

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

Metropolitan Area	Current Quarter		
	2016.IV p	2016.IV p	2016.IV p
	5 % Down	10 % Down	20 % Down
U.S.	\$ 51,017	\$ 48,332	\$ 42,962
NE	\$ 55,164	\$ 52,260	\$ 46,454
MW	\$ 39,316	\$ 37,246	\$ 33,108
CBSA SO	\$ 45,698	\$ 43,293	\$ 38,483
Code WE	\$ 75,722	\$ 71,737	\$ 63,766
10180 Abilene, TX	\$ 32,759	\$ 31,035	\$ 27,587
10420 Akron, OH	\$ 26,659	\$ 25,256	\$ 22,450
10580 Albany-Schenectady-Troy, NY	\$ 43,983	\$ 41,668	\$ 37,039
10740 Albuquerque, NM	\$ 41,118	\$ 38,954	\$ 34,625
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 40,814	\$ 38,666	\$ 34,369
11100 Amarillo, TX	\$ 32,911	\$ 31,179	\$ 27,715
11244 Anaheim-Santa Ana-Irvine, CA	\$ 161,778	\$ 153,264	\$ 136,234
11460 Ann Arbor, MI	\$ 51,603	\$ 48,887	\$ 43,455
11540 Appleton, WI	\$ 32,499	\$ 30,788	\$ 27,368
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 39,706	\$ 37,617	\$ 33,437
12100 Atlantic City-Hammonton, NJ	\$ 40,531	\$ 38,398	\$ 34,132
12420 Austin-Round Rock, TX	\$ 62,436	\$ 59,150	\$ 52,578
12580 Baltimore-Columbia-Towson, MD	\$ 53,383	\$ 50,574	\$ 44,954
12700 Barnstable Town, MA	\$ 82,040	\$ 77,722	\$ 69,086
12940 Baton Rouge, LA	\$ 37,449	\$ 35,478	\$ 31,536
13140 Beaumont-Port Arthur, TX	\$ 33,259	\$ 31,508	\$ 28,007
13780 Binghamton, NY	\$ 23,815	\$ 22,562	\$ 20,055
13820 Birmingham-Hoover, AL	\$ 40,314	\$ 38,193	\$ 33,949
13900 Bismarck, ND	\$ 54,273	\$ 51,417	\$ 45,704
14010 Bloomington, IL	\$ 32,086	\$ 30,398	\$ 27,020
14260 Boise City-Nampa, ID	\$ 44,157	\$ 41,833	\$ 37,185
14460 Boston-Cambridge-Newton, MA-NH	\$ 90,615	\$ 85,846	\$ 76,307
14500 Boulder, CO	\$ 107,418	\$ 101,765	\$ 90,457
14540 Bowling Green, KY	\$ 35,039	\$ 33,195	\$ 29,507
14860 Bridgeport-Stamford-Norwalk, CT	\$ 78,110	\$ 73,999	\$ 65,777
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 28,830	\$ 27,313	\$ 24,278
15540 Burlington-South Burlington, VT	\$ 63,239	\$ 59,911	\$ 53,254
15940 Canton-Massillon, OH	\$ 27,050	\$ 25,626	\$ 22,779
15980 Cape Coral-Fort Myers, FL	\$ 51,126	\$ 48,435	\$ 43,053
16020 Cape Girardeau, MO-IL	\$ 31,500	\$ 29,842	\$ 26,527
16300 Cedar Rapids, IA	\$ 32,586	\$ 30,871	\$ 27,441
16580 Champaign-Urbana, IL	\$ 30,545	\$ 28,937	\$ 25,722
16700 Charleston-North Charleston, SC	\$ 55,055	\$ 52,157	\$ 46,362
16620 Charleston, WV	\$ 29,329	\$ 27,786	\$ 24,698
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 44,678	\$ 42,326	\$ 37,624
16860 Chattanooga, TN-GA	\$ 35,972	\$ 34,079	\$ 30,293
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 49,172	\$ 46,584	\$ 41,408
17140 Cincinnati, OH-KY-IN	\$ 32,825	\$ 31,097	\$ 27,642
17460 Cleveland-Elyria, OH	\$ 28,439	\$ 26,943	\$ 23,949
17820 Colorado Springs, CO	\$ 55,989	\$ 53,042	\$ 47,148
17860 Columbia, MO	\$ 38,317	\$ 36,300	\$ 32,267
17900 Columbia, SC	\$ 34,171	\$ 32,372	\$ 28,775
18140 Columbus, OH	\$ 37,188	\$ 35,231	\$ 31,316
18580 Corpus Christi, TX	\$ 42,116	\$ 39,900	\$ 35,466
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 54,491	\$ 51,623	\$ 45,887
19060 Cumberland, MD-WV	\$ 20,407	\$ 19,333	\$ 17,185
19100 Dallas-Fort Worth-Arlington, TX	\$ 50,062	\$ 47,427	\$ 42,157
19340 Davenport-Moline-Rock Island, IA-IL	\$ 26,290	\$ 24,906	\$ 22,139
19380 Dayton, OH	\$ 28,135	\$ 26,655	\$ 23,693
19460 Decatur, AL	\$ 27,810	\$ 26,346	\$ 23,419
19500 Decatur, IL	\$ 20,059	\$ 19,004	\$ 16,892
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 39,077	\$ 37,020	\$ 32,907
19740 Denver-Aurora-Lakewood, CO	\$ 82,843	\$ 78,483	\$ 69,763
19780 Des Moines-West Des Moines, IA	\$ 40,010	\$ 37,905	\$ 33,693
19820 Detroit-Warren-Deaorn, MI	N/A	N/A	N/A
20100 Dover, DE	\$ 42,485	\$ 40,249	\$ 35,777
20500 Durham-Chapel Hill, NC	\$ 50,605	\$ 47,941	\$ 42,614
20524 Dutchess County-Putnam County, NY	\$ 59,006	\$ 55,901	\$ 49,689
21300 Elmira, NY	\$ 28,700	\$ 27,189	\$ 24,168
21340 El Paso, TX	\$ 33,194	\$ 31,447	\$ 27,953
21500 Erie, PA	\$ 24,618	\$ 23,323	\$ 20,731
21660 Eugene, OR	\$ 53,079	\$ 50,286	\$ 44,699
22020 Fargo, ND-MN	\$ 45,590	\$ 43,190	\$ 38,391

Metropolitan Area	2016.IV p 5 % Down	2016.IV p 10 % Down	2016.IV p 20 % Down
22140 Farmington, NM	\$ 35,191	\$ 33,339	\$ 29,634
22180 Fayetteville, NC	\$ 27,636	\$ 26,182	\$ 23,272
22500 Florence, SC	\$ 28,526	\$ 27,025	\$ 24,022
22540 Fond du Lac, WI	\$ 26,051	\$ 24,680	\$ 21,938
23060 Fort Wayne, IN	\$ 27,441	\$ 25,996	\$ 23,108
23540 Gainesville, FL	\$ 42,333	\$ 40,105	\$ 35,649
23844 Gary-Hammond, IN	\$ 31,348	\$ 29,698	\$ 26,399
24020 Glens Falls, NY	\$ 38,621	\$ 36,588	\$ 32,523
24340 Grand Rapids-Wyoming, MI	\$ 34,930	\$ 33,092	\$ 29,415
24580 Green Bay, WI	\$ 32,868	\$ 31,138	\$ 27,678
24660 Greensboro-High Point, NC	\$ 31,609	\$ 29,945	\$ 26,618
24860 Greenville-Anderson-Mauldin, SC	\$ 41,009	\$ 38,851	\$ 34,534
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 27,115	\$ 25,688	\$ 22,834
25180 Hagerstown-Martinsburg, MD-WV	\$ 35,951	\$ 34,059	\$ 30,274
25420 Harrisburg-Carlisle, PA	\$ 35,039	\$ 33,195	\$ 29,507
25540 Hartford-West Hartford-East Hartford, CT	\$ 48,694	\$ 46,131	\$ 41,006
26420 Houston-The Woodlands-Sugar Land, TX	\$ 48,738	\$ 46,172	\$ 41,042
26620 Huntsville, AL	\$ 41,422	\$ 39,241	\$ 34,881
26900 Indianapolis-Carmel-Anderson, IN	\$ 34,626	\$ 32,804	\$ 29,159
27140 Jackson, MS	\$ 35,864	\$ 33,976	\$ 30,201
27260 Jacksonville, FL	\$ 46,350	\$ 43,910	\$ 39,031
28100 Kankakee, IL	\$ 25,791	\$ 24,433	\$ 21,719
28140 Kansas City, MO-KS	\$ 38,903	\$ 36,856	\$ 32,761
28420 Kennewick-Richland, WA	\$ 48,043	\$ 45,514	\$ 40,457
28740 Kingston, NY	\$ 45,785	\$ 43,375	\$ 38,556
28940 Knoxville, TN	\$ 36,081	\$ 34,182	\$ 30,384
29460 Lakeland-Winter Haven, FL	\$ 36,884	\$ 34,943	\$ 31,060
29620 Lansing-East Lansing, MI	\$ 29,503	\$ 27,950	\$ 24,845
29820 Las Vegas-Henderson-Paradise, NV	\$ 51,278	\$ 48,579	\$ 43,181
30460 Lexington-Fayette, KY	\$ 33,194	\$ 31,447	\$ 27,953
30700 Lincoln, NE	\$ 36,255	\$ 34,347	\$ 30,530
30780 Little Rock-North Little Rock-Conway, AR	\$ 30,111	\$ 28,526	\$ 25,357
31084 Los Angeles-Long Beach-Glendale, CA	\$ 109,285	\$ 103,533	\$ 92,030
31140 Louisville/Jefferson County, KY-IN	\$ 35,603	\$ 33,730	\$ 29,982
31540 Madison, WI	\$ 53,166	\$ 50,368	\$ 44,772
31700 Manchester-Nashua, NH	\$ 56,748	\$ 53,762	\$ 47,788
32820 Memphis, TN-MS-AR	\$ 34,301	\$ 32,496	\$ 28,885
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 67,408	\$ 63,860	\$ 56,764
33340 Milwaukee-Waukesha-West Allis, WI	\$ 49,280	\$ 46,687	\$ 41,499
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 51,061	\$ 48,373	\$ 42,998
33660 Mobile, AL	\$ 28,700	\$ 27,189	\$ 24,168
33860 Montgomery, AL	\$ 28,049	\$ 26,572	\$ 23,620
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 44,092	\$ 41,771	\$ 37,130
34940 Naples-Immokalee-Marco Island, FL	\$ 90,094	\$ 85,352	\$ 75,869
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 50,236	\$ 47,592	\$ 42,304
35004 Nassau County-Suffolk County, NY	\$ 96,433	\$ 91,358	\$ 81,207
35300 New Haven-Milford, CT	\$ 47,326	\$ 44,836	\$ 39,854
35380 New Orleans-Metairie, LA	\$ 40,531	\$ 38,398	\$ 34,132
35614 New York-Jersey City-White Plains, NY-NJ	\$ 80,173	\$ 75,953	\$ 67,514
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 82,995	\$ 78,627	\$ 69,891
35084 Newark, NJ-PA	\$ 76,786	\$ 72,745	\$ 64,662
35840 North Port-Sarasota-Bradenton, FL	\$ 56,640	\$ 53,659	\$ 47,697
35980 Norwich-New London, CT	\$ 42,833	\$ 40,578	\$ 36,070
36100 Ocala, FL	\$ 28,656	\$ 27,148	\$ 24,132
36420 Oklahoma City, OK	\$ 33,063	\$ 31,323	\$ 27,843
36540 Omaha-Council Bluffs, NE-IA	\$ 36,624	\$ 34,696	\$ 30,841
36740 Orlando-Kissimmee-Sanford, FL	\$ 49,432	\$ 46,831	\$ 41,627
36780 Oshkosh-Neenah, WI	\$ 28,201	\$ 26,716	\$ 23,748
37340 Palm Bay-Melbourne-Titusville, FL	\$ 41,248	\$ 39,077	\$ 34,735
37460 Panama City, FL	\$ 41,031	\$ 38,871	\$ 34,552
37860 Pensacola-Ferry Pass-Brent, FL	\$ 36,906	\$ 34,964	\$ 31,079
37900 Peoria, IL	\$ 24,684	\$ 23,384	\$ 20,786
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 48,108	\$ 45,576	\$ 40,512
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 51,147	\$ 48,455	\$ 43,071
38340 Pittsfield, MA	\$ 41,422	\$ 39,241	\$ 34,881
38940 Port St. Lucie, FL	\$ 46,567	\$ 44,116	\$ 39,214
38860 Portland-South Portland, ME	\$ 54,990	\$ 52,096	\$ 46,307
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 77,003	\$ 72,950	\$ 64,845
39300 Providence-Warwick, RI-MA	\$ 57,226	\$ 54,214	\$ 48,190
39460 Punta Gorda, FL	\$ 42,333	\$ 40,105	\$ 35,649

Metropolitan Area	2016.IV p 5 % Down	2016.IV p 10 % Down	2016.IV p 20 % Down
39580 Raleigh, NC	\$ 52,971	\$ 50,183	\$ 44,607
39740 Reading, PA	\$ 33,628	\$ 31,858	\$ 28,318
39900 Reno, NV	\$ 67,017	\$ 63,490	\$ 56,435
40060 Richmond, VA	\$ 51,473	\$ 48,764	\$ 43,346
40140 Riverside-San Bernardino-Ontario, CA	\$ 68,971	\$ 65,341	\$ 58,081
40380 Rochester, NY	\$ 28,830	\$ 27,313	\$ 24,278
40420 Rockford, IL	\$ 23,772	\$ 22,521	\$ 20,018
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 70,404	\$ 66,698	\$ 59,287
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 34,909	\$ 33,071	\$ 29,397
41420 Salem, OR	\$ 53,231	\$ 50,430	\$ 44,826
41620 Salt Lake City, UT	\$ 61,242	\$ 58,019	\$ 51,572
41700 San Antonio-New Braunfels, TX	\$ 44,786	\$ 42,429	\$ 37,715
41740 San Diego-Carlsbad, CA	\$ 128,737	\$ 121,961	\$ 108,410
41860 San Francisco-Oakland-Hayward, CA	\$ 181,816	\$ 172,247	\$ 153,108
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 218,179	\$ 206,696	\$ 183,730
42660 Seattle-Tacoma-Bellevue, WA	\$ 91,896	\$ 87,059	\$ 77,386
42680 Sebastian-Vero Beach, FL	\$ 44,504	\$ 42,162	\$ 37,477
43300 Sherman-Denison, TX	\$ 32,282	\$ 30,583	\$ 27,185
43340 Shreveport-Bossier City, LA	\$ 36,276	\$ 34,367	\$ 30,549
43620 Sioux Falls, SD	\$ 39,359	\$ 37,288	\$ 33,145
43780 South Bend-Mishawaka, IN-MI	\$ 24,684	\$ 23,384	\$ 20,786
43900 Spartanburg, SC	\$ 32,759	\$ 31,035	\$ 27,587
44060 Spokane-Spokane Valley, WA	\$ 44,591	\$ 42,244	\$ 37,550
44100 Springfield, IL	\$ 27,441	\$ 25,996	\$ 23,108
44140 Springfield, MA	\$ 41,769	\$ 39,571	\$ 35,174
44180 Springfield, MO	\$ 28,678	\$ 27,169	\$ 24,150
45060 Syracuse, NY	\$ 28,135	\$ 26,655	\$ 23,693
45220 Tallahassee, FL	\$ 42,029	\$ 39,817	\$ 35,393
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 44,504	\$ 42,162	\$ 37,477
45780 Toledo, OH	\$ 26,116	\$ 24,742	\$ 21,993
45820 Topeka, KS	\$ 27,158	\$ 25,729	\$ 22,870
45940 Trenton, NJ	\$ 50,713	\$ 48,044	\$ 42,706
46060 Tucson, AZ	\$ 41,270	\$ 39,097	\$ 34,753
46140 Tulsa, OK	\$ 32,846	\$ 31,118	\$ 27,660
46520 Urban Honolulu, HI	\$ 160,693	\$ 152,235	\$ 135,320
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 46,089	\$ 43,663	\$ 38,812
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 83,429	\$ 79,038	\$ 70,256
47940 Waterloo-Cedar Falls, IA	\$ 25,661	\$ 24,310	\$ 21,609
48620 Wichita, KS	\$ 28,287	\$ 26,799	\$ 23,821
48660 Wichita Falls, TX	\$ 25,812	\$ 24,454	\$ 21,737
48900 Wilmington, NC	\$ 49,107	\$ 46,522	\$ 41,353
49180 Winston-Salem, NC	\$ 32,304	\$ 30,603	\$ 27,203
49340 Worcester, MA-CT	\$ 51,799	\$ 49,072	\$ 43,620
49420 Yakima, WA	\$ 42,181	\$ 39,961	\$ 35,521
49620 York-Hanover, PA	\$ 35,386	\$ 33,524	\$ 29,799
49660 Youngstown-Warren-Boardman, OH-PA	\$ 19,017	\$ 18,017	\$ 16,015

*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 3.9 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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