

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

| Metropolitan Area | Current Quarter | | |
|----------------------------------------------|-----------------------|------------------------|------------------------|
| | 2021.II p 5 % Down | 2021.II p 10 % Down | 2021.II p 20 % Down |
| U.S. | \$ 69,248 | \$ 65,603 | \$ 58,314 |
| NE | \$ 77,103 | \$ 73,045 | \$ 64,929 |
| MW | \$ 52,608 | \$ 49,839 | \$ 44,302 |
| CBSA SO | \$ 59,806 | \$ 56,658 | \$ 50,363 |
| Code WE | \$ 99,218 | \$ 93,996 | \$ 83,552 |
| 10180 Abilene, TX | \$ 42,518 | \$ 40,281 | \$ 35,805 |
| 10420 Akron, OH | \$ 35,806 | \$ 33,922 | \$ 30,152 |
| 10580 Albany-Schenectady-Troy, NY | \$ 50,460 | \$ 47,804 | \$ 42,493 |
| 10740 Albuquerque, NM | \$ 57,251 | \$ 54,237 | \$ 48,211 |
| 10900 Allentown-Bethlehem-Easton, PA-NJ | \$ 51,865 | \$ 49,135 | \$ 43,676 |
| 11100 Amarillo, TX | \$ 39,962 | \$ 37,859 | \$ 33,652 |
| 11244 Anaheim-Santa Ana-Irvine, CA | \$ 216,495 | \$ 205,100 | \$ 182,311 |
| 11460 Ann Arbor, MI | \$ 72,958 | \$ 69,119 | \$ 61,439 |
| 11540 Appleton, WI | \$ 47,416 | \$ 44,921 | \$ 39,929 |
| 12060 Atlanta-Sandy Springs-Marietta, GA | \$ 61,465 | \$ 58,230 | \$ 51,760 |
| 12100 Atlantic City-Hammonton, NJ | \$ 56,138 | \$ 53,184 | \$ 47,274 |
| 12420 Austin-Round Rock, TX | \$ 100,511 | \$ 95,221 | \$ 84,640 |
| 12580 Baltimore-Columbia-Towson, MD | \$ 72,022 | \$ 68,231 | \$ 60,650 |
| 12700 Barnstable Town, MA | \$ 122,424 | \$ 115,980 | \$ 103,093 |
| 12940 Baton Rouge, LA | \$ 48,938 | \$ 46,362 | \$ 41,211 |
| 13140 Beaumont-Port Arthur, TX | \$ 39,553 | \$ 37,471 | \$ 33,307 |
| 13780 Binghamton, NY | \$ 27,533 | \$ 26,084 | \$ 23,185 |
| 13820 Birmingham-Hoover, AL | \$ 54,090 | \$ 51,243 | \$ 45,549 |
| 13900 Bismarck, ND | \$ 54,187 | \$ 51,335 | \$ 45,631 |
| 14010 Bloomington, IL | \$ 35,904 | \$ 34,014 | \$ 30,235 |
| 14260 Boise City-Nampa, ID | \$ 91,535 | \$ 86,717 | \$ 77,082 |
| 14460 Boston-Cambridge-Newton, MA-NH | \$ 129,429 | \$ 122,617 | \$ 108,993 |
| 14500 Boulder, CO | \$ 162,971 | \$ 154,394 | \$ 137,239 |
| 14540 Bowling Green, KY | \$ 47,514 | \$ 45,013 | \$ 40,012 |
| 14860 Bridgeport-Stamford-Norwalk, CT | \$ 132,336 | \$ 125,371 | \$ 111,441 |
| 15380 Buffalo-Cheektowaga-Niagara Falls, NY | \$ 40,216 | \$ 38,099 | \$ 33,866 |
| 15540 Burlington-South Burlington, VT | \$ 74,363 | \$ 70,450 | \$ 62,622 |
| 15940 Canton-Massillon, OH | \$ 33,562 | \$ 31,796 | \$ 28,263 |
| 15980 Cape Coral-Fort Myers, FL | \$ 70,246 | \$ 66,549 | \$ 59,155 |
| 16020 Cape Girardeau, MO-IL | \$ 36,743 | \$ 34,809 | \$ 30,941 |
| 16300 Cedar Rapids, IA | \$ 36,762 | \$ 34,827 | \$ 30,958 |
| 16580 Champaign-Urbana, IL | \$ 35,845 | \$ 33,958 | \$ 30,185 |
| 16700 Charleston-North Charleston, SC | \$ 73,856 | \$ 69,969 | \$ 62,195 |
| 16620 Charleston, WV | \$ 31,552 | \$ 29,892 | \$ 26,570 |
| 16740 Charlotte-Concord-Gastonia, NC-SC | \$ 68,802 | \$ 65,181 | \$ 57,939 |
| 16860 Chattanooga, TN-GA | \$ 49,777 | \$ 47,157 | \$ 41,918 |
| 16980 Chicago-Naperville-Elgin, IL-IN-WI | \$ 68,022 | \$ 64,442 | \$ 57,281 |
| 17140 Cincinnati, OH-KY-IN | \$ 49,621 | \$ 47,009 | \$ 41,786 |
| 17460 Cleveland-Elyria, OH | \$ 39,923 | \$ 37,822 | \$ 33,620 |
| 17820 Colorado Springs, CO | \$ 85,700 | \$ 81,190 | \$ 72,169 |
| 17860 Columbia, MO | \$ 50,480 | \$ 47,823 | \$ 42,509 |
| 17900 Columbia, SC | \$ 45,758 | \$ 43,349 | \$ 38,533 |
| 18140 Columbus, OH | \$ 55,104 | \$ 52,204 | \$ 46,404 |
| 18580 Corpus Christi, TX | \$ 49,543 | \$ 46,936 | \$ 41,720 |
| 18880 Crestview-Fort Walton Beach-Destin, FL | \$ 76,002 | \$ 72,002 | \$ 64,002 |
| 19060 Cumberland, MD-WV | \$ 25,094 | \$ 23,773 | \$ 21,131 |
| 19100 Dallas-Fort Worth-Arlington, TX | \$ 66,090 | \$ 62,612 | \$ 55,655 |
| 19340 Davenport-Moline-Rock Island, IA-IL | \$ 30,596 | \$ 28,986 | \$ 25,765 |
| 19380 Dayton, OH | \$ 39,943 | \$ 37,841 | \$ 33,636 |
| 19460 Decatur, AL | \$ 38,089 | \$ 36,084 | \$ 32,075 |
| 19500 Decatur, IL | \$ 22,674 | \$ 21,481 | \$ 19,094 |
| 19660 Deltona-Daytona Beach-Ormond Beach, FL | \$ 55,612 | \$ 52,685 | \$ 46,831 |
| 19740 Denver-Aurora-Lakewood, CO | \$ 120,706 | \$ 114,353 | \$ 101,647 |
| 19780 Des Moines-West Des Moines, IA | \$ 50,519 | \$ 47,860 | \$ 42,542 |
| 19820 Detroit-Warren-Deaborn, MI | \$ 50,011 | \$ 47,379 | \$ 42,115 |
| 20100 Dover, DE | \$ 54,792 | \$ 51,908 | \$ 46,141 |
| 20500 Durham-Chapel Hill, NC | \$ 78,090 | \$ 73,980 | \$ 65,760 |
| 20524 Dutchess County-Putnam County, NY | \$ 76,861 | \$ 72,816 | \$ 64,725 |
| 21300 Elmira, NY | \$ 27,669 | \$ 26,213 | \$ 23,300 |
| 21340 El Paso, TX | \$ 38,401 | \$ 36,380 | \$ 32,338 |
| 21500 Erie, PA | \$ 28,684 | \$ 27,174 | \$ 24,155 |
| 21660 Eugene, OR | \$ 82,305 | \$ 77,973 | \$ 69,310 |
| 22020 Fargo, ND-MN | \$ 51,494 | \$ 48,784 | \$ 43,364 |
| 22140 Farmington, NM | \$ 41,406 | \$ 39,227 | \$ 34,868 |
| 22180 Fayetteville, NC | \$ 37,367 | \$ 35,400 | \$ 31,467 |
| 22220 Fayetteville-Springdale-Rogers, AR-MO | \$ 51,787 | \$ 49,061 | \$ 43,610 |

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|------------------------------------------------------|-----------------------|------------------------|------------------------|
| 22500 Florence, SC | \$ 35,708 | \$ 33,829 | \$ 30,070 |
| 22540 Fond du Lac, WI | \$ 37,289 | \$ 35,326 | \$ 31,401 |
| 22660 Fort Collins, CO | \$ 99,223 | \$ 94,000 | \$ 83,556 |
| 23060 Fort Wayne, IN | \$ 36,840 | \$ 34,901 | \$ 31,023 |
| 23420 Fresno, CA | \$ 71,222 | \$ 67,473 | \$ 59,976 |
| 23540 Gainesville, FL | \$ 58,538 | \$ 55,458 | \$ 49,296 |
| 23844 Gary-Hammond, IN | \$ 44,333 | \$ 42,000 | \$ 37,333 |
| 24020 Glens Falls, NY | \$ 45,445 | \$ 43,054 | \$ 38,270 |
| 24340 Grand Rapids-Wyoming, MI | \$ 54,304 | \$ 51,446 | \$ 45,730 |
| 24580 Green Bay, WI | \$ 46,304 | \$ 43,867 | \$ 38,993 |
| 24660 Greensboro-High Point, NC | \$ 44,860 | \$ 42,499 | \$ 37,777 |
| 24860 Greenville-Anderson-Mauldin, SC | \$ 53,914 | \$ 51,076 | \$ 45,401 |
| 25060 Gulfport-Biloxi-Pascagoula, MS | \$ 37,777 | \$ 35,789 | \$ 31,812 |
| 25180 Hagerstown-Martinsburg, MD-WV | \$ 46,948 | \$ 44,477 | \$ 39,535 |
| 25420 Harrisburg-Carlisle, PA | \$ 43,318 | \$ 41,039 | \$ 36,479 |
| 25540 Hartford-West Hartford-East Hartford, CT | \$ 58,870 | \$ 55,772 | \$ 49,575 |
| 26420 Houston-The Woodlands-Sugar Land, TX | \$ 59,943 | \$ 56,789 | \$ 50,479 |
| 26620 Huntsville, AL | \$ 53,231 | \$ 50,429 | \$ 44,826 |
| 26900 Indianapolis-Carmel-Anderson, IN | \$ 51,065 | \$ 48,377 | \$ 43,002 |
| 27140 Jackson, MS | \$ 43,182 | \$ 40,909 | \$ 36,364 |
| 27260 Jacksonville, FL | \$ 62,441 | \$ 59,155 | \$ 52,582 |
| 28100 Kankakee, IL | \$ 34,284 | \$ 32,480 | \$ 28,871 |
| 28140 Kansas City, MO-KS | \$ 55,943 | \$ 52,999 | \$ 47,110 |
| 28420 Kennewick-Richland, WA | \$ 73,407 | \$ 69,544 | \$ 61,817 |
| 28740 Kingston, NY | \$ 66,012 | \$ 62,538 | \$ 55,589 |
| 28940 Knoxville, TN | \$ 53,055 | \$ 50,263 | \$ 44,678 |
| 29460 Lakeland-Winter Haven, FL | \$ 50,928 | \$ 48,248 | \$ 42,887 |
| 29620 Lansing-East Lansing, MI | \$ 36,548 | \$ 34,624 | \$ 30,777 |
| 29820 Las Vegas-Henderson-Paradise, NV | \$ 76,100 | \$ 72,095 | \$ 64,084 |
| 30460 Lexington-Fayette, KY | \$ 42,597 | \$ 40,355 | \$ 35,871 |
| 30700 Lincoln, NE | \$ 47,592 | \$ 45,087 | \$ 40,077 |
| 30780 Little Rock-North Little Rock-Conway, AR | \$ 36,001 | \$ 34,106 | \$ 30,317 |
| 31084 Los Angeles-Long Beach-Glendale, CA | \$ 147,517 | \$ 139,753 | \$ 124,225 |
| 31140 Louisville/Jefferson County, KY-IN | \$ 45,933 | \$ 43,516 | \$ 38,681 |
| 31540 Madison, WI | \$ 72,041 | \$ 68,250 | \$ 60,666 |
| 31700 Manchester-Nashua, NH | \$ 83,222 | \$ 78,842 | \$ 70,082 |
| 32820 Memphis, TN-MS-AR | \$ 48,977 | \$ 46,399 | \$ 41,244 |
| 33100 Miami-Fort Lauderdale-West Palm Beach, FL | \$ 94,637 | \$ 89,656 | \$ 79,695 |
| 33340 Milwaukee-Waukesha-West Allis, WI | \$ 63,944 | \$ 60,578 | \$ 53,847 |
| 33460 Minneapolis-St. Paul-Bloomington, MN-WI | \$ 70,558 | \$ 66,845 | \$ 59,418 |
| 33660 Mobile, AL | \$ 38,655 | \$ 36,620 | \$ 32,552 |
| 33860 Montgomery, AL | \$ 38,187 | \$ 36,177 | \$ 32,157 |
| 34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC | \$ 55,787 | \$ 52,851 | \$ 46,979 |
| 34940 Naples-Immokalee-Marco Island, FL | \$ 128,687 | \$ 121,914 | \$ 108,368 |
| 34980 Nashville-Davidson--Murfreesboro--Franklin, TN | \$ 68,178 | \$ 64,590 | \$ 57,413 |
| 35004 Nassau County-Suffolk County, NY | \$ 123,828 | \$ 117,311 | \$ 104,277 |
| 35300 New Haven-Milford, CT | \$ 60,431 | \$ 57,251 | \$ 50,889 |
| 35380 New Orleans-Metairie, LA | \$ 53,797 | \$ 50,965 | \$ 45,303 |
| 35614 New York-Jersey City-White Plains, NY-NJ | \$ 104,725 | \$ 99,214 | \$ 88,190 |
| 35620 New York-Newark-Jersey City, NY-NJ-PA | \$ 110,072 | \$ 104,279 | \$ 92,692 |
| 35084 Newark, NJ-PA | \$ 105,194 | \$ 99,657 | \$ 88,584 |
| 35840 North Port-Sarasota-Bradenton, FL | \$ 78,051 | \$ 73,943 | \$ 65,727 |
| 35980 Norwich-New London, CT | \$ 58,968 | \$ 55,864 | \$ 49,657 |
| 36100 Ocala, FL | \$ 43,904 | \$ 41,593 | \$ 36,972 |
| 36260 Ogden-Clearfield, UT | \$ 80,647 | \$ 76,402 | \$ 67,913 |
| 36420 Oklahoma City, OK | \$ 38,206 | \$ 36,195 | \$ 32,174 |
| 36540 Omaha-Council Bluffs, NE-IA | \$ 48,236 | \$ 45,697 | \$ 40,620 |
| 36740 Orlando-Kissimmee-Sanford, FL | \$ 68,822 | \$ 65,200 | \$ 57,955 |
| 36780 Oshkosh-Neenah, WI | \$ 39,240 | \$ 37,175 | \$ 33,044 |
| 37340 Palm Bay-Melbourne-Titusville, FL | \$ 57,680 | \$ 54,644 | \$ 48,573 |
| 37460 Panama City, FL | \$ 56,724 | \$ 53,738 | \$ 47,767 |
| 37860 Pensacola-Ferry Pass-Brent, FL | \$ 54,246 | \$ 51,391 | \$ 45,681 |
| 37900 Peoria, IL | \$ 25,347 | \$ 24,013 | \$ 21,345 |
| 37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | \$ 60,451 | \$ 57,269 | \$ 50,906 |
| 38060 Phoenix-Mesa-Scottsdale, AZ | \$ 79,749 | \$ 75,552 | \$ 67,157 |
| 38340 Pittsfield, MA | \$ 62,812 | \$ 59,506 | \$ 52,894 |
| 38940 Port St. Lucie, FL | \$ 64,002 | \$ 60,634 | \$ 53,896 |
| 38860 Portland-South Portland, ME | \$ 83,671 | \$ 79,267 | \$ 70,460 |
| 38900 Portland-Vancouver-Hillsboro, OR-WA | \$ 106,462 | \$ 100,859 | \$ 89,652 |
| 39300 Providence-Warwick, RI-MA | \$ 78,051 | \$ 73,943 | \$ 65,727 |
| 39460 Punta Gorda, FL | \$ 61,270 | \$ 58,046 | \$ 51,596 |

| Metropolitan Area | 2021. II p 5 % Down | 2021. II p 10 % Down | 2021. II p 20 % Down |
|----------------------------------------------------|------------------------|-------------------------|-------------------------|
| 39580 Raleigh, NC | \$ 76,705 | \$ 72,668 | \$ 64,594 |
| 39740 Reading, PA | \$ 41,972 | \$ 39,763 | \$ 35,345 |
| 39900 Reno, NV | \$ 101,447 | \$ 96,108 | \$ 85,429 |
| 40060 Richmond, VA | \$ 67,319 | \$ 63,776 | \$ 56,690 |
| 40140 Riverside-San Bernardino-Ontario, CA | \$ 99,515 | \$ 94,278 | \$ 83,802 |
| 40380 Rochester, NY | \$ 38,928 | \$ 36,879 | \$ 32,782 |
| 40420 Rockford, IL | \$ 31,025 | \$ 29,392 | \$ 26,127 |
| 40900 Sacramento--Roseville--Arden-Arcade, CA | \$ 98,540 | \$ 93,353 | \$ 82,981 |
| 40980 Saginaw, MI | N/A | N/A | N/A |
| 41180 St. Louis, MO-IL | \$ 45,582 | \$ 43,183 | \$ 38,385 |
| 41420 Salem, OR | \$ 78,773 | \$ 74,627 | \$ 66,335 |
| 41620 Salt Lake City, UT | \$ 94,657 | \$ 89,675 | \$ 79,711 |
| 41700 San Antonio-New Braunfels, TX | \$ 55,904 | \$ 52,962 | \$ 47,077 |
| 41740 San Diego-Carlsbad, CA | \$ 165,859 | \$ 157,130 | \$ 139,671 |
| 41860 San Francisco-Oakland-Hayward, CA | \$ 270,253 | \$ 256,029 | \$ 227,581 |
| 41940 San Jose-Sunnyvale-Santa Clara, CA | \$ 331,523 | \$ 314,074 | \$ 279,177 |
| 42660 Seattle-Tacoma-Bellevue, WA | \$ 139,692 | \$ 132,340 | \$ 117,636 |
| 42680 Sebastian-Vero Beach, FL | \$ 64,392 | \$ 61,003 | \$ 54,225 |
| 43300 Sherman-Denison, TX | \$ 48,626 | \$ 46,067 | \$ 40,948 |
| 43340 Shreveport-Bossier City, LA | \$ 39,357 | \$ 37,286 | \$ 33,143 |
| 43620 Sioux Falls, SD | \$ 52,392 | \$ 49,634 | \$ 44,120 |
| 43780 South Bend-Mishawaka, IN-MI | \$ 34,128 | \$ 32,332 | \$ 28,739 |
| 43900 Spartanburg, SC | \$ 45,523 | \$ 43,127 | \$ 38,336 |
| 44060 Spokane-Spokane Valley, WA | \$ 75,027 | \$ 71,078 | \$ 63,180 |
| 44100 Springfield, IL | \$ 27,942 | \$ 26,472 | \$ 23,530 |
| 44140 Springfield, MA | \$ 56,665 | \$ 53,683 | \$ 47,718 |
| 44180 Springfield, MO | \$ 38,362 | \$ 36,343 | \$ 32,305 |
| 45060 Syracuse, NY | \$ 34,362 | \$ 32,554 | \$ 28,937 |
| 45220 Tallahassee, FL | \$ 53,621 | \$ 50,799 | \$ 45,155 |
| 45300 Tampa-St. Petersburg-Clearwater, FL | \$ 62,636 | \$ 59,340 | \$ 52,746 |
| 45780 Toledo, OH | \$ 30,869 | \$ 29,245 | \$ 25,995 |
| 45820 Topeka, KS | \$ 32,040 | \$ 30,354 | \$ 26,981 |
| 45940 Trenton, NJ | \$ 72,822 | \$ 68,989 | \$ 61,324 |
| 46060 Tucson, AZ | \$ 64,861 | \$ 61,447 | \$ 54,619 |
| 46140 Tulsa, OK | \$ 42,616 | \$ 40,373 | \$ 35,887 |
| 46520 Urban Honolulu, HI | \$ 190,426 | \$ 180,403 | \$ 160,359 |
| 47260 Virginia Beach-Norfolk-Newport News, VA-NC | \$ 56,587 | \$ 53,609 | \$ 47,652 |
| 47900 Washington-Arlington-Alexandria, DC-VA-MD-WV | \$ 111,516 | \$ 105,647 | \$ 93,908 |
| 47940 Waterloo-Cedar Falls, IA | \$ 30,518 | \$ 28,912 | \$ 25,699 |
| 48620 Wichita, KS | \$ 37,465 | \$ 35,493 | \$ 31,549 |
| 48660 Wichita Falls, TX | \$ 31,260 | \$ 29,614 | \$ 26,324 |
| 48900 Wilmington, NC | \$ 67,729 | \$ 64,164 | \$ 57,035 |
| 49180 Winston-Salem, NC | \$ 46,382 | \$ 43,941 | \$ 39,059 |
| 49340 Worcester, MA-CT | \$ 73,661 | \$ 69,784 | \$ 62,030 |
| 49420 Yakima, WA | \$ 63,300 | \$ 59,968 | \$ 53,305 |
| 49620 York-Hanover, PA | \$ 42,597 | \$ 40,355 | \$ 35,871 |
| 49660 Youngstown-Warren-Boardman, OH-PA | \$ 25,757 | \$ 24,401 | \$ 21,690 |

*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 3.05 percent assumed for all areas. Monthly principal 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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