AD Mortgage

U.S. DOWN PAYMENT AFFORDABILITY: TOP 10 MOST ACCESSIBLE CITIES

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Introduction

AD Mortgage conducted this nationwide study to evaluate how long it would take a typical household to save for a home across the largest cities in all 50 states. By analyzing city-level home values, household incomes, and saving-rate assumptions, the research provides a comparative view of relative housing accessibility across the country.

For each state, the five most populous incorporated cities were selected to ensure consistent representation of major urban markets. The combined dataset was then used to identify the ten cities where households would need the fewest years to accumulate a standard down payment.

The objective is to give mortgage professionals, analysts, policymakers, and the public a clear, data-driven understanding of where homeownership is most attainable under current economic conditions as of fall 2025.

Methodology

Typical home values represent Zillow Home Value Index (ZHVI) data as of September 30, 2025. All values reflect housing prices at the municipal level, not metropolitan statistical areas, to maintain geographic consistency across states.

City selection is based on population data from the U.S. Census Bureau (May 2025). For each state, the five most populous incorporated cities were included in the analysis, resulting in a nationally representative dataset covering 250 cities.

Median household income figures are based on the most recent data available from the U.S. Census Bureau's American Community Survey (ACS). Income data was retrieved using city-level queries to ensure alignment with the geographies used for home-value estimates.

The down payment assumption reflects the median 15% down payment reported in the 2025 NAR Home Buyers and Sellers Generational Trends Report, representing a simplified average between first-time and repeat buyers.

The personal saving rate is taken from the Bureau of Economic Analysis (BEA), based on the most recent national release for August 2025. In addition to calculations using the official national saving rate (4.6%), the analysis includes an alternative scenario applying a moderate household saving rate of 8%, reflecting real-world saving patterns.

All estimates capture conditions as of fall 2025 and are designed to illustrate relative affordability across major U.S. cities. Actual saving patterns, income levels, and borrower profiles may vary, and results should be interpreted as comparative indicators rather than predictions of individual outcomes.

Findings

Housing accessibility varies significantly across major U.S. cities, with the time required to save for a standard 15% down payment driven primarily by the balance between typical home values and local household incomes. Using both the national personal saving rate of 4.6% and a moderate saving-rate scenario of 8%, the analysis provides a comparative view of how quickly a typical household might accumulate the necessary funds across 250 urban markets.

Among all cities included in the study, a cluster of markets emerges where households can reach the down-payment target substantially faster than elsewhere. These locations combine relatively modest home prices with income levels that allow savings to accumulate more quickly, producing the shortest timelines in the nationwide dataset.

Focusing on the ten most accessible cities, the analysis shows saving horizons ranging from under six years to just over eight years under the national saving rate, with even shorter timelines under the moderate scenario. These markets reflect the most favorable affordability conditions within the dataset and illustrate where entry into homeownership may be most attainable for a typical household.

<table>
<tr><th>City</th><th>Typical Home Values</th><th>Median Household Income</th><th>Down Payment</th><th>Personal Saving Rate</th><th>Years to Save</th><th>Moderate Household Saving Rate</th><th>Years to Save</th></tr>
<tr><td>Jackson, MS</td><td>$77,960</td><td>$44,516</td><td rowspan="8">15%</td><td rowspan="8">4.6%</td><td>5.7</td><td rowspan="8">8%</td><td>3.3</td></tr>
<tr><td>Detroit, MI</td><td>$78,807</td><td>$39,209</td><td>6.6</td><td>6.6</td></tr>
<tr><td>Montgomery, AL</td><td>$146,084</td><td>$59,292</td><td>8.0</td><td>4.6</td></tr>
<tr><td>Joliet, IL</td><td>$257,319</td><td>$103,163</td><td>8.1</td><td>4.7</td></tr>
<tr><td>Toledo, OH</td><td>$126,705</td><td>$50,562</td><td>8.2</td><td>4.7</td></tr>
<tr><td>Charleston, WV</td><td>$161,680</td><td>$64,512</td><td>8.2</td><td>4.7</td></tr>
<tr><td>Birmingham, AL</td><td>$132,921</td><td>$51,355</td><td>8.4</td><td>4.9</td></tr>
<tr><td>Cleveland, OH</td><td>$111,728</td><td>$43,383</td><td>8.4</td><td>4.8</td></tr>
</table>

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Sioux City, IA	$193,736	$74,972			8.4		4.8
Shreveport, LA8.4	$131,728	$50,291			8.5		4.9

Table 1. Estimated Years Required to Save for a 15% Down Payment in the Ten Most Accessible U.S. Cities (2025)
Calculations based on city-level median household income, typical home values, and saving rates of 4.6% (national) and 8% (moderate).

The accompanying bar chart highlights the differences among these ten cities, showing how each compares in terms of estimated saving years under the national 4.6% rate. This visualization helps clarify relative accessibility and underscores the variation even within the most attainable markets.

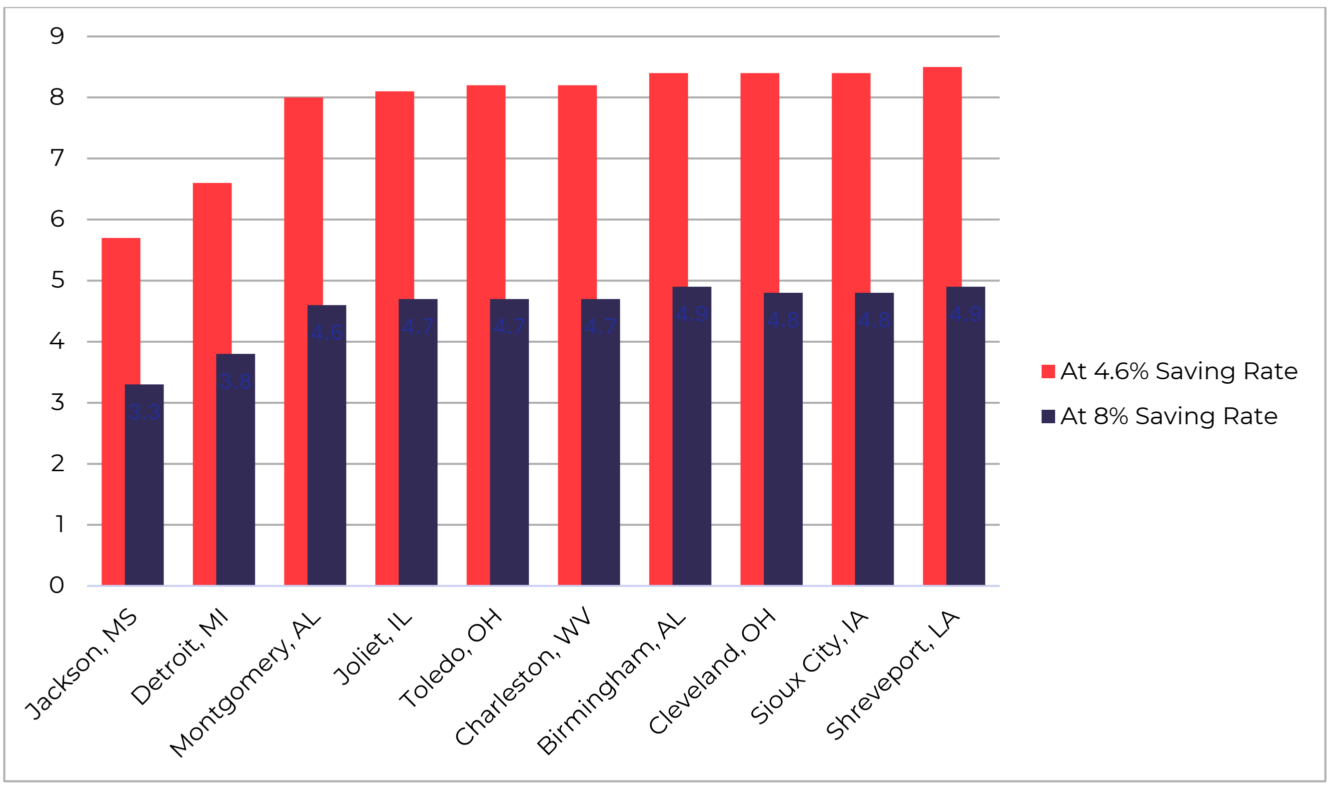

Figure 1. Estimated Years Required to Save for a 15% Down Payment in the Ten Most Accessible U.S. Cities (2025)
Calculations based on city-level median household income, typical home values, and saving rates of 4.6% (national) and 8% (moderate).

To provide full transparency and support deeper analysis, the complete dataset of all 250 cities is included below. This table contains the detailed inputs and saving-year estimates used to identify the top-performing markets.

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
1. Alabama							
Huntsville, AL	$281,618	$83,235	15%	4.6%	11.0	8%	6.3
Mobile, AL	$195,238	$55,307			11.5		6.6
Birmingham, AL	$132,921	$51,355			**8.4**		4.9
Montgomery, AL	$146,084	$59,292			**8.0**		4.6
Tuscaloosa, AL	$227,994	$54,212			13.7		7.9
2. Alaska							
Anchorage, AK	$400,619	$105,356	15%	4.6%	12.4	8%	7.1
Fairbanks, AK	$285,515	$72,077			12.9		7.4
Juneau, AK	$461,692	$100,513			15.0		8.6
Badger, AK	$315,254	$98,042			10.5		6.0
Knik-Fairview, AK	$396,785	$95,000			13.6		7.8
3. Arizona							
Phoenix, AZ	$407,541	$85,246	15%	4.6%	15.6	8%	9.0
Tucson, AZ	$324,535	$60,483			17.5		10.1
Mesa, AZ	$432,494	$85,580			16.5		9.5
Gilbert, AZ	$569,866	$124,968			14.9		8.6
Chandler, AZ	$522,554	$110,284			15.5		8.9

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
4. Arkansas							
Little Rock, AR	$211,384	$66,553	15%	4.6%	10.4	8%	6.0
Fayetteville, AR	$370,699	$66,237	15%	4.6%	18.2	8%	10.5
Fort Smith, AR	$188,653	$60,306	15%	4.6%	10.2	8%	5.9
Springdale, AR	$327,760	$72,997	15%	4.6%	14.6	8%	8.4
Jonesboro, AR	$219,442	$51,672	15%	4.6%	13.8	8%	8.0
5. California							
Los Angeles, CA	$936,304	$82,263	15%	4.6%	37.1	8%	21.3
San Diego, CA	$981,176	$111,032	15%	4.6%	28.8	8%	16.6
San Jose, CA	$1,382,250	$148,226	15%	4.6%	30.4	8%	17.5
San Francisco, CA	$1,254,031	$139,801	15%	4.6%	29.3	8%	16.8
Fresno, CA	$386,173	$75,585	15%	4.6%	16.7	8%	9.6
6. Colorado							
Denver, CO	$535,897	$92,504	15%	4.6%	18.9	8%	10.9
Colorado Springs, CO	$448,632	$83,672	15%	4.6%	17.5	8%	10.1
Aurora, CO	$463,247	$93,837	15%	4.6%	16.1	8%	9.3
Fort Collins, CO	$554,176	$81,199	15%	4.6%	22.3	8%	12.8
Lakewood, CO	$568,750	$90,852	15%	4.6%	20.4	8%	11.7
7. Connecticut							
Bridgeport, CT	$346,550	$57,394	15%	4.6%	19.7	8%	11.3

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Stamford, CT	$673,545	$117,627			18.7		10.7
New Haven, CT	$315,954	$59,705			17.3		9.9
Hartford, CT	$194,914	$50,418			12.6		7.2
Waterbury, CT	$274,228	$47,881			18.7		10.7
8. Delaware							
Wilmington, DE	$321,556	$65,389			16.0		9.2
Dover, DE	$333,385	$58,336			18.6		10.7
Newark, DE	$358,912	$71,373	15%	4.6%	16.4	8%	9.4
Middletown, DE	$524,618	$115,252			14.8		8.5
Bear, DE	$409,282	$88,985			15.0		8.6
9. Florida							
Miami, FL	$578,128	$66,337			28.4		16.3
Tampa, FL	$369,353	$84,114			14.3		8.2
Orlando, FL	$374,018	$77,597	15%	4.6%	15.7	8%	9.0
Jacksonville, FL	$284,262	$72,389			12.8		7.4
Saint Petersburg, FL	$346,430	$73,048			15.5		8.9
10. Georgia							
Atlanta, GA	$392,310	$88,165			14.5		8.3
Richmond County, GA	$181,654	$58,723	15%	4.6%	10.1	8%	5.8
Columbus, GA	$167,807	$57,010			9.6		5.5

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Macon-Bibb County, GA	$169,514	$47,018			11.8		6.8
Savannah, GA	$327,947	$55,907			19.1		11.0
11. Hawaii							
Honolulu, HI	$755,381	$92,282	15%	4.6%	26.7	8%	15.3
Hilo, HI	$534,286	$78,713	15%	4.6%	22.1	8%	12.7
Pearl City, HI	$917,785	$114,682	15%	4.6%	26.1	8%	15.0
Waipahu, HI	$849,178	$98,633	15%	4.6%	28.1	8%	16.1
Kailua, HI	$1,476,547	$146,615	15%	4.6%	32.8	8%	18.9
12. Idaho							
Boise, ID	$488,609	$81,102	15%	4.6%	19.6	8%	11.3
Meridian, ID	$527,127	$95,088	15%	4.6%	18.1	8%	10.4
Nampa, ID	$406,031	$82,044	15%	4.6%	16.1	8%	9.3
Caldwell, ID	$389,018	$78,835	15%	4.6%	16.1	8%	9.3
Idaho Falls, ID	$384,385	$79,317	15%	4.6%	15.8	8%	9.1
13. Illinois							
Chicago, IL	$308,252	$80,613	15%	4.6%	12.5	8%	7.2
Aurora, IL	$310,279	$94,784	15%	4.6%	10.7	8%	6.1
Naperville, IL	$591,622	$150,360	15%	4.6%	12.8	8%	7.4
Joliet, IL	$257,319	$103,163	15%	4.6%	**8.1**	8%	4.7
Rockford, IL	$170,482	$52,564	15%	4.6%	10.6	8%	6.1

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
14. Indiana							
Indianapolis, IN	$226,981	$66,900	15%	4.6%	11.1	8%	6.4
Fort Wayne, IN	$236,164	$61,436			12.5		7.2
Evansville, IN	$193,439	$52,094			12.1		7.0
Fishers, IN	$436,908	$132,204			10.8		6.2
South Bend, IN	$183,904	$53,006			11.3		6.5
15. Iowa							
Des Moines, IA	$205,977	$67,297	15%	4.6%	10.0	8%	5.7
Cedar Rapids, IA	$204,131	$69,917			9.5		5.5
Davenport, IA	$182,655	$64,686			9.2		5.3
Sioux City, IA	$193,736	$74,972			**8.4**		4.8
Ankeny, IA	$336,974	$102,518			10.7		6.2
16. Kansas							
Wichita, KS	$196,791	$65,855	15%	4.6%	9.7	8%	5.6
Overland Park, KS	$460,541	$101,372			14.8		8.5
Kansas City, KS	$192,502	$63,917			9.8		5.6
Olathe, KS	$414,468	$113,624			11.9		6.8
Topeka, KS	$189,249	$61,030			10.1		5.8
17. Kentucky							
Jeffersontown, KY	$310,730	$67,251	15%	4.6%	15.1	8%	8.7

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Lexington, KY	$319,811	$69,989			14.9		8.6
Bowling Green, KY	$282,222	$53,609			17.2		9.9
Owensboro, KY	$203,531	$53,295			12.5		7.2
Covington, KY	$215,221	$58,814			11.9		6.9
18. Louisiana							
New Orleans, LA	$239,043	$58,821			13.3		7.6
Baton Rouge, LA	$224,636	$50,332			14.6		8.4
Shreveport, LA	$131,728	$50,291	15%	4.6%	**8.5**	8%	4.9
Metairie, LA	$314,884	$70,235			14.6		8.4
Lafayette, LA	$218,879	$59,445			12.0		6.9
19. Maine							
Portland, ME	$551,651	$82,059			21.9		12.6
Lewiston, ME	$291,693	$56,558			16.8		9.7
Bangor, ME	$281,530	$58,069	15%	4.6%	15.8	8%	9.1
South Portland, ME	$499,835	$84,563			19.3		11.1
Auburn, ME	$318,228	$66,552			15.6		9.0
20. Maryland							
Baltimore, MD	$186,187	$64,778			9.4		5.4
Columbia, MD	$503,312	$136,002	15%	4.6%	12.1	8%	6.9
Germantown, MD	$419,478	$122,406			11.2		6.4

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Frederick, MD	$461,648	$106,197			14.2		8.2
Waldorf, MD	$435,287	$114,856			12.4		7.1
21. Massachusetts							
Boston, MA	$766,609	$97,791	15%	4.6%	25.6	8%	14.7
Worcester, MA	$426,762	$71,042			19.6		11.3
Springfield, MA	$290,640	$57,384			16.5		9.5
Cambridge, MA	$1,027,292	$143,108			23.4		13.5
Lowell, MA	$479,082	$82,956			18.8		10.8
22. Michigan							
Detroit, MI	$78,807	$39,209	15%	4.6%	6.6	8%	3.8
Grand Rapids, MI	$297,964	$70,515			13.8		7.9
Warren, MI	$201,913	$56,281			11.7		6.7
Sterling Heights, MI	$307,242	$81,102			12.4		7.1
Ann Arbor, MI	$514,905	$80,603			20.8		12.0
23. Minnesota							
Minneapolis, MN	$320,925	$77,732	15%	4.6%	13.5	8%	7.7
Saint Paul, MN	$286,768	$70,182			13.3		7.7
Rochester, MN	$331,814	$90,020			12.0		6.9
Bloomington, MN	$353,651	$86,097			13.4		7.7
Duluth, MN	$284,494	$69,255			13.4		7.7

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
24. Mississippi							
Jackson, MS	$77,960	$44,516	15%	4.6%	**5.7**	8%	3.3
Gulfport, MS	$197,364	$52,946			12.2		7.0
Southaven, MS	$271,781	$76,159			11.6		6.7
Hattiesburg, MS	$215,203	$44,140			15.9		9.1
Biloxi, MS	$228,516	$55,958			13.3		7.7
25. Missouri							
Kansas City, MO	$242,550	$69,958	15%	4.6%	11.3	8%	6.5
Saint Louis, MO	$181,509	$53,374			11.1		6.4
Springfield, MO	$236,180	$54,414			14.2		8.1
Columbia, MO	$312,956	$80,543			12.7		7.3
Independence, MO	$201,377	$58,535			11.2		6.5
26. Montana							
Billings, MT	$389,946	$69,112	15%	4.6%	18.4	8%	10.6
Missoula, MT	$557,754	$69,832			26.0		15.0
Great Falls, MT	$327,711	$63,934			16.7		9.6
Bozeman, MT	$713,133	$79,903			29.1		16.7
Butte, MT	$275,230	$57,633			15.6		9.0
27. Nebraska							
Omaha, NE	$286,166	$71,640	15%	4.6%	13.0	8%	7.5

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Lincoln, NE	$282,089	$72,008			12.8		7.3
Bellevue, NE	$288,433	$87,343			10.8		6.2
Grand Island, NE	$252,558	$62,439			13.2		7.6
Kearney, NE	$306,109	$69,790			14.3		8.2
28. Nevada							
Las Vegas, NV	$425,260	$78,556			17.7		10.2
Henderson, NV	$486,115	$95,415			16.6		9.6
North Las Vegas, NV	$405,491	$78,969	15%	4.6%	16.7	8%	9.6
Reno, NV	$556,690	$85,605			21.2		12.2
Enterprise, NV	$478,806	$111,128			14.0		8.1
29. New Hampshire							
Manchester, NH	$428,153	$88,821			15.7		9.0
Nashua, NH	$490,750	$94,787			16.9		9.7
Concord, NH	$439,809	$83,701	15%	4.6%	17.1	8%	9.9
Derry, NH	$484,365	$104,718			15.1		8.7
Dover, NH	$528,155	$92,748			18.6		10.7
30. New Jersey							
Newark, NJ	$476,718	$58,490			26.6		15.3
Jersey City, NJ	$642,117	$100,751	15%	4.6%	20.8	8%	11.9
Paterson, NJ	$519,708	$60,703			27.9		16.1

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Lakewood, NJ	$563,361	$78,532			23.4		13.5
Elizabeth, NJ	$534,544	$62,114			28.1		16.1
31. New Mexico							
Albuquerque, NM	$336,758	$71,494	15%	4.6%	15.4	8%	8.8
Las Cruces, NM	$287,927	$58,871			15.9		9.2
Rio Rancho, NM	$354,268	$98,374			11.7		6.8
Santa Fe, NM	$579,625	$82,121			23.0		13.2
Roswell, NM	$169,553	$50,294			11.0		6.3
32. New York							
New York, NY	$806,834	$81,228	15%	4.6%	32.4	8%	18.6
Hempstead, NY	$619,148	$137,709			14.7		8.4
Brookhaven, NY	$703,191	$115,085			19.9		11.5
Islip, NY	$649,154	$127,643			16.6		9.5
Oyster Bay, NY	$987,652	$152,258			21.2		12.2
33. North Carolina							
Charlotte, NC	$394,163	$86,416	15%	4.6%	14.9	8%	8.6
Raleigh, NC	$431,457	$85,060			16.5		9.5
Greensboro, NC	$256,546	$63,516			13.2		7.6
Durham, NC	$398,636	$82,916			15.7		9.0
Winston-Salem, NC	$257,002	$57,758			14.5		8.3

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
34. North Dakota							
Fargo, ND	$311,549	$65,479	15%	4.6%	15.5	8%	8.9
Bismarck, ND	$363,096	$73,877			16.0		9.2
Grand Forks, ND	$282,845	$63,838			14.4		8.3
Minot, ND	$270,269	$77,431			11.4		6.5
West Fargo, ND	$349,615	$96,877			11.8		6.8
35. Ohio							
Columbus, OH	$242,640	$67,084	15%	4.6%	11.8	8%	6.8
Cleveland, OH	$111,728	$43,383			**8.4**		4.8
Cincinnati, OH	$242,718	$56,910			13.9		8.0
Toledo, OH	$126,705	$50,562			**8.2**		4.7
Akron, OH	$135,024	$48,521			9.1		5.2
36. Oklahoma							
Oklahoma City, OK	$202,150	$70,040	15%	4.6%	9.4	8%	5.4
Tulsa, OK	$211,447	$60,930			11.3		6.5
Norman, OK	$258,002	$73,618			11.4		6.6
Broken Arrow, OK	$282,479	$91,077			10.1		5.8
Edmond, OK	$350,167	$105,339			10.8		6.2
37. Oregon							
Portland, OR	$522,300	$91,478	15%	4.6%	18.6	8%	10.7

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Salem, OR	$431,517	$79,638			17.7		10.2
Eugene, OR	$467,975	$70,781			21.6		12.4
Gresham, OR	$463,516	$76,952			19.6		11.3
Hillsboro, OR	$520,244	$103,064			16.5		9.5
38. Pennsylvania							
Philadelphia, PA	$228,933	$60,521			12.3		7.1
Pittsburgh, PA	$233,113	$66,954			11.4		6.5
Allentown, PA	$305,094	$47,463	15%	4.6%	21.0	8%	12.1
Reading, PA	$253,565	$40,081			20.6		11.9
Erie, PA	$195,137	$47,733			13.3		7.7
39. Rhode Island							
Providence, RI	$419,889	$61,797			22.2		12.7
Cranston, RI	$426,872	$87,189			16.0		9.2
Warwick, RI	$403,696	$91,424	15%	4.6%	14.4	8%	8.3
Pawtucket, RI	$389,679	$64,339			19.7		11.4
East Providence, RI	$430,625	$79,660			17.6		10.1
40. South Carolina							
Charleston, SC	$577,372	$98,085			19.2		11.0
Columbia, SC	$224,280	$55,233	15%	4.6%	13.2	8%	7.6
North Charleston, SC	$310,977	$61,445			16.5		9.5

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Mount Pleasant, SC	$857,799	$140,075			20.0		11.5
Rock Hill, SC	$324,386	$71,309			14.8		8.5
41. South Dakota							
Sioux Falls, SD	$326,369	$77,208			13.8		7.9
Rapid City, SD	$354,479	$75,467			15.3		8.8
Aberdeen, SD	$233,553	$63,715	15%	4.6%	12.0	8%	6.9
Brookings, SD	$307,148	$61,979			16.2		9.3
Watertown, SD	$300,683	$62,721			15.6		9.0
42. Tennessee							
Nashville, TN	$433,381	$80,090			17.6		10.1
Memphis, TN	$143,240	$52,679			8.9		5.1
Knoxville, TN	$362,763	$57,298	15%	4.6%	20.6	8%	11.9
Chattanooga, TN	$316,628	$66,060			15.6		9.0
Clarksville, TN	$316,994	$73,465			14.1		8.1
43. Texas							
Houston, TX	$262,302	$64,361			13.3		7.6
San Antonio, TX	$248,761	$66,176			12.3		7.0
Dallas, TX	$304,349	$74,323	15%	4.6%	13.4	8%	7.7
Fort Worth, TX	$296,328	$82,503			11.7		6.7
Austin, TX	$497,815	$90,430			18.0		10.3

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
44. Utah							
Salt Lake City, UT	$561,711	$77,186	15%	4.6%	23.7	8%	13.6
West Valley City, UT	$465,411	$92,750			16.4		9.4
West Jordan, UT	$552,563	$112,731			16.0		9.2
Provo, UT	$475,579	$60,139			25.8		14.8
Saint George, UT	$516,121	$83,984			20.0		11.5
45. Vermont							
Burlington, VT	$513,881	$68,854	15%	4.6%	24.3	8%	14.0
South Burlington, VT	$481,263	$97,229			16.1		9.3
Colchester, VT	$477,533	$97,708			15.9		9.2
Rutland City, VT	$251,217	$55,000			14.9		8.6
Bennington, VT	$242,284	$60,750			13.0		7.5
46. Virginia							
Virginia Beach, VA	$413,724	$94,579	15%	4.6%	14.3	8%	8.2
Chesapeake, VA	$410,260	$89,265			15.0		8.6
Arlington, VA	$805,764	$133,582			19.7		11.3
Richmond, VA	$358,071	$63,390			18.4		10.6
Norfolk, VA	$303,924	$65,797			15.1		8.7
47. Washington							
Seattle, WA	$840,957	$118,745	15%	4.6%	23.1	8%	13.3

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Spokane, WA	$389,119	$78,583			16.1		9.3
Tacoma, WA	$483,242	$86,328			18.3		10.5
Vancouver, WA	$499,269	$82,928			19.6		11.3
Bellevue, WA	$1,456,569	$161,194			29.5		16.9
48. West Virginia							
Charleston, WV	$161,680	$64,512	15%	4.6%	**8.2**	8%	4.7
Huntington, WV	$137,780	$43,146			10.4		6.0
Morgantown, WV	$270,561	$42,245			20.9		12.0
Morgantown, WV	$145,273	$44,675			10.6		6.1
Wheeling, WV	$144,788	$48,498			9.7		5.6
49. Wisconsin							
Milwaukee, WI	$215,737	$56,792	15%	4.6%	12.4	8%	7.1
Madison, WI	$417,296	$79,254			17.2		9.9
Green Bay, WI	$270,565	$65,820			13.4		7.7
Kenosha, WI	$263,090	$76,961			11.1		6.4
Racine, WI	$202,298	$55,458			11.9		6.8
50. Wyoming							
Cheyenne, WY	$377,833	$79,813	15%	4.6%	15.4	8%	8.9
Casper, WY	$303,916	$69,171			14.3		8.2
Gillette, WY	$331,978	$90,699			11.9		6.9

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Laramie, WY	$371,482	$52,414			23.1		13.3
Rock Springs, WY	$288,438	$73,307			12.8		7.4

Table 2. Estimated Years Required to Save for a 15% Down Payment Across 250 Major U.S. Cities (2025)
Calculations based on city-level median household income, typical home values, and saving rates of 4.6% (national) and 8% (moderate).