

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

CBSA Code	Metropolitan Area	Current Quarter					
		2016.1 p		2016.1 p		2016.1 p	
		5 % Down		10 % Down		20 % Down	
	U.S.	\$	47,819	\$	45,302	\$	40,268
	NE	\$	54,807	\$	51,922	\$	46,153
	MW	\$	36,897	\$	34,955	\$	31,071
	SO	\$	42,215	\$	39,993	\$	35,549
	WE	\$	69,420	\$	65,767	\$	58,459
10180	Abilene, TX	\$	34,150	\$	32,352	\$	28,758
10420	Akron, OH	\$	23,514	\$	22,276	\$	19,801
10580	Albany-Schenectady-Troy, NY	\$	42,413	\$	40,180	\$	35,716
10740	Albuquerque, NM	\$	39,380	\$	37,307	\$	33,162
10900	Allentown-Bethlehem-Easton, PA-NJ	\$	38,545	\$	36,516	\$	32,459
11100	Amarillo, TX	\$	31,908	\$	30,229	\$	26,870
31100	Anaheim-Santa Ana-Irvine, CA	\$	156,839	\$	148,584	\$	132,075
11460	Ann Arbor, MI	\$	49,423	\$	46,822	\$	41,619
11540	Appleton, WI	\$	30,458	\$	28,855	\$	25,649
12060	Atlanta-Sandy Springs-Marietta, GA	\$	36,875	\$	34,934	\$	31,052
12100	Atlantic City, NJ	\$	39,468	\$	37,391	\$	33,236
12420	Austin-Round Rock, TX	\$	59,268	\$	56,148	\$	49,910
12580	Baltimore-Towson, MD	\$	50,368	\$	47,717	\$	42,415
12700	Barnstable Town, MA	\$	74,519	\$	70,597	\$	62,753
12940	Baton Rouge, LA	\$	38,545	\$	36,516	\$	32,459
13140	Beaumont-Port Arthur, TX	\$	29,755	\$	28,189	\$	25,057
13780	Binghamton, NY	\$	23,294	\$	22,068	\$	19,616
13820	Birmingham-Hoover, AL	\$	38,061	\$	36,058	\$	32,052
13900	Bismarck, ND	\$	52,280	\$	49,528	\$	44,025
14060	Bloomington-Normal, IL	\$	33,007	\$	31,270	\$	27,795
14260	Boise City-Nampa, ID	\$	41,753	\$	39,556	\$	35,161
14460	Boston-Cambridge-Quincy, MA-NH	\$	83,177	\$	78,799	\$	70,044
14500	Boulder, CO	\$	105,416	\$	99,868	\$	88,772
14540	Bowling Green, KY	\$	31,227	\$	29,584	\$	26,297
14860	Bridgeport-Stamford-Norwalk, CT	\$	78,386	\$	74,261	\$	66,010
15380	Buffalo-Niagara Falls, NY	\$	27,359	\$	25,919	\$	23,040
15540	Burlington-South Burlington, VT	\$	65,157	\$	61,728	\$	54,869
15940	Canton-Massillon, OH	\$	24,415	\$	23,130	\$	20,560
15980	Cape Coral-Fort Myers, FL	\$	48,372	\$	45,826	\$	40,734
16020	Cape Girardeau, MO-IL	\$	29,953	\$	28,376	\$	25,223
16300	Cedar Rapids, IA	\$	32,084	\$	30,396	\$	27,018
16580	Champaign-Urbana, IL	\$	30,854	\$	29,230	\$	25,982
16700	Charleston-North Charleston, SC	\$	52,851	\$	50,069	\$	44,506
16620	Charleston, WV	\$	28,414	\$	26,919	\$	23,928
16740	Charlotte-Gastonia-Concord, NC-SC	\$	41,819	\$	39,618	\$	35,216
16860	Chattanooga, TN-GA	\$	33,556	\$	31,790	\$	28,258
16980	Chicago-Naperville-Joliet, IL	\$	45,841	\$	43,428	\$	38,603
17140	Cincinnati-Middletown, OH-KY-IN	\$	30,282	\$	28,688	\$	25,501
17460	Cleveland-Elyria-Mentor, OH	\$	24,459	\$	23,171	\$	20,597
17820	Colorado Springs, CO	\$	52,697	\$	49,924	\$	44,377
17860	Columbia, MO	\$	35,864	\$	33,976	\$	30,201
17900	Columbia, SC	\$	34,194	\$	32,394	\$	28,795
18140	Columbus, OH	\$	35,315	\$	33,456	\$	29,739
18580	Corpus Christi, TX	\$	38,919	\$	36,870	\$	32,773
18880	Crestview-Fort Walton Beach-Destin, FL	\$	53,192	\$	50,392	\$	44,793
19060	Cumberland, MD-WV	\$	14,811	\$	14,032	\$	12,473
19100	Dallas-Fort Worth-Arlington, TX	\$	46,170	\$	43,740	\$	38,880
19340	Davenport-Moline-Rock Island, IA-IL	\$	25,096	\$	23,775	\$	21,133
19380	Dayton, OH	\$	26,173	\$	24,795	\$	22,040
19460	Decatur, AL	\$	27,030	\$	25,607	\$	22,762
19500	Decatur, IL	\$	18,306	\$	17,342	\$	15,415
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$	35,154	\$	33,303	\$	29,603
19740	Denver-Aurora, CO	\$	81,089	\$	76,822	\$	68,286
19780	Des Moines, IA	\$	37,358	\$	35,392	\$	31,460
19820	Detroit-Warren-Livonia, MI		N/A		N/A		N/A
20100	Dover, DE	\$	42,083	\$	39,868	\$	35,438
20500	Durham, NC	\$	49,401	\$	46,801	\$	41,601
21300	Elmira, NY	\$	23,140	\$	21,922	\$	19,486

Metropolitan Area		2016.1 p 5 % Down		2016.1 p 10 % Down		2016.1 p 20 % Down	
21340	El Paso, TX	\$	30,216	\$	28,626	\$	25,445
21500	Erie, PA	\$	22,019	\$	20,860	\$	18,543
21660	Eugene-Springfield, OR	\$	49,489	\$	46,884	\$	41,675
22020	Fargo, ND-MN	\$	42,347	\$	40,118	\$	35,660
22140	Farmington, NM	\$	38,699	\$	36,662	\$	32,588
22180	Fayetteville, NC	\$	36,479	\$	34,559	\$	30,719
22500	Florence, SC	\$	28,722	\$	27,210	\$	24,187
22540	Fond du Lac, WI	\$	24,503	\$	23,213	\$	20,634
23060	Ft. Wayne, IN	\$	25,338	\$	24,004	\$	21,337
23540	Gainesville, FL	\$	39,427	\$	37,352	\$	33,202
23844	Gary-Hammond, IN	\$	30,788	\$	29,167	\$	25,926
24020	Glens Falls, NY	\$	35,205	\$	33,352	\$	29,646
24340	Grand Rapids, MI	\$	32,919	\$	31,187	\$	27,721
24580	Green Bay, WI	\$	30,656	\$	29,042	\$	25,815
24660	Greensboro-High Point, NC	\$	31,029	\$	29,396	\$	26,130
24860	Greenville, SC	\$	38,127	\$	36,121	\$	32,107
25060	Gulfport-Biloxi, MS	\$	26,436	\$	25,045	\$	22,262
25180	Hagerstown-Martinsburg, MD-WV	\$	31,776	\$	30,104	\$	26,759
25420	Harrisburg-Carlisle, PA	\$	32,128	\$	30,437	\$	27,055
25540	Hartford-West Hartford-East Hartford, CT	\$	46,456	\$	44,011	\$	39,121
26180	Honolulu, HI	\$	158,531	\$	150,187	\$	133,500
26420	Houston-Baytown-Sugar Land, TX	\$	45,709	\$	43,303	\$	38,492
26620	Huntsville, AL	\$	40,435	\$	38,307	\$	34,050
26900	Indianapolis, IN	\$	32,282	\$	30,583	\$	27,185
27140	Jackson, MS	\$	35,490	\$	33,622	\$	29,887
27260	Jacksonville, FL	\$	42,855	\$	40,599	\$	36,088
28100	Kankakee-Bradley, IL	\$	24,481	\$	23,192	\$	20,615
28140	Kansas City, MO-KS	\$	35,886	\$	33,997	\$	30,220
28420	Kennewick-Richland-Pasco, WA	\$	46,412	\$	43,969	\$	39,084
28740	Kingston, NY	\$	42,039	\$	39,826	\$	35,401
28940	Knoxville, TN	\$	34,501	\$	32,686	\$	29,054
29460	Lakeland-Winter Haven, FL	\$	33,840	\$	32,059	\$	28,496
29620	Lansing-E.Lansing, MI	\$	27,821	\$	26,357	\$	23,428
29820	Las Vegas-Paradise, NV	\$	48,895	\$	46,322	\$	41,175
30460	Lexington-Fayette, KY	\$	32,150	\$	30,458	\$	27,074
30700	Lincoln, NE	\$	34,304	\$	32,498	\$	28,887
30780	Little Rock-N. Little Rock, AR	\$	28,744	\$	27,231	\$	24,205
31100	Los Angeles-Long Beach-Santa Ana, CA	\$	100,845	\$	95,538	\$	84,922
31140	Louisville, KY-IN	\$	32,546	\$	30,833	\$	27,407
31540	Madison, WI	\$	52,389	\$	49,632	\$	44,117
31700	Manchester-Nashua, NH	\$	53,290	\$	50,486	\$	44,876
32820	Memphis, TN-MS-AR	\$	29,843	\$	28,272	\$	25,131
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$	63,010	\$	59,694	\$	53,061
33340	Milwaukee-Waukesha-West Allis, WI	\$	45,709	\$	43,303	\$	38,492
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$	48,961	\$	46,384	\$	41,231
33660	Mobile, AL	\$	27,821	\$	26,357	\$	23,428
33860	Montgomery, AL	\$	29,381	\$	27,835	\$	24,742
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$	41,512	\$	39,327	\$	34,957
34940	Naples-Immokalee-Marco Island, FL	\$	95,573	\$	90,543	\$	80,483
34980	Nashville-Davidson--Murfreesboro, TN	\$	44,984	\$	42,616	\$	37,881
35300	New Haven-Milford, CT	\$	45,621	\$	43,220	\$	38,418
35380	New Orleans-Metairie-Kenner, LA	\$	37,248	\$	35,288	\$	31,367
35620	New York-Northern New Jersey-Long Island, NY-NJ-PA	\$	83,726	\$	79,320	\$	70,506
35620	New York-Wayne-White Plains, NY-NJ	\$	102,823	\$	97,411	\$	86,588
35620	NY: Edison, NJ	\$	63,883	\$	60,520	\$	53,796
35620	NY: Nassau-Suffolk, NY	\$	92,868	\$	87,980	\$	78,205
35620	NY: Newark-Union, NJ-PA	\$	72,035	\$	68,244	\$	60,661
35980	Norwich-New London, CT	\$	36,435	\$	34,518	\$	30,682
36100	Ocala, FL	\$	25,804	\$	24,445	\$	21,729
36420	Oklahoma City, OK	\$	30,985	\$	29,355	\$	26,093
36540	Omaha, NE-IA	\$	34,655	\$	32,831	\$	29,183
36740	Orlando, FL	\$	45,616	\$	43,215	\$	38,413
36780	Oshkosh-Neenah, WI	\$	28,019	\$	26,544	\$	23,595
37340	Palm Bay-Melbourne-Titusville, FL	\$	37,141	\$	35,186	\$	31,277
37460	Panama City, FL	\$	38,442	\$	36,418	\$	32,372
37860	Pensacola-Ferry Pass-Brent, FL	\$	35,147	\$	33,297	\$	29,597
37900	Peoria, IL	\$	24,129	\$	22,859	\$	20,319
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$	44,808	\$	42,450	\$	37,733

Metropolitan Area	2016.I p 5 % Down	2016.I p 10 % Down	2016.I p 20 % Down
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 49,027	\$ 46,447	\$ 41,286
38340 Pittsfield, MA	\$ 39,138	\$ 37,078	\$ 32,959
38940 Port St. Lucie, FL	\$ 42,859	\$ 40,603	\$ 36,092
38860 Portland-South Portland-Biddeford, ME	\$ 49,796	\$ 47,175	\$ 41,934
38900 Portland-Vancouver-Beaverton, OR-WA	\$ 71,794	\$ 68,015	\$ 60,458
39300 Providence-New Bedford-Fall River, RI-MA	\$ 54,038	\$ 51,194	\$ 45,505
39460 Punta Gorda, FL	\$ 39,556	\$ 37,474	\$ 33,310
39580 Raleigh-Cary, NC	\$ 51,291	\$ 48,591	\$ 43,192
39740 Reading, PA	\$ 31,227	\$ 29,584	\$ 26,297
39900 Reno-Sparks, NV	\$ 64,036	\$ 60,666	\$ 53,925
40060 Richmond, VA	\$ 47,687	\$ 45,177	\$ 40,157
40140 Riverside-San Bernardino-Ontario, CA	\$ 65,465	\$ 62,019	\$ 55,128
40380 Rochester, NY	\$ 26,349	\$ 24,962	\$ 22,188
40420 Rockford, IL	\$ 21,052	\$ 19,944	\$ 17,728
40900 Sacramento--Arden-Arcade--Roseville, CA	\$ 65,399	\$ 61,957	\$ 55,073
40980 Saginaw-Saginaw Township North, MI	N/A	N/A	N/A
41180 Saint Louis, MO-IL	\$ 30,919	\$ 29,292	\$ 26,037
41420 Salem, OR	\$ 48,742	\$ 46,176	\$ 41,045
41620 Salt Lake City, UT	\$ 57,422	\$ 54,400	\$ 48,355
41700 San Antonio, TX	\$ 42,962	\$ 40,701	\$ 36,179
41740 San Diego-Carlsbad-San Marcos, CA	\$ 121,810	\$ 115,399	\$ 102,577
41860 San Francisco-Oakland-Fremont, CA	\$ 169,277	\$ 160,367	\$ 142,549
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 213,162	\$ 201,943	\$ 179,505
35840 North Port-Sarasota-Bradenton, FL	\$ 54,763	\$ 51,881	\$ 46,116
42660 Seattle-Tacoma-Bellevue, WA	\$ 84,188	\$ 79,757	\$ 70,895
42680 Sebastian-Vero Beach, FL	\$ 40,719	\$ 38,576	\$ 34,290
43300 Sherman-Denison, TX	\$ 30,172	\$ 28,584	\$ 25,408
43340 Shreveport-Bossier City, LA	\$ 34,765	\$ 32,935	\$ 29,276
43620 Sioux Falls, SD	\$ 38,809	\$ 36,766	\$ 32,681
43780 South Bend-Mishawaka, IN	\$ 21,931	\$ 20,777	\$ 18,469
43900 Spartanburg, SC	\$ 29,755	\$ 28,189	\$ 25,057
44060 Spokane, WA	\$ 42,347	\$ 40,118	\$ 35,660
44100 Springfield, IL	\$ 26,371	\$ 24,983	\$ 22,207
44140 Springfield, MA	\$ 39,336	\$ 37,266	\$ 33,125
44180 Springfield, MO	\$ 26,349	\$ 24,962	\$ 22,188
45060 Syracuse, NY	\$ 25,140	\$ 23,817	\$ 21,170
45220 Tallahassee, FL	\$ 38,479	\$ 36,454	\$ 32,403
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 39,539	\$ 37,458	\$ 33,296
45780 Toledo, OH	\$ 21,975	\$ 20,819	\$ 18,506
45820 Topeka, KS	\$ 24,415	\$ 23,130	\$ 20,560
45940 Trenton-Ewing, NJ	\$ 48,895	\$ 46,322	\$ 41,175
46060 Tucson, AZ	\$ 40,391	\$ 38,265	\$ 34,013
46140 Tulsa, OK	\$ 30,941	\$ 29,313	\$ 26,056
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 43,511	\$ 41,221	\$ 36,641
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 81,397	\$ 77,113	\$ 68,545
47940 Waterloo/Cedar Falls, IA	\$ 26,217	\$ 24,837	\$ 22,077
48620 Wichita, KS	\$ 27,909	\$ 26,440	\$ 23,502
48660 Wichita Falls, TX	\$ 20,921	\$ 19,820	\$ 17,617
48900 Wilmington, NC	\$ 45,291	\$ 42,908	\$ 38,140
49180 Winston-Salem, NC	\$ 30,810	\$ 29,188	\$ 25,945
49340 Worcester, MA	\$ 50,785	\$ 48,112	\$ 42,767
49420 Yakima, WA	\$ 38,962	\$ 36,912	\$ 32,810
49620 York-Hanover, PA	\$ 32,634	\$ 30,916	\$ 27,481
49660 Youngstown-Warren-Boardman, OH-PA	\$ 17,031	\$ 16,135	\$ 14,342

*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 4.0 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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