

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

Metropolitan Area		Current Quarter		
		2019.III p 5 % Down	2019.III p 10 % Down	2019.III p 20 % Down
	U.S.	\$ 59,352	\$ 56,228	\$ 49,981
	NE	\$ 65,410	\$ 61,968	\$ 55,082
	MW	\$ 47,194	\$ 44,710	\$ 39,742
CBSA	SO	\$ 52,277	\$ 49,526	\$ 44,023
Code	WE	\$ 87,164	\$ 82,577	\$ 73,401
10180	Abilene, TX	\$ 39,441	\$ 37,365	\$ 33,213
10420	Akron, OH	\$ 34,569	\$ 32,750	\$ 29,111
10580	Albany-Schenectady-Troy, NY	\$ 47,702	\$ 45,191	\$ 40,170
10740	Albuquerque, NM	\$ 48,486	\$ 45,934	\$ 40,830
10900	Allentown-Bethlehem-Easton, PA-NJ	\$ 45,902	\$ 43,486	\$ 38,654
11100	Amarillo, TX	\$ 35,459	\$ 33,593	\$ 29,860
11244	Anaheim-Santa Ana-Irvine, CA	\$ 174,964	\$ 165,755	\$ 147,338
11460	Ann Arbor, MI	\$ 63,843	\$ 60,483	\$ 53,762
11540	Appleton, WI	\$ 41,284	\$ 39,111	\$ 34,765
12060	Atlanta-Sandy Springs-Marietta, GA	\$ 50,434	\$ 47,780	\$ 42,471
12100	Atlantic City-Hammonton, NJ	\$ 45,097	\$ 42,723	\$ 37,976
12420	Austin-Round Rock, TX	\$ 70,049	\$ 66,362	\$ 58,989
12580	Baltimore-Columbia-Towson, MD	\$ 66,406	\$ 62,911	\$ 55,921
12700	Barnstable Town, MA	\$ 92,523	\$ 87,654	\$ 77,914
12940	Baton Rouge, LA	\$ 46,198	\$ 43,767	\$ 38,904
13140	Beaumont-Port Arthur, TX	\$ 36,200	\$ 34,295	\$ 30,484
13780	Binghamton, NY	\$ 27,558	\$ 26,107	\$ 23,207
13820	Birmingham-Hoover, AL	\$ 47,278	\$ 44,790	\$ 39,813
13900	Bismarck, ND	\$ 53,612	\$ 50,790	\$ 45,147
14010	Bloomington, IL	\$ 34,781	\$ 32,950	\$ 29,289
14260	Boise City-Nampa, ID	\$ 64,203	\$ 60,824	\$ 54,066
14460	Boston-Cambridge-Newton, MA-NH	\$ 107,478	\$ 101,821	\$ 90,508
14500	Boulder, CO	\$ 129,507	\$ 122,691	\$ 109,059
14540	Bowling Green, KY	\$ 41,559	\$ 39,372	\$ 34,997
14860	Bridgeport-Stamford-Norwalk, CT	\$ 98,369	\$ 93,192	\$ 82,837
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$ 36,476	\$ 34,556	\$ 30,716
15540	Burlington-South Burlington, VT	\$ 65,919	\$ 62,449	\$ 55,510
15940	Canton-Massillon, OH	\$ 30,587	\$ 28,977	\$ 25,757
15980	Cape Coral-Fort Myers, FL	\$ 54,014	\$ 51,171	\$ 45,486
16020	Cape Girardeau, MO-IL	\$ 32,578	\$ 30,863	\$ 27,434
16300	Cedar Rapids, IA	\$ 35,988	\$ 34,094	\$ 30,306
16580	Champaign-Urbana, IL	\$ 34,463	\$ 32,649	\$ 29,022
16700	Charleston-North Charleston, SC	\$ 62,911	\$ 59,600	\$ 52,977
16620	Charleston, WV	\$ 30,312	\$ 28,716	\$ 25,525
16740	Charlotte-Concord-Gastonia, NC-SC	\$ 56,387	\$ 53,419	\$ 47,483
16860	Chattanooga, TN-GA	\$ 41,623	\$ 39,432	\$ 35,051
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$ 57,128	\$ 54,121	\$ 48,108
17140	Cincinnati, OH-KY-IN	\$ 40,691	\$ 38,549	\$ 34,266
17460	Cleveland-Elyria, OH	\$ 36,370	\$ 34,455	\$ 30,627
17820	Colorado Springs, CO	\$ 69,350	\$ 65,700	\$ 58,400
17860	Columbia, MO	\$ 45,605	\$ 43,205	\$ 38,404
17900	Columbia, SC	\$ 39,293	\$ 37,225	\$ 33,089
18140	Columbus, OH	\$ 47,236	\$ 44,750	\$ 39,778
18580	Corpus Christi, TX	\$ 43,402	\$ 41,118	\$ 36,549
18880	Crestview-Fort Walton Beach-Destin, FL	\$ 62,487	\$ 59,198	\$ 52,621
19060	Cumberland, MD-WV	\$ 22,305	\$ 21,131	\$ 18,783
19100	Dallas-Fort Worth-Arlington, TX	\$ 57,425	\$ 54,402	\$ 48,358
19340	Davenport-Moline-Rock Island, IA-IL	\$ 29,846	\$ 28,275	\$ 25,133
19380	Dayton, OH	\$ 35,099	\$ 33,251	\$ 29,557
19460	Decatur, AL	\$ 34,040	\$ 32,248	\$ 28,665
19500	Decatur, IL	\$ 22,855	\$ 21,653	\$ 19,247
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$ 47,829	\$ 45,312	\$ 40,277
19740	Denver-Aurora-Lakewood, CO	\$ 98,645	\$ 93,453	\$ 83,069
19780	Des Moines-West Des Moines, IA	\$ 46,389	\$ 43,947	\$ 39,064
19820	Detroit-Warren-Deaborn, MI	N/A	N/A	N/A
20100	Dover, DE	\$ 48,486	\$ 45,934	\$ 40,830
20500	Durham-Chapel Hill, NC	\$ 63,144	\$ 59,820	\$ 53,174
20524	Dutchess County-Putnam County, NY	\$ 69,371	\$ 65,720	\$ 58,418
21300	Elmira, NY	\$ 24,402	\$ 23,117	\$ 20,549
21340	El Paso, TX	\$ 35,268	\$ 33,412	\$ 29,699
21500	Erie, PA	\$ 27,854	\$ 26,388	\$ 23,456
21660	Eugene, OR	\$ 67,147	\$ 63,613	\$ 56,545
22020	Fargo, ND-MN	\$ 47,511	\$ 45,011	\$ 40,010
22140	Farmington, NM	\$ 39,526	\$ 37,445	\$ 33,285

Metropolitan Area	2019.III p 5 % Down	2019.III p 10 % Down	2019.III p 20 % Down
22180 Fayetteville, NC	\$ 32,176	\$ 30,482	\$ 27,095
22500 Florence, SC	\$ 32,409	\$ 30,703	\$ 27,291
22540 Fond du Lac, WI	\$ 30,693	\$ 29,077	\$ 25,847
23060 Fort Wayne, IN	\$ 34,018	\$ 32,228	\$ 28,647
23540 Gainesville, FL	\$ 50,625	\$ 47,961	\$ 42,632
23844 Gary-Hammond, IN	\$ 40,309	\$ 38,188	\$ 33,945
24020 Glens Falls, NY	\$ 40,076	\$ 37,967	\$ 33,749
24340 Grand Rapids-Wyoming, MI	\$ 46,092	\$ 43,666	\$ 38,814
24580 Green Bay, WI	\$ 41,623	\$ 39,432	\$ 35,051
24660 Greensboro-High Point, NC	\$ 37,725	\$ 35,740	\$ 31,769
24860 Greenville-Anderson-Mauldin, SC	\$ 47,808	\$ 45,292	\$ 40,259
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 33,341	\$ 31,586	\$ 28,076
25180 Hagerstown-Martinsburg, MD-WV	\$ 41,326	\$ 39,151	\$ 34,801
25420 Harrisburg-Carlisle, PA	\$ 39,187	\$ 37,124	\$ 32,999
25540 Hartford-West Hartford-East Hartford, CT	\$ 51,832	\$ 49,104	\$ 43,648
26420 Houston-The Woodlands-Sugar Land, TX	\$ 52,722	\$ 49,947	\$ 44,398
26620 Huntsville, AL	\$ 45,817	\$ 43,405	\$ 38,583
26900 Indianapolis-Carmel-Anderson, IN	\$ 43,804	\$ 41,499	\$ 36,888
27140 Jackson, MS	\$ 38,234	\$ 36,221	\$ 32,197
27260 Jacksonville, FL	\$ 55,179	\$ 52,275	\$ 46,467
28100 Kankakee, IL	\$ 33,404	\$ 31,646	\$ 28,130
28140 Kansas City, MO-KS	\$ 47,109	\$ 44,629	\$ 39,671
28420 Kennewick-Richland, WA	\$ 63,165	\$ 59,840	\$ 53,191
28740 Kingston, NY	\$ 54,417	\$ 51,553	\$ 45,825
28940 Knoxville, TN	\$ 44,842	\$ 42,482	\$ 37,762
29460 Lakeland-Winter Haven, FL	\$ 45,118	\$ 42,743	\$ 37,994
29620 Lansing-East Lansing, MI	\$ 35,586	\$ 33,713	\$ 29,967
29820 Las Vegas-Henderson-Paradise, NV	\$ 66,363	\$ 62,871	\$ 55,885
30460 Lexington-Fayette, KY	\$ 38,933	\$ 36,884	\$ 32,785
30700 Lincoln, NE	\$ 43,487	\$ 41,198	\$ 36,620
30780 Little Rock-North Little Rock-Conway, AR	\$ 33,129	\$ 31,385	\$ 27,898
31084 Los Angeles-Long Beach-Glendale, CA	\$ 137,599	\$ 130,357	\$ 115,873
31140 Louisville/Jefferson County, KY-IN	\$ 42,195	\$ 39,974	\$ 35,532
31540 Madison, WI	\$ 62,699	\$ 59,399	\$ 52,799
31700 Manchester-Nashua, NH	\$ 68,121	\$ 64,536	\$ 57,365
32820 Memphis, TN-MS-AR	\$ 41,411	\$ 39,231	\$ 34,872
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 77,315	\$ 73,245	\$ 65,107
33340 Milwaukee-Waukesha-West Allis, WI	\$ 58,632	\$ 55,546	\$ 49,374
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 61,597	\$ 58,355	\$ 51,872
33660 Mobile, AL	\$ 33,468	\$ 31,706	\$ 28,183
33860 Montgomery, AL	\$ 33,425	\$ 31,666	\$ 28,148
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 50,180	\$ 47,539	\$ 42,257
34940 Naples-Immokalee-Marco Island, FL	\$ 89,812	\$ 85,085	\$ 75,631
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 59,246	\$ 56,128	\$ 49,892
35004 Nassau County-Suffolk County, NY	\$ 107,520	\$ 101,861	\$ 90,543
35300 New Haven-Milford, CT	\$ 52,532	\$ 49,767	\$ 44,237
35380 New Orleans-Metairie, LA	\$ 47,808	\$ 45,292	\$ 40,259
35614 New York-Jersey City-White Plains, NY-NJ	\$ 84,749	\$ 80,289	\$ 71,368
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 93,243	\$ 88,336	\$ 78,521
35084 Newark, NJ-PA	\$ 88,647	\$ 83,981	\$ 74,650
35840 North Port-Sarasota-Bradenton, FL	\$ 63,864	\$ 60,503	\$ 53,780
35980 Norwich-New London, CT	\$ 51,684	\$ 48,964	\$ 43,524
36100 Ocala, FL	\$ 36,857	\$ 34,917	\$ 31,037
36420 Oklahoma City, OK	\$ 34,654	\$ 32,830	\$ 29,182
36540 Omaha-Council Bluffs, NE-IA	\$ 44,037	\$ 41,720	\$ 37,084
36740 Orlando-Kissimmee-Sanford, FL	\$ 59,310	\$ 56,188	\$ 49,945
36780 Oshkosh-Neenah, WI	\$ 35,798	\$ 33,914	\$ 30,145
37340 Palm Bay-Melbourne-Titusville, FL	\$ 50,816	\$ 48,141	\$ 42,792
37460 Panama City, FL	\$ 50,456	\$ 47,800	\$ 42,489
37860 Pensacola-Ferry Pass-Brent, FL	\$ 47,215	\$ 44,730	\$ 39,760
37900 Peoria, IL	\$ 26,181	\$ 24,803	\$ 22,047
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 54,268	\$ 51,412	\$ 45,700
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 61,259	\$ 58,034	\$ 51,586
38340 Pittsfield, MA	\$ 48,549	\$ 45,994	\$ 40,884
38940 Port St. Lucie, FL	\$ 52,955	\$ 50,168	\$ 44,594
38860 Portland-South Portland, ME	\$ 67,338	\$ 63,794	\$ 56,705
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 88,117	\$ 83,480	\$ 74,204
39300 Providence-Warwick, RI-MA	\$ 68,672	\$ 65,058	\$ 57,829
39460 Punta Gorda, FL	\$ 48,507	\$ 45,954	\$ 40,848

Metropolitan Area	2019.III p 5 % Down	2019.III p 10 % Down	2019.III p 20 % Down
39580 Raleigh, NC	\$ 62,572	\$ 59,279	\$ 52,692
39740 Reading, PA	\$ 38,170	\$ 36,161	\$ 32,143
39900 Reno, NV	\$ 84,961	\$ 80,490	\$ 71,546
40060 Richmond, VA	\$ 60,115	\$ 56,951	\$ 50,623
40140 Riverside-San Bernardino-Ontario, CA	\$ 80,492	\$ 76,255	\$ 67,783
40380 Rochester, NY	\$ 34,506	\$ 32,689	\$ 29,057
40420 Rockford, IL	\$ 28,469	\$ 26,970	\$ 23,974
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 82,186	\$ 77,861	\$ 69,210
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 41,051	\$ 38,890	\$ 34,569
41420 Salem, OR	\$ 66,787	\$ 63,272	\$ 56,242
41620 Salt Lake City, UT	\$ 76,467	\$ 72,443	\$ 64,393
41700 San Antonio-New Braunfels, TX	\$ 50,964	\$ 48,282	\$ 42,917
41740 San Diego-Carlsbad, CA	\$ 136,624	\$ 129,434	\$ 115,052
41860 San Francisco-Oakland-Hayward, CA	\$ 204,195	\$ 193,448	\$ 171,954
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 262,658	\$ 248,833	\$ 221,185
42660 Seattle-Tacoma-Bellevue, WA	\$ 110,253	\$ 104,450	\$ 92,844
42680 Sebastian-Vero Beach, FL	\$ 52,955	\$ 50,168	\$ 44,594
43300 Sherman-Denison, TX	\$ 42,195	\$ 39,974	\$ 35,532
43340 Shreveport-Bossier City, LA	\$ 38,933	\$ 36,884	\$ 32,785
43620 Sioux Falls, SD	\$ 47,787	\$ 45,272	\$ 40,241
43780 South Bend-Mishawaka, IN-MI	\$ 31,752	\$ 30,081	\$ 26,738
43900 Spartanburg, SC	\$ 40,500	\$ 38,369	\$ 34,105
44060 Spokane-Spokane Valley, WA	\$ 58,441	\$ 55,365	\$ 49,214
44100 Springfield, IL	\$ 30,968	\$ 29,338	\$ 26,078
44140 Springfield, MA	\$ 50,032	\$ 47,399	\$ 42,132
44180 Springfield, MO	\$ 33,489	\$ 31,726	\$ 28,201
45060 Syracuse, NY	\$ 31,921	\$ 30,241	\$ 26,881
45220 Tallahassee, FL	\$ 48,507	\$ 45,954	\$ 40,848
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 52,955	\$ 50,168	\$ 44,594
45780 Toledo, OH	\$ 29,422	\$ 27,873	\$ 24,776
45820 Topeka, KS	\$ 31,180	\$ 29,539	\$ 26,257
45940 Trenton, NJ	\$ 60,856	\$ 57,653	\$ 51,247
46060 Tucson, AZ	\$ 50,922	\$ 48,242	\$ 42,881
46140 Tulsa, OK	\$ 37,153	\$ 35,198	\$ 31,287
46520 Urban Honolulu, HI	\$ 172,316	\$ 163,247	\$ 145,108
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 51,261	\$ 48,563	\$ 43,167
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 93,159	\$ 88,256	\$ 78,449
47940 Waterloo-Cedar Falls, IA	\$ 28,914	\$ 27,392	\$ 24,348
48620 Wichita, KS	\$ 34,844	\$ 33,011	\$ 29,343
48660 Wichita Falls, TX	\$ 26,414	\$ 25,024	\$ 22,243
48900 Wilmington, NC	\$ 56,408	\$ 53,439	\$ 47,501
49180 Winston-Salem, NC	\$ 39,039	\$ 36,984	\$ 32,875
49340 Worcester, MA-CT	\$ 63,165	\$ 59,840	\$ 53,191
49420 Yakima, WA	\$ 55,306	\$ 52,395	\$ 46,574
49620 York-Hanover, PA	\$ 40,288	\$ 38,168	\$ 33,927
49660 Youngstown-Warren-Boardman, OH-PA	\$ 22,622	\$ 21,432	\$ 19,050

\*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 3.7 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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