

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

Metropolitan Area	Current Quarter			
	2025.1V p 5 % Down	2025.1V p 10 % Down	2025.1V p 20 % Down	
U.S.	\$ 117,230	\$ 111,060	\$ 98,720	
NE	\$ 145,400	\$ 137,747	\$ 122,442	
MW	\$ 89,596	\$ 84,881	\$ 75,449	
SO	\$ 103,780	\$ 98,318	\$ 87,394	
WE	\$ 176,819	\$ 167,513	\$ 148,900	
CBSA Code				
10180	Abilene, TX	\$ 70,579	\$ 66,865	\$ 59,435
10420	Akron, OH	\$ 64,332	\$ 60,946	\$ 54,174
10580	Albany-Schenectady-Troy, NY	\$ 97,710	\$ 92,567	\$ 82,282
10740	Albuquerque, NM	\$ 107,438	\$ 101,784	\$ 90,474
10900	Allentown-Bethlehem-Easton, PA-NJ	\$ 104,528	\$ 99,027	\$ 88,024
11100	Amarillo, TX	\$ 69,838	\$ 66,162	\$ 58,811
11244	Anaheim-Santa Ana-Irvine, CA	\$ 398,400	\$ 377,431	\$ 335,495
11260	Anchorage, AK	\$ 131,402	\$ 124,486	\$ 110,654
11460	Ann Arbor, MI	\$ 129,034	\$ 122,243	\$ 108,660
11500	Anniston-Oxford, AL	\$ 61,450	\$ 58,216	\$ 51,748
11540	Appleton, WI	\$ 90,064	\$ 85,324	\$ 75,844
11700	Asheville, NC	\$ 131,459	\$ 124,540	\$ 110,702
12020	Athens-Clarke County, GA	\$ 110,434	\$ 104,621	\$ 92,997
12060	Atlanta-Sandy Springs-Marietta, GA	\$ 106,126	\$ 100,540	\$ 89,369
12100	Atlantic City-Hammonton, NJ	\$ 112,060	\$ 106,162	\$ 94,366
12420	Austin-Round Rock, TX	\$ 132,686	\$ 125,702	\$ 111,735
12540	Bakersfield, CA	\$ 111,774	\$ 105,892	\$ 94,126
12580	Baltimore-Columbia-Towson, MD	\$ 121,531	\$ 115,135	\$ 102,342
12700	Barnstable Town, MA	\$ 230,111	\$ 217,999	\$ 193,777
12940	Baton Rouge, LA	\$ 76,428	\$ 72,405	\$ 64,360
13140	Beaumont-Port Arthur, TX	\$ 65,302	\$ 61,865	\$ 54,991
13780	Binghamton, NY	\$ 55,374	\$ 52,459	\$ 46,631
13820	Birmingham-Hoover, AL	\$ 91,662	\$ 86,838	\$ 77,189
13900	Bismarck, ND	\$ 89,979	\$ 85,243	\$ 75,772
13980	Blacksburg-Christiansburg, VA	\$ 85,785	\$ 81,270	\$ 72,240
14010	Bloomington, IL	\$ 71,606	\$ 67,838	\$ 60,300
14260	Boise City-Nampa, ID	\$ 139,504	\$ 132,162	\$ 117,477
14460	Boston-Cambridge-Newton, MA-NH	\$ 216,132	\$ 204,756	\$ 182,006
14500	Boulder, CO	\$ 223,749	\$ 211,972	\$ 188,420
14540	Bowling Green, KY	\$ 84,901	\$ 80,432	\$ 71,495
14860	Bridgeport-Stamford-Norwalk, CT	\$ 213,250	\$ 202,026	\$ 179,579
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$ 81,620	\$ 77,324	\$ 68,733
15500	Burlington, NC	\$ 94,886	\$ 89,892	\$ 79,904
15540	Burlington-South Burlington, VT	\$ 147,321	\$ 139,567	\$ 124,060
15940	Canton-Massillon, OH	\$ 64,845	\$ 61,432	\$ 54,606
15980	Cape Coral-Fort Myers, FL	\$ 109,835	\$ 104,054	\$ 92,492
16020	Cape Girardeau, MO-IL	\$ 73,204	\$ 69,351	\$ 61,645
16300	Cedar Rapids, IA	\$ 65,644	\$ 62,189	\$ 55,279
16580	Champaign-Urbana, IL	\$ 65,587	\$ 62,135	\$ 55,231
16700	Charleston-North Charleston, SC	\$ 129,319	\$ 122,513	\$ 108,901
16620	Charleston, WV	\$ 56,372	\$ 53,405	\$ 47,471
16740	Charlotte-Concord-Gastonia, NC-SC	\$ 121,988	\$ 115,567	\$ 102,726
16820	Charlottesville, VA	\$ 144,468	\$ 136,865	\$ 121,657
16860	Chattanooga, TN-GA	\$ 98,823	\$ 93,621	\$ 83,219
16940	Cheyenne, WY	\$ 114,114	\$ 108,108	\$ 96,096
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$ 110,947	\$ 105,108	\$ 93,429
17020	Chico, CA	\$ 118,250	\$ 112,027	\$ 99,579
17140	Cincinnati, OH-KY-IN	\$ 89,836	\$ 85,108	\$ 75,651
17420	Cleveland, TN	\$ 89,208	\$ 84,513	\$ 75,123
17460	Cleveland-Elyria, OH	\$ 67,584	\$ 64,027	\$ 56,913
17780	College Station-Bryan, TX	\$ 97,111	\$ 92,000	\$ 81,778
17820	Colorado Springs, CO	\$ 130,147	\$ 123,297	\$ 109,597
17860	Columbia, MO	\$ 98,395	\$ 93,216	\$ 82,859

Metropolitan Area		2025.IV p 5 % Down	2025.IV p 10 % Down	2025.IV p 20 % Down
17900	Columbia, SC	\$ 80,051	\$ 75,838	\$ 67,411
18140	Columbus, OH	\$ 95,941	\$ 90,892	\$ 80,793
18580	Corpus Christi, TX	\$ 78,681	\$ 74,540	\$ 66,258
18880	Crestview-Fort Walton Beach-Destin, FL	\$ 125,525	\$ 118,919	\$ 105,705
19060	Cumberland, MD-WV	\$ 52,236	\$ 49,486	\$ 43,988
19100	Dallas-Fort Worth-Arlington, TX	\$ 104,585	\$ 99,081	\$ 88,072
19340	Davenport-Moline-Rock Island, IA-IL	\$ 53,605	\$ 50,784	\$ 45,141
19380	Dayton, OH	\$ 76,028	\$ 72,027	\$ 64,024

Metropolitan Area	2025.IV p 5 % Down	2025.IV p 10 % Down	2025.IV p 20 % Down	
19460	Decatur, AL	\$ 73,118	\$ 69,270	\$ 61,573
19500	Decatur, IL	\$ 41,937	\$ 39,730	\$ 35,315
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$ 101,276	\$ 95,946	\$ 85,285
19740	Denver-Aurora-Lakewood, CO	\$ 183,752	\$ 174,081	\$ 154,738
19780	Des Moines-West Des Moines, IA	\$ 87,696	\$ 83,081	\$ 73,850
19820	Detroit-Warren-Deaborn, MI	\$ 78,938	\$ 74,784	\$ 66,474
20100	Dover, DE	\$ 95,741	\$ 90,702	\$ 80,624
20260	Duluth, MN-WI	\$ 78,225	\$ 74,108	\$ 65,874
20500	Durham-Chapel Hill, NC	\$ 126,752	\$ 120,081	\$ 106,738
20524	Dutchess County-Putnam County, NY	\$ 151,657	\$ 143,675	\$ 127,711
21300	Elmira, NY	\$ 44,447	\$ 42,108	\$ 37,429
21340	El Paso, TX	\$ 78,225	\$ 74,108	\$ 65,874
21500	Erie, PA	\$ 56,429	\$ 53,459	\$ 47,519
21660	Eugene, OR	\$ 134,312	\$ 127,243	\$ 113,105
22020	Fargo, ND-MN	\$ 89,180	\$ 84,486	\$ 75,099
22140	Farmington, NM	\$ 76,656	\$ 72,621	\$ 64,552
22180	Fayetteville, NC	\$ 72,491	\$ 68,675	\$ 61,045
22220	Fayetteville-Springdale-Rogers, AR-MO	\$ 105,755	\$ 100,189	\$ 89,057
22500	Florence, SC	\$ 66,899	\$ 63,378	\$ 56,336
22540	Fond du Lac, WI	\$ 75,600	\$ 71,621	\$ 63,663
22660	Fort Collins, CO	\$ 170,743	\$ 161,756	\$ 143,783
23060	Fort Wayne, IN	\$ 74,088	\$ 70,189	\$ 62,390
23420	Fresno, CA	\$ 122,672	\$ 116,216	\$ 103,303
23540	Gainesville, FL	\$ 101,276	\$ 95,946	\$ 85,285
23580	Gainesville, GA	\$ 116,025	\$ 109,919	\$ 97,705
23844	Gary-Hammond, IN	\$ 81,278	\$ 77,000	\$ 68,444
24020	Glens Falls, NY	\$ 85,585	\$ 81,081	\$ 72,072
24340	Grand Rapids-Wyoming, MI	\$ 95,513	\$ 90,486	\$ 80,432
24540	Greeley, CO	\$ 140,788	\$ 133,378	\$ 118,558
24580	Green Bay, WI	\$ 96,883	\$ 91,784	\$ 81,585
24660	Greensboro-High Point, NC	\$ 85,500	\$ 81,000	\$ 72,000
24780	Greenville, NC	\$ 75,829	\$ 71,838	\$ 63,856
24860	Greenville-Anderson-Mauldin, SC	\$ 98,509	\$ 93,324	\$ 82,955
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 67,013	\$ 63,486	\$ 56,432
25180	Hagerstown-Martinsburg, MD-WV	\$ 90,606	\$ 85,838	\$ 76,300
25420	Harrisburg-Carlisle, PA	\$ 80,793	\$ 76,540	\$ 68,036
25540	Hartford-West Hartford-East Hartford, CT	\$ 117,366	\$ 111,189	\$ 98,835
25860	Hickory-Lenoir-Morganton, NC	\$ 88,324	\$ 83,675	\$ 74,378
26420	Houston-The Woodlands-Sugar Land, TX	\$ 96,198	\$ 91,135	\$ 81,009
26620	Huntsville, AL	\$ 97,396	\$ 92,270	\$ 82,018
26900	Indianapolis-Carmel-Anderson, IN	\$ 94,315	\$ 89,351	\$ 79,423
26980	Iowa City, IA	\$ 88,524	\$ 83,865	\$ 74,546
27140	Jackson, MS	\$ 73,461	\$ 69,594	\$ 61,862
27260	Jacksonville, FL	\$ 111,461	\$ 105,594	\$ 93,862
27340	Jacksonville, NC	\$ 81,477	\$ 77,189	\$ 68,612
27740	Johnson City, TN	\$ 94,971	\$ 89,973	\$ 79,976
27900	Joplin, MO	\$ 55,431	\$ 52,513	\$ 46,679
28100	Kankakee, IL	\$ 65,330	\$ 61,892	\$ 55,015
28140	Kansas City, MO-KS	\$ 100,049	\$ 94,784	\$ 84,252
28420	Kennewick-Richland, WA	\$ 123,557	\$ 117,054	\$ 104,048
28660	Killeen-Temple, TX	\$ 72,234	\$ 68,432	\$ 60,829
28700	Kingsport-Bristol-Bristol, TN-VA	\$ 78,082	\$ 73,973	\$ 65,754
28740	Kingston, NY	\$ 128,863	\$ 122,081	\$ 108,516
28940	Knoxville, TN	\$ 104,157	\$ 98,675	\$ 87,711
29460	Lakeland-Winter Haven, FL	\$ 91,291	\$ 86,486	\$ 76,877
29540	Lancaster, PA	\$ 101,590	\$ 96,243	\$ 85,549
29620	Lansing-East Lansing, MI	\$ 69,866	\$ 66,189	\$ 58,835
29820	Las Vegas-Henderson-Paradise, NV	\$ 137,136	\$ 129,919	\$ 115,483
30460	Lexington-Fayette, KY	\$ 80,450	\$ 76,216	\$ 67,748
30700	Lincoln, NE	\$ 89,066	\$ 84,378	\$ 75,003
30780	Little Rock-North Little Rock-Conway, AR	\$ 64,588	\$ 61,189	\$ 54,390
30860	Logan, UT-ID	\$ 125,497	\$ 118,892	\$ 105,681
30980	Longview, TX	\$ 73,432	\$ 69,567	\$ 61,838

Metropolitan Area		2025.IV p 5 % Down	2025.IV p 10 % Down	2025.IV p 20 % Down
31084	Los Angeles-Long Beach-Glendale, CA	\$ 268,082	\$ 253,972	\$ 225,753
31140	Louisville/Jefferson County, KY-IN	\$ 84,073	\$ 79,648	\$ 70,799
31180	Lubbock, TX	\$ 66,272	\$ 62,784	\$ 55,808
31420	Macon-Bibb, GA	\$ 67,356	\$ 63,811	\$ 56,721
31540	Madison, WI	\$ 130,746	\$ 123,865	\$ 110,102
31700	Manchester-Nashua, NH	\$ 159,902	\$ 151,486	\$ 134,654
32820	Memphis, TN-MS-AR	\$ 83,189	\$ 78,811	\$ 70,054

Metropolitan Area	2025.IV p 5 % Down	2025.IV p 10 % Down	2025.IV p 20 % Down	
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 181,156	\$ 171,621	\$ 152,552
33340	Milwaukee-Waukesha-West Allis, WI	\$ 119,106	\$ 112,838	\$ 100,300
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 112,659	\$ 106,729	\$ 94,871
33540	Missoula, MT	\$ 171,000	\$ 162,000	\$ 144,000
33660	Mobile, AL	\$ 71,464	\$ 67,703	\$ 60,180
33860	Montgomery, AL	\$ 66,785	\$ 63,270	\$ 56,240
34100	Morristown, TN	\$ 88,752	\$ 84,081	\$ 74,739
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 105,013	\$ 99,486	\$ 88,432
34940	Naples-Immokalee-Marco Island, FL	\$ 216,816	\$ 205,405	\$ 182,582
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 120,190	\$ 113,865	\$ 101,213
35004	Nassau County-Suffolk County, NY	\$ 233,591	\$ 221,297	\$ 196,708
35100	New Bern, NC	\$ 84,102	\$ 79,675	\$ 70,823
35300	New Haven-Milford, CT	\$ 119,563	\$ 113,270	\$ 100,684
35380	New Orleans-Metairie, LA	\$ 83,531	\$ 79,135	\$ 70,342
35614	New York-Jersey City-White Plains, NY-NJ	\$ 214,020	\$ 202,756	\$ 180,228
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 214,990	\$ 203,675	\$ 181,045
35084	Newark, NJ-PA	\$ 204,207	\$ 193,459	\$ 171,964
35840	North Port-Sarasota-Bradenton, FL	\$ 136,651	\$ 129,459	\$ 115,075
35980	Norwich-New London, CT	\$ 118,621	\$ 112,378	\$ 99,892
36100	Ocala, FL	\$ 81,420	\$ 77,135	\$ 68,564
36260	Ogden-Clearfield, UT	\$ 140,046	\$ 132,675	\$ 117,934
36420	Oklahoma City, OK	\$ 75,600	\$ 71,621	\$ 63,663
36540	Omaha-Council Bluffs, NE-IA	\$ 88,638	\$ 83,973	\$ 74,642
36740	Orlando-Kissimmee-Sanford, FL	\$ 125,668	\$ 119,054	\$ 105,826
36780	Oshkosh-Neenah, WI	\$ 77,112	\$ 73,054	\$ 64,937
36980	Owensboro, KY	\$ 68,269	\$ 64,676	\$ 57,489
37100	Oxnard-Thousand Oaks-Ventura, CA	\$ 267,226	\$ 253,161	\$ 225,032
37340	Palm Bay-Melbourne-Titusville, FL	\$ 104,129	\$ 98,648	\$ 87,687
37460	Panama City, FL	\$ 105,555	\$ 100,000	\$ 88,889
37860	Pensacola-Ferry Pass-Brent, FL	\$ 93,431	\$ 88,513	\$ 78,678
37900	Peoria, IL	\$ 48,584	\$ 46,027	\$ 40,913
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 111,860	\$ 105,973	\$ 94,198
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 135,995	\$ 128,837	\$ 114,522
38300	Pittsburgh, PA	\$ 67,727	\$ 64,162	\$ 57,033
38340	Pittsfield, MA	\$ 109,178	\$ 103,432	\$ 91,940
38940	Port St. Lucie, FL	\$ 121,246	\$ 114,865	\$ 102,102
38860	Portland-South Portland, ME	\$ 158,105	\$ 149,783	\$ 133,141
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 168,232	\$ 159,378	\$ 141,669
39300	Providence-Warwick, RI-MA	\$ 153,141	\$ 145,081	\$ 128,961
39340	Provo-Orem, UT	\$ 153,740	\$ 145,648	\$ 129,465
39380	Pueblo, CO	\$ 81,905	\$ 77,594	\$ 68,973
39460	Punta Gorda, FL	\$ 98,423	\$ 93,243	\$ 82,883
39540	Racine, WI	\$ 91,034	\$ 86,243	\$ 76,660
39580	Raleigh, NC	\$ 129,091	\$ 122,297	\$ 108,708
39740	Reading, PA	\$ 84,872	\$ 80,405	\$ 71,471
39900	Reno, NV	\$ 175,735	\$ 166,486	\$ 147,988
40060	Richmond, VA	\$ 127,865	\$ 121,135	\$ 107,675
40140	Riverside-San Bernardino-Ontario, CA	\$ 169,744	\$ 160,810	\$ 142,943
40220	Roanoke, VA	\$ 93,003	\$ 88,108	\$ 78,318
40340	Rochester, MN	\$ 98,651	\$ 93,459	\$ 83,075
40380	Rochester, NY	\$ 76,770	\$ 72,730	\$ 64,648
40420	Rockford, IL	\$ 62,078	\$ 58,811	\$ 52,276
40900	Sacramento--Roseville--Arden-Arcade, CA	\$ 153,768	\$ 145,675	\$ 129,489
41180	St. Louis, MO-IL	\$ 84,102	\$ 79,675	\$ 70,823
41420	Salem, OR	\$ 131,231	\$ 124,324	\$ 110,510
41500	Salinas, CA	\$ 272,589	\$ 258,243	\$ 229,549
41620	Salt Lake City, UT	\$ 170,115	\$ 161,162	\$ 143,255
41700	San Antonio-New Braunfels, TX	\$ 90,207	\$ 85,459	\$ 75,964
41740	San Diego-Carlsbad, CA	\$ 283,573	\$ 268,648	\$ 238,798
41860	San Francisco-Oakland-Hayward, CA	\$ 372,296	\$ 352,702	\$ 313,513
41940	San Jose-Sunnyvale-Santa Clara, CA	\$ 547,746	\$ 518,918	\$ 461,260
42020	San Luis Obispo-Paso Robles, CA	\$ 261,634	\$ 247,864	\$ 220,324
42140	Santa Fe, NM	\$ 190,171	\$ 180,162	\$ 160,144

Metropolitan Area		2025.IV p 5 % Down	2025.IV p 10 % Down	2025.IV p 20 % Down
42660	Seattle-Tacoma-Bellevue, WA	\$ 219,783	\$ 208,216	\$ 185,081
42680	Sebastian-Vero Beach, FL	\$ 111,261	\$ 105,405	\$ 93,693
43300	Sherman-Denison, TX	\$ 77,911	\$ 73,811	\$ 65,609
43340	Shreveport-Bossier City, LA	\$ 66,557	\$ 63,054	\$ 56,048
43580	Sioux City, IA-NE-SD	\$ 66,785	\$ 63,270	\$ 56,240

Metropolitan Area	2025.IV p 5 % Down	2025.IV p 10 % Down	2025.IV p 20 % Down	
43620	Sioux Falls, SD	\$ 94,657	\$ 89,675	\$ 79,712
43780	South Bend-Mishawaka, IN-MI	\$ 65,130	\$ 61,703	\$ 54,847
43900	Spartanburg, SC	\$ 84,387	\$ 79,946	\$ 71,063
44060	Spokane-Spokane Valley, WA	\$ 121,274	\$ 114,892	\$ 102,126
44100	Springfield, IL	\$ 56,115	\$ 53,162	\$ 47,255
44140	Springfield, MA	\$ 106,953	\$ 101,324	\$ 90,066
44180	Springfield, MO	\$ 76,000	\$ 72,000	\$ 64,000
41100	St. George, UT	\$ 152,228	\$ 144,216	\$ 128,192
45060	Syracuse, NY	\$ 74,288	\$ 70,378	\$ 62,558
45220	Tallahassee, FL	\$ 95,570	\$ 90,540	\$ 80,480
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 114,114	\$ 108,108	\$ 96,096
45780	Toledo, OH	\$ 55,659	\$ 52,730	\$ 46,871
45820	Topeka, KS	\$ 63,904	\$ 60,540	\$ 53,814
45900	Traverse City, MI	\$ 124,641	\$ 118,081	\$ 104,961
45940	Trenton, NJ	\$ 130,774	\$ 123,892	\$ 110,126
46060	Tucson, AZ	\$ 108,979	\$ 103,243	\$ 91,772
46140	Tulsa, OK	\$ 79,224	\$ 75,054	\$ 66,715
46340	Tyler, TX	\$ 90,606	\$ 85,838	\$ 76,300
46520	Urban Honolulu, HI	\$ 325,823	\$ 308,675	\$ 274,378
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 104,842	\$ 99,324	\$ 88,288
47580	Warner Robins, GA	\$ 80,650	\$ 76,405	\$ 67,916
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 183,039	\$ 173,405	\$ 154,138
47940	Waterloo-Cedar Falls, IA	\$ 55,716	\$ 52,784	\$ 46,919
48620	Wichita, KS	\$ 65,872	\$ 62,405	\$ 55,471
48660	Wichita Falls, TX	\$ 57,799	\$ 54,757	\$ 48,673
48900	Wilmington, NC	\$ 133,856	\$ 126,810	\$ 112,720
49180	Winston-Salem, NC	\$ 90,920	\$ 86,135	\$ 76,564
49340	Worcester, MA-CT	\$ 132,714	\$ 125,729	\$ 111,759
49420	Yakima, WA	\$ 111,518	\$ 105,648	\$ 93,910
49620	York-Hanover, PA	\$ 84,958	\$ 80,486	\$ 71,543
49660	Youngstown-Warren-Boardman, OH-PA	\$ 50,609	\$ 47,946	\$ 42,619
78010	St Croix, Virgin Islands	\$ 98,708	\$ 93,513	\$ 83,123

*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 6.31 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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