

**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.II p	2024.II p	2024.II p	
	5 % Down	10 % Down	20 % Down	
U.S.	\$ 128,962	\$ 122,175	\$ 108,600	
NE	\$ 151,876	\$ 143,883	\$ 127,896	
MW	\$ 97,096	\$ 91,985	\$ 81,765	
SO	\$ 114,938	\$ 108,889	\$ 96,790	
WE	\$ 196,208	\$ 185,881	\$ 165,228	
10180	Abilene, TX	\$ 78,638	\$ 74,499	\$ 66,222
10420	Akron, OH	\$ 65,192	\$ 61,761	\$ 54,899
10580	Albany-Schenectady-Troy, NY	\$ 98,591	\$ 93,402	\$ 83,024
10740	Albuquerque, NM	\$ 114,688	\$ 108,652	\$ 96,580
10900	Allentown-Bethlehem-Easton, PA-NJ	\$ 109,291	\$ 103,539	\$ 92,035
11100	Amarillo, TX	\$ 72,162	\$ 68,364	\$ 60,768
11244	Anaheim-Santa Ana-Irvine, CA	\$ 443,303	\$ 419,971	\$ 373,308
11260	Anchorage, AK	\$ 141,949	\$ 134,478	\$ 119,536
11460	Ann Arbor, MI	\$ 147,716	\$ 139,942	\$ 124,393
11500	Anniston-Oxford, AL	\$ 57,144	\$ 54,136	\$ 48,121
11540	Appleton, WI	\$ 96,123	\$ 91,064	\$ 80,946
11700	Asheville, NC	\$ 149,628	\$ 141,753	\$ 126,003
12020	Athens-Clarke County, GA	\$ 120,733	\$ 114,378	\$ 101,670
12060	Atlanta-Sandy Springs-Marietta, GA	\$ 119,592	\$ 113,297	\$ 100,709
12100	Atlantic City-Hammonton, NJ	\$ 108,798	\$ 103,072	\$ 91,619
12420	Austin-Round Rock, TX	\$ 153,113	\$ 145,054	\$ 128,937
12540	Bakersfield, CA	\$ 118,358	\$ 112,129	\$ 99,670
12580	Baltimore-Columbia-Towson, MD	\$ 132,174	\$ 125,217	\$ 111,304
12700	Barnstable Town, MA	\$ 239,276	\$ 226,682	\$ 201,495
12940	Baton Rouge, LA	\$ 83,819	\$ 79,407	\$ 70,584
13140	Beaumont-Port Arthur, TX	\$ 68,030	\$ 64,449	\$ 57,288
13780	Binghamton, NY	\$ 52,549	\$ 49,783	\$ 44,252
13820	Birmingham-Hoover, AL	\$ 100,009	\$ 94,745	\$ 84,218
13900	Bismarck, ND	\$ 89,863	\$ 85,134	\$ 75,674
13980	Blacksburg-Christiansburg, VA	\$ 96,432	\$ 91,356	\$ 81,206
14010	Bloomington, IL	\$ 79,656	\$ 75,463	\$ 67,078
14260	Boise City-Nampa, ID	\$ 157,492	\$ 149,203	\$ 132,625
14460	Boston-Cambridge-Newton, MA-NH	\$ 244,672	\$ 231,795	\$ 206,040
14500	Boulder, CO	\$ 273,938	\$ 259,520	\$ 230,685
14540	Bowling Green, KY	\$ 85,577	\$ 81,073	\$ 72,065
14860	Bridgeport-Stamford-Norwalk, CT	\$ 244,487	\$ 231,619	\$ 205,884
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$ 80,488	\$ 76,252	\$ 67,780
15500	Burlington, NC	\$ 96,771	\$ 91,678	\$ 81,491
15540	Burlington-South Burlington, VT	\$ 163,105	\$ 154,520	\$ 137,351
15940	Canton-Massillon, OH	\$ 63,990	\$ 60,622	\$ 53,886
15980	Cape Coral-Fort Myers, FL	\$ 127,980	\$ 121,244	\$ 107,772
16020	Cape Girardeau, MO-IL	\$ 76,819	\$ 72,775	\$ 64,689
16300	Cedar Rapids, IA	\$ 68,461	\$ 64,858	\$ 57,652
16580	Champaign-Urbana, IL	\$ 68,955	\$ 65,326	\$ 58,067
16700	Charleston-North Charleston, SC	\$ 140,932	\$ 133,514	\$ 118,679
16620	Charleston, WV	\$ 59,580	\$ 56,444	\$ 50,173
16740	Charlotte-Concord-Gastonia, NC-SC	\$ 130,663	\$ 123,786	\$ 110,032
16860	Chattanooga, TN-GA	\$ 98,961	\$ 93,752	\$ 83,335
16940	Cheyenne, WY	\$ 117,525	\$ 111,340	\$ 98,969
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$ 120,918	\$ 114,553	\$ 101,825
17020	Chico, CA	\$ 135,350	\$ 128,226	\$ 113,979
17140	Cincinnati, OH-KY-IN	\$ 95,352	\$ 90,334	\$ 80,297
17420	Cleveland, TN	\$ 106,084	\$ 100,501	\$ 89,334
17460	Cleveland-Elyria, OH	\$ 69,602	\$ 65,939	\$ 58,613
17820	Colorado Springs, CO	\$ 147,901	\$ 140,117	\$ 124,548
17860	Columbia, MO	\$ 100,873	\$ 95,563	\$ 84,945

Metropolitan Area	2024.II p 5 % Down	2024.II p 10 % Down	2024.II p 20 % Down	
17900	Columbia, SC	\$ 86,810	\$ 82,241	\$ 73,103
18140	Columbus, OH	\$ 104,727	\$ 99,215	\$ 88,191
18580	Corpus Christi, TX	\$ 87,088	\$ 82,504	\$ 73,337
18880	Crestview-Fort Walton Beach-Destin, FL	\$ 129,521	\$ 122,705	\$ 109,071
19060	Cumberland, MD-WV	\$ 47,121	\$ 44,641	\$ 39,681
19100	Dallas-Fort Worth-Arlington, TX	\$ 120,671	\$ 114,320	\$ 101,618
19340	Davenport-Moline-Rock Island, IA-IL	\$ 55,293	\$ 52,383	\$ 46,563
19380	Dayton, OH	\$ 79,471	\$ 75,288	\$ 66,923
19460	Decatur, AL	\$ 75,863	\$ 71,870	\$ 63,884
19500	Decatur, IL	\$ 39,072	\$ 37,016	\$ 32,903
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$ 112,560	\$ 106,636	\$ 94,788
19740	Denver-Aurora-Lakewood, CO	\$ 206,587	\$ 195,714	\$ 173,968
19780	Des Moines-West Des Moines, IA	\$ 95,753	\$ 90,714	\$ 80,634
19820	Detroit-Warren-Deaborn, MI	\$ 86,564	\$ 82,008	\$ 72,896
20100	Dover, DE	\$ 105,190	\$ 99,654	\$ 88,581
20260	Duluth, MN-WI	\$ 87,612	\$ 83,001	\$ 73,779
20500	Durham-Chapel Hill, NC	\$ 147,284	\$ 139,533	\$ 124,029
20524	Dutchess County-Putnam County, NY	\$ 153,051	\$ 144,996	\$ 128,885
21300	Elmira, NY	\$ 46,443	\$ 43,998	\$ 39,110
21340	El Paso, TX	\$ 81,537	\$ 77,245	\$ 68,663
21500	Erie, PA	\$ 55,571	\$ 52,646	\$ 46,797
21660	Eugene, OR	\$ 144,663	\$ 137,049	\$ 121,822
22020	Fargo, ND-MN	\$ 95,846	\$ 90,801	\$ 80,712
22140	Farmington, NM	\$ 87,550	\$ 82,942	\$ 73,727
22180	Fayetteville, NC	\$ 77,836	\$ 73,740	\$ 65,546
22220	Fayetteville-Springdale-Rogers, AR-MO	\$ 114,966	\$ 108,915	\$ 96,813
22500	Florence, SC	\$ 70,127	\$ 66,436	\$ 59,054
22540	Fond du Lac, WI	\$ 73,365	\$ 69,503	\$ 61,781
22660	Fort Collins, CO	\$ 196,441	\$ 186,102	\$ 165,424
23060	Fort Wayne, IN	\$ 76,664	\$ 72,629	\$ 64,559
23420	Fresno, CA	\$ 131,063	\$ 124,165	\$ 110,369
23540	Gainesville, FL	\$ 111,234	\$ 105,380	\$ 93,671
23580	Gainesville, GA	\$ 137,447	\$ 130,213	\$ 115,745
23844	Gary-Hammond, IN	\$ 84,991	\$ 80,518	\$ 71,571
24020	Glens Falls, NY	\$ 83,295	\$ 78,911	\$ 70,143
24340	Grand Rapids-Wyoming, MI	\$ 107,071	\$ 101,436	\$ 90,165
24540	Greeley, CO	\$ 156,320	\$ 148,093	\$ 131,638
24580	Green Bay, WI	\$ 97,480	\$ 92,350	\$ 82,089
24660	Greensboro-High Point, NC	\$ 93,255	\$ 88,347	\$ 78,531
24860	Greenville-Anderson-Mauldin, SC	\$ 104,481	\$ 98,982	\$ 87,984
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 69,880	\$ 66,202	\$ 58,846
25180	Hagerstown-Martinsburg, MD-WV	\$ 96,586	\$ 91,503	\$ 81,336
25420	Harrisburg-Carlisle, PA	\$ 84,312	\$ 79,875	\$ 71,000
25540	Hartford-West Hartford-East Hartford, CT	\$ 122,151	\$ 115,722	\$ 102,864
25860	Hickory-Lenoir-Morganton, NC	\$ 93,780	\$ 88,844	\$ 78,972
26420	Houston-The Woodlands-Sugar Land, TX	\$ 108,428	\$ 102,721	\$ 91,308
26620	Huntsville, AL	\$ 100,317	\$ 95,038	\$ 84,478
26900	Indianapolis-Carmel-Anderson, IN	\$ 101,674	\$ 96,323	\$ 85,621
26980	Iowa City, IA	\$ 96,617	\$ 91,532	\$ 81,362
27140	Jackson, MS	\$ 73,735	\$ 69,854	\$ 62,092
27260	Jacksonville, FL	\$ 125,821	\$ 119,199	\$ 105,954
27340	Jacksonville, NC	\$ 85,947	\$ 81,423	\$ 72,376
27740	Johnson City, TN	\$ 99,547	\$ 94,307	\$ 83,829
27900	Joplin, MO	\$ 62,695	\$ 59,395	\$ 52,795
28100	Kankakee, IL	\$ 64,637	\$ 61,235	\$ 54,431
28140	Kansas City, MO-KS	\$ 106,886	\$ 101,260	\$ 90,009
28420	Kennewick-Richland, WA	\$ 133,931	\$ 126,882	\$ 112,784
28700	Kingsport-Bristol-Bristol, TN-VA	\$ 81,105	\$ 76,836	\$ 68,299
28740	Kingston, NY	\$ 124,186	\$ 117,650	\$ 104,578
28940	Knoxville, TN	\$ 112,992	\$ 107,045	\$ 95,151
29460	Lakeland-Winter Haven, FL	\$ 103,309	\$ 97,872	\$ 86,997

Metropolitan Area	2024.II p 5 % Down	2024.II p 10 % Down	2024.II p 20 % Down	
29540	Lancaster, PA	\$ 103,648	\$ 98,193	\$ 87,283
29620	Lansing-East Lansing, MI	\$ 74,105	\$ 70,205	\$ 62,404
29820	Las Vegas-Henderson-Paradise, NV	\$ 147,654	\$ 139,883	\$ 124,341
30460	Lexington-Fayette, KY	\$ 86,471	\$ 81,920	\$ 72,818
30700	Lincoln, NE	\$ 92,114	\$ 87,266	\$ 77,570
30780	Little Rock-North Little Rock-Conway, AR	\$ 67,690	\$ 64,128	\$ 57,002
30860	Logan, UT-ID	\$ 139,174	\$ 131,849	\$ 117,199
30980	Longview, TX	\$ 78,700	\$ 74,558	\$ 66,273
31084	Los Angeles-Long Beach-Glendale, CA	\$ 263,607	\$ 249,733	\$ 221,985
31140	Louisville/Jefferson County, KY-IN	\$ 87,304	\$ 82,709	\$ 73,519
31180	Lubbock, TX	\$ 72,440	\$ 68,627	\$ 61,002
31420	Macon-Bibb, GA	\$ 67,690	\$ 64,128	\$ 57,002
31540	Madison, WI	\$ 145,187	\$ 137,546	\$ 122,263
31700	Manchester-Nashua, NH	\$ 175,378	\$ 166,148	\$ 147,687
32820	Memphis, TN-MS-AR	\$ 89,185	\$ 84,491	\$ 75,103
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 199,216	\$ 188,731	\$ 167,761
33340	Milwaukee-Waukesha-West Allis, WI	\$ 126,098	\$ 119,462	\$ 106,188
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 122,830	\$ 116,365	\$ 103,435
33660	Mobile, AL	\$ 71,083	\$ 67,341	\$ 59,859
33860	Montgomery, AL	\$ 69,633	\$ 65,968	\$ 58,639
34100	Morristown, TN	\$ 101,181	\$ 95,856	\$ 85,205
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 113,270	\$ 107,308	\$ 95,385
34940	Naples-Immokalee-Marco Island, FL	\$ 267,369	\$ 253,297	\$ 225,153
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 129,830	\$ 122,997	\$ 109,330
35004	Nassau County-Suffolk County, NY	\$ 224,812	\$ 212,980	\$ 189,316
35100	New Bern, NC	\$ 94,921	\$ 89,925	\$ 79,933
35300	New Haven-Milford, CT	\$ 122,213	\$ 115,781	\$ 102,916
35380	New Orleans-Metairie, LA	\$ 89,586	\$ 84,871	\$ 75,441
35614	New York-Jersey City-White Plains, NY-NJ	\$ 215,499	\$ 204,157	\$ 181,473
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 217,627	\$ 206,173	\$ 183,265
35084	Newark, NJ-PA	\$ 219,878	\$ 208,306	\$ 185,161
35840	North Port-Sarasota-Bradenton, FL	\$ 161,902	\$ 153,381	\$ 136,338
35980	Norwich-New London, CT	\$ 117,279	\$ 111,106	\$ 98,761
36100	Ocala, FL	\$ 89,432	\$ 84,725	\$ 75,311
36260	Ogden-Clearfield, UT	\$ 150,893	\$ 142,951	\$ 127,067
36420	Oklahoma City, OK	\$ 81,013	\$ 76,749	\$ 68,221
36540	Omaha-Council Bluffs, NE-IA	\$ 96,586	\$ 91,503	\$ 81,336
36740	Orlando-Kissimmee-Sanford, FL	\$ 138,773	\$ 131,469	\$ 116,861
36780	Oshkosh-Neenah, WI	\$ 85,885	\$ 81,365	\$ 72,324
36980	Owensboro, KY	\$ 67,413	\$ 63,865	\$ 56,769
37100	Oxnard-Thousand Oaks-Ventura, CA	\$ 286,150	\$ 271,089	\$ 240,968
37340	Palm Bay-Melbourne-Titusville, FL	\$ 115,336	\$ 109,265	\$ 97,125
37460	Panama City, FL	\$ 111,018	\$ 105,175	\$ 93,489
37860	Pensacola-Ferry Pass-Brent, FL	\$ 103,309	\$ 97,872	\$ 86,997
37900	Peoria, IL	\$ 51,963	\$ 49,228	\$ 43,758
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 117,556	\$ 111,369	\$ 98,995
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 148,148	\$ 140,351	\$ 124,756
38300	Pittsburgh, PA	\$ 72,810	\$ 68,977	\$ 61,313
38340	Pittsfield, MA	\$ 86,718	\$ 82,154	\$ 73,025
38940	Port St. Lucie, FL	\$ 132,451	\$ 125,480	\$ 111,538
38860	Portland-South Portland, ME	\$ 174,669	\$ 165,476	\$ 147,090
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 187,652	\$ 177,776	\$ 158,023
39300	Providence-Warwick, RI-MA	\$ 155,672	\$ 147,479	\$ 131,093
39340	Provo-Orem, UT	\$ 167,422	\$ 158,610	\$ 140,987
39380	Pueblo, CO	\$ 98,806	\$ 93,606	\$ 83,205
39460	Punta Gorda, FL	\$ 117,186	\$ 111,018	\$ 98,683
39540	Racine, WI	\$ 95,414	\$ 90,392	\$ 80,349
39580	Raleigh, NC	\$ 149,536	\$ 141,665	\$ 125,925
39740	Reading, PA	\$ 86,687	\$ 82,124	\$ 72,999
39900	Reno, NV	\$ 191,322	\$ 181,252	\$ 161,113
40060	Richmond, VA	\$ 137,046	\$ 129,833	\$ 115,407

Metropolitan Area	2024.II p 5 % Down	2024.II p 10 % Down	2024.II p 20 % Down	
40140	Riverside-San Bernardino-Ontario, CA	\$ 185,031	\$ 175,292	\$ 155,815
40220	Roanoke, VA	\$ 98,097	\$ 92,934	\$ 82,608
40340	Rochester, MN	\$ 105,807	\$ 100,238	\$ 89,100
40380	Rochester, NY	\$ 82,925	\$ 78,560	\$ 69,831
40420	Rockford, IL	\$ 60,968	\$ 57,759	\$ 51,341
40900	Sacramento--Roseville--Arden-Arcade, CA	\$ 171,153	\$ 162,145	\$ 144,129
41180	St. Louis, MO-IL	\$ 86,317	\$ 81,774	\$ 72,688
41420	Salem, OR	\$ 140,654	\$ 133,251	\$ 118,446
41500	Salinas, CA	\$ 319,394	\$ 302,584	\$ 268,963
41620	Salt Lake City, UT	\$ 179,850	\$ 170,384	\$ 151,452
41700	San Antonio-New Braunfels, TX	\$ 99,238	\$ 94,015	\$ 83,569
41740	San Diego-Carlsbad, CA	\$ 323,804	\$ 306,761	\$ 272,677
41860	San Francisco-Oakland-Hayward, CA	\$ 446,849	\$ 423,331	\$ 376,294
41940	San Jose-Sunnyvale-Santa Clara, CA	\$ 619,236	\$ 586,645	\$ 521,462
42020	San Luis Obispo-Paso Robles, CA	\$ 276,097	\$ 261,565	\$ 232,502
42140	Santa Fe, NM	\$ 197,119	\$ 186,745	\$ 165,995
42660	Seattle-Tacoma-Bellevue, WA	\$ 255,836	\$ 242,371	\$ 215,441
42680	Sebastian-Vero Beach, FL	\$ 132,605	\$ 125,626	\$ 111,668
43300	Sherman-Denison, TX	\$ 89,709	\$ 84,988	\$ 75,544
43340	Shreveport-Bossier City, LA	\$ 73,951	\$ 70,058	\$ 62,274
43620	Sioux Falls, SD	\$ 109,076	\$ 103,335	\$ 91,853
43780	South Bend-Mishawaka, IN-MI	\$ 63,311	\$ 59,979	\$ 53,315
43900	Spartanburg, SC	\$ 91,991	\$ 87,149	\$ 77,466
44060	Spokane-Spokane Valley, WA	\$ 134,178	\$ 127,116	\$ 112,992
44100	Springfield, IL	\$ 57,545	\$ 54,516	\$ 48,459
44140	Springfield, MA	\$ 112,530	\$ 106,607	\$ 94,762
44180	Springfield, MO	\$ 77,219	\$ 73,155	\$ 65,027
41100	St. George, UT	\$ 179,819	\$ 170,355	\$ 151,427
45060	Syracuse, NY	\$ 71,915	\$ 68,130	\$ 60,560
45220	Tallahassee, FL	\$ 105,467	\$ 99,917	\$ 88,815
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 129,521	\$ 122,705	\$ 109,071
45780	Toledo, OH	\$ 58,130	\$ 55,071	\$ 48,952
45820	Topeka, KS	\$ 65,316	\$ 61,878	\$ 55,003
45940	Trenton, NJ	\$ 144,077	\$ 136,494	\$ 121,328
46060	Tucson, AZ	\$ 122,398	\$ 115,956	\$ 103,072
46140	Tulsa, OK	\$ 84,189	\$ 79,758	\$ 70,896
46340	Tyler, TX	\$ 98,128	\$ 92,963	\$ 82,634
46520	Urban Honolulu, HI	\$ 339,686	\$ 321,807	\$ 286,051
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 111,327	\$ 105,467	\$ 93,749
47580	Warner Robins, GA	\$ 85,145	\$ 80,664	\$ 71,701
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 205,569	\$ 194,750	\$ 173,111
47940	Waterloo-Cedar Falls, IA	\$ 57,329	\$ 54,311	\$ 48,277
48620	Wichita, KS	\$ 69,232	\$ 65,589	\$ 58,301
48660	Wichita Falls, TX	\$ 62,232	\$ 58,957	\$ 52,406
48900	Wilmington, NC	\$ 144,139	\$ 136,553	\$ 121,380
49180	Winston-Salem, NC	\$ 93,502	\$ 88,581	\$ 78,739
49340	Worcester, MA-CT	\$ 145,989	\$ 138,306	\$ 122,938
49420	Yakima, WA	\$ 110,895	\$ 105,058	\$ 93,385
49620	York-Hanover, PA	\$ 85,022	\$ 80,547	\$ 71,597
49660	Youngstown-Warren-Boardman, OH-PA	\$ 50,791	\$ 48,118	\$ 42,771
78010	St Croix, Virgin Islands	\$ 108,551	\$ 102,838	\$ 91,412

\*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 7.07 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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