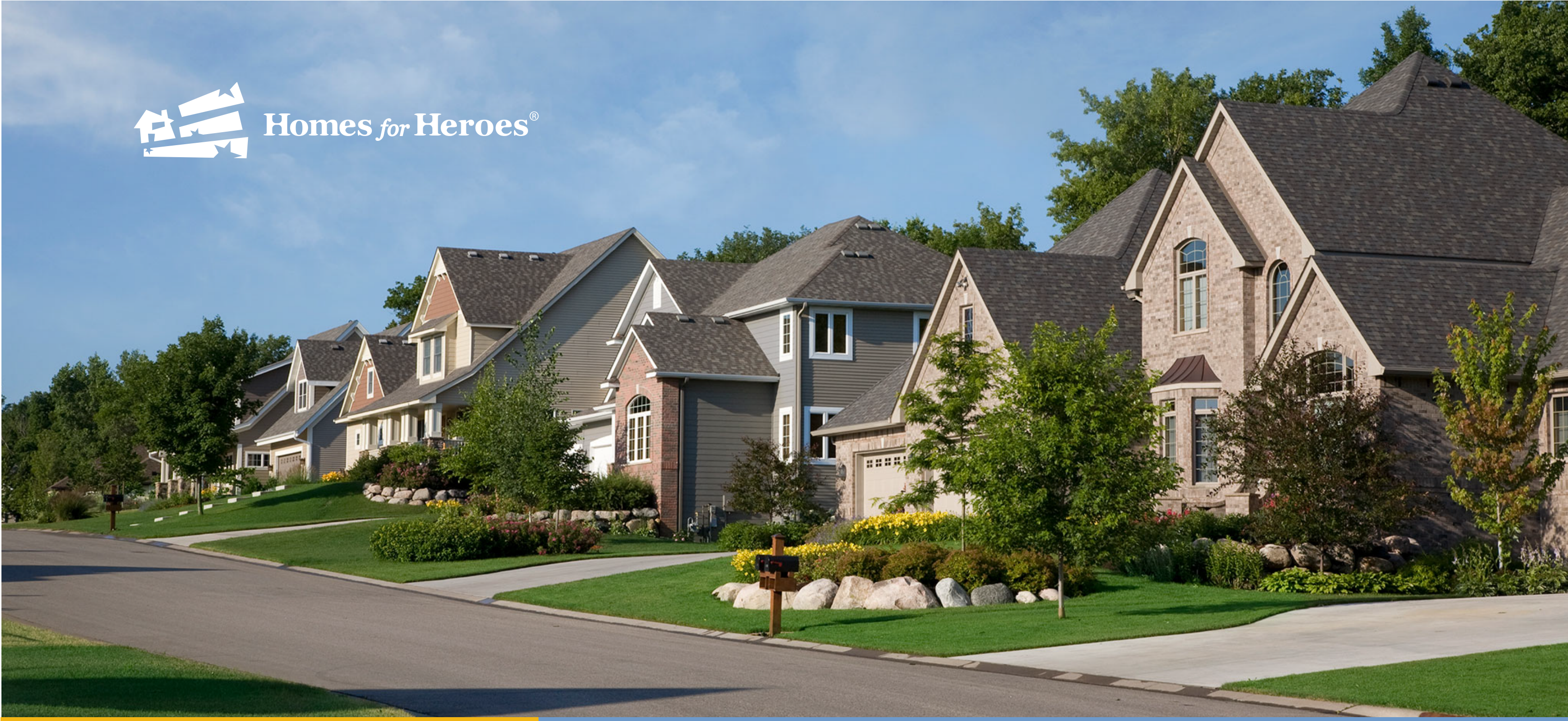

Housing Affordability Among Hero Households

An analysis of homeownership access across the 50 largest U.S. metro areas

Homes for Heroes® • Research Report • July 2026

HomesforHeroes.com

INTRODUCTION

Housing Affordability Among Hero Households

As housing affordability continues to strain American families, even our most stable and essential workers face growing challenges to homeownership. This 2026 analysis examines housing access for our nation's Heroes—**Teachers, Fire & Law Enforcement, Health Care professionals, and Military & Veterans**—across the 50 largest U.S. metro areas. While established Hero households generally fare better than the overall population, the findings paint a challenging picture for single-income essential workers and those just starting their careers, highlighting a stark regional divide in where our heroes can actually afford to live.

Key findings:

- **Hero households are better positioned to buy than the overall population but there are still many metros where they are priced out.** Pittsburgh is the only metro area out of the top 50 where the overall median household income ($88,500) is sufficient to qualify to buy the median–priced home ($79,718 needed).

- **Single incomes are not enough:** There are zero major metros where a Teacher or Health Care worker can afford to purchase a median-priced home relying solely on their individual median wage. Only Fire & Law Enforcement and Military professionals can afford homes on a single income, and only in a select few Rustbelt metros like Buffalo NY and Pittsburgh PA.

- **New hero professionals priced out:** Young essential workers face the steepest barriers to homeownership. Out of the 50 largest metros, only five are affordable for young Teacher and Health Care households under age 35.

- **The California crisis vs. the Midwest haven:** California dominates the list of least affordable markets, with Los Angeles median home prices more than seven times higher than the median incomes of hero households. The Midwest, specifically Pittsburgh, Buffalo, and Detroit, remains the most affordable region for hero households. The Midwest, specifically Pittsburgh, Buffalo, and Detroit, remains the most affordable region for Hero households.

AFFORDABLE METROS

Hero Households Are Better Positioned to Buy

Hero households are better positioned to buy than the overall population but there are still many metros where they are priced out. Pittsburgh is the only metro area out of the top 50 where the overall median household income ($88,500) is sufficient to qualify to buy the median–priced home ($79,718).

Hero households actually do better than overall households in many metro areas. There are markets in many parts of the country where Hero households can afford the median-priced home. However, affordability is most common in metros in the Midwest.

Affordable Metro Areas

Metro areas where the median household income exceeds the income needed to qualify to purchase the median-priced home

Teacher Households
(23 affordable metros)

- Atlanta, GA
- Baltimore, MD
- Buffalo, NY
- Chicago, IL-IN
- Cincinnati, OH-KY-IN
- Cleveland, OH
- Columbus, OH
- Detroit, MI
- Grand Rapids, MI
- Houston, TX
- Indianapolis, IN
- Louisville, KY-IN
- Memphis, TN-MS-AR
- Milwaukee, WI
- Minneapolis-St. Paul, MN-WI
- Oklahoma City, OK
- Philadelphia, PA-NJ-DE-MD
- Pittsburgh, PA
- Richmond, VA
- San Antonio, TX
- St. Louis, MO-IL
- Tulsa, OK
- Virginia Beach, VA-NC

Fire & Law Enforcement Households
(39 affordable metros)

- Atlanta, GA
- Austin, TX
- Baltimore, MD
- Buffalo, NY
- Charlotte, NC-SC
- Chicago, IL-IN
- Cincinnati, OH-KY-IN
- Cleveland, OH
- Columbus, OH
- Dallas-Fort Worth, TX
- Denver, CO
- Detroit, MI
- Fresno, CA
- Grand Rapids, MI
- Houston, TX
- Indianapolis, IN
- Jacksonville, FL
- Kansas City, MO-KS
- Las Vegas, NV
- Louisville, KY-IN
- Memphis, TN-MS-AR
- Milwaukee, WI
- Minneapolis-St. Paul, MN-WI
- Oklahoma City, OK
- Orlando, FL
- Philadelphia, PA-NJ-DE-MD
- Phoenix, AZ
- Pittsburgh, PA
- Portland, OR-WA
- Providence, RI-MA
- Richmond, VA
- Riverside, CA
- Sacramento, CA
- San Antonio, TX
- St. Louis, MO-IL
- Tampa, FL
- Tulsa, OK
- Virginia Beach, VA-NC
- Washington, DC-VA-MD-WV

Hero Households Are Better Positioned to Buy

Health Care Households
(25 affordable metros)

- Atlanta, GA
- Baltimore, MD
- Buffalo, NY
- Chicago, IL-IN
- Cincinnati, OH-KY-IN
- Cleveland, OH
- Columbus, OH
- Detroit, MI
- Grand Rapids, MI
- Houston, TX
- Indianapolis, IN
- Kansas City, MO-KS
- Las Vegas, NV
- Louisville, KY-IN
- Memphis, TN-MS-AR
- Milwaukee, WI
- Minneapolis-St. Paul, MN-WI
- Oklahoma City, OK
- Philadelphia, PA-NJ-DE-MD
- Pittsburgh, PA
- Raleigh, NC
- Richmond, VA
- San Antonio, TX
- St. Louis, MO-IL
- Tulsa, OK

Military & Veteran Households
(17 affordable metros)

- Baltimore, MD
- Buffalo, NY
- Cincinnati, OH-KY-IN
- Cleveland, OH
- Columbus, OH
- Detroit, MI
- Indianapolis, IN
- Louisville, KY-IN
- Memphis, TN-MS-AR
- Milwaukee, WI
- Oklahoma City, OK
- Orlando, FL
- Pittsburgh, PA
- Salt Lake City, UT
- San Antonio, TX
- St. Louis, MO-IL
- Tampa, FL

Sources: 2020-2024 American Community Survey microdata, 2024 American Community Survey (property taxes), Bankrate (homeowners' insurance), Freddie Mac (mortgage rates), realtor.com (home prices), author's calculations.

MOST AFFORDABLE

Most Affordable Metros

Most Affordable Metros by Occupation Group (1=most affordable)

Occupation Group	Rank	Metro Area	Median HH Income	Median List Price
Teachers	1	Pittsburgh, PA	$137,613	$250,000
	2	Detroit, MI	$141,600	$264,900
	3	Cleveland, OH	$131,242	$269,900
	4	Buffalo, NY	$131,926	$265,000
	5	St. Louis, MO-IL	$131,851	$289,900
Fire & Law Enforcement	1	Pittsburgh, PA	$147,500	$250,000
	2	Buffalo, NY	$164,814	$265,000
	3	Detroit, MI	$151,773	$264,900
	4	Cleveland, OH	$141,740	$269,900
	5	St. Louis, MO-IL	$144,374	$289,900
Health Care	1	Pittsburgh, PA	$124,746	$250,000
	2	Detroit, MI	$125,354	$264,900
	3	Buffalo, NY	$124,260	$265,000
	4	St. Louis, MO-IL	$126,262	$289,900
	5	Indianapolis, IN	$131,242	$320,000
Military & Veterans	1	Buffalo, NY	$206,434	$265,000
	2	Pittsburgh, PA	$146,183	$250,000
	3	Detroit, MI	$155,568	$264,900
	4	Cleveland, OH	$136,711	$269,900
	5	St. Louis, MO-IL	$137,584	$289,900

Least Affordable Metros

Least Affordable Metros by Occupation Group (1=least affordable)

Occupation Group	Rank	Metro Area	Median HH Income	Median List Price
Teachers	1	Los Angeles, CA	$154,483	$1,100,000
	2	San Jose, CA	$218,640	$1,398,000
	3	San Diego, CA	$158,096	$939,450
	4	San Francisco, CA	$186,428	$998,250
	5	Miami, FL	$124,018	$499,000
Fire & Law Enforcement	1	San Jose, CA	$215,119	$1,398,000
	2	Los Angeles, CA	$200,467	$1,100,000
	3	San Diego, CA	$193,496	$939,450
	4	San Francisco, CA	$242,136	$998,250
	5	New York, NY-NJ	$200,644	$775,000
Health Care	1	Los Angeles, CA	$149,222	$1,100,000
	2	San Jose, CA	$223,499	$1,398,000
	3	New York-, NY-NJ	$147,648	$775,000
	4	San Diego, CA	$167,560	$939,450
	5	Miami, FL	$125,080	$499,000
Military & Veterans	1	San Jose, CA	$154,108	$1,398,000
	2	San Diego, CA	$114,838	$939,450
	3	Los Angeles, CA	$138,229	$1,100,000
	4	Seattle, WA	$104,462	$780,000
	5	San Francisco, CA	$143,678	$998,250

Sources: 2020-2024 American Community Survey microdata, 2024 American Community Survey (property taxes), Bankrate (homeowners' insurance), Freddie Mac (mortgage rates), realtor.com (home prices), author's calculations.

Individual Wages of Hero Professionals

Individual wages of Hero professionals largely are insufficient to qualify to purchase the median-priced home in the nation's largest metros, but there are now a few exceptions. Individual median wages for Fire & Law Enforcement professionals are high enough to qualify to buy the median-priced home in the Buffalo and Pittsburgh metro areas. Similarly, individual wages for Military/Veterans are now sufficient in Buffalo, Detroit, and Pittsburgh. A combination of lower-priced homes and relatively strong wages make these markets affordable to single-person households in these occupations. However, there are still no major metros where a Teacher or Health Care worker can afford to purchase the median-priced home relying solely on their individual median wages.

These median wages for people working in Hero occupations include the entire range of professionals in the field. For example, the Health Care professionals group includes both surgeons and anesthesiologists, as well as home health aides and nursing assistants. Homeownership affordability is a particular challenge for specific key jobs in these sectors.

Median Wages by Select Occupations (2026 estimates)

Teachers

$60,733

Pre-school & kindergarten: $34,178
Elementary & middle: $66,080
Secondary: $75,357
Special education: $68,792
Other teachers: $37,943

Fire & Law Enforcement

$82,600

Firefighters: $88,862
Correctional officers: $66,807
Police officers: $88,862

Health Care professionals

$58,304

Registered nurses: $88,534
Nurse practitioners: $136,596
Paramedics: $76,558
Nursing assistants: $35,225
Medical assistants: $41,562

Military & Veterans

$70,800

Military: $59,000

Sources: 2020-2024 American Community Survey 5-year microdata, adjusted for wage growth

Young Hero Professionals Face Steep Barriers to Buying a Home

Young people starting out in these Hero occupations face significant challenges to homeownership. The Hero occupations examined—Teachers, Fire & Law Enforcement, and Health Care professionals—tend to be older than the general population. (Military is the exception, with younger-than-average people in this profession.) One reason homeownership is relatively more affordable for these households across many metros is simply because they are older and are further along in their careers, therefore earning higher salaries.

We examined homeownership access for new hero professionals by examining household incomes for people under age 35 in each of these occupation groups, comparing those incomes to the income needed to afford the median-priced home in each of the largest 50 metro areas.

Out of the 50 largest metro areas, only five are affordable to young Teacher and Health Care professionals households. Young Fire & Law Enforcement households can afford to purchase the median-priced home in eight metros. Young Military households find the median-priced home affordable in just four metros. These affordable metros are almost exclusively in the Midwest.

Young Hero Professionals Face Steep Barriers to Buying a Home

Affordable Metro Areas – New Hero Professionals

Metro areas where the median household income for professionals under age 35 exceeds the income needed to qualify to purchase the median-priced home.

Teachers
(5 Affordable Metros Out Of 50)

- Buffalo, NY
- Cleveland, OH
- Detroit, MI
- Pittsburgh, PA
- St. Louis, MO-IL

Fire & Law Enforcement
(8 Affordable Metros Out Of 50)

- Baltimore, MD
- Buffalo, NY
- Cleveland, OH
- Columbus, OH
- Detroit, MI
- Indianapolis, IN
- Pittsburgh, PA
- St. Louis, MO-IL

Health Care
(5 Affordable Metros Out Of 50)

- Baltimore, MD
- Buffalo, NY
- Cleveland, OH
- Columbus, OH
- Detroit, MI

Military & Veterans
(4 Affordable Metros Out Of 50)

- Buffalo, NY
- Cleveland, OH
- Detroit, MI
- Pittsburgh, PA

UNDER 35

Most Affordable Metros Under 35

Top 5 Most Affordable Metros by Occupation Group (Under 35)

(1=most affordable)

Occupation Group	Rank	Metro Area	Median HH Income	Median List Price
Teachers	1	Pittsburgh, PA	$105,041	$250,000
	2	Detroit, MI	$110,144	$264,900
	3	Cleveland, OH	$104,791	$269,900
	4	Buffalo, NY	$102,629	$265,000
	5	St. Louis, MO-IL	$101,825	$289,900
Fire & Law Enforcement	1	Buffalo, NY	$128,022	$265,000
	2	Cleveland, OH	$120,491	$269,900
	3	Pittsburgh, PA	$104,505	$250,000
	4	Detroit, MI	$119,026	$264,900
	5	St. Louis, MO-IL	$113,232	$289,900
Health Care	1	Pittsburgh, PA	$101,825	$250,000
	2	Detroit, MI	$99,868	$264,900
	3	St. Louis, MO-IL	$98,820	$289,900
	4	Cleveland, OH	$91,577	$269,900
	5	Buffalo, NY	$94,000	$265,000
Military & Veterans	1	Pittsburgh, PA	$92,438	$250,000
	2	Detroit, MI	$102,897	$264,900
	3	Buffalo, NY	$100,000	$265,000
	4	Cleveland, OH	$94,735	$269,900
	5	St. Louis, MO-IL	$94,735	$289,900

Least Affordable Metros Under 35

Top 5 Least Affordable Metros by Occupation Group (Under 35)

(1=least affordable)

Occupation Group	Rank	Metro Area	Median HH Income	Median List Price
Teachers	1	Los Angeles, CA	$124,334	$1,100,000
	2	San Jose, CA	$166,000	$1,398,000
	3	San Diego, CA	$112,953	$939,450
	4	San Francisco, CA	$157,561	$998,250
	5	Miami, FL	$96,968	$499,000
Fire & Law Enforcement	1	San Jose, CA	$162,714	$1,398,000
	2	Los Angeles, CA	$152,202	$1,100,000
	3	San Diego, CA	$139,340	$939,450
	4	Seattle, WA	$131,349	$780,000
	5	Nashville, TN	$91,107	$539,900
Health Care	1	Los Angeles, CA	$124,430	$1,100,000
	2	San Jose, CA	$174,994	$1,398,000
	3	San Diego, CA	$130,918	$939,450
	4	San Francisco, CA	$162,199	$998,250
	5	New York, NY-NJ	$134,400	$775,000
Military & Veterans	1	Los Angeles, CA	$112,000	$1,100,000
	2	San Diego, CA	$99,360	$939,450
	3	San Jose, CA	$161,041	$1,398,000
	4	Seattle, WA	$98,610	$780,000
	5	Miami, FL	$91,990	$499,000

Methodology

Data Sources. This analysis relies on a combination of federal demographic data and current housing market metrics to assess homeownership affordability across the 50 largest U.S. metro areas based on population.

- **Demographics and Income.** Demographic, occupational, and income data were extracted from the U.S. Census Bureau's 2020-2024 American Community Survey (ACS) 5-Year Public Use Microdata Sample (PUMS) files. Incomes were adjusted to reflect 2026 dollars to provide a current comparison against 2026 home prices.
- **Home Prices:** Median list prices for each metro area were sourced from Realtor.com and are as of May 2026.
- **Carrying Costs (Taxes, Insurance, and Rates):** To calculate the full cost of homeownership, the analysis incorporates median property tax data from the ACS, average homeowners' insurance premiums sourced from Bankrate, and average 30-year fixed mortgage rates from Freddie Mac.

Defining "Hero" Occupations. The ACS Standard Occupational Classification (SOC/OCC) codes were used to define Hero groups. For this analysis, the four "Hero" groups are defined as follows:

- **Teachers:** Includes preschool, kindergarten, elementary, middle, secondary, special education, and post-secondary teachers, as well as tutors.
- **Fire & Law Enforcement:** Includes police officers, detectives, firefighters, paramedics, emergency medical technicians (EMTs), correctional officers, and their direct supervisors.
- **Healthcare professionals:** Includes the full spectrum of healthcare workers, ranging from diagnosing and treating practitioners (physicians, registered nurses, nurse practitioners) to healthcare support workers (home health aides, medical assistants, nursing assistants).
- **Military & Veterans:** Includes all currently active-duty military personnel across all branches, as well as anyone explicitly flagged by the Census Bureau as a veteran.

Household-Level Analysis vs. Individual Wages. To provide a realistic picture of purchasing power, this report analyzes affordability at the household level rather than strictly looking at individual salaries. A "Hero Household" is defined as any household where at least one member works in one of the targeted Hero occupations.

Household incomes were calculated by aggregating the total income of all individuals living in the home.

The Affordability Calculation. Affordability was determined by comparing a Hero household's median income against the "Income Needed to Qualify" for a median-priced home in their metro area. The qualifying income threshold assumes a standard 30-year fixed-rate mortgage with a 3% down payment, accounting for current mortgage rates, local property taxes, and state-level insurance premiums.

A metro area is considered "affordable" for a specific Hero group if their median household income equals or exceeds the Income Needed to Qualify.

The Under-35 Cohort. Because many essential workers naturally achieve higher household incomes later in their careers, a secondary analysis was conducted specifically on younger workers attempting to enter the housing market. The "Under 35" affordability metrics isolate households where the individual working in the Hero profession is under the age of 35, comparing their specific median household incomes against the local qualifying thresholds.

Homes for Heroes®

2026 HOUSING AFFORDABILITY REPORT

Housing Affordability Among Hero Households