

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

Metropolitan Area	Current Quarter		
	2017.III p	2017.III p	2017.III p
	5 % Down	10 % Down	20 % Down
U.S.	\$ 55,142	\$ 52,240	\$ 46,435
NE	\$ 61,611	\$ 58,369	\$ 51,883
MW	\$ 43,940	\$ 41,627	\$ 37,002
CBSA SO	\$ 49,085	\$ 46,502	\$ 41,335
Code WE	\$ 81,128	\$ 76,858	\$ 68,318
10180 Abilene, TX	\$ 35,755	\$ 33,874	\$ 30,110
10420 Akron, OH	\$ 31,283	\$ 29,637	\$ 26,344
10580 Albany-Schenectady-Troy, NY	\$ 46,914	\$ 44,445	\$ 39,507
10740 Albuquerque, NM	\$ 43,766	\$ 41,463	\$ 36,856
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 42,941	\$ 40,681	\$ 36,161
11100 Amarillo, TX	\$ 35,321	\$ 33,462	\$ 29,744
11244 Anaheim-Santa Ana-Irvine, CA	\$ 171,504	\$ 162,478	\$ 144,425
11460 Ann Arbor, MI	\$ 58,225	\$ 55,160	\$ 49,031
11540 Appleton, WI	\$ 36,993	\$ 35,046	\$ 31,152
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 44,352	\$ 42,018	\$ 37,349
12100 Atlantic City-Hammonton, NJ	\$ 41,595	\$ 39,406	\$ 35,028
12420 Austin-Round Rock, TX	\$ 64,347	\$ 60,960	\$ 54,187
12580 Baltimore-Columbia-Towson, MD	\$ 58,615	\$ 55,530	\$ 49,360
12700 Barnstable Town, MA	\$ 84,037	\$ 79,614	\$ 70,768
12940 Baton Rouge, LA	\$ 44,179	\$ 41,853	\$ 37,203
13140 Beaumont-Port Arthur, TX	\$ 34,257	\$ 32,454	\$ 28,848
13780 Binghamton, NY	\$ 25,595	\$ 24,248	\$ 21,554
13820 Birmingham-Hoover, AL	\$ 43,137	\$ 40,866	\$ 36,326
13900 Bismarck, ND	\$ 55,098	\$ 52,199	\$ 46,399
14010 Bloomington, IL	\$ 35,799	\$ 33,915	\$ 30,146
14260 Boise City-Nampa, ID	\$ 50,409	\$ 47,756	\$ 42,450
14460 Boston-Cambridge-Newton, MA-NH	\$ 100,753	\$ 95,451	\$ 84,845
14500 Boulder, CO	\$ 122,332	\$ 115,894	\$ 103,017
14540 Bowling Green, KY	\$ 36,711	\$ 34,778	\$ 30,914
14860 Bridgeport-Stamford-Norwalk, CT	\$ 91,028	\$ 86,237	\$ 76,655
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 32,911	\$ 31,179	\$ 27,715
15540 Burlington-South Burlington, VT	\$ 61,459	\$ 58,225	\$ 51,755
15940 Canton-Massillon, OH	\$ 29,785	\$ 28,218	\$ 25,082
15980 Cape Coral-Fort Myers, FL	\$ 52,103	\$ 49,360	\$ 43,876
16020 Cape Girardeau, MO-IL	\$ 31,956	\$ 30,274	\$ 26,911
16300 Cedar Rapids, IA	\$ 33,975	\$ 32,187	\$ 28,611
16580 Champaign-Urbana, IL	\$ 32,694	\$ 30,974	\$ 27,532
16700 Charleston-North Charleston, SC	\$ 57,986	\$ 54,934	\$ 48,830
16620 Charleston, WV	\$ 29,959	\$ 28,382	\$ 25,229
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 50,626	\$ 47,962	\$ 42,633
16860 Chattanooga, TN-GA	\$ 38,664	\$ 36,629	\$ 32,560
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 55,489	\$ 52,569	\$ 46,728
17140 Cincinnati, OH-KY-IN	\$ 36,711	\$ 34,778	\$ 30,914
17460 Cleveland-Elyria, OH	\$ 31,696	\$ 30,028	\$ 26,691
17820 Colorado Springs, CO	\$ 61,633	\$ 58,389	\$ 51,901
17860 Columbia, MO	\$ 38,317	\$ 36,300	\$ 32,267
17900 Columbia, SC	\$ 35,842	\$ 33,956	\$ 30,183
18140 Columbus, OH	\$ 42,095	\$ 39,879	\$ 35,448
18580 Corpus Christi, TX	\$ 41,009	\$ 38,851	\$ 34,534
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 58,594	\$ 55,510	\$ 49,342
19060 Cumberland, MD-WV	\$ 20,928	\$ 19,826	\$ 17,623
19100 Dallas-Fort Worth-Arlington, TX	\$ 54,056	\$ 51,211	\$ 45,521
19340 Davenport-Moline-Rock Island, IA-IL	\$ 28,070	\$ 26,593	\$ 23,638
19380 Dayton, OH	\$ 30,936	\$ 29,308	\$ 26,051
19460 Decatur, AL	\$ 28,700	\$ 27,189	\$ 24,168
19500 Decatur, IL	\$ 18,735	\$ 17,749	\$ 15,777
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 42,333	\$ 40,105	\$ 35,649
19740 Denver-Aurora-Lakewood, CO	\$ 90,767	\$ 85,990	\$ 76,435
19780 Des Moines-West Des Moines, IA	\$ 43,028	\$ 40,763	\$ 36,234
19820 Detroit-Warren-Deaborn, MI	N/A	N/A	N/A
20100 Dover, DE	\$ 44,265	\$ 41,936	\$ 37,276
20500 Durham-Chapel Hill, NC	\$ 56,922	\$ 53,926	\$ 47,934
20524 Dutchess County-Putnam County, NY	\$ 64,064	\$ 60,693	\$ 53,949
21300 Elmira, NY	\$ 25,465	\$ 24,125	\$ 21,444
21340 El Paso, TX	\$ 33,172	\$ 31,426	\$ 27,934
21500 Erie, PA	\$ 26,768	\$ 25,359	\$ 22,541
21660 Eugene, OR	\$ 58,724	\$ 55,633	\$ 49,452
22020 Fargo, ND-MN	\$ 46,480	\$ 44,034	\$ 39,141

Metropolitan Area	2017.III p 5 % Down	2017.III p 10 % Down	2017.III p 20 % Down
22140 Farmington, NM	\$ 37,774	\$ 35,786	\$ 31,810
22180 Fayetteville, NC	\$ 29,156	\$ 27,621	\$ 24,552
22500 Florence, SC	\$ 28,504	\$ 27,004	\$ 24,004
22540 Fond du Lac, WI	\$ 29,764	\$ 28,197	\$ 25,064
23060 Fort Wayne, IN	\$ 29,416	\$ 27,868	\$ 24,772
23540 Gainesville, FL	\$ 46,588	\$ 44,136	\$ 39,232
23844 Gary-Hammond, IN	\$ 36,407	\$ 34,491	\$ 30,658
24020 Glens Falls, NY	\$ 38,491	\$ 36,465	\$ 32,413
24340 Grand Rapids-Wyoming, MI	\$ 39,598	\$ 37,514	\$ 33,346
24580 Green Bay, WI	\$ 37,036	\$ 35,087	\$ 31,188
24660 Greensboro-High Point, NC	\$ 35,560	\$ 33,688	\$ 29,945
24860 Greenville-Anderson-Mauldin, SC	\$ 43,310	\$ 41,031	\$ 36,472
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 29,872	\$ 28,300	\$ 25,155
25180 Hagerstown-Martinsburg, MD-WV	\$ 37,536	\$ 35,560	\$ 31,609
25420 Harrisburg-Carlisle, PA	\$ 37,861	\$ 35,868	\$ 31,883
25540 Hartford-West Hartford-East Hartford, CT	\$ 51,820	\$ 49,093	\$ 43,638
26420 Houston-The Woodlands-Sugar Land, TX	\$ 50,778	\$ 48,106	\$ 42,761
26620 Huntsville, AL	\$ 41,682	\$ 39,488	\$ 35,101
26900 Indianapolis-Carmel-Anderson, IN	\$ 37,709	\$ 35,725	\$ 31,755
27140 Jackson, MS	\$ 39,207	\$ 37,144	\$ 33,017
27260 Jacksonville, FL	\$ 50,366	\$ 47,715	\$ 42,413
28100 Kankakee, IL	\$ 28,960	\$ 27,436	\$ 24,388
28140 Kansas City, MO-KS	\$ 42,941	\$ 40,681	\$ 36,161
28420 Kennewick-Richland, WA	\$ 53,470	\$ 50,656	\$ 45,028
28740 Kingston, NY	\$ 49,888	\$ 47,263	\$ 42,011
28940 Knoxville, TN	\$ 39,120	\$ 37,061	\$ 32,943
29460 Lakeland-Winter Haven, FL	\$ 39,272	\$ 37,205	\$ 33,071
29620 Lansing-East Lansing, MI	\$ 30,914	\$ 29,287	\$ 26,033
29820 Las Vegas-Henderson-Paradise, NV	\$ 56,792	\$ 53,803	\$ 47,825
30460 Lexington-Fayette, KY	\$ 36,472	\$ 34,552	\$ 30,713
30700 Lincoln, NE	\$ 39,750	\$ 37,658	\$ 33,474
30780 Little Rock-North Little Rock-Conway, AR	\$ 31,196	\$ 29,554	\$ 26,271
31084 Los Angeles-Long Beach-Glendale, CA	\$ 129,193	\$ 122,393	\$ 108,794
31140 Louisville/Jefferson County, KY-IN	\$ 38,143	\$ 36,136	\$ 32,121
31540 Madison, WI	\$ 59,397	\$ 56,271	\$ 50,018
31700 Manchester-Nashua, NH	\$ 61,828	\$ 58,574	\$ 52,066
32820 Memphis, TN-MS-AR	\$ 37,492	\$ 35,519	\$ 31,572
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 73,812	\$ 69,927	\$ 62,157
33340 Milwaukee-Waukesha-West Allis, WI	\$ 53,601	\$ 50,779	\$ 45,137
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 55,967	\$ 53,021	\$ 47,130
33660 Mobile, AL	N/A	N/A	N/A
33860 Montgomery, AL	\$ 31,631	\$ 29,966	\$ 26,636
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 44,678	\$ 42,326	\$ 37,624
34940 Naples-Immokalee-Marco Island, FL	\$ 93,329	\$ 88,417	\$ 78,593
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 50,865	\$ 48,188	\$ 42,834
35004 Nassau County-Suffolk County, NY	\$ 102,164	\$ 96,787	\$ 86,033
35300 New Haven-Milford, CT	\$ 50,236	\$ 47,592	\$ 42,304
35380 New Orleans-Metairie, LA	\$ 44,352	\$ 42,018	\$ 37,349
35614 New York-Jersey City-White Plains, NY-NJ	\$ 85,861	\$ 81,342	\$ 72,304
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 90,984	\$ 86,195	\$ 76,618
35084 Newark, NJ-PA	\$ 87,554	\$ 82,946	\$ 73,730
35840 North Port-Sarasota-Bradenton, FL	\$ 59,397	\$ 56,271	\$ 50,018
35980 Norwich-New London, CT	\$ 44,157	\$ 41,833	\$ 37,185
36100 Ocala, FL	\$ 32,564	\$ 30,850	\$ 27,422
36420 Oklahoma City, OK	\$ 34,475	\$ 32,660	\$ 29,031
36540 Omaha-Council Bluffs, NE-IA	\$ 38,860	\$ 36,815	\$ 32,724
36740 Orlando-Kissimmee-Sanford, FL	\$ 53,818	\$ 50,985	\$ 45,320
36780 Oshkosh-Neenah, WI	\$ 31,717	\$ 30,048	\$ 26,709
37340 Palm Bay-Melbourne-Titusville, FL	\$ 47,761	\$ 45,247	\$ 40,220
37460 Panama City, FL	\$ 45,590	\$ 43,190	\$ 38,391
37860 Pensacola-Ferry Pass-Brent, FL	\$ 41,747	\$ 39,550	\$ 35,156
37900 Peoria, IL	\$ 27,940	\$ 26,469	\$ 23,528
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 51,864	\$ 49,134	\$ 43,675
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 54,035	\$ 51,191	\$ 45,503
38340 Pittsfield, MA	\$ 46,024	\$ 43,602	\$ 38,757
38940 Port St. Lucie, FL	\$ 49,910	\$ 47,283	\$ 42,029
38860 Portland-South Portland, ME	\$ 60,005	\$ 56,847	\$ 50,530
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 84,536	\$ 80,087	\$ 71,189
39300 Providence-Warwick, RI-MA	\$ 62,306	\$ 59,027	\$ 52,468
39460 Punta Gorda, FL	\$ 45,698	\$ 43,293	\$ 38,483

Metropolitan Area	2017.III p 5 % Down	2017.III p 10 % Down	2017.III p 20 % Down
39580 Raleigh, NC	\$ 58,073	\$ 55,016	\$ 48,903
39740 Reading, PA	\$ 37,861	\$ 35,868	\$ 31,883
39900 Reno, NV	\$ 77,264	\$ 73,197	\$ 65,064
40060 Richmond, VA	\$ 56,206	\$ 53,247	\$ 47,331
40140 Riverside-San Bernardino-Ontario, CA	\$ 73,790	\$ 69,907	\$ 62,139
40380 Rochester, NY	\$ 31,631	\$ 29,966	\$ 26,636
40420 Rockford, IL	\$ 26,529	\$ 25,133	\$ 22,340
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 75,983	\$ 71,984	\$ 63,986
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 38,317	\$ 36,300	\$ 32,267
41420 Salem, OR	\$ 59,527	\$ 56,394	\$ 50,128
41620 Salt Lake City, UT	\$ 63,609	\$ 60,261	\$ 53,565
41700 San Antonio-New Braunfels, TX	\$ 47,913	\$ 45,391	\$ 40,347
41740 San Diego-Carlsbad, CA	\$ 131,776	\$ 124,840	\$ 110,969
41860 San Francisco-Oakland-Hayward, CA	\$ 195,385	\$ 185,101	\$ 164,534
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 252,915	\$ 239,603	\$ 212,981
42660 Seattle-Tacoma-Bellevue, WA	\$ 103,879	\$ 98,412	\$ 87,477
42680 Sebastian-Vero Beach, FL	\$ 49,932	\$ 47,304	\$ 42,048
43300 Sherman-Denison, TX	\$ 37,427	\$ 35,457	\$ 31,517
43340 Shreveport-Bossier City, LA	\$ 37,297	\$ 35,334	\$ 31,408
43620 Sioux Falls, SD	\$ 42,659	\$ 40,414	\$ 35,923
43780 South Bend-Mishawaka, IN-MI	\$ 28,852	\$ 27,333	\$ 24,296
43900 Spartanburg, SC	\$ 34,149	\$ 32,352	\$ 28,757
44060 Spokane-Spokane Valley, WA	\$ 49,758	\$ 47,139	\$ 41,901
44100 Springfield, IL	\$ 30,827	\$ 29,205	\$ 25,960
44140 Springfield, MA	\$ 47,175	\$ 44,692	\$ 39,726
44180 Springfield, MO	\$ 29,286	\$ 27,745	\$ 24,662
45060 Syracuse, NY	\$ 29,677	\$ 28,115	\$ 24,991
45220 Tallahassee, FL	\$ 44,938	\$ 42,573	\$ 37,843
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 48,846	\$ 46,275	\$ 41,134
45780 Toledo, OH	\$ 27,875	\$ 26,408	\$ 23,474
45820 Topeka, KS	\$ 29,698	\$ 28,135	\$ 25,009
45940 Trenton, NJ	\$ 62,458	\$ 59,171	\$ 52,596
46060 Tucson, AZ	\$ 45,590	\$ 43,190	\$ 38,391
46140 Tulsa, OK	\$ 35,560	\$ 33,688	\$ 29,945
46520 Urban Honolulu, HI	\$ 165,035	\$ 156,349	\$ 138,977
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 48,629	\$ 46,070	\$ 40,951
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 88,683	\$ 84,015	\$ 74,680
47940 Waterloo-Cedar Falls, IA	\$ 28,331	\$ 26,840	\$ 23,857
48620 Wichita, KS	\$ 30,046	\$ 28,464	\$ 25,302
48660 Wichita Falls, TX	\$ 24,705	\$ 23,405	\$ 20,804
48900 Wilmington, NC	\$ 53,449	\$ 50,635	\$ 45,009
49180 Winston-Salem, NC	\$ 34,605	\$ 32,783	\$ 29,141
49340 Worcester, MA-CT	\$ 57,660	\$ 54,625	\$ 48,556
49420 Yakima, WA	\$ 45,438	\$ 43,046	\$ 38,263
49620 York-Hanover, PA	\$ 38,578	\$ 36,547	\$ 32,486
49660 Youngstown-Warren-Boardman, OH-PA	\$ 19,300	\$ 18,284	\$ 16,252

\*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 3.9 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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