116
45820	Topeka, KS	$ 68,782	$ 65,162	$ 57,922
45900	Traverse City, MI	$ 142,920	$ 135,398	$ 120,354
45940	Trenton, NJ	$ 153,721	$ 145,630	$ 129,449
46060	Tucson, AZ	$ 115,964	$ 109,860	$ 97,654
46140	Tulsa, OK	$ 88,020	$ 83,387	$ 74,122
46340	Tyler, TX	$ 99,389	$ 94,158	$ 83,696
46520	Urban Honolulu, HI	$ 358,931	$ 340,040	$ 302,258
47260	Virginia Beach-Norfolk-Newport News, VA-NC	$ 116,831	$ 110,682	$ 98,384
47580	Warner Robins, GA	$ 82,545	$ 78,200	$ 69,511
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	$ 196,324	$ 185,992	$ 165,326
47940	Waterloo-Cedar Falls, IA	$ 63,846	$ 60,486	$ 53,765
48620	Wichita, KS	$ 75,065	$ 71,114	$ 63,213
48660	Wichita Falls, TX	$ 56,845	$ 53,853	$ 47,869
48900	Wilmington, NC	$ 136,278	$ 129,106	$ 114,761
49180	Winston-Salem, NC	$ 96,577	$ 91,494	$ 81,328
49340	Worcester, MA-CT	$ 148,635	$ 140,812	$ 125,166
49420	Yakima, WA	$ 118,656	$ 112,411	$ 99,921
49620	York-Hanover, PA	$ 97,025	$ 91,919	$ 81,706
49660	Youngstown-Warren-Boardman, OH-PA	$ 58,820	$ 55,724	$ 49,532
78010	St Croix, Virgin Islands	$ 105,313	$ 99,770	$ 88,684

*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 6.77 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.

©2026 National Association of REALTORS®. All Rights Reserved. May not be reprinted in whole or in part without permission of the National Association of REALTORS®. For reprint information, contact data@realtors.org.

NATIONAL ASSOCIATION OF REALTORS®