

National Association of REALTORS®

Qualifying Income Based on Sales Price of Existing Single-Family Homes for Metropolitan Areas

Metropolitan Area CBSA Code		Current Quarter					
		2021.III p	2021.III p	2021.III p			
		5 % Down	10 % Down	20 % Down			
U.S.	\$	69,208	\$	65,566	\$	58,281	
NE	\$	78,190	\$	74,075	\$	65,844	
MW	\$	52,006	\$	49,269	\$	43,795	
SO	\$	60,074	\$	56,913	\$	50,589	
WE	\$	97,904	\$	92,751	\$	82,445	
10180	Abilene, TX	\$	41,368	\$	39,191	\$	34,836
10420	Akron, OH	\$	36,207	\$	34,301	\$	30,490
10580	Albany-Schenectady-Troy, NY	\$	52,401	\$	49,643	\$	44,127
10740	Albuquerque, NM	\$	57,313	\$	54,296	\$	48,263
10900	Allentown-Bethlehem-Easton, PA-NJ	\$	53,629	\$	50,806	\$	45,161
11100	Amarillo, TX	\$	40,025	\$	37,918	\$	33,705
11244	Anaheim-Santa Ana-Irvine, CA	\$	211,061	\$	199,953	\$	177,736
11460	Ann Arbor, MI	\$	68,748	\$	65,130	\$	57,893
11540	Appleton, WI	\$	48,602	\$	46,044	\$	40,928
12060	Atlanta-Sandy Springs-Marietta, GA	\$	62,493	\$	59,204	\$	52,626
12100	Atlantic City-Hammonton, NJ	\$	56,814	\$	53,824	\$	47,843
12420	Austin-Round Rock, TX	\$	95,630	\$	90,597	\$	80,530
12580	Baltimore-Columbia-Towson, MD	\$	71,051	\$	67,311	\$	59,832
12700	Barnstable Town, MA	\$	118,175	\$	111,955	\$	99,516
12940	Baton Rouge, LA	\$	49,005	\$	46,425	\$	41,267
13140	Beaumont-Port Arthur, TX	\$	38,970	\$	36,919	\$	32,816
13780	Binghamton, NY	\$	30,834	\$	29,211	\$	25,966
13820	Birmingham-Hoover, AL	\$	52,497	\$	49,734	\$	44,208
13900	Bismarck, ND	\$	54,032	\$	51,188	\$	45,500
14010	Bloomington, IL	\$	38,202	\$	36,191	\$	32,170
14260	Boise City-Nampa, ID	\$	92,253	\$	87,397	\$	77,687
14460	Boston-Cambridge-Newton, MA-NH	\$	126,215	\$	119,572	\$	106,286
14500	Boulder, CO	\$	147,628	\$	139,858	\$	124,318
14540	Bowling Green, KY	\$	44,150	\$	41,826	\$	37,179
14860	Bridgeport-Stamford-Norwalk, CT	\$	126,426	\$	119,772	\$	106,464
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$	44,476	\$	42,135	\$	37,454
15540	Burlington-South Burlington, VT	\$	78,707	\$	74,564	\$	66,279
15940	Canton-Massillon, OH	\$	33,635	\$	31,865	\$	28,325
15980	Cape Coral-Fort Myers, FL	\$	69,075	\$	65,439	\$	58,168
16020	Cape Girardeau, MO-IL	\$	34,979	\$	33,138	\$	29,456
16300	Cedar Rapids, IA	\$	35,880	\$	33,992	\$	30,215
16580	Champaign-Urbana, IL	\$	35,880	\$	33,992	\$	30,215
16700	Charleston-North Charleston, SC	\$	71,972	\$	68,184	\$	60,608
16620	Charleston, WV	\$	32,216	\$	30,520	\$	27,129
16740	Charlotte-Concord-Gastonia, NC-SC	\$	69,746	\$	66,075	\$	58,734
16860	Chattanooga, TN-GA	\$	49,772	\$	47,152	\$	41,913
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$	64,815	\$	61,404	\$	54,581
17140	Cincinnati, OH-KY-IN	\$	48,640	\$	46,080	\$	40,960
17460	Cleveland-Elyria, OH	\$	40,850	\$	38,700	\$	34,400
17820	Colorado Springs, CO	\$	84,655	\$	80,199	\$	71,288
17860	Columbia, MO	\$	50,041	\$	47,407	\$	42,140
17900	Columbia, SC	\$	45,608	\$	43,208	\$	38,407
18140	Columbus, OH	\$	54,933	\$	52,042	\$	46,260
18580	Corpus Christi, TX	\$	48,391	\$	45,844	\$	40,750
18880	Crestview-Fort Walton Beach-Destin, FL	\$	72,528	\$	68,711	\$	61,076
19060	Cumberland, MD-WV	\$	27,438	\$	25,994	\$	23,106
19100	Dallas-Fort Worth-Arlington, TX	\$	66,235	\$	62,749	\$	55,777
19340	Davenport-Moline-Rock Island, IA-IL	\$	30,354	\$	28,757	\$	25,562
19380	Dayton, OH	\$	37,454	\$	35,483	\$	31,540
19460	Decatur, AL	\$	42,097	\$	39,881	\$	35,450
19500	Decatur, IL	\$	22,468	\$	21,286	\$	18,921
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$	57,562	\$	54,533	\$	48,473
19740	Denver-Aurora-Lakewood, CO	\$	117,964	\$	111,755	\$	99,338
19780	Des Moines-West Des Moines, IA	\$	50,981	\$	48,298	\$	42,931
19820	Detroit-Warren-Deaoborn, MI	\$	49,791	\$	47,171	\$	41,929
20100	Dover, DE	\$	56,468	\$	53,496	\$	47,552
20500	Durham-Chapel Hill, NC	\$	80,011	\$	75,800	\$	67,378
20524	Dutchess County-Putnam County, NY	\$	81,470	\$	77,182	\$	68,606
21300	Elmira, NY	\$	28,474	\$	26,975	\$	23,978
21340	El Paso, TX	\$	39,986	\$	37,882	\$	33,673
21500	Erie, PA	\$	30,143	\$	28,557	\$	25,384
21660	Eugene, OR	\$	83,062	\$	78,690	\$	69,947
22020	Fargo, ND-MN	\$	50,712	\$	48,043	\$	42,705
22140	Farmington, NM	\$	43,056	\$	40,790	\$	36,258
22180	Fayetteville, NC	\$	37,703	\$	35,719	\$	31,750
22220	Fayetteville-Springdale-Rogers, AR-MO	\$	54,089	\$	51,242	\$	45,549

Metropolitan Area	2021.III p 5 % Down	2021.III p 10 % Down	2021.III p 20 % Down	
22500	Florence, SC	\$ 36,552	\$ 34,628	\$ 30,781
22540	Fond du Lac, WI	\$ 33,827	\$ 32,047	\$ 28,486
22660	Fort Collins, CO	\$ 103,266	\$ 97,831	\$ 86,961
23060	Fort Wayne, IN	\$ 37,722	\$ 35,737	\$ 31,766
23420	Fresno, CA	\$ 71,953	\$ 68,166	\$ 60,592
23540	Gainesville, FL	\$ 59,231	\$ 56,114	\$ 49,879
23844	Gary-Hammond, IN	\$ 44,707	\$ 42,354	\$ 37,648
24020	Glens Falls, NY	\$ 46,146	\$ 43,717	\$ 38,859
24340	Grand Rapids-Wyoming, MI	\$ 52,573	\$ 49,806	\$ 44,272
24580	Green Bay, WI	\$ 45,532	\$ 43,135	\$ 38,342
24660	Greensboro-High Point, NC	\$ 45,244	\$ 42,863	\$ 38,100
24860	Greenville-Anderson-Mauldin, SC	\$ 54,108	\$ 51,261	\$ 45,565
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 38,183	\$ 36,173	\$ 32,154
25180	Hagerstown-Martinsburg, MD-WV	\$ 48,678	\$ 46,116	\$ 40,992
25420	Harrisburg-Carlisle, PA	\$ 44,304	\$ 41,972	\$ 37,308
25540	Hartford-West Hartford-East Hartford, CT	\$ 60,383	\$ 57,205	\$ 50,849
26420	Houston-The Woodlands-Sugar Land, TX	\$ 59,462	\$ 56,332	\$ 50,073
26620	Huntsville, AL	\$ 54,838	\$ 51,951	\$ 46,179
26900	Indianapolis-Carmel-Anderson, IN	\$ 51,614	\$ 48,898	\$ 43,464
27140	Jackson, MS	\$ 42,654	\$ 40,409	\$ 35,919
27260	Jacksonville, FL	\$ 65,045	\$ 61,622	\$ 54,775
28100	Kankakee, IL	\$ 35,458	\$ 33,592	\$ 29,860
28140	Kansas City, MO-KS	\$ 54,358	\$ 51,497	\$ 45,775
28420	Kennewick-Richland, WA	\$ 75,406	\$ 71,438	\$ 63,500
28740	Kingston, NY	\$ 70,993	\$ 67,257	\$ 59,784
28940	Knoxville, TN	\$ 55,759	\$ 52,824	\$ 46,955
29460	Lakeland-Winter Haven, FL	\$ 53,840	\$ 51,006	\$ 45,339
29620	Lansing-East Lansing, MI	\$ 38,682	\$ 36,646	\$ 32,574
29820	Las Vegas-Henderson-Paradise, NV	\$ 79,014	\$ 74,855	\$ 66,538
30460	Lexington-Fayette, KY	\$ 44,016	\$ 41,699	\$ 37,066
30700	Lincoln, NE	\$ 48,717	\$ 46,153	\$ 41,025
30780	Little Rock-North Little Rock-Conway, AR	\$ 36,034	\$ 34,137	\$ 30,344
31084	Los Angeles-Long Beach-Glendale, CA	\$ 165,184	\$ 156,490	\$ 139,102
31140	Louisville/Jefferson County, KY-IN	\$ 47,105	\$ 44,626	\$ 39,667
31540	Madison, WI	\$ 69,976	\$ 66,293	\$ 58,927
31700	Manchester-Nashua, NH	\$ 80,453	\$ 76,218	\$ 67,750
32820	Memphis, TN-MS-AR	\$ 48,736	\$ 46,171	\$ 41,041
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 94,018	\$ 89,070	\$ 79,173
33340	Milwaukee-Waukesha-West Allis, WI	\$ 63,894	\$ 60,531	\$ 53,805
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 69,458	\$ 65,803	\$ 58,491
33660	Mobile, AL	\$ 39,008	\$ 36,955	\$ 32,849
33860	Montgomery, AL	\$ 37,914	\$ 35,919	\$ 31,928
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 59,155	\$ 56,041	\$ 49,814
34940	Naples-Immokalee-Marco Island, FL	\$ 122,799	\$ 116,336	\$ 103,410
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 68,192	\$ 64,603	\$ 57,425
35004	Nassau County-Suffolk County, NY	\$ 125,735	\$ 119,117	\$ 105,882
35300	New Haven-Milford, CT	\$ 60,325	\$ 57,150	\$ 50,800
35380	New Orleans-Metairie, LA	\$ 52,842	\$ 50,061	\$ 44,499
35614	New York-Jersey City-White Plains, NY-NJ	\$ 108,044	\$ 102,358	\$ 90,984
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 112,591	\$ 106,666	\$ 94,814
35084	Newark, NJ-PA	\$ 105,166	\$ 99,631	\$ 88,561
35840	North Port-Sarasota-Bradenton, FL	\$ 79,628	\$ 75,437	\$ 67,055
35980	Norwich-New London, CT	\$ 59,231	\$ 56,114	\$ 49,879
36100	Ocala, FL	\$ 46,050	\$ 43,626	\$ 38,779
36260	Ogden-Clearfield, UT	\$ 84,463	\$ 80,017	\$ 71,127
36420	Oklahoma City, OK	\$ 38,087	\$ 36,082	\$ 32,073
36540	Omaha-Council Bluffs, NE-IA	\$ 47,988	\$ 45,462	\$ 40,411
36740	Orlando-Kissimmee-Sanford, FL	\$ 70,034	\$ 66,348	\$ 58,976
36780	Oshkosh-Neenah, WI	\$ 37,780	\$ 35,792	\$ 31,815
37340	Palm Bay-Melbourne-Titusville, FL	\$ 61,400	\$ 58,168	\$ 51,705
37460	Panama City, FL	\$ 58,521	\$ 55,441	\$ 49,281
37860	Pensacola-Ferry Pass-Brent, FL	\$ 56,027	\$ 53,078	\$ 47,181
37900	Peoria, IL	\$ 26,191	\$ 24,812	\$ 22,055
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 62,321	\$ 59,041	\$ 52,480
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 82,429	\$ 78,091	\$ 69,414
38340	Pittsfield, MA	\$ 58,080	\$ 55,023	\$ 48,910
38940	Port St. Lucie, FL	\$ 65,909	\$ 62,440	\$ 55,502
38860	Portland-South Portland, ME	\$ 82,717	\$ 78,363	\$ 69,656
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 105,377	\$ 99,831	\$ 88,739
39300	Providence-Warwick, RI-MA	\$ 79,992	\$ 75,782	\$ 67,362
39460	Punta Gorda, FL	\$ 62,359	\$ 59,077	\$ 52,513

Metropolitan Area	2021.III p 5 % Down	2021.III p 10 % Down	2021.III p 20 % Down	
39580	Raleigh, NC	\$ 77,421	\$ 73,346	\$ 65,197
39740	Reading, PA	\$ 43,152	\$ 40,881	\$ 36,339
39900	Reno, NV	\$ 106,279	\$ 100,685	\$ 89,498
40060	Richmond, VA	\$ 68,173	\$ 64,585	\$ 57,409
40140	Riverside-San Bernardino-Ontario, CA	\$ 100,542	\$ 95,250	\$ 84,667
40380	Rochester, NY	\$ 39,660	\$ 37,573	\$ 33,398
40420	Rockford, IL	\$ 31,813	\$ 30,138	\$ 26,790
40900	Sacramento--Roseville--Arden-Arcade, CA	\$ 98,239	\$ 93,069	\$ 82,728
40980	Saginaw, MI	N/A	N/A	N/A
41180	St. Louis, MO-IL	\$ 45,225	\$ 42,844	\$ 38,084
41420	Salem, OR	\$ 81,853	\$ 77,545	\$ 68,929
41620	Salt Lake City, UT	\$ 96,090	\$ 91,033	\$ 80,918
41700	San Antonio-New Braunfels, TX	\$ 57,735	\$ 54,696	\$ 48,619
41740	San Diego-Carlsbad, CA	\$ 163,093	\$ 154,509	\$ 137,341
41860	San Francisco-Oakland-Hayward, CA	\$ 259,030	\$ 245,396	\$ 218,130
41940	San Jose-Sunnyvale-Santa Clara, CA	\$ 316,592	\$ 299,929	\$ 266,603
42660	Seattle-Tacoma-Bellevue, WA	\$ 135,923	\$ 128,769	\$ 114,462
42680	Sebastian-Vero Beach, FL	\$ 63,318	\$ 59,986	\$ 53,321
43300	Sherman-Denison, TX	\$ 48,928	\$ 46,353	\$ 41,202
43340	Shreveport-Bossier City, LA	\$ 36,859	\$ 34,919	\$ 31,039
43620	Sioux Falls, SD	\$ 53,974	\$ 51,133	\$ 45,452
43780	South Bend-Mishawaka, IN-MI	\$ 35,900	\$ 34,010	\$ 30,231
43900	Spartanburg, SC	\$ 45,282	\$ 42,899	\$ 38,132
44060	Spokane-Spokane Valley, WA	\$ 76,654	\$ 72,619	\$ 64,550
44100	Springfield, IL	\$ 30,489	\$ 28,884	\$ 25,675
44140	Springfield, MA	\$ 57,351	\$ 54,333	\$ 48,296
44180	Springfield, MO	\$ 39,238	\$ 37,173	\$ 33,043
45060	Syracuse, NY	\$ 36,072	\$ 34,174	\$ 30,377
45220	Tallahassee, FL	\$ 53,514	\$ 50,697	\$ 45,064
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 65,429	\$ 61,985	\$ 55,098
45780	Toledo, OH	\$ 32,081	\$ 30,393	\$ 27,016
45820	Topeka, KS	\$ 33,098	\$ 31,356	\$ 27,872
45940	Trenton, NJ	\$ 71,358	\$ 67,602	\$ 60,091
46060	Tucson, AZ	\$ 64,968	\$ 61,549	\$ 54,710
46140	Tulsa, OK	\$ 43,920	\$ 41,608	\$ 36,985
46520	Urban Honolulu, HI	\$ 201,045	\$ 190,464	\$ 169,301
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 55,643	\$ 52,715	\$ 46,858
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 105,262	\$ 99,722	\$ 88,642
47940	Waterloo-Cedar Falls, IA	\$ 30,546	\$ 28,939	\$ 25,723
48620	Wichita, KS	\$ 37,761	\$ 35,773	\$ 31,799
48660	Wichita Falls, TX	\$ 30,201	\$ 28,611	\$ 25,432
48900	Wilmington, NC	\$ 71,166	\$ 67,420	\$ 59,929
49180	Winston-Salem, NC	\$ 46,280	\$ 43,844	\$ 38,973
49340	Worcester, MA-CT	\$ 74,236	\$ 70,329	\$ 62,514
49420	Yakima, WA	\$ 64,777	\$ 61,367	\$ 54,549
49620	York-Hanover, PA	\$ 44,822	\$ 42,463	\$ 37,745
49660	Youngstown-Warren-Boardman, OH-PA	\$ 26,805	\$ 25,394	\$ 22,572

*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 2.92 percent assumed for all areas. Monthly principal 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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