

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

Metropolitan Area	Current Quarter		
	2019.II p 5 % Down	2019.II p 10 % Down	2019.II p 20 % Down
U.S.	\$ 62,192	\$ 58,918	\$ 52,372
NE	\$ 67,708	\$ 64,144	\$ 57,017
MW	\$ 49,402	\$ 46,802	\$ 41,602
CBSA SO	\$ 55,096	\$ 52,196	\$ 46,397
Code WE	\$ 91,041	\$ 86,249	\$ 76,666
10180 Abilene, TX	\$ 41,639	\$ 39,447	\$ 35,064
10420 Akron, OH	\$ 35,277	\$ 33,421	\$ 29,707
10580 Albany-Schenectady-Troy, NY	\$ 49,735	\$ 47,118	\$ 41,882
10740 Albuquerque, NM	\$ 50,781	\$ 48,108	\$ 42,763
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 46,243	\$ 43,809	\$ 38,942
11100 Amarillo, TX	\$ 37,502	\$ 35,528	\$ 31,580
11244 Anaheim-Santa Ana-Irvine, CA	\$ 185,729	\$ 175,954	\$ 156,404
11460 Ann Arbor, MI	\$ 68,709	\$ 65,092	\$ 57,860
11540 Appleton, WI	\$ 42,306	\$ 40,080	\$ 35,626
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 53,317	\$ 50,510	\$ 44,898
12100 Atlantic City-Hamilton, NJ	\$ 47,422	\$ 44,926	\$ 39,934
12420 Austin-Round Rock, TX	\$ 76,449	\$ 72,426	\$ 64,378
12580 Baltimore-Columbia-Towson, MD	\$ 68,598	\$ 64,987	\$ 57,766
12700 Barnstable Town, MA	\$ 96,735	\$ 91,644	\$ 81,461
12940 Baton Rouge, LA	\$ 49,224	\$ 46,633	\$ 41,452
13140 Beaumont-Port Arthur, TX	\$ 38,058	\$ 36,055	\$ 32,049
13780 Binghamton, NY	\$ 26,536	\$ 25,139	\$ 22,346
13820 Birmingham-Hoover, AL	\$ 51,893	\$ 49,162	\$ 43,699
13900 Bismarck, ND	\$ 55,341	\$ 52,428	\$ 46,603
14010 Bloomington, IL	\$ 36,189	\$ 34,285	\$ 30,475
14260 Boise City-Nampa, ID	\$ 65,750	\$ 62,290	\$ 55,369
14460 Boston-Cambridge-Newton, MA-NH	\$ 112,705	\$ 106,774	\$ 94,910
14500 Boulder, CO	\$ 139,086	\$ 131,765	\$ 117,125
14540 Bowling Green, KY	\$ 40,327	\$ 38,204	\$ 33,959
14860 Bridgeport-Stamford-Norwalk, CT	\$ 104,565	\$ 99,061	\$ 88,054
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 35,033	\$ 33,189	\$ 29,501
15540 Burlington-South Burlington, VT	\$ 72,245	\$ 68,443	\$ 60,838
15940 Canton-Massillon, OH	\$ 31,852	\$ 30,176	\$ 26,823
15980 Cape Coral-Fort Myers, FL	\$ 58,944	\$ 55,842	\$ 49,637
16020 Cape Girardeau, MO-IL	\$ 35,055	\$ 33,210	\$ 29,520
16300 Cedar Rapids, IA	\$ 37,813	\$ 35,823	\$ 31,843
16580 Champaign-Urbana, IL	\$ 34,721	\$ 32,894	\$ 29,239
16700 Charleston-North Charleston, SC	\$ 66,418	\$ 62,922	\$ 55,931
16620 Charleston, WV	\$ 31,518	\$ 29,860	\$ 26,542
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 59,189	\$ 56,074	\$ 49,843
16860 Chattanooga, TN-GA	\$ 43,730	\$ 41,428	\$ 36,825
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 61,902	\$ 58,644	\$ 52,128
17140 Cincinnati, OH-KY-IN	\$ 43,174	\$ 40,901	\$ 36,357
17460 Cleveland-Elyria, OH	\$ 37,591	\$ 35,612	\$ 31,655
17820 Colorado Springs, CO	\$ 72,579	\$ 68,759	\$ 61,119
17860 Columbia, MO	\$ 46,421	\$ 43,978	\$ 39,092
17900 Columbia, SC	\$ 41,928	\$ 39,721	\$ 35,308
18140 Columbus, OH	\$ 50,781	\$ 48,108	\$ 42,763
18580 Corpus Christi, TX	\$ 44,731	\$ 42,376	\$ 37,668
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 64,950	\$ 61,531	\$ 54,694
19060 Cumberland, MD-WV	\$ 26,202	\$ 24,823	\$ 22,065
19100 Dallas-Fort Worth-Arlington, TX	\$ 61,257	\$ 58,033	\$ 51,585
19340 Davenport-Moline-Rock Island, IA-IL	\$ 30,606	\$ 28,996	\$ 25,774
19380 Dayton, OH	\$ 36,456	\$ 34,538	\$ 30,700
19460 Decatur, AL	\$ 33,676	\$ 31,904	\$ 28,359
19500 Decatur, IL	\$ 21,687	\$ 20,546	\$ 18,263
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 50,047	\$ 47,413	\$ 42,145
19740 Denver-Aurora-Lakewood, CO	\$ 104,854	\$ 99,335	\$ 88,298
19780 Des Moines-West Des Moines, IA	\$ 48,712	\$ 46,148	\$ 41,021
19820 Detroit-Warren-Deaborn, MI	N/A	N/A	N/A
20100 Dover, DE	\$ 47,177	\$ 44,694	\$ 39,728
20500 Durham-Chapel Hill, NC	\$ 69,910	\$ 66,230	\$ 58,871
20524 Dutchess County-Putnam County, NY	\$ 66,084	\$ 62,606	\$ 55,650
21300 Elmira, NY	\$ 26,558	\$ 25,160	\$ 22,365
21340 El Paso, TX	\$ 36,278	\$ 34,369	\$ 30,550
21500 Erie, PA	\$ 27,893	\$ 26,425	\$ 23,489
21660 Eugene, OR	\$ 69,154	\$ 65,514	\$ 58,235
22020 Fargo, ND-MN	\$ 48,712	\$ 46,148	\$ 41,021
22140 Farmington, NM	\$ 42,929	\$ 40,670	\$ 36,151

Metropolitan Area	2019.II p 5 % Down	2019.II p 10 % Down	2019.II p 20 % Down
22180 Fayetteville, NC	\$ 33,542	\$ 31,777	\$ 28,246
22500 Florence, SC	\$ 32,942	\$ 31,208	\$ 27,741
22540 Fond du Lac, WI	\$ 32,608	\$ 30,892	\$ 27,460
23060 Fort Wayne, IN	\$ 35,322	\$ 33,463	\$ 29,745
23540 Gainesville, FL	\$ 53,850	\$ 51,016	\$ 45,348
23844 Gary-Hammond, IN	\$ 41,328	\$ 39,152	\$ 34,802
24020 Glens Falls, NY	\$ 40,126	\$ 38,015	\$ 33,791
24340 Grand Rapids-Wyoming, MI	\$ 48,178	\$ 45,643	\$ 40,571
24580 Green Bay, WI	\$ 43,441	\$ 41,154	\$ 36,582
24660 Greensboro-High Point, NC	\$ 40,505	\$ 38,373	\$ 34,109
24860 Greenville-Anderson-Mauldin, SC	\$ 50,581	\$ 47,919	\$ 42,594
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 33,698	\$ 31,925	\$ 28,377
25180 Hagerstown-Martinsburg, MD-WV	\$ 43,018	\$ 40,754	\$ 36,226
25420 Harrisburg-Carlisle, PA	\$ 41,239	\$ 39,068	\$ 34,727
25540 Hartford-West Hartford-East Hartford, CT	\$ 54,384	\$ 51,522	\$ 45,797
26420 Houston-The Woodlands-Sugar Land, TX	\$ 55,474	\$ 52,554	\$ 46,715
26620 Huntsville, AL	\$ 46,822	\$ 44,357	\$ 39,429
26900 Indianapolis-Carmel-Anderson, IN	\$ 45,220	\$ 42,840	\$ 38,080
27140 Jackson, MS	\$ 41,239	\$ 39,068	\$ 34,727
27260 Jacksonville, FL	\$ 56,720	\$ 53,734	\$ 47,764
28100 Kankakee, IL	\$ 32,230	\$ 30,534	\$ 27,141
28140 Kansas City, MO-KS	\$ 50,492	\$ 47,834	\$ 42,519
28420 Kennewick-Richland, WA	\$ 67,463	\$ 63,912	\$ 56,811
28740 Kingston, NY	\$ 52,204	\$ 49,457	\$ 43,962
28940 Knoxville, TN	\$ 45,976	\$ 43,557	\$ 38,717
29460 Lakeland-Winter Haven, FL	\$ 46,688	\$ 44,231	\$ 39,316
29620 Lansing-East Lansing, MI	\$ 35,967	\$ 34,074	\$ 30,288
29820 Las Vegas-Henderson-Paradise, NV	\$ 67,063	\$ 63,533	\$ 56,474
30460 Lexington-Fayette, KY	\$ 40,905	\$ 38,752	\$ 34,446
30700 Lincoln, NE	\$ 44,442	\$ 42,103	\$ 37,424
30780 Little Rock-North Little Rock-Conway, AR	\$ 34,210	\$ 32,409	\$ 28,808
31084 Los Angeles-Long Beach-Glendale, CA	\$ 126,118	\$ 119,480	\$ 106,205
31140 Louisville/Jefferson County, KY-IN	\$ 44,041	\$ 41,723	\$ 37,087
31540 Madison, WI	\$ 69,243	\$ 65,598	\$ 58,310
31700 Manchester-Nashua, NH	\$ 71,889	\$ 68,106	\$ 60,539
32820 Memphis, TN-MS-AR	\$ 43,151	\$ 40,880	\$ 36,338
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 80,075	\$ 75,860	\$ 67,432
33340 Milwaukee-Waukesha-West Allis, WI	\$ 61,858	\$ 58,602	\$ 52,091
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 65,417	\$ 61,974	\$ 55,088
33660 Mobile, AL	\$ 33,743	\$ 31,967	\$ 28,415
33860 Montgomery, AL	\$ 34,521	\$ 32,704	\$ 29,070
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 51,804	\$ 49,078	\$ 43,624
34940 Naples-Immokalee-Marco Island, FL	\$ 100,983	\$ 95,668	\$ 85,039
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 61,569	\$ 58,328	\$ 51,847
35004 Nassau County-Suffolk County, NY	\$ 107,723	\$ 102,053	\$ 90,714
35300 New Haven-Milford, CT	\$ 55,163	\$ 52,259	\$ 46,453
35380 New Orleans-Metairie, LA	\$ 50,870	\$ 48,192	\$ 42,838
35614 New York-Jersey City-White Plains, NY-NJ	\$ 85,235	\$ 80,749	\$ 71,777
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 93,599	\$ 88,672	\$ 78,820
35084 Newark, NJ-PA	\$ 91,864	\$ 87,029	\$ 77,359
35840 North Port-Sarasota-Bradenton, FL	\$ 67,841	\$ 64,271	\$ 57,129
35980 Norwich-New London, CT	\$ 53,717	\$ 50,890	\$ 45,235
36100 Ocala, FL	\$ 38,369	\$ 36,350	\$ 32,311
36420 Oklahoma City, OK	\$ 36,123	\$ 34,221	\$ 30,419
36540 Omaha-Council Bluffs, NE-IA	\$ 45,821	\$ 43,409	\$ 38,586
36740 Orlando-Kissimmee-Sanford, FL	\$ 61,836	\$ 58,581	\$ 52,072
36780 Oshkosh-Neenah, WI	\$ 33,987	\$ 32,199	\$ 28,621
37340 Palm Bay-Melbourne-Titusville, FL	\$ 53,672	\$ 50,848	\$ 45,198
37460 Panama City, FL	\$ 49,179	\$ 46,591	\$ 41,414
37860 Pensacola-Ferry Pass-Brent, FL	\$ 49,380	\$ 46,781	\$ 41,583
37900 Peoria, IL	\$ 27,804	\$ 26,340	\$ 23,414
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 56,542	\$ 53,566	\$ 47,614
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 63,504	\$ 60,162	\$ 53,477
38340 Pittsfield, MA	\$ 49,847	\$ 47,223	\$ 41,976
38940 Port St. Lucie, FL	\$ 56,386	\$ 53,418	\$ 47,483
38860 Portland-South Portland, ME	\$ 70,110	\$ 66,420	\$ 59,040
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 92,375	\$ 87,513	\$ 77,790
39300 Providence-Warwick, RI-MA	\$ 70,421	\$ 66,715	\$ 59,302
39460 Punta Gorda, FL	\$ 51,159	\$ 48,466	\$ 43,081

Metropolitan Area	2019.II p 5 % Down	2019.II p 10 % Down	2019.II p 20 % Down
39580 Raleigh, NC	\$ 66,040	\$ 62,564	\$ 55,612
39740 Reading, PA	\$ 39,059	\$ 37,003	\$ 32,892
39900 Reno, NV	\$ 87,504	\$ 82,899	\$ 73,688
40060 Richmond, VA	\$ 63,548	\$ 60,204	\$ 53,514
40140 Riverside-San Bernardino-Ontario, CA	\$ 84,524	\$ 80,075	\$ 71,178
40380 Rochester, NY	\$ 34,855	\$ 33,020	\$ 29,351
40420 Rockford, IL	\$ 28,449	\$ 26,952	\$ 23,957
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 85,636	\$ 81,129	\$ 72,114
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 43,329	\$ 41,049	\$ 36,488
41420 Salem, OR	\$ 70,177	\$ 66,483	\$ 59,096
41620 Salt Lake City, UT	\$ 79,630	\$ 75,439	\$ 67,057
41700 San Antonio-New Braunfels, TX	\$ 53,116	\$ 50,321	\$ 44,730
41740 San Diego-Carlsbad, CA	\$ 145,692	\$ 138,024	\$ 122,688
41860 San Francisco-Oakland-Hayward, CA	\$ 233,552	\$ 221,260	\$ 196,675
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 295,832	\$ 280,262	\$ 249,122
42660 Seattle-Tacoma-Bellevue, WA	\$ 120,713	\$ 114,360	\$ 101,653
42680 Sebastian-Vero Beach, FL	\$ 56,720	\$ 53,734	\$ 47,764
43300 Sherman-Denison, TX	\$ 42,951	\$ 40,691	\$ 36,170
43340 Shreveport-Bossier City, LA	\$ 38,347	\$ 36,329	\$ 32,292
43620 Sioux Falls, SD	\$ 49,646	\$ 47,033	\$ 41,808
43780 South Bend-Mishawaka, IN-MI	\$ 32,475	\$ 30,766	\$ 27,347
43900 Spartanburg, SC	\$ 40,994	\$ 38,836	\$ 34,521
44060 Spokane-Spokane Valley, WA	\$ 59,078	\$ 55,968	\$ 49,749
44100 Springfield, IL	\$ 32,897	\$ 31,166	\$ 27,703
44140 Springfield, MA	\$ 51,782	\$ 49,056	\$ 43,606
44180 Springfield, MO	\$ 34,899	\$ 33,063	\$ 29,389
45060 Syracuse, NY	\$ 32,875	\$ 31,145	\$ 27,684
45220 Tallahassee, FL	\$ 51,159	\$ 48,466	\$ 43,081
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 54,495	\$ 51,627	\$ 45,891
45780 Toledo, OH	\$ 29,895	\$ 28,321	\$ 25,174
45820 Topeka, KS	\$ 30,718	\$ 29,101	\$ 25,867
45940 Trenton, NJ	\$ 61,902	\$ 58,644	\$ 52,128
46060 Tucson, AZ	\$ 53,272	\$ 50,468	\$ 44,861
46140 Tulsa, OK	\$ 39,682	\$ 37,593	\$ 33,416
46520 Urban Honolulu, HI	\$ 174,719	\$ 165,523	\$ 147,132
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 54,940	\$ 52,049	\$ 46,266
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 101,539	\$ 96,195	\$ 85,507
47940 Waterloo-Cedar Falls, IA	\$ 30,473	\$ 28,869	\$ 25,661
48620 Wichita, KS	\$ 36,412	\$ 34,495	\$ 30,663
48660 Wichita Falls, TX	\$ 29,183	\$ 27,647	\$ 24,575
48900 Wilmington, NC	\$ 59,033	\$ 55,926	\$ 49,712
49180 Winston-Salem, NC	\$ 39,926	\$ 37,825	\$ 33,622
49340 Worcester, MA-CT	\$ 65,239	\$ 61,805	\$ 54,938
49420 Yakima, WA	\$ 54,429	\$ 51,564	\$ 45,835
49620 York-Hanover, PA	\$ 41,216	\$ 39,047	\$ 34,709
49660 Youngstown-Warren-Boardman, OH-PA	\$ 23,889	\$ 22,632	\$ 20,117

*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 4.1 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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