

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

| Metropolitan Area CBSA Code | Current Quarter | | | |
|-----------------------------------|---------------------------------------|------------|------------|------------|
| | 2024.III p | 2024.III p | 2024.III p | |
| | 5 % Down | 10 % Down | 20 % Down | |
| U.S. | \$ 121,811 | \$ 115,400 | \$ 102,578 | |
| NE | \$ 146,715 | \$ 138,993 | \$ 123,549 | |
| MW | \$ 92,457 | \$ 87,591 | \$ 77,858 | |
| SO | \$ 107,847 | \$ 102,171 | \$ 90,818 | |
| WE | \$ 184,652 | \$ 174,933 | \$ 155,496 | |
| 10180 | Abilene, TX | \$ 70,815 | \$ 67,087 | \$ 59,633 |
| 10420 | Akron, OH | \$ 67,525 | \$ 63,971 | \$ 56,863 |
| 10580 | Albany-Schenectady-Troy, NY | \$ 97,014 | \$ 91,908 | \$ 81,696 |
| 10740 | Albuquerque, NM | \$ 109,320 | \$ 103,567 | \$ 92,059 |
| 10900 | Allentown-Bethlehem-Easton, PA-NJ | \$ 104,650 | \$ 99,143 | \$ 88,127 |
| 11100 | Amarillo, TX | \$ 68,759 | \$ 65,140 | \$ 57,902 |
| 11244 | Anaheim-Santa Ana-Irvine, CA | \$ 410,760 | \$ 389,141 | \$ 345,903 |
| 11260 | Anchorage, AK | \$ 136,871 | \$ 129,667 | \$ 115,260 |
| 11460 | Ann Arbor, MI | \$ 137,223 | \$ 130,001 | \$ 115,557 |
| 11500 | Anniston-Oxford, AL | \$ 55,600 | \$ 52,674 | \$ 46,821 |
| 11540 | Appleton, WI | \$ 93,577 | \$ 88,652 | \$ 78,802 |
| 11700 | Asheville, NC | \$ 140,395 | \$ 133,006 | \$ 118,228 |
| 12020 | Athens-Clarke County, GA | \$ 114,813 | \$ 108,770 | \$ 96,685 |
| 12060 | Atlanta-Sandy Springs-Marietta, GA | \$ 112,463 | \$ 106,544 | \$ 94,706 |
| 12100 | Atlantic City-Hammonton, NJ | \$ 102,624 | \$ 97,223 | \$ 86,420 |
| 12420 | Austin-Round Rock, TX | \$ 141,512 | \$ 134,064 | \$ 119,168 |
| 12540 | Bakersfield, CA | \$ 115,488 | \$ 109,410 | \$ 97,253 |
| 12580 | Baltimore-Columbia-Towson, MD | \$ 125,299 | \$ 118,704 | \$ 105,515 |
| 12700 | Barnstable Town, MA | \$ 222,518 | \$ 210,807 | \$ 187,384 |
| 12940 | Baton Rouge, LA | \$ 79,773 | \$ 75,574 | \$ 67,177 |
| 13140 | Beaumont-Port Arthur, TX | \$ 68,494 | \$ 64,889 | \$ 57,679 |
| 13780 | Binghamton, NY | \$ 54,249 | \$ 51,394 | \$ 45,683 |
| 13820 | Birmingham-Hoover, AL | \$ 93,460 | \$ 88,541 | \$ 78,703 |
| 13900 | Bismarck, ND | \$ 92,373 | \$ 87,511 | \$ 77,788 |
| 13980 | Blacksburg-Christiansburg, VA | \$ 95,369 | \$ 90,350 | \$ 80,311 |
| 14010 | Bloomington, IL | \$ 71,608 | \$ 67,839 | \$ 60,301 |
| 14260 | Boise City-Nampa, ID | \$ 144,449 | \$ 136,846 | \$ 121,641 |
| 14460 | Boston-Cambridge-Newton, MA-NH | \$ 222,841 | \$ 211,113 | \$ 187,656 |
| 14500 | Boulder, CO | \$ 244,429 | \$ 231,564 | \$ 205,835 |
| 14540 | Bowling Green, KY | \$ 82,916 | \$ 78,552 | \$ 69,824 |
| 14860 | Bridgeport-Stamford-Norwalk, CT | \$ 230,272 | \$ 218,152 | \$ 193,913 |
| 15380 | Buffalo-Cheektowaga-Niagara Falls, NY | \$ 83,268 | \$ 78,885 | \$ 70,120 |
| 15500 | Burlington, NC | \$ 93,225 | \$ 88,318 | \$ 78,505 |
| 15540 | Burlington-South Burlington, VT | \$ 156,843 | \$ 148,589 | \$ 132,079 |
| 15940 | Canton-Massillon, OH | \$ 63,736 | \$ 60,381 | \$ 53,672 |
| 15980 | Cape Coral-Fort Myers, FL | \$ 114,549 | \$ 108,520 | \$ 96,462 |
| 16020 | Cape Girardeau, MO-IL | \$ 67,261 | \$ 63,721 | \$ 56,640 |
| 16300 | Cedar Rapids, IA | \$ 67,672 | \$ 64,110 | \$ 56,987 |
| 16580 | Champaign-Urbana, IL | \$ 69,610 | \$ 65,947 | \$ 58,619 |
| 16700 | Charleston-North Charleston, SC | \$ 134,697 | \$ 127,608 | \$ 113,429 |
| 16620 | Charleston, WV | \$ 56,599 | \$ 53,620 | \$ 47,662 |
| 16740 | Charlotte-Concord-Gastonia, NC-SC | \$ 123,889 | \$ 117,368 | \$ 104,327 |
| 16860 | Chattanooga, TN-GA | \$ 96,661 | \$ 91,574 | \$ 81,399 |
| 16940 | Cheyenne, WY | \$ 112,140 | \$ 106,238 | \$ 94,434 |
| 16980 | Chicago-Naperville-Elgin, IL-IN-WI | \$ 114,666 | \$ 108,631 | \$ 96,561 |
| 17020 | Chico, CA | \$ 128,059 | \$ 121,319 | \$ 107,840 |
| 17140 | Cincinnati, OH-KY-IN | \$ 90,934 | \$ 86,148 | \$ 76,576 |
| 17420 | Cleveland, TN | \$ 93,783 | \$ 88,847 | \$ 78,975 |
| 17460 | Cleveland-Elyria, OH | \$ 67,731 | \$ 64,166 | \$ 57,036 |
| 17780 | College Station-Bryan, TX | \$ 104,063 | \$ 98,586 | \$ 87,632 |
| 17820 | Colorado Springs, CO | \$ 138,986 | \$ 131,671 | \$ 117,041 |

| Metropolitan Area | 2024.III p 5 % Down | 2024.III p 10 % Down | 2024.III p 20 % Down | |
|-------------------|--|-------------------------|-------------------------|------------|
| 17860 | Columbia, MO | \$ 102,330 | \$ 96,944 | \$ 86,173 |
| 17900 | Columbia, SC | \$ 82,592 | \$ 78,246 | \$ 69,552 |
| 18140 | Columbus, OH | \$ 99,011 | \$ 93,800 | \$ 83,378 |
| 18580 | Corpus Christi, TX | \$ 81,653 | \$ 77,355 | \$ 68,760 |
| 18880 | Crestview-Fort Walton Beach-Destin, FL | \$ 117,456 | \$ 111,274 | \$ 98,911 |
| 19060 | Cumberland, MD-WV | \$ 49,168 | \$ 46,580 | \$ 41,404 |
| 19100 | Dallas-Fort Worth-Arlington, TX | \$ 112,816 | \$ 106,878 | \$ 95,003 |
| 19340 | Davenport-Moline-Rock Island, IA-IL | \$ 54,484 | \$ 51,616 | \$ 45,881 |
| 19380 | Dayton, OH | \$ 75,778 | \$ 71,790 | \$ 63,813 |
| 19460 | Decatur, AL | \$ 77,276 | \$ 73,209 | \$ 65,075 |
| 19500 | Decatur, IL | \$ 41,766 | \$ 39,568 | \$ 35,172 |
| 19660 | Deltona-Daytona Beach-Ormond Beach, FL | \$ 104,269 | \$ 98,781 | \$ 87,805 |
| 19740 | Denver-Aurora-Lakewood, CO | \$ 192,265 | \$ 182,146 | \$ 161,908 |
| 19780 | Des Moines-West Des Moines, IA | \$ 89,554 | \$ 84,840 | \$ 75,413 |
| 19820 | Detroit-Warren-Deaborn, MI | \$ 84,531 | \$ 80,082 | \$ 71,184 |
| 20100 | Dover, DE | \$ 102,536 | \$ 97,139 | \$ 86,346 |
| 20260 | Duluth, MN-WI | \$ 83,092 | \$ 78,719 | \$ 69,972 |
| 20500 | Durham-Chapel Hill, NC | \$ 137,076 | \$ 129,862 | \$ 115,433 |
| 20524 | Dutchess County-Putnam County, NY | \$ 149,412 | \$ 141,549 | \$ 125,821 |
| 21300 | Elmira, NY | \$ 49,755 | \$ 47,137 | \$ 41,899 |
| 21340 | El Paso, TX | \$ 78,569 | \$ 74,433 | \$ 66,163 |
| 21500 | Erie, PA | \$ 56,511 | \$ 53,536 | \$ 47,588 |
| 21660 | Eugene, OR | \$ 140,395 | \$ 133,006 | \$ 118,228 |
| 22020 | Fargo, ND-MN | \$ 90,347 | \$ 85,591 | \$ 76,081 |
| 22140 | Farmington, NM | \$ 84,560 | \$ 80,110 | \$ 71,209 |
| 22180 | Fayetteville, NC | \$ 74,985 | \$ 71,039 | \$ 63,145 |
| 22220 | Fayetteville-Springdale-Rogers, AR-MO | \$ 108,586 | \$ 102,871 | \$ 91,441 |
| 22500 | Florence, SC | \$ 66,291 | \$ 62,802 | \$ 55,824 |
| 22540 | Fond du Lac, WI | \$ 73,429 | \$ 69,564 | \$ 61,835 |
| 22660 | Fort Collins, CO | \$ 182,132 | \$ 172,546 | \$ 153,375 |
| 23060 | Fort Wayne, IN | \$ 72,459 | \$ 68,646 | \$ 61,018 |
| 23420 | Fresno, CA | \$ 126,297 | \$ 119,650 | \$ 106,356 |
| 23540 | Gainesville, FL | \$ 103,299 | \$ 97,863 | \$ 86,989 |
| 23580 | Gainesville, GA | \$ 127,766 | \$ 121,041 | \$ 107,592 |
| 23844 | Gary-Hammond, IN | \$ 83,327 | \$ 78,941 | \$ 70,170 |
| 24020 | Glens Falls, NY | \$ 82,093 | \$ 77,772 | \$ 69,131 |
| 24340 | Grand Rapids-Wyoming, MI | \$ 100,186 | \$ 94,913 | \$ 84,367 |
| 24540 | Greeley, CO | \$ 145,154 | \$ 137,514 | \$ 122,235 |
| 24580 | Green Bay, WI | \$ 94,488 | \$ 89,515 | \$ 79,569 |
| 24660 | Greensboro-High Point, NC | \$ 88,467 | \$ 83,811 | \$ 74,498 |
| 24860 | Greenville-Anderson-Mauldin, SC | \$ 100,303 | \$ 95,024 | \$ 84,466 |
| 25060 | Gulfport-Biloxi-Pascagoula, MS | \$ 66,291 | \$ 62,802 | \$ 55,824 |
| 25180 | Hagerstown-Martinsburg, MD-WV | \$ 91,668 | \$ 86,844 | \$ 77,194 |
| 25420 | Harrisburg-Carlisle, PA | \$ 83,151 | \$ 78,774 | \$ 70,022 |
| 25540 | Hartford-West Hartford-East Hartford, CT | \$ 118,279 | \$ 112,054 | \$ 99,603 |
| 25860 | Hickory-Lenoir-Morganton, NC | \$ 87,938 | \$ 83,310 | \$ 74,053 |
| 26420 | Houston-The Woodlands-Sugar Land, TX | \$ 102,271 | \$ 96,889 | \$ 86,123 |
| 26620 | Huntsville, AL | \$ 95,810 | \$ 90,767 | \$ 80,682 |
| 26900 | Indianapolis-Carmel-Anderson, IN | \$ 95,075 | \$ 90,071 | \$ 80,063 |
| 26980 | Iowa City, IA | \$ 92,461 | \$ 87,595 | \$ 77,862 |
| 27140 | Jackson, MS | \$ 73,076 | \$ 69,230 | \$ 61,538 |
| 27260 | Jacksonville, FL | \$ 117,897 | \$ 111,692 | \$ 99,282 |
| 27340 | Jacksonville, NC | \$ 81,330 | \$ 77,049 | \$ 68,488 |
| 27740 | Johnson City, TN | \$ 97,131 | \$ 92,019 | \$ 81,795 |
| 27900 | Joplin, MO | \$ 59,125 | \$ 56,013 | \$ 49,789 |
| 28100 | Kankakee, IL | \$ 65,263 | \$ 61,828 | \$ 54,959 |
| 28140 | Kansas City, MO-KS | \$ 100,333 | \$ 95,052 | \$ 84,491 |
| 28420 | Kennewick-Richland, WA | \$ 129,969 | \$ 123,128 | \$ 109,447 |
| 28660 | Killeen-Temple, TX | \$ 77,570 | \$ 73,487 | \$ 65,322 |
| 28700 | Kingsport-Bristol-Bristol, TN-VA | \$ 81,153 | \$ 76,882 | \$ 68,340 |
| 28740 | Kingston, NY | \$ 133,758 | \$ 126,718 | \$ 112,638 |

| Metropolitan Area | 2024.III p 5 % Down | 2024.III p 10 % Down | 2024.III p 20 % Down | |
|-------------------|--|-------------------------|-------------------------|------------|
| 28940 | Knoxville, TN | \$ 108,146 | \$ 102,454 | \$ 91,070 |
| 29460 | Lakeland-Winter Haven, FL | \$ 96,896 | \$ 91,797 | \$ 81,597 |
| 29540 | Lancaster, PA | \$ 102,829 | \$ 97,417 | \$ 86,593 |
| 29620 | Lansing-East Lansing, MI | \$ 68,994 | \$ 65,362 | \$ 58,100 |
| 29820 | Las Vegas-Henderson-Paradise, NV | \$ 141,923 | \$ 134,453 | \$ 119,514 |
| 30460 | Lexington-Fayette, KY | \$ 82,416 | \$ 78,079 | \$ 69,403 |
| 30700 | Lincoln, NE | \$ 89,113 | \$ 84,423 | \$ 75,042 |
| 30780 | Little Rock-North Little Rock-Conway, AR | \$ 63,736 | \$ 60,381 | \$ 53,672 |
| 30860 | Logan, UT-ID | \$ 128,676 | \$ 121,904 | \$ 108,359 |
| 30980 | Longview, TX | \$ 74,310 | \$ 70,399 | \$ 62,577 |
| 31084 | Los Angeles-Long Beach-Glendale, CA | \$ 278,294 | \$ 263,647 | \$ 234,353 |
| 31140 | Louisville/Jefferson County, KY-IN | \$ 82,416 | \$ 78,079 | \$ 69,403 |
| 31180 | Lubbock, TX | \$ 68,994 | \$ 65,362 | \$ 58,100 |
| 31420 | Macon-Bibb, GA | \$ 69,258 | \$ 65,613 | \$ 58,322 |
| 31540 | Madison, WI | \$ 135,050 | \$ 127,942 | \$ 113,726 |
| 31700 | Manchester-Nashua, NH | \$ 161,925 | \$ 153,402 | \$ 136,358 |
| 32820 | Memphis, TN-MS-AR | \$ 85,442 | \$ 80,945 | \$ 71,951 |
| 33100 | Miami-Fort Lauderdale-West Palm Beach, FL | \$ 185,040 | \$ 175,301 | \$ 155,823 |
| 33340 | Milwaukee-Waukesha-West Allis, WI | \$ 122,244 | \$ 115,810 | \$ 102,942 |
| 33460 | Minneapolis-St. Paul-Bloomington, MN-WI | \$ 115,547 | \$ 109,466 | \$ 97,303 |
| 33540 | Missoula, MT | \$ 185,862 | \$ 176,080 | \$ 156,516 |
| 33660 | Mobile, AL | \$ 69,904 | \$ 66,225 | \$ 58,867 |
| 33860 | Montgomery, AL | \$ 67,026 | \$ 63,498 | \$ 56,443 |
| 34100 | Morristown, TN | \$ 93,372 | \$ 88,457 | \$ 78,629 |
| 34820 | Myrtle Beach-Conway-North Myrtle Beach, SC-NC | \$ 106,501 | \$ 100,896 | \$ 89,685 |
| 34940 | Naples-Immokalee-Marco Island, FL | \$ 224,691 | \$ 212,866 | \$ 189,214 |
| 34980 | Nashville-Davidson--Murfreesboro--Franklin, TN | \$ 123,801 | \$ 117,285 | \$ 104,253 |
| 35004 | Nassau County-Suffolk County, NY | \$ 220,961 | \$ 209,332 | \$ 186,073 |
| 35100 | New Bern, NC | \$ 88,379 | \$ 83,727 | \$ 74,424 |
| 35300 | New Haven-Milford, CT | \$ 118,103 | \$ 111,887 | \$ 99,455 |
| 35380 | New Orleans-Metairie, LA | \$ 84,179 | \$ 79,748 | \$ 70,887 |
| 35614 | New York-Jersey City-White Plains, NY-NJ | \$ 209,418 | \$ 198,396 | \$ 176,352 |
| 35620 | New York-Newark-Jersey City, NY-NJ-PA | \$ 211,327 | \$ 200,205 | \$ 177,960 |
| 35084 | Newark, NJ-PA | \$ 211,474 | \$ 200,344 | \$ 178,084 |
| 35840 | North Port-Sarasota-Bradenton, FL | \$ 142,451 | \$ 134,954 | \$ 119,959 |
| 35980 | Norwich-New London, CT | \$ 117,398 | \$ 111,219 | \$ 98,861 |
| 36100 | Ocala, FL | \$ 84,707 | \$ 80,249 | \$ 71,332 |
| 36260 | Ogden-Clearfield, UT | \$ 145,183 | \$ 137,542 | \$ 122,259 |
| 36420 | Oklahoma City, OK | \$ 76,806 | \$ 72,764 | \$ 64,679 |
| 36540 | Omaha-Council Bluffs, NE-IA | \$ 89,465 | \$ 84,757 | \$ 75,339 |
| 36740 | Orlando-Kissimmee-Sanford, FL | \$ 129,969 | \$ 123,128 | \$ 109,447 |
| 36780 | Oshkosh-Neenah, WI | \$ 80,683 | \$ 76,437 | \$ 67,944 |
| 36980 | Owensboro, KY | \$ 61,621 | \$ 58,378 | \$ 51,892 |
| 37100 | Oxnard-Thousand Oaks-Ventura, CA | \$ 278,265 | \$ 263,619 | \$ 234,328 |
| 37340 | Palm Bay-Melbourne-Titusville, FL | \$ 111,611 | \$ 105,737 | \$ 93,989 |
| 37460 | Panama City, FL | \$ 110,936 | \$ 105,097 | \$ 93,420 |
| 37860 | Pensacola-Ferry Pass-Brent, FL | \$ 97,219 | \$ 92,103 | \$ 81,869 |
| 37900 | Peoria, IL | \$ 52,017 | \$ 49,279 | \$ 43,804 |
| 37980 | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | \$ 114,695 | \$ 108,659 | \$ 96,586 |
| 38060 | Phoenix-Mesa-Scottsdale, AZ | \$ 137,899 | \$ 130,641 | \$ 116,125 |
| 38300 | Pittsburgh, PA | \$ 70,315 | \$ 66,614 | \$ 59,213 |
| 38340 | Pittsfield, MA | \$ 99,099 | \$ 93,883 | \$ 83,452 |
| 38940 | Port St. Lucie, FL | \$ 123,360 | \$ 116,867 | \$ 103,882 |
| 38860 | Portland-South Portland, ME | \$ 167,740 | \$ 158,912 | \$ 141,255 |
| 38900 | Portland-Vancouver-Hillsboro, OR-WA | \$ 178,872 | \$ 169,458 | \$ 150,629 |
| 39300 | Providence-Warwick, RI-MA | \$ 154,464 | \$ 146,335 | \$ 130,075 |
| 39340 | Provo-Orem, UT | \$ 157,313 | \$ 149,034 | \$ 132,474 |
| 39380 | Pueblo, CO | \$ 95,163 | \$ 90,155 | \$ 80,138 |
| 39460 | Punta Gorda, FL | \$ 102,800 | \$ 97,389 | \$ 86,568 |
| 39540 | Racine, WI | \$ 91,110 | \$ 86,315 | \$ 76,724 |
| 39580 | Raleigh, NC | \$ 138,721 | \$ 131,420 | \$ 116,818 |

| Metropolitan Area | 2024.III p 5 % Down | 2024.III p 10 % Down | 2024.III p 20 % Down | |
|-------------------|--|-------------------------|-------------------------|------------|
| 39740 | Reading, PA | \$ 85,030 | \$ 80,555 | \$ 71,604 |
| 39900 | Reno, NV | \$ 186,597 | \$ 176,776 | \$ 157,134 |
| 40060 | Richmond, VA | \$ 125,064 | \$ 118,481 | \$ 105,317 |
| 40140 | Riverside-San Bernardino-Ontario, CA | \$ 173,291 | \$ 164,171 | \$ 145,930 |
| 40220 | Roanoke, VA | \$ 90,376 | \$ 85,619 | \$ 76,106 |
| 40340 | Rochester, MN | \$ 99,599 | \$ 94,357 | \$ 83,872 |
| 40380 | Rochester, NY | \$ 78,833 | \$ 74,684 | \$ 66,386 |
| 40420 | Rockford, IL | \$ 59,301 | \$ 56,180 | \$ 49,938 |
| 40900 | Sacramento--Roseville--Arden-Arcade, CA | \$ 164,480 | \$ 155,823 | \$ 138,510 |
| 41180 | St. Louis, MO-IL | \$ 82,328 | \$ 77,995 | \$ 69,329 |
| 41420 | Salem, OR | \$ 132,142 | \$ 125,187 | \$ 111,278 |
| 41500 | Salinas, CA | \$ 281,907 | \$ 267,070 | \$ 237,395 |
| 41620 | Salt Lake City, UT | \$ 170,883 | \$ 161,889 | \$ 143,901 |
| 41700 | San Antonio-New Braunfels, TX | \$ 94,312 | \$ 89,348 | \$ 79,420 |
| 41740 | San Diego-Carlsbad, CA | \$ 296,652 | \$ 281,038 | \$ 249,812 |
| 41860 | San Francisco-Oakland-Hayward, CA | \$ 384,472 | \$ 364,237 | \$ 323,766 |
| 41940 | San Jose-Sunnyvale-Santa Clara, CA | \$ 558,057 | \$ 528,686 | \$ 469,943 |
| 42020 | San Luis Obispo-Paso Robles, CA | \$ 278,970 | \$ 264,287 | \$ 234,922 |
| 42140 | Santa Fe, NM | \$ 194,086 | \$ 183,871 | \$ 163,441 |
| 42660 | Seattle-Tacoma-Bellevue, WA | \$ 235,647 | \$ 223,245 | \$ 198,440 |
| 42680 | Sebastian-Vero Beach, FL | \$ 120,423 | \$ 114,085 | \$ 101,409 |
| 43300 | Sherman-Denison, TX | \$ 89,671 | \$ 84,951 | \$ 75,512 |
| 43340 | Shreveport-Bossier City, LA | \$ 68,935 | \$ 65,307 | \$ 58,050 |
| 43620 | Sioux Falls, SD | \$ 100,627 | \$ 95,330 | \$ 84,738 |
| 43780 | South Bend-Mishawaka, IN-MI | \$ 67,525 | \$ 63,971 | \$ 56,863 |
| 43900 | Spartanburg, SC | \$ 87,439 | \$ 82,837 | \$ 73,633 |
| 44060 | Spokane-Spokane Valley, WA | \$ 128,177 | \$ 121,431 | \$ 107,938 |
| 44100 | Springfield, IL | \$ 56,099 | \$ 53,147 | \$ 47,242 |
| 44140 | Springfield, MA | \$ 110,114 | \$ 104,318 | \$ 92,727 |
| 44180 | Springfield, MO | \$ 75,220 | \$ 71,261 | \$ 63,343 |
| 41100 | St. George, UT | \$ 162,542 | \$ 153,987 | \$ 136,877 |
| 45060 | Syracuse, NY | \$ 77,012 | \$ 72,959 | \$ 64,852 |
| 45220 | Tallahassee, FL | \$ 96,926 | \$ 91,824 | \$ 81,622 |
| 45300 | Tampa-St. Petersburg-Clearwater, FL | \$ 120,423 | \$ 114,085 | \$ 101,409 |
| 45780 | Toledo, OH | \$ 58,479 | \$ 55,401 | \$ 49,245 |
| 45820 | Topeka, KS | \$ 62,884 | \$ 59,575 | \$ 52,955 |
| 45940 | Trenton, NJ | \$ 139,749 | \$ 132,394 | \$ 117,684 |
| 46060 | Tucson, AZ | \$ 114,402 | \$ 108,381 | \$ 96,338 |
| 46140 | Tulsa, OK | \$ 80,331 | \$ 76,103 | \$ 67,647 |
| 46340 | Tyler, TX | \$ 96,720 | \$ 91,630 | \$ 81,449 |
| 46520 | Urban Honolulu, HI | \$ 334,247 | \$ 316,655 | \$ 281,471 |
| 47260 | Virginia Beach-Norfolk-Newport News, VA-NC | \$ 106,090 | \$ 100,506 | \$ 89,339 |
| 47580 | Warner Robins, GA | \$ 81,799 | \$ 77,494 | \$ 68,884 |
| 47900 | Washington-Arlington-Alexandria, DC-VA-MD-WV | \$ 188,711 | \$ 178,779 | \$ 158,915 |
| 47940 | Waterloo-Cedar Falls, IA | \$ 54,836 | \$ 51,950 | \$ 46,178 |
| 48620 | Wichita, KS | \$ 68,670 | \$ 65,056 | \$ 57,828 |
| 48660 | Wichita Falls, TX | \$ 54,778 | \$ 51,895 | \$ 46,129 |
| 48900 | Wilmington, NC | \$ 137,488 | \$ 130,251 | \$ 115,779 |
| 49180 | Winston-Salem, NC | \$ 91,198 | \$ 86,398 | \$ 76,799 |
| 49340 | Worcester, MA-CT | \$ 139,661 | \$ 132,311 | \$ 117,609 |
| 49420 | Yakima, WA | \$ 103,652 | \$ 98,196 | \$ 87,286 |
| 49620 | York-Hanover, PA | \$ 83,591 | \$ 79,192 | \$ 70,393 |
| 49660 | Youngstown-Warren-Boardman, OH-PA | \$ 50,255 | \$ 47,610 | \$ 42,320 |
| 78010 | St Croix, Virgin Islands | \$ 105,737 | \$ 100,172 | \$ 89,042 |

*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 6.59 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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