

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

CBSA Code	Metropolitan Area	Current Quarter					
		2015.IV p		2015.IV p		2015.IV p	
		5 % Down		10 % Down		20 % Down	
	U.S.	\$	49,535	\$	46,928	\$	41,714
	NE	\$	56,609	\$	53,629	\$	47,670
	MW	\$	38,169	\$	36,160	\$	32,142
	SO	\$	43,463	\$	41,175	\$	36,600
	WE	\$	71,978	\$	68,190	\$	60,613
10180	Abilene, TX	\$	34,588	\$	32,768	\$	29,127
10420	Akron, OH	\$	25,246	\$	23,917	\$	21,260
10580	Albany-Schenectady-Troy, NY	\$	44,909	\$	42,545	\$	37,818
10740	Albuquerque, NM	\$	40,193	\$	38,078	\$	33,847
10900	Allentown-Bethlehem-Easton, PA-NJ	\$	39,370	\$	37,298	\$	33,154
11100	Amarillo, TX	\$	31,429	\$	29,775	\$	26,467
31100	Anaheim-Santa Ana-Irvine, CA	\$	157,636	\$	149,340	\$	132,746
11460	Ann Arbor, MI	\$	49,246	\$	46,654	\$	41,470
11540	Appleton, WI	\$	30,851	\$	29,227	\$	25,980
12060	Atlanta-Sandy Springs-Marietta, GA	\$	37,635	\$	35,654	\$	31,693
12100	Atlantic City, NJ	\$	43,641	\$	41,344	\$	36,750
12420	Austin-Round Rock, TX	\$	58,944	\$	55,842	\$	49,637
12580	Baltimore-Towson, MD	\$	51,937	\$	49,204	\$	43,737
12700	Barnstable Town, MA	\$	81,454	\$	77,167	\$	68,593
12940	Baton Rouge, LA	\$	39,370	\$	37,298	\$	33,154
13140	Beaumont-Port Arthur, TX	\$	30,762	\$	29,143	\$	25,905
13780	Binghamton, NY	\$	24,668	\$	23,369	\$	20,773
13820	Birmingham-Hoover, AL	\$	38,347	\$	36,329	\$	32,292
13900	Bismarck, ND	\$	54,562	\$	51,690	\$	45,947
14060	Bloomington-Normal, IL	\$	34,232	\$	32,430	\$	28,827
14260	Boise City-Nampa, ID	\$	42,195	\$	39,974	\$	35,533
14460	Boston-Cambridge-Quincy, MA-NH	\$	87,549	\$	82,941	\$	73,725
14500	Boulder, CO	\$	104,520	\$	99,019	\$	88,017
14540	Bowling Green, KY	\$	32,764	\$	31,040	\$	27,591
14860	Bridgeport-Stamford-Norwalk, CT	\$	80,320	\$	76,092	\$	67,638
15380	Buffalo-Niagara Falls, NY	\$	28,427	\$	26,930	\$	23,938
15540	Burlington-South Burlington, VT	\$	64,861	\$	61,447	\$	54,620
15940	Canton-Massillon, OH	\$	26,603	\$	25,203	\$	22,402
15980	Cape Coral-Fort Myers, FL	\$	49,046	\$	46,465	\$	41,302
16020	Cape Girardeau, MO-IL	\$	30,384	\$	28,785	\$	25,587
16300	Cedar Rapids, IA	\$	35,033	\$	33,189	\$	29,501
16580	Champaign-Urbana, IL	\$	29,294	\$	27,752	\$	24,669
16700	Charleston-North Charleston, SC	\$	54,807	\$	51,922	\$	46,153
16620	Charleston, WV	\$	29,361	\$	27,816	\$	24,725
16740	Charlotte-Gastonia-Concord, NC-SC	\$	42,373	\$	40,143	\$	35,683
16860	Chattanooga, TN-GA	\$	34,966	\$	33,126	\$	29,445
16980	Chicago-Naperville-Joliet, IL	\$	46,666	\$	44,210	\$	39,298
17140	Cincinnati-Middletown, OH-KY-IN	\$	30,384	\$	28,785	\$	25,587
17460	Cleveland-Elyria-Mentor, OH	\$	27,092	\$	25,666	\$	22,814
17820	Colorado Springs, CO	\$	52,849	\$	50,068	\$	44,505
17860	Columbia, MO	\$	35,700	\$	33,821	\$	30,063
17900	Columbia, SC	\$	33,720	\$	31,946	\$	28,396
18140	Columbus, OH	\$	35,077	\$	33,231	\$	29,539
18580	Corpus Christi, TX	\$	39,726	\$	37,635	\$	33,454
18880	Crestview-Fort Walton Beach-Destin, FL	\$	41,150	\$	38,984	\$	34,652
19060	Cumberland, MD-WV	\$	19,151	\$	18,143	\$	16,127
19100	Dallas-Fort Worth-Arlington, TX	\$	45,865	\$	43,451	\$	38,623
19340	Davenport-Moline-Rock Island, IA-IL	\$	27,070	\$	25,645	\$	22,796
19380	Dayton, OH	\$	25,958	\$	24,591	\$	21,859
19460	Decatur, AL	\$	27,181	\$	25,750	\$	22,889
19500	Decatur, IL	\$	20,019	\$	18,965	\$	16,858
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$	33,809	\$	32,030	\$	28,471
19740	Denver-Aurora, CO	\$	78,629	\$	74,491	\$	66,214
19780	Des Moines, IA	\$	41,528	\$	39,342	\$	34,971
19820	Detroit-Warren-Livonia, MI		N/A		N/A		N/A
20100	Dover, DE	\$	42,974	\$	40,712	\$	36,188
20500	Durham, NC	\$	49,624	\$	47,012	\$	41,789
21300	Elmira, NY	\$	24,134	\$	22,864	\$	20,323

Metropolitan Area	2015.IV p 5 % Down	2015.IV p 10 % Down	2015.IV p 20 % Down
21340 El Paso, TX	\$ 31,674	\$ 30,007	\$ 26,673
21500 Erie, PA	\$ 24,156	\$ 22,885	\$ 20,342
21660 Eugene-Springfield, OR	\$ 49,557	\$ 46,949	\$ 41,733
22020 Fargo, ND-MN	\$ 43,107	\$ 40,838	\$ 36,301
22140 Farmington, NM	\$ 36,790	\$ 34,854	\$ 30,981
22180 Fayetteville, NC	\$ 35,055	\$ 33,210	\$ 29,520
22500 Florence, SC	\$ 30,673	\$ 29,059	\$ 25,830
22540 Fond du Lac, WI	\$ 28,226	\$ 26,741	\$ 23,770
23060 Ft. Wayne, IN	\$ 25,246	\$ 23,917	\$ 21,260
23540 Gainesville, FL	\$ 40,171	\$ 38,057	\$ 33,828
23844 Gary-Hammond, IN	\$ 31,096	\$ 29,459	\$ 26,186
24020 Glens Falls, NY	\$ 36,834	\$ 34,896	\$ 31,018
24340 Grand Rapids, MI	\$ 33,120	\$ 31,377	\$ 27,890
24580 Green Bay, WI	\$ 31,852	\$ 30,176	\$ 26,823
24660 Greensboro-High Point, NC	\$ 32,964	\$ 31,229	\$ 27,759
24860 Greenville, SC	\$ 38,836	\$ 36,792	\$ 32,704
25060 Gulfport-Biloxi, MS	\$ 27,826	\$ 26,362	\$ 23,432
25180 Hagerstown-Martinsburg, MD-WV	\$ 32,808	\$ 31,082	\$ 27,628
25420 Harrisburg-Carlisle, PA	\$ 34,632	\$ 32,810	\$ 29,164
25540 Hartford-West Hartford-East Hartford, CT	\$ 47,622	\$ 45,116	\$ 40,103
26180 Honolulu, HI	\$ 159,394	\$ 151,004	\$ 134,226
26420 Houston-Baytown-Sugar Land, TX	\$ 46,532	\$ 44,083	\$ 39,185
26620 Huntsville, AL	\$ 39,259	\$ 37,193	\$ 33,060
26900 Indianapolis, IN	\$ 33,253	\$ 31,503	\$ 28,003
27140 Jackson, MS	\$ 36,946	\$ 35,001	\$ 31,112
27260 Jacksonville, FL	\$ 52,271	\$ 49,520	\$ 44,018
28100 Kankakee-Bradley, IL	\$ 23,511	\$ 22,273	\$ 19,799
28140 Kansas City, MO-KS	\$ 37,257	\$ 35,296	\$ 31,374
28420 Kennewick-Richland-Pasco, WA	\$ 46,377	\$ 43,936	\$ 39,054
28740 Kingston, NY	\$ 42,796	\$ 40,543	\$ 36,038
28940 Knoxville, TN	\$ 34,588	\$ 32,768	\$ 29,127
29460 Lakeland-Winter Haven, FL	\$ 33,142	\$ 31,398	\$ 27,909
29620 Lansing-E.Lansing, MI	\$ 27,314	\$ 25,877	\$ 23,002
29820 Las Vegas-Paradise, NV	\$ 49,046	\$ 46,465	\$ 41,302
30460 Lexington-Fayette, KY	\$ 32,631	\$ 30,913	\$ 27,478
30700 Lincoln, NE	\$ 35,300	\$ 33,442	\$ 29,726
30780 Little Rock-N. Little Rock, AR	\$ 29,628	\$ 28,068	\$ 24,950
31100 Los Angeles-Long Beach-Santa Ana, CA	\$ 107,189	\$ 101,548	\$ 90,265
31140 Louisville, KY-IN	\$ 34,121	\$ 32,325	\$ 28,733
31540 Madison, WI	\$ 53,784	\$ 50,953	\$ 45,292
31700 Manchester-Nashua, NH	\$ 55,652	\$ 52,723	\$ 46,865
32820 Memphis, TN-MS-AR	\$ 31,363	\$ 29,712	\$ 26,411
33100 Miami-Fort Lauderdale-Miami Beach, FL	\$ 63,615	\$ 60,267	\$ 53,571
33340 Milwaukee-Waukesha-West Allis, WI	\$ 48,646	\$ 46,085	\$ 40,965
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 49,758	\$ 47,139	\$ 41,901
33660 Mobile, AL	\$ 27,826	\$ 26,362	\$ 23,432
33860 Montgomery, AL	\$ 29,739	\$ 28,174	\$ 25,043
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 43,107	\$ 40,838	\$ 36,301
34940 Naples-Marco Island, FL	\$ 94,199	\$ 89,241	\$ 79,326
34980 Nashville-Davidson--Murfreesboro, TN	\$ 46,110	\$ 43,683	\$ 38,829
35300 New Haven-Milford, CT	\$ 45,932	\$ 43,514	\$ 38,679
35380 New Orleans-Metairie-Kenner, LA	\$ 37,769	\$ 35,781	\$ 31,805
35620 New York-Northern New Jersey-Long Island, NY-NJ-PA	\$ 85,547	\$ 81,044	\$ 72,039
35620 New York-Wayne-White Plains, NY-NJ	\$ 103,341	\$ 97,902	\$ 87,024
35620 NY: Edison, NJ	\$ 60,256	\$ 57,085	\$ 50,742
35620 NY: Nassau-Suffolk, NY	\$ 94,889	\$ 89,895	\$ 79,906
35620 NY: Newark-Union, NJ-PA	\$ 77,384	\$ 73,311	\$ 65,165
35980 Norwich-New London, CT	\$ 41,439	\$ 39,258	\$ 34,896
36100 Ocala, FL	\$ 26,914	\$ 25,498	\$ 22,664
36420 Oklahoma City, OK	\$ 32,986	\$ 31,250	\$ 27,778
36540 Omaha, NE-IA	\$ 35,678	\$ 33,800	\$ 30,044
36740 Orlando, FL	\$ 45,598	\$ 43,198	\$ 38,399
36780 Oshkosh-Neenah, WI	\$ 29,094	\$ 27,563	\$ 24,500
37340 Palm Bay-Melbourne-Titusville, FL	\$ 36,701	\$ 34,769	\$ 30,906
37380 Palm Coast, FL	\$ 40,082	\$ 37,972	\$ 33,753
37460 Panama City-Lynn Haven-Panama City Beach, FL	\$ 42,240	\$ 40,016	\$ 35,570
37860 Pensacola-Ferry Pass-Brent, FL	\$ 36,479	\$ 34,559	\$ 30,719
37900 Peoria, IL	\$ 25,579	\$ 24,233	\$ 21,541
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 47,533	\$ 45,032	\$ 40,028

Metropolitan Area	2015.IV p 5 % Down	2015.IV p 10 % Down	2015.IV p 20 % Down
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 49,157	\$ 46,570	\$ 41,395
38340 Pittsfield, MA	\$ 44,286	\$ 41,955	\$ 37,293
38940 Port St. Lucie, FL	\$ 41,706	\$ 39,511	\$ 35,121
38860 Portland-South Portland-Biddeford, ME	\$ 52,583	\$ 49,815	\$ 44,280
38900 Portland-Vancouver-Beaverton, OR-WA	\$ 70,911	\$ 67,179	\$ 59,714
39300 Providence-New Bedford-Fall River, RI-MA	\$ 54,963	\$ 52,070	\$ 46,284
39460 Punta Gorda, FL	\$ 39,593	\$ 37,509	\$ 33,341
39580 Raleigh-Cary, NC	\$ 52,471	\$ 49,710	\$ 44,186
39740 Reading, PA	\$ 32,742	\$ 31,018	\$ 27,572
39900 Reno-Sparks, NV	\$ 64,394	\$ 61,004	\$ 54,226
40060 Richmond, VA	\$ 50,180	\$ 47,539	\$ 42,257
40140 Riverside-San Bernardino-Ontario, CA	\$ 65,750	\$ 62,290	\$ 55,369
40380 Rochester, NY	\$ 28,716	\$ 27,204	\$ 24,182
40420 Rockford, IL	\$ 19,485	\$ 18,459	\$ 16,408
40900 Sacramento--Arden-Arcade--Roseville, CA	\$ 65,417	\$ 61,974	\$ 55,088
40980 Saginaw-Saginaw Township North, MI	N/A	N/A	N/A
41180 Saint Louis, MO-IL	\$ 31,963	\$ 30,281	\$ 26,916
41420 Salem, OR	\$ 48,245	\$ 45,706	\$ 40,627
41620 Salt Lake City, UT	\$ 57,943	\$ 54,893	\$ 48,794
41700 San Antonio, TX	\$ 42,729	\$ 40,480	\$ 35,982
41740 San Diego-Carlsbad-San Marcos, CA	\$ 121,625	\$ 115,224	\$ 102,421
41860 San Francisco-Oakland-Fremont, CA	\$ 173,852	\$ 164,701	\$ 146,401
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 209,085	\$ 198,080	\$ 176,071
42260 Sarasota-Bradenton-Venice, FL	\$ 54,384	\$ 51,522	\$ 45,797
42660 Seattle-Tacoma-Bellevue, WA	\$ 85,702	\$ 81,192	\$ 72,170
42680 Sebastian-Vero Beach, FL	\$ 42,262	\$ 40,037	\$ 35,589
43300 Sherman-Denison, TX	\$ 30,295	\$ 28,701	\$ 25,512
43340 Shreveport-Bossier City, LA	\$ 36,234	\$ 34,327	\$ 30,513
43620 Sioux Falls, SD	\$ 38,347	\$ 36,329	\$ 32,292
43780 South Bend-Mishawaka, IN	\$ 24,022	\$ 22,758	\$ 20,229
43900 Spartanburg, SC	\$ 30,896	\$ 29,269	\$ 26,017
44060 Spokane, WA	\$ 42,351	\$ 40,122	\$ 35,664
44100 Springfield, IL	\$ 27,137	\$ 25,708	\$ 22,852
44140 Springfield, MA	\$ 42,573	\$ 40,332	\$ 35,851
44180 Springfield, MO	\$ 27,604	\$ 26,151	\$ 23,245
45060 Syracuse, NY	\$ 27,759	\$ 26,298	\$ 23,376
45220 Tallahassee, FL	\$ 38,258	\$ 36,244	\$ 32,217
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 38,948	\$ 36,898	\$ 32,798
45780 Toledo, OH	\$ 23,489	\$ 22,252	\$ 19,780
45820 Topeka, KS	\$ 27,515	\$ 26,066	\$ 23,170
45940 Trenton-Ewing, NJ	\$ 50,781	\$ 48,108	\$ 42,763
46060 Tucson, AZ	\$ 41,328	\$ 39,152	\$ 34,802
46140 Tulsa, OK	\$ 32,319	\$ 30,618	\$ 27,216
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 45,598	\$ 43,198	\$ 38,399
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 82,655	\$ 78,305	\$ 69,604
47940 Waterloo/Cedar Falls, IA	\$ 28,516	\$ 27,015	\$ 24,013
48620 Wichita, KS	\$ 28,404	\$ 26,909	\$ 23,919
48660 Wichita Falls TX	\$ 22,666	\$ 21,473	\$ 19,087
48900 Wilmington, NC	\$ 47,600	\$ 45,095	\$ 40,084
49180 Winston-Salem, NC	\$ 31,007	\$ 29,375	\$ 26,111
49340 Worcester, MA	\$ 53,005	\$ 50,215	\$ 44,636
49420 Yakima, WA	\$ 36,412	\$ 34,495	\$ 30,663
49620 York-Hanover, PA	\$ 35,745	\$ 33,863	\$ 30,101
49660 Youngstown-Warren-Boardman, OH-PA	\$ 18,061	\$ 17,111	\$ 15,210

*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 4.1 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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