

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

Metropolitan Area	Current Quarter		
	2016.III p	2016.III p	2016.III p
	5 % Down	10 % Down	20 % Down
U.S.	\$ 51,661	\$ 48,942	\$ 43,504
NE	\$ 58,459	\$ 55,382	\$ 49,229
MW	\$ 41,003	\$ 38,845	\$ 34,529
CBSA SO	\$ 45,828	\$ 43,416	\$ 38,592
Code WE	\$ 74,886	\$ 70,944	\$ 63,062
10180 Abilene, TX	\$ 33,776	\$ 31,998	\$ 28,443
10420 Akron, OH	\$ 28,200	\$ 26,716	\$ 23,747
10580 Albany-Schenectady-Troy, NY	\$ 45,485	\$ 43,091	\$ 38,303
10740 Albuquerque, NM	\$ 41,560	\$ 39,373	\$ 34,998
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 41,689	\$ 39,495	\$ 35,106
11100 Amarillo, TX	\$ 34,676	\$ 32,851	\$ 29,201
11244 Anaheim-Santa Ana-Irvine, CA	\$ 158,714	\$ 150,361	\$ 133,654
11460 Ann Arbor, MI	\$ 52,990	\$ 50,201	\$ 44,624
11540 Appleton, WI	\$ 33,647	\$ 31,876	\$ 28,334
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 41,067	\$ 38,906	\$ 34,583
12100 Atlantic City-Hammonton, NJ	\$ 41,861	\$ 39,657	\$ 35,251
12420 Austin-Round Rock, TX	\$ 60,904	\$ 57,698	\$ 51,287
12580 Baltimore-Columbia-Towson, MD	\$ 56,679	\$ 53,696	\$ 47,730
12700 Barnstable Town, MA	\$ 80,461	\$ 76,227	\$ 67,757
12940 Baton Rouge, LA	\$ 41,475	\$ 39,292	\$ 34,926
13140 Beaumont-Port Arthur, TX	\$ 31,138	\$ 29,499	\$ 26,222
13780 Binghamton, NY	\$ 23,997	\$ 22,734	\$ 20,208
13820 Birmingham-Hoover, AL	\$ 40,166	\$ 38,052	\$ 33,824
13900 Bismarck, ND	\$ 53,827	\$ 50,994	\$ 45,328
14010 Bloomington, IL	\$ 33,947	\$ 32,161	\$ 28,587
14260 Boise City-Nampa, ID	\$ 44,820	\$ 42,461	\$ 37,743
14460 Boston-Cambridge-Newton, MA-NH	\$ 93,350	\$ 88,437	\$ 78,610
14500 Boulder, CO	\$ 110,484	\$ 104,669	\$ 93,039
14540 Bowling Green, KY	\$ 34,097	\$ 32,303	\$ 28,714
14860 Bridgeport-Stamford-Norwalk, CT	\$ 83,013	\$ 78,644	\$ 69,906
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 29,787	\$ 28,219	\$ 25,084
15540 Burlington-South Burlington, VT	\$ 63,477	\$ 60,136	\$ 53,454
15940 Canton-Massillon, OH	\$ 26,806	\$ 25,395	\$ 22,574
15980 Cape Coral-Fort Myers, FL	\$ 48,251	\$ 45,712	\$ 40,633
16020 Cape Girardeau, MO-IL	\$ 28,415	\$ 26,919	\$ 23,928
16300 Cedar Rapids, IA	\$ 35,749	\$ 33,867	\$ 30,104
16580 Champaign-Urbana, IL	\$ 31,460	\$ 29,804	\$ 26,492
16700 Charleston-North Charleston, SC	\$ 54,213	\$ 51,359	\$ 45,653
16620 Charleston, WV	\$ 30,387	\$ 28,788	\$ 25,589
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 46,300	\$ 43,863	\$ 38,989
16860 Chattanooga, TN-GA	\$ 36,478	\$ 34,558	\$ 30,718
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 52,347	\$ 49,592	\$ 44,082
17140 Cincinnati, OH-KY-IN	\$ 33,669	\$ 31,897	\$ 28,352
17460 Cleveland-Elyria, OH	\$ 29,787	\$ 28,219	\$ 25,084
17820 Colorado Springs, CO	\$ 56,765	\$ 53,777	\$ 47,802
17860 Columbia, MO	\$ 37,186	\$ 35,228	\$ 31,314
17900 Columbia, SC	\$ 35,577	\$ 33,705	\$ 29,960
18140 Columbus, OH	\$ 38,944	\$ 36,894	\$ 32,795
18580 Corpus Christi, TX	\$ 40,702	\$ 38,560	\$ 34,276
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 54,577	\$ 51,705	\$ 45,960
19060 Cumberland, MD-WV	\$ 20,244	\$ 19,179	\$ 17,048
19100 Dallas-Fort Worth-Arlington, TX	\$ 49,431	\$ 46,829	\$ 41,626
19340 Davenport-Moline-Rock Island, IA-IL	\$ 27,600	\$ 26,147	\$ 23,242
19380 Dayton, OH	\$ 28,758	\$ 27,244	\$ 24,217
19460 Decatur, AL	\$ 29,401	\$ 27,854	\$ 24,759
19500 Decatur, IL	\$ 21,316	\$ 20,194	\$ 17,951
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 37,529	\$ 35,553	\$ 31,603
19740 Denver-Aurora-Lakewood, CO	\$ 82,949	\$ 78,583	\$ 69,852
19780 Des Moines-West Des Moines, IA	\$ 41,410	\$ 39,231	\$ 34,872
19820 Detroit-Warren-Deaborn, MI	N/A	N/A	N/A
20100 Dover, DE	\$ 42,890	\$ 40,633	\$ 36,118
20500 Durham-Chapel Hill, NC	\$ 52,411	\$ 49,653	\$ 44,136
20524 Dutchess County-Putnam County, NY	\$ 59,810	\$ 56,662	\$ 50,366
21300 Elmira, NY	\$ 23,461	\$ 22,226	\$ 19,756
21340 El Paso, TX	\$ 32,425	\$ 30,718	\$ 27,305
21500 Erie, PA	\$ 27,321	\$ 25,883	\$ 23,007
21660 Eugene, OR	\$ 51,489	\$ 48,779	\$ 43,359
22020 Fargo, ND-MN	\$ 43,769	\$ 41,465	\$ 36,858

Metropolitan Area	2016.III p 5 % Down	2016.III p 10 % Down	2016.III p 20 % Down
22140 Farmington, NM	\$ 38,730	\$ 36,691	\$ 32,614
22180 Fayetteville, NC	\$ 34,762	\$ 32,933	\$ 29,273
22500 Florence, SC	\$ 29,766	\$ 28,199	\$ 25,066
22540 Fond du Lac, WI	\$ 29,315	\$ 27,772	\$ 24,687
23060 Fort Wayne, IN	\$ 27,385	\$ 25,944	\$ 23,061
23540 Gainesville, FL	\$ 41,453	\$ 39,271	\$ 34,908
23844 Gary-Hammond, IN	\$ 33,626	\$ 31,856	\$ 28,316
24020 Glens Falls, NY	\$ 36,950	\$ 35,005	\$ 31,115
24340 Grand Rapids-Wyoming, MI	\$ 36,478	\$ 34,558	\$ 30,718
24580 Green Bay, WI	\$ 33,690	\$ 31,917	\$ 28,371
24660 Greensboro-High Point, NC	\$ 33,240	\$ 31,490	\$ 27,991
24860 Greenville-Anderson-Mauldin, SC	\$ 41,153	\$ 38,987	\$ 34,655
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 27,064	\$ 25,639	\$ 22,790
25180 Hagerstown-Martinsburg, MD-WV	\$ 35,877	\$ 33,989	\$ 30,213
25420 Harrisburg-Carlisle, PA	\$ 35,341	\$ 33,481	\$ 29,761
25540 Hartford-West Hartford-East Hartford, CT	\$ 51,725	\$ 49,003	\$ 43,558
26420 Houston-The Woodlands-Sugar Land, TX	\$ 46,621	\$ 44,168	\$ 39,260
26620 Huntsville, AL	\$ 39,437	\$ 37,362	\$ 33,210
26900 Indianapolis-Carmel-Anderson, IN	\$ 35,191	\$ 33,339	\$ 29,635
27140 Jackson, MS	\$ 37,850	\$ 35,858	\$ 31,874
27260 Jacksonville, FL	\$ 46,964	\$ 44,493	\$ 39,549
28100 Kankakee, IL	\$ 27,814	\$ 26,350	\$ 23,422
28140 Kansas City, MO-KS	\$ 40,316	\$ 38,195	\$ 33,951
28420 Kennewick-Richland, WA	\$ 48,230	\$ 45,691	\$ 40,614
28740 Kingston, NY	\$ 44,005	\$ 41,689	\$ 37,057
28940 Knoxville, TN	\$ 36,371	\$ 34,456	\$ 30,628
29460 Lakeland-Winter Haven, FL	\$ 35,813	\$ 33,928	\$ 30,158
29620 Lansing-East Lansing, MI	\$ 29,658	\$ 28,097	\$ 24,975
29820 Las Vegas-Henderson-Paradise, NV	\$ 50,696	\$ 48,028	\$ 42,691
30460 Lexington-Fayette, KY	\$ 33,733	\$ 31,957	\$ 28,407
30700 Lincoln, NE	\$ 37,421	\$ 35,452	\$ 31,513
30780 Little Rock-North Little Rock-Conway, AR	\$ 29,723	\$ 28,158	\$ 25,030
31084 Los Angeles-Long Beach-Glendale, CA	\$ 115,095	\$ 109,037	\$ 96,922
31140 Louisville/Jefferson County, KY-IN	\$ 36,842	\$ 34,903	\$ 31,025
31540 Madison, WI	\$ 54,620	\$ 51,746	\$ 45,996
31700 Manchester-Nashua, NH	\$ 58,223	\$ 55,159	\$ 49,030
32820 Memphis, TN-MS-AR	\$ 34,719	\$ 32,892	\$ 29,237
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 67,552	\$ 63,996	\$ 56,886
33340 Milwaukee-Waukesha-West Allis, WI	\$ 51,039	\$ 48,353	\$ 42,980
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 51,532	\$ 48,820	\$ 43,396
33660 Mobile, AL	\$ 29,036	\$ 27,508	\$ 24,452
33860 Montgomery, AL	\$ 28,672	\$ 27,163	\$ 24,145
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 42,461	\$ 40,226	\$ 35,757
34940 Naples-Immokalee-Marco Island, FL	\$ 84,707	\$ 80,249	\$ 71,333
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 49,323	\$ 46,727	\$ 41,535
35004 Nassau County-Suffolk County, NY	\$ 93,714	\$ 88,782	\$ 78,917
35300 New Haven-Milford, CT	\$ 49,238	\$ 46,646	\$ 41,463
35380 New Orleans-Metairie, LA	\$ 41,024	\$ 38,865	\$ 34,547
35614 New York-Jersey City-White Plains, NY-NJ	\$ 82,198	\$ 77,872	\$ 69,220
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 85,265	\$ 80,777	\$ 71,802
35084 Newark, NJ-PA	\$ 86,166	\$ 81,631	\$ 72,561
35840 North Port-Sarasota-Bradenton, FL	\$ 55,542	\$ 52,619	\$ 46,773
35980 Norwich-New London, CT	\$ 41,088	\$ 38,926	\$ 34,601
36100 Ocala, FL	\$ 28,951	\$ 27,427	\$ 24,380
36420 Oklahoma City, OK	\$ 33,197	\$ 31,450	\$ 27,955
36540 Omaha-Council Bluffs, NE-IA	\$ 37,550	\$ 35,574	\$ 31,621
36740 Orlando-Kissimmee-Sanford, FL	\$ 49,302	\$ 46,707	\$ 41,517
36780 Oshkosh-Neenah, WI	\$ 28,801	\$ 27,285	\$ 24,253
37340 Palm Bay-Melbourne-Titusville, FL	\$ 42,247	\$ 40,023	\$ 35,576
37460 Panama City, FL	\$ 41,818	\$ 39,617	\$ 35,215
37860 Pensacola-Ferry Pass-Brent, FL	\$ 36,885	\$ 34,944	\$ 31,061
37900 Peoria, IL	\$ 26,399	\$ 25,009	\$ 22,230
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 50,353	\$ 47,703	\$ 42,402
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 50,460	\$ 47,804	\$ 42,493
38340 Pittsfield, MA	\$ 44,563	\$ 42,217	\$ 37,526
38940 Port St. Lucie, FL	\$ 43,962	\$ 41,648	\$ 37,021
38860 Portland-South Portland, ME	\$ 55,928	\$ 52,985	\$ 47,098
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 76,880	\$ 72,834	\$ 64,741
39300 Providence-Warwick, RI-MA	\$ 58,695	\$ 55,606	\$ 49,427
39460 Punta Gorda, FL	\$ 40,595	\$ 38,459	\$ 34,185

Metropolitan Area	2016.III p 5 % Down	2016.III p 10 % Down	2016.III p 20 % Down
39580 Raleigh, NC	\$ 53,655	\$ 50,831	\$ 45,183
39740 Reading, PA	\$ 34,762	\$ 32,933	\$ 29,273
39900 Reno, NV	\$ 67,423	\$ 63,874	\$ 56,777
40060 Richmond, VA	\$ 51,425	\$ 48,718	\$ 43,305
40140 Riverside-San Bernardino-Ontario, CA	\$ 68,409	\$ 64,809	\$ 57,608
40380 Rochester, NY	\$ 29,873	\$ 28,301	\$ 25,156
40420 Rockford, IL	\$ 23,997	\$ 22,734	\$ 20,208
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 70,125	\$ 66,434	\$ 59,053
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 36,456	\$ 34,538	\$ 30,700
41420 Salem, OR	\$ 51,618	\$ 48,901	\$ 43,468
41620 Salt Lake City, UT	\$ 58,287	\$ 55,220	\$ 49,084
41700 San Antonio-New Braunfels, TX	\$ 45,528	\$ 43,131	\$ 38,339
41740 San Diego-Carlsbad, CA	\$ 126,375	\$ 119,724	\$ 106,421
41860 San Francisco-Oakland-Hayward, CA	\$ 179,151	\$ 169,722	\$ 150,864
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 214,449	\$ 203,163	\$ 180,589
42660 Seattle-Tacoma-Bellevue, WA	\$ 90,519	\$ 85,755	\$ 76,227
42680 Sebastian-Vero Beach, FL	\$ 42,890	\$ 40,633	\$ 36,118
43300 Sherman-Denison, TX	\$ 32,618	\$ 30,901	\$ 27,468
43340 Shreveport-Bossier City, LA	\$ 36,456	\$ 34,538	\$ 30,700
43620 Sioux Falls, SD	\$ 41,239	\$ 39,068	\$ 34,727
43780 South Bend-Mishawaka, IN-MI	\$ 27,557	\$ 26,106	\$ 23,206
43900 Spartanburg, SC	\$ 33,433	\$ 31,673	\$ 28,154
44060 Spokane-Spokane Valley, WA	\$ 45,978	\$ 43,558	\$ 38,718
44100 Springfield, IL	\$ 29,122	\$ 27,589	\$ 24,524
44140 Springfield, MA	\$ 44,970	\$ 42,603	\$ 37,869
44180 Springfield, MO	\$ 28,307	\$ 26,817	\$ 23,838
45060 Syracuse, NY	\$ 29,380	\$ 27,833	\$ 24,741
45220 Tallahassee, FL	\$ 41,582	\$ 39,393	\$ 35,016
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 43,962	\$ 41,648	\$ 37,021
45780 Toledo, OH	\$ 25,691	\$ 24,339	\$ 21,635
45820 Topeka, KS	\$ 27,257	\$ 25,822	\$ 22,953
45940 Trenton, NJ	\$ 59,381	\$ 56,256	\$ 50,005
46060 Tucson, AZ	\$ 41,453	\$ 39,271	\$ 34,908
46140 Tulsa, OK	\$ 33,561	\$ 31,795	\$ 28,262
46520 Urban Honolulu, HI	\$ 159,829	\$ 151,417	\$ 134,593
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 47,179	\$ 44,696	\$ 39,730
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 84,386	\$ 79,944	\$ 71,062
47940 Waterloo-Cedar Falls, IA	\$ 27,321	\$ 25,883	\$ 23,007
48620 Wichita, KS	\$ 29,101	\$ 27,569	\$ 24,506
48660 Wichita Falls, TX	\$ 24,554	\$ 23,262	\$ 20,677
48900 Wilmington, NC	\$ 48,616	\$ 46,057	\$ 40,940
49180 Winston-Salem, NC	\$ 32,489	\$ 30,779	\$ 27,359
49340 Worcester, MA-CT	\$ 53,527	\$ 50,709	\$ 45,075
49420 Yakima, WA	\$ 41,217	\$ 39,048	\$ 34,709
49620 York-Hanover, PA	\$ 36,649	\$ 34,720	\$ 30,863
49660 Youngstown-Warren-Boardman, OH-PA	\$ 19,365	\$ 18,346	\$ 16,307

*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 3.8 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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