

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

| Metropolitan Area |                                        | Current Quarter        |                         |                         |
|-------------------|----------------------------------------|------------------------|-------------------------|-------------------------|
|                   |                                        | 2020.III p<br>5 % Down | 2020.III p<br>10 % Down | 2020.III p<br>20 % Down |
| CBSA<br>Code      | U.S.                                   | \$ 60,348              | \$ 57,172               | \$ 50,819               |
|                   | NE                                     | \$ 67,336              | \$ 63,792               | \$ 56,704               |
|                   | MW                                     | \$ 47,528              | \$ 45,026               | \$ 40,023               |
|                   | SO                                     | \$ 52,802              | \$ 50,023               | \$ 44,465               |
|                   | WE                                     | \$ 89,993              | \$ 85,256               | \$ 75,783               |
| 10180             | Abilene, TX                            | \$ 39,795              | \$ 37,701               | \$ 33,512               |
| 10420             | Akron, OH                              | \$ 35,272              | \$ 33,416               | \$ 29,703               |
| 10580             | Albany-Schenectady-Troy, NY            | \$ 46,920              | \$ 44,450               | \$ 39,511               |
| 10740             | Albuquerque, NM                        | \$ 50,200              | \$ 47,558               | \$ 42,274               |
| 10900             | Allentown-Bethlehem-Easton, PA-NJ      | \$ 47,094              | \$ 44,616               | \$ 39,658               |
| 11100             | Amarillo, TX                           | \$ 37,330              | \$ 35,365               | \$ 31,436               |
| 11244             | Anaheim-Santa Ana-Irvine, CA           | \$ 176,653             | \$ 167,355              | \$ 148,760              |
| 11460             | Ann Arbor, MI                          | \$ 62,780              | \$ 59,475               | \$ 52,867               |
| 11540             | Appleton, WI                           | \$ 40,902              | \$ 38,749               | \$ 34,444               |
| 12060             | Atlanta-Sandy Springs-Marietta, GA     | \$ 52,763              | \$ 49,986               | \$ 44,432               |
| 12100             | Atlantic City-Hammonton, NJ            | \$ 50,200              | \$ 47,558               | \$ 42,274               |
| 12420             | Austin-Round Rock, TX                  | \$ 72,447              | \$ 68,634               | \$ 61,008               |
| 12580             | Baltimore-Columbia-Towson, MD          | \$ 66,390              | \$ 62,896               | \$ 55,908               |
| 12700             | Barnstable Town, MA                    | \$ 101,274             | \$ 95,944               | \$ 85,284               |
| 12940             | Baton Rouge, LA                        | \$ 45,503              | \$ 43,108               | \$ 38,318               |
| 13140             | Beaumont-Port Arthur, TX               | \$ 36,689              | \$ 34,758               | \$ 30,896               |
| 13780             | Binghamton, NY                         | \$ 25,916              | \$ 24,552               | \$ 21,824               |
| 13820             | Birmingham-Hoover, AL                  | \$ 49,405              | \$ 46,804               | \$ 41,604               |
| 13900             | Bismarck, ND                           | \$ 51,598              | \$ 48,882               | \$ 43,451               |
| 14010             | Bloomington, IL                        | \$ 33,118              | \$ 31,375               | \$ 27,888               |
| 14260             | Boise City-Nampa, ID                   | \$ 70,972              | \$ 67,236               | \$ 59,766               |
| 14460             | Boston-Cambridge-Newton, MA-NH         | \$ 114,164             | \$ 108,156              | \$ 96,138               |
| 14500             | Boulder, CO                            | \$ 130,723             | \$ 123,843              | \$ 110,083              |
| 14540             | Bowling Green, KY                      | \$ 39,427              | \$ 37,351               | \$ 33,201               |
| 14860             | Bridgeport-Stamford-Norwalk, CT        | \$ 114,805             | \$ 108,762              | \$ 96,678               |
| 15380             | Buffalo-Cheektowaga-Niagara Falls, NY  | \$ 37,039              | \$ 35,089               | \$ 31,191               |
| 15540             | Burlington-South Burlington, VT        | \$ 67,691              | \$ 64,128               | \$ 57,003               |
| 15940             | Canton-Massillon, OH                   | \$ 32,205              | \$ 30,510               | \$ 27,120               |
| 15980             | Cape Coral-Fort Myers, FL              | \$ 56,296              | \$ 53,333               | \$ 47,407               |
| 16020             | Cape Girardeau, MO-IL                  | \$ 35,117              | \$ 33,269               | \$ 29,572               |
| 16300             | Cedar Rapids, IA                       | \$ 34,709              | \$ 32,883               | \$ 29,229               |
| 16580             | Champaign-Urbana, IL                   | \$ 34,030              | \$ 32,239               | \$ 28,657               |
| 16700             | Charleston-North Charleston, SC        | \$ 65,439              | \$ 61,995               | \$ 55,107               |
| 16620             | Charleston, WV                         | \$ 29,837              | \$ 28,266               | \$ 25,126               |
| 16740             | Charlotte-Concord-Gastonia, NC-SC      | \$ 60,120              | \$ 56,956               | \$ 50,628               |
| 16860             | Chattanooga, TN-GA                     | \$ 44,396              | \$ 42,059               | \$ 37,386               |
| 16980             | Chicago-Naperville-Elgin, IL-IN-WI     | \$ 58,043              | \$ 54,988               | \$ 48,878               |
| 17140             | Cincinnati, OH-KY-IN                   | \$ 43,270              | \$ 40,993               | \$ 36,438               |
| 17460             | Cleveland-Elyria, OH                   | \$ 36,476              | \$ 34,556               | \$ 30,717               |
| 17820             | Colorado Springs, CO                   | \$ 72,195              | \$ 68,395               | \$ 60,796               |
| 17860             | Columbia, MO                           | \$ 45,522              | \$ 43,126               | \$ 38,334               |
| 17900             | Columbia, SC                           | \$ 40,882              | \$ 38,731               | \$ 34,427               |
| 18140             | Columbus, OH                           | \$ 48,939              | \$ 46,363               | \$ 41,211               |
| 18580             | Corpus Christi, TX                     | \$ 45,561              | \$ 43,163               | \$ 38,367               |
| 18880             | Crestview-Fort Walton Beach-Destin, FL | \$ 72,796              | \$ 68,965               | \$ 61,302               |
| 19060             | Cumberland, MD-WV                      | \$ 24,227              | \$ 22,952               | \$ 20,401               |
| 19100             | Dallas-Fort Worth-Arlington, TX        | \$ 57,111              | \$ 54,105               | \$ 48,094               |
| 19340             | Davenport-Moline-Rock Island, IA-IL    | \$ 28,827              | \$ 27,310               | \$ 24,276               |
| 19380             | Dayton, OH                             | \$ 35,796              | \$ 33,912               | \$ 30,144               |
| 19460             | Decatur, AL                            | \$ 36,282              | \$ 34,372               | \$ 30,553               |
| 19500             | Decatur, IL                            | \$ 21,334              | \$ 20,211               | \$ 17,966               |
| 19660             | Deltona-Daytona Beach-Ormond Beach, FL | \$ 48,531              | \$ 45,977               | \$ 40,868               |
| 19740             | Denver-Aurora-Lakewood, CO             | \$ 98,227              | \$ 93,057               | \$ 82,717               |
| 19780             | Des Moines-West Des Moines, IA         | \$ 46,085              | \$ 43,659               | \$ 38,808               |
| 19820             | Detroit-Warren-Deaborn, MI             | \$ 45,871              | \$ 43,457               | \$ 38,629               |
| 20100             | Dover, DE                              | \$ 48,803              | \$ 46,234               | \$ 41,097               |
| 20500             | Durham-Chapel Hill, NC                 | \$ 66,254              | \$ 62,767               | \$ 55,793               |
| 20524             | Dutchess County-Putnam County, NY      | \$ 70,758              | \$ 67,034               | \$ 59,586               |
| 21300             | Elmira, NY                             | \$ 24,595              | \$ 23,301               | \$ 20,712               |
| 21340             | El Paso, TX                            | \$ 35,505              | \$ 33,637               | \$ 29,899               |
| 21500             | Erie, PA                               | \$ 27,216              | \$ 25,784               | \$ 22,919               |
| 21660             | Eugene, OR                             | \$ 70,467              | \$ 66,758               | \$ 59,341               |
| 22020             | Fargo, ND-MN                           | \$ 45,639              | \$ 43,236               | \$ 38,432               |
| 22140             | Farmington, NM                         | \$ 38,728              | \$ 36,689               | \$ 32,613               |

| Metropolitan Area |                                                | 2020.III p<br>5 % Down | 2020.III p<br>10 % Down | 2020.III p<br>20 % Down |
|-------------------|------------------------------------------------|------------------------|-------------------------|-------------------------|
| 22180             | Fayetteville, NC                               | \$ 32,982              | \$ 31,246               | \$ 27,774               |
| 22220             | Fayetteville-Springdale-Rogers, AR-MO          | \$ 45,988              | \$ 43,568               | \$ 38,727               |
| 22500             | Florence, SC                                   | \$ 33,719              | \$ 31,945               | \$ 28,395               |
| 22540             | Fond du Lac, WI                                | \$ 33,156              | \$ 31,411               | \$ 27,921               |
| 23060             | Fort Wayne, IN                                 | \$ 34,166              | \$ 32,368               | \$ 28,771               |
| 23420             | Fresno, CA                                     | \$ 62,508              | \$ 59,218               | \$ 52,638               |
| 23540             | Gainesville, FL                                | \$ 50,084              | \$ 47,448               | \$ 42,176               |
| 23844             | Gary-Hammond, IN                               | \$ 42,203              | \$ 39,981               | \$ 35,539               |
| 24020             | Glens Falls, NY                                | \$ 40,611              | \$ 38,473               | \$ 34,198               |
| 24340             | Grand Rapids-Wyoming, MI                       | \$ 46,299              | \$ 43,862               | \$ 38,988               |
| 24580             | Green Bay, WI                                  | \$ 42,008              | \$ 39,797               | \$ 35,376               |
| 24660             | Greensboro-High Point, NC                      | \$ 40,436              | \$ 38,308               | \$ 34,051               |
| 24860             | Greenville-Anderson-Mauldin, SC                | \$ 47,832              | \$ 45,315               | \$ 40,280               |
| 25060             | Gulfport-Biloxi-Pascagoula, MS                 | \$ 33,680              | \$ 31,908               | \$ 28,363               |
| 25180             | Hagerstown-Martinsburg, MD-WV                  | \$ 43,328              | \$ 41,048               | \$ 36,487               |
| 25420             | Harrisburg-Carlisle, PA                        | \$ 39,485              | \$ 37,407               | \$ 33,250               |
| 25540             | Hartford-West Hartford-East Hartford, CT       | \$ 53,559              | \$ 50,740               | \$ 45,102               |
| 26420             | Houston-The Woodlands-Sugar Land, TX           | \$ 52,724              | \$ 49,949               | \$ 44,399               |
| 26620             | Huntsville, AL                                 | \$ 48,279              | \$ 45,738               | \$ 40,656               |
| 26900             | Indianapolis-Carmel-Anderson, IN               | \$ 46,066              | \$ 43,641               | \$ 38,792               |
| 27140             | Jackson, MS                                    | \$ 39,737              | \$ 37,646               | \$ 34,463               |
| 27260             | Jacksonville, FL                               | \$ 55,908              | \$ 52,965               | \$ 47,080               |
| 28100             | Kankakee, IL                                   | \$ 33,603              | \$ 31,834               | \$ 28,297               |
| 28140             | Kansas City, MO-KS                             | \$ 48,958              | \$ 46,381               | \$ 41,228               |
| 28420             | Kennewick-Richland, WA                         | \$ 64,701              | \$ 61,296               | \$ 54,485               |
| 28740             | Kingston, NY                                   | \$ 60,586              | \$ 57,397               | \$ 51,020               |
| 28940             | Knoxville, TN                                  | \$ 46,337              | \$ 43,899               | \$ 39,021               |
| 29460             | Lakeland-Winter Haven, FL                      | \$ 45,037              | \$ 42,666               | \$ 37,926               |
| 29620             | Lansing-East Lansing, MI                       | \$ 35,098              | \$ 33,250               | \$ 29,556               |
| 29820             | Las Vegas-Henderson-Paradise, NV               | \$ 65,808              | \$ 62,344               | \$ 55,417               |
| 30460             | Lexington-Fayette, KY                          | \$ 40,999              | \$ 38,841               | \$ 34,525               |
| 30700             | Lincoln, NE                                    | \$ 44,629              | \$ 42,280               | \$ 37,582               |
| 30780             | Little Rock-North Little Rock-Conway, AR       | \$ 33,253              | \$ 31,503               | \$ 28,003               |
| 31084             | Los Angeles-Long Beach-Glendale, CA            | \$ 137,614             | \$ 130,372              | \$ 115,886              |
| 31140             | Louisville/Jefferson County, KY-IN             | \$ 43,484              | \$ 41,195               | \$ 36,618               |
| 31540             | Madison, WI                                    | \$ 64,216              | \$ 60,836               | \$ 54,077               |
| 31700             | Manchester-Nashua, NH                          | \$ 71,632              | \$ 67,862               | \$ 60,321               |
| 32820             | Memphis, TN-MS-AR                              | \$ 45,211              | \$ 42,832               | \$ 38,073               |
| 33100             | Miami-Fort Lauderdale-West Palm Beach, FL      | \$ 79,591              | \$ 75,402               | \$ 67,024               |
| 33340             | Milwaukee-Waukesha-West Allis, WI              | \$ 60,353              | \$ 57,177               | \$ 50,824               |
| 33460             | Minneapolis-St. Paul-Bloomington, MN-WI        | \$ 62,993              | \$ 59,678               | \$ 53,047               |
| 33660             | Mobile, AL                                     | \$ 33,525              | \$ 31,761               | \$ 28,232               |
| 33860             | Montgomery, AL                                 | \$ 34,185              | \$ 32,386               | \$ 28,788               |
| 34820             | Myrtle Beach-Conway-North Myrtle Beach, SC-NC  | \$ 49,288              | \$ 46,694               | \$ 41,506               |
| 34940             | Naples-Immokalee-Marco Island, FL              | \$ 94,150              | \$ 89,195               | \$ 79,284               |
| 34980             | Nashville-Davidson--Murfreesboro--Franklin, TN | \$ 59,363              | \$ 56,239               | \$ 49,990               |
| 35004             | Nassau County-Suffolk County, NY               | \$ 109,680             | \$ 103,907              | \$ 92,362               |
| 35300             | New Haven-Milford, CT                          | \$ 54,355              | \$ 51,494               | \$ 45,772               |
| 35380             | New Orleans-Metairie, LA                       | \$ 47,444              | \$ 44,947               | \$ 39,953               |
| 35614             | New York-Jersey City-White Plains, NY-NJ       | \$ 87,822              | \$ 83,199               | \$ 73,955               |
| 35620             | New York-Newark-Jersey City, NY-NJ-PA          | \$ 93,160              | \$ 88,257               | \$ 78,451               |
| 35084             | Newark, NJ-PA                                  | \$ 92,539              | \$ 87,668               | \$ 77,927               |
| 35840             | North Port-Sarasota-Bradenton, FL              | \$ 65,808              | \$ 62,344               | \$ 55,417               |
| 35980             | Norwich-New London, CT                         | \$ 53,714              | \$ 50,887               | \$ 45,233               |
| 36100             | Ocala, FL                                      | \$ 35,913              | \$ 34,023               | \$ 30,242               |
| 36420             | Oklahoma City, OK                              | \$ 35,874              | \$ 33,986               | \$ 30,210               |
| 36540             | Omaha-Council Bluffs, NE-IA                    | \$ 44,784              | \$ 42,427               | \$ 37,713               |
| 36740             | Orlando-Kissimmee-Sanford, FL                  | \$ 60,178              | \$ 57,011               | \$ 50,677               |
| 36780             | Oshkosh-Neenah, WI                             | \$ 35,622              | \$ 33,747               | \$ 29,997               |
| 37340             | Palm Bay-Melbourne-Titusville, FL              | \$ 51,443              | \$ 48,735               | \$ 43,320               |
| 37460             | Panama City, FL                                | \$ 50,278              | \$ 47,632               | \$ 42,339               |
| 37860             | Pensacola-Ferry Pass-Brent, FL                 | \$ 48,473              | \$ 45,922               | \$ 40,819               |
| 37900             | Peoria, IL                                     | \$ 25,217              | \$ 23,889               | \$ 21,235               |
| 37980             | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD    | \$ 55,675              | \$ 52,744               | \$ 46,884               |
| 38060             | Phoenix-Mesa-Scottsdale, AZ                    | \$ 66,313              | \$ 62,823               | \$ 55,842               |
| 38340             | Pittsfield, MA                                 | \$ 56,451              | \$ 53,480               | \$ 47,538               |
| 38940             | Port St. Lucie, FL                             | \$ 53,384              | \$ 50,574               | \$ 44,955               |
| 38860             | Portland-South Portland, ME                    | \$ 72,136              | \$ 68,340               | \$ 60,746               |
| 38900             | Portland-Vancouver-Hillsboro, OR-WA            | \$ 89,724              | \$ 85,002               | \$ 75,557               |
| 39300             | Providence-Warwick, RI-MA                      | \$ 69,904              | \$ 66,225               | \$ 58,867               |
| 39460             | Punta Gorda, FL                                | \$ 49,502              | \$ 46,896               | \$ 41,686               |

| Metropolitan Area |                                              | 2020.III p<br>5 % Down | 2020.III p<br>10 % Down | 2020.III p<br>20 % Down |
|-------------------|----------------------------------------------|------------------------|-------------------------|-------------------------|
| 39580             | Raleigh, NC                                  | \$ 65,362              | \$ 61,921               | \$ 55,041               |
| 39740             | Reading, PA                                  | \$ 38,242              | \$ 36,230               | \$ 32,204               |
| 39900             | Reno, NV                                     | \$ 88,520              | \$ 83,862               | \$ 74,544               |
| 40060             | Richmond, VA                                 | \$ 61,207              | \$ 57,986               | \$ 51,543               |
| 40140             | Riverside-San Bernardino-Ontario, CA         | \$ 84,444              | \$ 79,999               | \$ 71,111               |
| 40380             | Rochester, NY                                | \$ 34,671              | \$ 32,846               | \$ 29,196               |
| 40420             | Rockford, IL                                 | \$ 28,633              | \$ 27,126               | \$ 24,112               |
| 40900             | Sacramento--Roseville--Arden-Arcade, CA      | \$ 83,454              | \$ 79,062               | \$ 70,277               |
| 40980             | Saginaw, MI                                  | N/A                    | N/A                     | N/A                     |
| 41180             | St. Louis, MO-IL                             | \$ 42,416              | \$ 40,184               | \$ 35,719               |
| 41420             | Salem, OR                                    | \$ 71,360              | \$ 67,604               | \$ 60,093               |
| 41620             | Salt Lake City, UT                           | \$ 77,048              | \$ 72,993               | \$ 64,882               |
| 41700             | San Antonio-New Braunfels, TX                | \$ 51,074              | \$ 48,386               | \$ 43,010               |
| 41740             | San Diego-Carlsbad, CA                       | \$ 141,516             | \$ 134,068              | \$ 119,172              |
| 41860             | San Francisco-Oakland-Hayward, CA            | \$ 218,389             | \$ 206,895              | \$ 183,907              |
| 41940             | San Jose-Sunnyvale-Santa Clara, CA           | \$ 271,773             | \$ 257,470              | \$ 228,862              |
| 42660             | Seattle-Tacoma-Bellevue, WA                  | \$ 119,910             | \$ 113,599              | \$ 100,977              |
| 42680             | Sebastian-Vero Beach, FL                     | \$ 50,958              | \$ 48,276               | \$ 42,912               |
| 43300             | Sherman-Denison, TX                          | \$ 40,844              | \$ 38,694               | \$ 34,395               |
| 43340             | Shreveport-Bossier City, LA                  | \$ 37,874              | \$ 35,880               | \$ 31,894               |
| 43620             | Sioux Falls, SD                              | \$ 46,531              | \$ 44,082               | \$ 39,184               |
| 43780             | South Bend-Mishawaka, IN-MI                  | \$ 30,885              | \$ 29,260               | \$ 26,009               |
| 43900             | Spartanburg, SC                              | \$ 41,387              | \$ 39,209               | \$ 34,852               |
| 44060             | Spokane-Spokane Valley, WA                   | \$ 62,527              | \$ 59,236               | \$ 52,655               |
| 44100             | Springfield, IL                              | \$ 30,167              | \$ 28,579               | \$ 25,404               |
| 44140             | Springfield, MA                              | \$ 50,589              | \$ 47,926               | \$ 42,601               |
| 44180             | Springfield, MO                              | \$ 34,535              | \$ 32,717               | \$ 29,082               |
| 45060             | Syracuse, NY                                 | \$ 32,923              | \$ 31,191               | \$ 27,725               |
| 45220             | Tallahassee, FL                              | \$ 48,531              | \$ 45,977               | \$ 40,868               |
| 45300             | Tampa-St. Petersburg-Clearwater, FL          | \$ 54,355              | \$ 51,494               | \$ 45,772               |
| 45780             | Toledo, OH                                   | \$ 29,390              | \$ 27,843               | \$ 24,750               |
| 45820             | Topeka, KS                                   | \$ 29,216              | \$ 27,678               | \$ 24,603               |
| 45940             | Trenton, NJ                                  | \$ 64,158              | \$ 60,781               | \$ 54,028               |
| 46060             | Tucson, AZ                                   | \$ 52,938              | \$ 50,151               | \$ 44,579               |
| 46140             | Tulsa, OK                                    | \$ 39,892              | \$ 37,793               | \$ 33,594               |
| 46520             | Urban Honolulu, HI                           | \$ 168,150             | \$ 159,300              | \$ 141,600              |
| 47260             | Virginia Beach-Norfolk-Newport News, VA-NC   | \$ 50,647              | \$ 47,981               | \$ 42,650               |
| 47900             | Washington-Arlington-Alexandria, DC-VA-MD-WV | \$ 95,509              | \$ 90,482               | \$ 80,429               |
| 47940             | Waterloo-Cedar Falls, IA                     | \$ 28,012              | \$ 26,538               | \$ 23,589               |
| 48620             | Wichita, KS                                  | \$ 34,748              | \$ 32,919               | \$ 29,262               |
| 48660             | Wichita Falls, TX                            | \$ 27,371              | \$ 25,931               | \$ 23,050               |
| 48900             | Wilmington, NC                               | \$ 62,333              | \$ 59,052               | \$ 52,491               |
| 49180             | Winston-Salem, NC                            | \$ 41,251              | \$ 39,080               | \$ 34,738               |
| 49340             | Worcester, MA-CT                             | \$ 66,934              | \$ 63,411               | \$ 56,365               |
| 49420             | Yakima, WA                                   | \$ 57,732              | \$ 54,694               | \$ 48,617               |
| 49620             | York-Hanover, PA                             | \$ 40,009              | \$ 37,903               | \$ 33,692               |
| 49660             | Youngstown-Warren-Boardman, OH-PA            | \$ 24,693              | \$ 23,393               | \$ 20,794               |

\*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 3.01 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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