

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

Metropolitan Area	Current Quarter		
	2017.1 p	2017.1 p	2017.1 p
	5 % Down	10 % Down	20 % Down
U.S.	\$ 52,251	\$ 49,501	\$ 44,001
NE	\$ 57,406	\$ 54,385	\$ 48,342
MW	\$ 39,757	\$ 37,664	\$ 33,479
CBSA Code	\$ 47,050	\$ 44,574	\$ 39,621
WE	\$ 77,104	\$ 73,046	\$ 64,930
10180 Abilene, TX	\$ 35,749	\$ 33,868	\$ 30,105
10420 Akron, OH	\$ 26,609	\$ 25,209	\$ 22,408
10580 Albany-Schenectady-Troy, NY	\$ 43,674	\$ 41,375	\$ 36,778
10740 Albuquerque, NM	\$ 42,616	\$ 40,373	\$ 35,887
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 39,306	\$ 37,238	\$ 33,100
11100 Amarillo, TX	\$ 33,498	\$ 31,735	\$ 28,209
11244 Anaheim-Santa Ana-Irvine, CA	\$ 168,841	\$ 159,955	\$ 142,182
11460 Ann Arbor, MI	\$ 53,084	\$ 50,290	\$ 44,702
11540 Appleton, WI	\$ 33,250	\$ 31,500	\$ 28,000
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 41,152	\$ 38,986	\$ 34,655
12100 Atlantic City-Hammonton, NJ	\$ 36,762	\$ 34,828	\$ 30,958
12420 Austin-Round Rock, TX	\$ 64,475	\$ 61,081	\$ 54,295
12580 Baltimore-Columbia-Towson, MD	\$ 53,489	\$ 50,674	\$ 45,043
12700 Barnstable Town, MA	\$ 82,417	\$ 78,079	\$ 69,404
12940 Baton Rouge, LA	\$ 38,113	\$ 36,107	\$ 32,095
13140 Beaumont-Port Arthur, TX	\$ 32,012	\$ 30,327	\$ 26,958
13780 Binghamton, NY	\$ 20,531	\$ 19,451	\$ 17,289
13820 Birmingham-Hoover, AL	\$ 41,197	\$ 39,029	\$ 34,692
13900 Bismarck, ND	\$ 53,106	\$ 50,311	\$ 44,721
14010 Bloomington, IL	\$ 32,755	\$ 31,031	\$ 27,583
14260 Boise City-Nampa, ID	\$ 46,758	\$ 44,297	\$ 39,375
14460 Boston-Cambridge-Newton, MA-NH	\$ 93,245	\$ 88,338	\$ 78,522
14500 Boulder, CO	\$ 123,457	\$ 116,959	\$ 103,964
14540 Bowling Green, KY	\$ 34,219	\$ 32,418	\$ 28,816
14860 Bridgeport-Stamford-Norwalk, CT	\$ 80,256	\$ 76,032	\$ 67,584
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 28,343	\$ 26,851	\$ 23,868
15540 Burlington-South Burlington, VT	\$ 62,674	\$ 59,375	\$ 52,778
15940 Canton-Massillon, OH	\$ 26,452	\$ 25,060	\$ 22,275
15980 Cape Coral-Fort Myers, FL	\$ 56,258	\$ 53,297	\$ 47,375
16020 Cape Girardeau, MO-IL	\$ 31,292	\$ 29,645	\$ 26,351
16300 Cedar Rapids, IA	\$ 31,967	\$ 30,285	\$ 26,920
16580 Champaign-Urbana, IL	\$ 32,890	\$ 31,159	\$ 27,697
16700 Charleston-North Charleston, SC	\$ 57,406	\$ 54,385	\$ 48,342
16620 Charleston, WV	\$ 28,906	\$ 27,384	\$ 24,342
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 47,186	\$ 44,702	\$ 39,735
16860 Chattanooga, TN-GA	\$ 37,753	\$ 35,766	\$ 31,792
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 51,463	\$ 48,754	\$ 43,337
17140 Cincinnati, OH-KY-IN	\$ 32,733	\$ 31,010	\$ 27,564
17460 Cleveland-Elyria, OH	\$ 28,388	\$ 26,894	\$ 23,906
17820 Colorado Springs, CO	\$ 59,905	\$ 56,752	\$ 50,446
17860 Columbia, MO	\$ 36,087	\$ 34,188	\$ 30,389
17900 Columbia, SC	\$ 35,209	\$ 33,356	\$ 29,650
18140 Columbus, OH	\$ 38,428	\$ 36,406	\$ 32,361
18580 Corpus Christi, TX	\$ 41,512	\$ 39,328	\$ 34,958
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 57,068	\$ 54,065	\$ 48,058
19060 Cumberland, MD-WV	\$ 18,415	\$ 17,446	\$ 15,507
19100 Dallas-Fort Worth-Arlington, TX	\$ 53,241	\$ 50,439	\$ 44,835
19340 Davenport-Moline-Rock Island, IA-IL	\$ 25,821	\$ 24,462	\$ 21,744
19380 Dayton, OH	\$ 29,513	\$ 27,960	\$ 24,853
19460 Decatur, AL	\$ 28,816	\$ 27,299	\$ 24,266
19500 Decatur, IL	\$ 19,383	\$ 18,363	\$ 16,323
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 40,747	\$ 38,602	\$ 34,313
19740 Denver-Aurora-Lakewood, CO	\$ 89,171	\$ 84,478	\$ 75,091
19780 Des Moines-West Des Moines, IA	\$ 40,364	\$ 38,240	\$ 33,991
19820 Detroit-Warren-Deaborn, MI	N/A	N/A	N/A
20100 Dover, DE	\$ 43,966	\$ 41,652	\$ 37,024
20500 Durham-Chapel Hill, NC	\$ 51,508	\$ 48,797	\$ 43,375
20524 Dutchess County-Putnam County, NY	\$ 55,132	\$ 52,231	\$ 46,427
21300 Elmira, NY	\$ 20,261	\$ 19,195	\$ 17,062
21340 El Paso, TX	\$ 33,025	\$ 31,287	\$ 27,811
21500 Erie, PA	\$ 23,458	\$ 22,223	\$ 19,754
21660 Eugene, OR	\$ 55,335	\$ 52,423	\$ 46,598
22020 Fargo, ND-MN	\$ 44,552	\$ 42,207	\$ 37,517

Metropolitan Area	2017.1 p 5 % Down	2017.1 p 10 % Down	2017.1 p 20 % Down
22140 Farmington, NM	\$ 39,329	\$ 37,259	\$ 33,119
22180 Fayetteville, NC	\$ 27,915	\$ 26,446	\$ 23,507
22500 Florence, SC	\$ 30,887	\$ 29,261	\$ 26,010
22540 Fond du Lac, WI	\$ 28,500	\$ 27,000	\$ 24,000
23060 Fort Wayne, IN	\$ 27,690	\$ 26,233	\$ 23,318
23540 Gainesville, FL	\$ 41,040	\$ 38,880	\$ 34,560
23844 Gary-Hammond, IN	\$ 31,269	\$ 29,624	\$ 26,332
24020 Glens Falls, NY	\$ 34,016	\$ 32,226	\$ 28,645
24340 Grand Rapids-Wyoming, MI	\$ 36,942	\$ 34,998	\$ 31,109
24580 Green Bay, WI	\$ 34,016	\$ 32,226	\$ 28,645
24660 Greensboro-High Point, NC	\$ 33,093	\$ 31,351	\$ 27,868
24860 Greenville-Anderson-Mauldin, SC	\$ 41,422	\$ 39,242	\$ 34,882
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 27,262	\$ 25,827	\$ 22,958
25180 Hagerstown-Martinsburg, MD-WV	\$ 34,961	\$ 33,121	\$ 29,441
25420 Harrisburg-Carlisle, PA	\$ 32,890	\$ 31,159	\$ 27,697
25540 Hartford-West Hartford-East Hartford, CT	\$ 46,848	\$ 44,382	\$ 39,451
26420 Houston-The Woodlands-Sugar Land, TX	\$ 50,045	\$ 47,411	\$ 42,143
26620 Huntsville, AL	\$ 43,403	\$ 41,119	\$ 36,550
26900 Indianapolis-Carmel-Anderson, IN	\$ 35,839	\$ 33,953	\$ 30,181
27140 Jackson, MS	\$ 37,595	\$ 35,617	\$ 31,659
27260 Jacksonville, FL	\$ 48,401	\$ 45,854	\$ 40,759
28100 Kankakee, IL	\$ 24,493	\$ 23,204	\$ 20,626
28140 Kansas City, MO-KS	\$ 40,297	\$ 38,176	\$ 33,934
28420 Kennewick-Richland, WA	\$ 52,296	\$ 49,543	\$ 44,039
28740 Kingston, NY	\$ 45,249	\$ 42,868	\$ 38,105
28940 Knoxville, TN	\$ 36,988	\$ 35,041	\$ 31,147
29460 Lakeland-Winter Haven, FL	\$ 37,820	\$ 35,830	\$ 31,849
29620 Lansing-East Lansing, MI	\$ 27,330	\$ 25,891	\$ 23,015
29820 Las Vegas-Henderson-Paradise, NV	\$ 54,097	\$ 51,250	\$ 45,555
30460 Lexington-Fayette, KY	\$ 34,376	\$ 32,567	\$ 28,948
30700 Lincoln, NE	\$ 36,065	\$ 34,166	\$ 30,370
30780 Little Rock-North Little Rock-Conway, AR	\$ 30,639	\$ 29,026	\$ 25,801
31084 Los Angeles-Long Beach-Glendale, CA	\$ 109,364	\$ 103,608	\$ 92,096
31140 Louisville/Jefferson County, KY-IN	\$ 35,502	\$ 33,633	\$ 29,896
31540 Madison, WI	\$ 56,573	\$ 53,596	\$ 47,641
31700 Manchester-Nashua, NH	\$ 59,027	\$ 55,920	\$ 49,707
32820 Memphis, TN-MS-AR	\$ 33,791	\$ 32,012	\$ 28,455
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 71,589	\$ 67,821	\$ 60,285
33340 Milwaukee-Waukesha-West Allis, WI	\$ 49,752	\$ 47,133	\$ 41,896
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 52,836	\$ 50,055	\$ 44,494
33660 Mobile, AL	\$ 29,356	\$ 27,811	\$ 24,721
33860 Montgomery, AL	\$ 27,307	\$ 25,870	\$ 22,996
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 43,786	\$ 41,482	\$ 36,873
34940 Naples-Immokalee-Marco Island, FL	\$ 97,928	\$ 92,774	\$ 82,466
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 52,273	\$ 49,522	\$ 44,020
35004 Nassau County-Suffolk County, NY	\$ 99,774	\$ 94,523	\$ 84,020
35300 New Haven-Milford, CT	\$ 44,957	\$ 42,591	\$ 37,858
35380 New Orleans-Metairie, LA	\$ 41,963	\$ 39,754	\$ 35,337
35614 New York-Jersey City-White Plains, NY-NJ	\$ 84,826	\$ 80,361	\$ 71,432
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 86,897	\$ 82,324	\$ 73,176
35084 Newark, NJ-PA	\$ 77,239	\$ 73,174	\$ 65,044
35840 North Port-Sarasota-Bradenton, FL	\$ 59,972	\$ 56,816	\$ 50,503
35980 Norwich-New London, CT	\$ 38,113	\$ 36,107	\$ 32,095
36100 Ocala, FL	\$ 31,044	\$ 29,410	\$ 26,143
36420 Oklahoma City, OK	\$ 32,598	\$ 30,882	\$ 27,451
36540 Omaha-Council Bluffs, NE-IA	\$ 37,055	\$ 35,105	\$ 31,204
36740 Orlando-Kissimmee-Sanford, FL	\$ 51,778	\$ 49,053	\$ 43,603
36780 Oshkosh-Neenah, WI	\$ 30,459	\$ 28,856	\$ 25,650
37340 Palm Bay-Melbourne-Titusville, FL	\$ 44,191	\$ 41,866	\$ 37,214
37460 Panama City, FL	\$ 43,899	\$ 41,588	\$ 36,967
37860 Pensacola-Ferry Pass-Brent, FL	\$ 39,261	\$ 37,195	\$ 33,062
37900 Peoria, IL	\$ 25,326	\$ 23,993	\$ 21,327
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 47,050	\$ 44,574	\$ 39,621
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 53,556	\$ 50,738	\$ 45,100
38340 Pittsfield, MA	\$ 42,751	\$ 40,501	\$ 36,001
38940 Port St. Lucie, FL	\$ 50,090	\$ 47,453	\$ 42,181
38860 Portland-South Portland, ME	\$ 55,830	\$ 52,892	\$ 47,015
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 81,021	\$ 76,757	\$ 68,229
39300 Providence-Warwick, RI-MA	\$ 58,712	\$ 55,622	\$ 49,441
39460 Punta Gorda, FL	\$ 44,462	\$ 42,121	\$ 37,441

Metropolitan Area	2017.1 p 5 % Down	2017.1 p 10 % Down	2017.1 p 20 % Down
39580 Raleigh, NC	\$ 56,348	\$ 53,382	\$ 47,451
39740 Reading, PA	\$ 33,408	\$ 31,650	\$ 28,133
39900 Reno, NV	\$ 72,107	\$ 68,311	\$ 60,721
40060 Richmond, VA	\$ 52,814	\$ 50,034	\$ 44,475
40140 Riverside-San Bernardino-Ontario, CA	\$ 73,502	\$ 69,634	\$ 61,897
40380 Rochester, NY	\$ 28,928	\$ 27,406	\$ 24,361
40420 Rockford, IL	\$ 23,660	\$ 22,415	\$ 19,924
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 71,971	\$ 68,183	\$ 60,608
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 34,871	\$ 33,036	\$ 29,365
41420 Salem, OR	\$ 55,875	\$ 52,934	\$ 47,053
41620 Salt Lake City, UT	\$ 63,935	\$ 60,570	\$ 53,840
41700 San Antonio-New Braunfels, TX	\$ 45,610	\$ 43,209	\$ 38,408
41740 San Diego-Carlsbad, CA	\$ 126,969	\$ 120,286	\$ 106,921
41860 San Francisco-Oakland-Hayward, CA	\$ 183,474	\$ 173,818	\$ 154,505
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 240,880	\$ 228,202	\$ 202,847
42660 Seattle-Tacoma-Bellevue, WA	\$ 95,024	\$ 90,023	\$ 80,020
42680 Sebastian-Vero Beach, FL	\$ 49,302	\$ 46,707	\$ 41,517
43300 Sherman-Denison, TX	\$ 33,678	\$ 31,906	\$ 28,361
43340 Shreveport-Bossier City, LA	\$ 37,415	\$ 35,446	\$ 31,508
43620 Sioux Falls, SD	\$ 41,648	\$ 39,456	\$ 35,072
43780 South Bend-Mishawaka, IN-MI	\$ 25,529	\$ 24,185	\$ 21,498
43900 Spartanburg, SC	\$ 33,903	\$ 32,119	\$ 28,550
44060 Spokane-Spokane Valley, WA	\$ 47,208	\$ 44,723	\$ 39,754
44100 Springfield, IL	\$ 28,771	\$ 27,256	\$ 24,228
44140 Springfield, MA	\$ 41,918	\$ 39,711	\$ 35,299
44180 Springfield, MO	\$ 28,681	\$ 27,171	\$ 24,152
45060 Syracuse, NY	\$ 26,227	\$ 24,846	\$ 22,086
45220 Tallahassee, FL	\$ 41,648	\$ 39,456	\$ 35,072
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 46,713	\$ 44,254	\$ 39,337
45780 Toledo, OH	\$ 24,223	\$ 22,948	\$ 20,398
45820 Topeka, KS	\$ 27,330	\$ 25,891	\$ 23,015
45940 Trenton, NJ	\$ 48,604	\$ 46,046	\$ 40,930
46060 Tucson, AZ	\$ 45,632	\$ 43,231	\$ 38,427
46140 Tulsa, OK	\$ 34,083	\$ 32,290	\$ 28,702
46520 Urban Honolulu, HI	\$ 167,941	\$ 159,102	\$ 141,424
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 46,488	\$ 44,041	\$ 39,148
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 86,334	\$ 81,790	\$ 72,703
47940 Waterloo-Cedar Falls, IA	\$ 25,394	\$ 24,057	\$ 21,384
48620 Wichita, KS	\$ 27,690	\$ 26,233	\$ 23,318
48660 Wichita Falls, TX	\$ 22,872	\$ 21,669	\$ 19,261
48900 Wilmington, NC	\$ 49,347	\$ 46,750	\$ 41,555
49180 Winston-Salem, NC	\$ 32,665	\$ 30,946	\$ 27,508
49340 Worcester, MA-CT	\$ 51,080	\$ 48,392	\$ 43,015
49420 Yakima, WA	\$ 43,358	\$ 41,076	\$ 36,512
49620 York-Hanover, PA	\$ 35,997	\$ 34,102	\$ 30,313
49660 Youngstown-Warren-Boardman, OH-PA	\$ 17,830	\$ 16,891	\$ 15,014

*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 4.2 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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