

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

Metropolitan Area	Current Quarter		
	2017.IV p	2017.IV p	2017.IV p
	5 % Down	10 % Down	20 % Down
U.S.	\$ 55,585	\$ 52,659	\$ 46,808
NE	\$ 60,138	\$ 56,973	\$ 50,643
MW	\$ 43,472	\$ 41,184	\$ 36,608
CBSA SO	\$ 49,708	\$ 47,092	\$ 41,859
Code WE	\$ 83,983	\$ 79,563	\$ 70,722
10180 Abilene, TX	\$ 35,576	\$ 33,704	\$ 29,959
10420 Akron, OH	\$ 29,677	\$ 28,115	\$ 24,991
10580 Albany-Schenectady-Troy, NY	\$ 44,010	\$ 41,694	\$ 37,061
10740 Albuquerque, NM	\$ 44,279	\$ 41,949	\$ 37,288
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 42,507	\$ 40,270	\$ 35,796
11100 Amarillo, TX	\$ 34,522	\$ 32,705	\$ 29,071
11244 Anaheim-Santa Ana-Irvine, CA	\$ 176,086	\$ 166,818	\$ 148,283
11460 Ann Arbor, MI	\$ 56,504	\$ 53,530	\$ 47,583
11540 Appleton, WI	\$ 35,980	\$ 34,086	\$ 30,299
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 44,616	\$ 42,268	\$ 37,571
12100 Atlantic City-Hammonton, NJ	\$ 43,158	\$ 40,886	\$ 36,343
12420 Austin-Round Rock, TX	\$ 65,769	\$ 62,307	\$ 55,384
12580 Baltimore-Columbia-Towson, MD	\$ 57,738	\$ 54,699	\$ 48,622
12700 Barnstable Town, MA	\$ 89,434	\$ 84,726	\$ 75,312
12940 Baton Rouge, LA	\$ 46,590	\$ 44,138	\$ 39,233
13140 Beaumont-Port Arthur, TX	\$ 32,615	\$ 30,898	\$ 27,465
13780 Binghamton, NY	\$ 24,428	\$ 23,142	\$ 20,571
13820 Birmingham-Hoover, AL	\$ 43,853	\$ 41,545	\$ 36,929
13900 Bismarck, ND	\$ 52,893	\$ 50,109	\$ 44,541
14010 Bloomington, IL	\$ 33,624	\$ 31,855	\$ 28,315
14260 Boise City-Nampa, ID	\$ 51,749	\$ 49,025	\$ 43,578
14460 Boston-Cambridge-Newton, MA-NH	\$ 100,604	\$ 95,309	\$ 84,719
14500 Boulder, CO	\$ 122,565	\$ 116,114	\$ 103,212
14540 Bowling Green, KY	\$ 37,976	\$ 35,977	\$ 31,980
14860 Bridgeport-Stamford-Norwalk, CT	\$ 96,185	\$ 91,123	\$ 80,998
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 32,795	\$ 31,069	\$ 27,616
15540 Burlington-South Burlington, VT	\$ 64,176	\$ 60,798	\$ 54,043
15940 Canton-Massillon, OH	\$ 29,071	\$ 27,541	\$ 24,481
15980 Cape Coral-Fort Myers, FL	\$ 53,835	\$ 51,002	\$ 45,335
16020 Cape Girardeau, MO-IL	\$ 30,753	\$ 29,135	\$ 25,898
16300 Cedar Rapids, IA	\$ 33,849	\$ 32,067	\$ 28,504
16580 Champaign-Urbana, IL	\$ 32,122	\$ 30,431	\$ 27,050
16700 Charleston-North Charleston, SC	\$ 61,170	\$ 57,951	\$ 51,512
16620 Charleston, WV	\$ 30,529	\$ 28,922	\$ 25,709
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 50,134	\$ 47,495	\$ 42,218
16860 Chattanooga, TN-GA	\$ 39,838	\$ 37,741	\$ 33,548
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 53,117	\$ 50,322	\$ 44,730
17140 Cincinnati, OH-KY-IN	\$ 35,643	\$ 33,767	\$ 30,015
17460 Cleveland-Elyria, OH	\$ 31,494	\$ 29,836	\$ 26,521
17820 Colorado Springs, CO	\$ 64,109	\$ 60,734	\$ 53,986
17860 Columbia, MO	\$ 44,100	\$ 41,779	\$ 37,137
17900 Columbia, SC	\$ 36,182	\$ 34,277	\$ 30,469
18140 Columbus, OH	\$ 42,687	\$ 40,440	\$ 35,947
18580 Corpus Christi, TX	\$ 40,870	\$ 38,719	\$ 34,417
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 59,219	\$ 56,102	\$ 49,868
19060 Cumberland, MD-WV	\$ 18,977	\$ 17,978	\$ 15,981
19100 Dallas-Fort Worth-Arlington, TX	\$ 55,203	\$ 52,298	\$ 46,487
19340 Davenport-Moline-Rock Island, IA-IL	\$ 28,510	\$ 27,010	\$ 24,009
19380 Dayton, OH	\$ 30,641	\$ 29,028	\$ 25,803
19460 Decatur, AL	\$ 29,430	\$ 27,881	\$ 24,783
19500 Decatur, IL	\$ 22,431	\$ 21,251	\$ 18,889
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 43,292	\$ 41,014	\$ 36,457
19740 Denver-Aurora-Lakewood, CO	\$ 92,955	\$ 88,063	\$ 78,278
19780 Des Moines-West Des Moines, IA	\$ 44,077	\$ 41,758	\$ 37,118
19820 Detroit-Warren-Deaborn, MI	N/A	N/A	N/A
20100 Dover, DE	\$ 44,863	\$ 42,501	\$ 37,779
20500 Durham-Chapel Hill, NC	\$ 56,415	\$ 53,445	\$ 47,507
20524 Dutchess County-Putnam County, NY	\$ 70,367	\$ 66,663	\$ 59,256
21300 Elmira, NY	\$ 27,344	\$ 25,905	\$ 23,026
21340 El Paso, TX	\$ 34,746	\$ 32,917	\$ 29,260
21500 Erie, PA	\$ 25,594	\$ 24,247	\$ 21,553
21660 Eugene, OR	\$ 59,420	\$ 56,293	\$ 50,038
22020 Fargo, ND-MN	\$ 48,093	\$ 45,561	\$ 40,499

Metropolitan Area	2017.IV p 5 % Down	2017.IV p 10 % Down	2017.IV p 20 % Down
22140 Farmington, NM	\$ 38,043	\$ 36,041	\$ 32,037
22180 Fayetteville, NC	\$ 28,936	\$ 27,413	\$ 24,367
22500 Florence, SC	\$ 31,718	\$ 30,048	\$ 26,710
22540 Fond du Lac, WI	\$ 29,587	\$ 28,030	\$ 24,915
23060 Fort Wayne, IN	\$ 30,372	\$ 28,773	\$ 25,576
23540 Gainesville, FL	\$ 48,227	\$ 45,689	\$ 40,612
23844 Gary-Hammond, IN	\$ 36,384	\$ 34,469	\$ 30,639
24020 Glens Falls, NY	\$ 35,284	\$ 33,427	\$ 29,713
24340 Grand Rapids-Wyoming, MI	\$ 39,703	\$ 37,614	\$ 33,434
24580 Green Bay, WI	\$ 37,034	\$ 35,085	\$ 31,187
24660 Greensboro-High Point, NC	\$ 35,711	\$ 33,831	\$ 30,072
24860 Greenville-Anderson-Mauldin, SC	\$ 44,459	\$ 42,119	\$ 37,439
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 30,619	\$ 29,007	\$ 25,784
25180 Hagerstown-Martinsburg, MD-WV	\$ 37,685	\$ 35,701	\$ 31,734
25420 Harrisburg-Carlisle, PA	\$ 37,842	\$ 35,850	\$ 31,867
25540 Hartford-West Hartford-East Hartford, CT	\$ 50,201	\$ 47,559	\$ 42,275
26420 Houston-The Woodlands-Sugar Land, TX	\$ 51,547	\$ 48,834	\$ 43,408
26620 Huntsville, AL	\$ 44,257	\$ 41,928	\$ 37,269
26900 Indianapolis-Carmel-Anderson, IN	\$ 38,672	\$ 36,636	\$ 32,565
27140 Jackson, MS	\$ 37,864	\$ 35,871	\$ 31,885
27260 Jacksonville, FL	\$ 51,704	\$ 48,983	\$ 43,540
28100 Kankakee, IL	\$ 26,918	\$ 25,501	\$ 22,667
28140 Kansas City, MO-KS	\$ 43,472	\$ 41,184	\$ 36,608
28420 Kennewick-Richland, WA	\$ 56,325	\$ 53,360	\$ 47,432
28740 Kingston, NY	\$ 49,954	\$ 47,325	\$ 42,067
28940 Knoxville, TN	\$ 39,636	\$ 37,550	\$ 33,378
29460 Lakeland-Winter Haven, FL	\$ 41,475	\$ 39,293	\$ 34,927
29620 Lansing-East Lansing, MI	\$ 32,166	\$ 30,473	\$ 27,088
29820 Las Vegas-Henderson-Paradise, NV	\$ 59,847	\$ 56,697	\$ 50,397
30460 Lexington-Fayette, KY	\$ 35,935	\$ 34,044	\$ 30,261
30700 Lincoln, NE	\$ 39,210	\$ 37,146	\$ 33,019
30780 Little Rock-North Little Rock-Conway, AR	\$ 31,695	\$ 30,027	\$ 26,691
31084 Los Angeles-Long Beach-Glendale, CA	\$ 124,112	\$ 117,580	\$ 104,516
31140 Louisville/Jefferson County, KY-IN	\$ 38,649	\$ 36,615	\$ 32,547
31540 Madison, WI	\$ 58,815	\$ 55,719	\$ 49,528
31700 Manchester-Nashua, NH	\$ 62,359	\$ 59,077	\$ 52,513
32820 Memphis, TN-MS-AR	\$ 37,752	\$ 35,765	\$ 31,791
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 75,145	\$ 71,190	\$ 63,280
33340 Milwaukee-Waukesha-West Allis, WI	\$ 52,556	\$ 49,790	\$ 44,258
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 56,123	\$ 53,169	\$ 47,262
33660 Mobile, AL	N/A	N/A	N/A
33860 Montgomery, AL	\$ 30,372	\$ 28,773	\$ 25,576
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 47,599	\$ 45,094	\$ 40,084
34940 Naples-Immokalee-Marco Island, FL	\$ 98,361	\$ 93,184	\$ 82,830
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 56,190	\$ 53,233	\$ 47,318
35004 Nassau County-Suffolk County, NY	\$ 103,318	\$ 97,881	\$ 87,005
35300 New Haven-Milford, CT	\$ 48,250	\$ 45,710	\$ 40,631
35380 New Orleans-Metairie, LA	\$ 44,863	\$ 42,501	\$ 37,779
35614 New York-Jersey City-White Plains, NY-NJ	\$ 83,646	\$ 79,244	\$ 70,439
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 88,805	\$ 84,131	\$ 74,784
35084 Newark, NJ-PA	\$ 80,596	\$ 76,354	\$ 67,870
35840 North Port-Sarasota-Bradenton, FL	\$ 63,054	\$ 59,736	\$ 53,098
35980 Norwich-New London, CT	\$ 47,846	\$ 45,328	\$ 40,291
36100 Ocala, FL	\$ 33,647	\$ 31,876	\$ 28,334
36420 Oklahoma City, OK	\$ 34,297	\$ 32,492	\$ 28,882
36540 Omaha-Council Bluffs, NE-IA	\$ 39,053	\$ 36,997	\$ 32,887
36740 Orlando-Kissimmee-Sanford, FL	\$ 56,078	\$ 53,127	\$ 47,224
36780 Oshkosh-Neenah, WI	\$ 32,032	\$ 30,346	\$ 26,974
37340 Palm Bay-Melbourne-Titusville, FL	\$ 48,362	\$ 45,816	\$ 40,726
37460 Panama City, FL	\$ 47,509	\$ 45,009	\$ 40,008
37860 Pensacola-Ferry Pass-Brent, FL	\$ 42,171	\$ 39,951	\$ 35,512
37900 Peoria, IL	\$ 27,007	\$ 25,586	\$ 22,743
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 50,381	\$ 47,729	\$ 42,426
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 56,661	\$ 53,679	\$ 47,715
38340 Pittsfield, MA	\$ 44,863	\$ 42,501	\$ 37,779
38940 Port St. Lucie, FL	\$ 52,041	\$ 49,302	\$ 43,824
38860 Portland-South Portland, ME	\$ 60,049	\$ 56,888	\$ 50,567
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 85,329	\$ 80,838	\$ 71,856
39300 Providence-Warwick, RI-MA	\$ 62,516	\$ 59,226	\$ 52,645
39460 Punta Gorda, FL	\$ 47,106	\$ 44,626	\$ 39,668

Metropolitan Area	2017.IV p 5 % Down	2017.IV p 10 % Down	2017.IV p 20 % Down
39580 Raleigh, NC	\$ 59,219	\$ 56,102	\$ 49,868
39740 Reading, PA	\$ 36,765	\$ 34,830	\$ 30,960
39900 Reno, NV	\$ 80,057	\$ 75,844	\$ 67,417
40060 Richmond, VA	\$ 54,957	\$ 52,064	\$ 46,279
40140 Riverside-San Bernardino-Ontario, CA	\$ 76,266	\$ 72,252	\$ 64,224
40380 Rochester, NY	\$ 30,372	\$ 28,773	\$ 25,576
40420 Rockford, IL	\$ 25,796	\$ 24,438	\$ 21,723
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 78,487	\$ 74,356	\$ 66,094
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 37,393	\$ 35,425	\$ 31,489
41420 Salem, OR	\$ 61,036	\$ 57,823	\$ 51,398
41620 Salt Lake City, UT	\$ 70,681	\$ 66,961	\$ 59,521
41700 San Antonio-New Braunfels, TX	\$ 48,855	\$ 46,284	\$ 41,141
41740 San Diego-Carlsbad, CA	\$ 136,831	\$ 129,629	\$ 115,226
41860 San Francisco-Oakland-Hayward, CA	\$ 206,368	\$ 195,506	\$ 173,783
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 284,877	\$ 269,884	\$ 239,897
42660 Seattle-Tacoma-Bellevue, WA	\$ 105,808	\$ 100,239	\$ 89,102
42680 Sebastian-Vero Beach, FL	\$ 50,919	\$ 48,239	\$ 42,879
43300 Sherman-Denison, TX	\$ 36,832	\$ 34,894	\$ 31,017
43340 Shreveport-Bossier City, LA	\$ 34,567	\$ 32,747	\$ 29,109
43620 Sioux Falls, SD	\$ 42,776	\$ 40,525	\$ 36,022
43780 South Bend-Mishawaka, IN-MI	\$ 26,873	\$ 25,458	\$ 22,630
43900 Spartanburg, SC	\$ 36,989	\$ 35,042	\$ 31,149
44060 Spokane-Spokane Valley, WA	\$ 49,932	\$ 47,304	\$ 42,048
44100 Springfield, IL	\$ 28,802	\$ 27,286	\$ 24,254
44140 Springfield, MA	\$ 46,253	\$ 43,819	\$ 38,950
44180 Springfield, MO	\$ 30,484	\$ 28,880	\$ 25,671
45060 Syracuse, NY	\$ 29,811	\$ 28,242	\$ 25,104
45220 Tallahassee, FL	\$ 45,535	\$ 43,139	\$ 38,346
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 50,022	\$ 47,389	\$ 42,124
45780 Toledo, OH	\$ 25,818	\$ 24,460	\$ 21,742
45820 Topeka, KS	\$ 27,478	\$ 26,032	\$ 23,140
45940 Trenton, NJ	\$ 53,342	\$ 50,534	\$ 44,919
46060 Tucson, AZ	\$ 48,138	\$ 45,604	\$ 40,537
46140 Tulsa, OK	\$ 36,832	\$ 34,894	\$ 31,017
46520 Urban Honolulu, HI	\$ 170,612	\$ 161,633	\$ 143,674
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 49,349	\$ 46,752	\$ 41,557
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 89,075	\$ 84,386	\$ 75,010
47940 Waterloo-Cedar Falls, IA	\$ 27,254	\$ 25,820	\$ 22,951
48620 Wichita, KS	\$ 29,834	\$ 28,263	\$ 25,123
48660 Wichita Falls, TX	\$ 24,764	\$ 23,461	\$ 20,854
48900 Wilmington, NC	\$ 53,902	\$ 51,065	\$ 45,391
49180 Winston-Salem, NC	\$ 34,365	\$ 32,556	\$ 28,939
49340 Worcester, MA-CT	\$ 57,267	\$ 54,253	\$ 48,225
49420 Yakima, WA	\$ 45,850	\$ 43,436	\$ 38,610
49620 York-Hanover, PA	\$ 39,322	\$ 37,252	\$ 33,113
49660 Youngstown-Warren-Boardman, OH-PA	\$ 20,233	\$ 19,168	\$ 17,038

\*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 4.17 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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