

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

Metropolitan Area		Current Quarter		
		2022.III p	2022.III p	2022.III p
		5 % Down	10 % Down	20 % Down
CBSA Code				
	U.S.	\$ 104,893	\$ 99,372	\$ 88,331
	NE	\$ 116,948	\$ 110,793	\$ 98,483
	MW	\$ 76,413	\$ 72,391	\$ 64,347
	SO	\$ 95,786	\$ 90,744	\$ 80,662
	WE	\$ 163,038	\$ 154,457	\$ 137,295
10180	Abilene, TX	\$ 66,718	\$ 63,206	\$ 56,183
10420	Akron, OH	\$ 57,281	\$ 54,267	\$ 48,237
10580	Albany-Schenectady-Troy, NY	\$ 78,519	\$ 74,387	\$ 66,122
10740	Albuquerque, NM	\$ 90,242	\$ 85,492	\$ 75,993
10900	Allentown-Bethlehem-Easton, PA-NJ	\$ 83,676	\$ 79,272	\$ 70,464
11100	Amarillo, TX	\$ 59,541	\$ 56,407	\$ 50,140
11244	Anaheim-Santa Ana-Irvine, CA	\$ 318,969	\$ 302,181	\$ 268,605
11460	Ann Arbor, MI	\$ 100,262	\$ 94,985	\$ 84,432
11540	Appleton, WI	\$ 72,379	\$ 68,570	\$ 60,951
11700	Asheville, NC	\$ 116,450	\$ 110,321	\$ 98,063
12060	Atlanta-Sandy Springs-Marietta, GA	\$ 98,668	\$ 93,475	\$ 83,089
12100	Atlantic City-Hammonton, NJ	\$ 85,510	\$ 81,010	\$ 72,009
12420	Austin-Round Rock, TX	\$ 143,961	\$ 136,384	\$ 121,230
12580	Baltimore-Columbia-Towson, MD	\$ 103,824	\$ 98,360	\$ 87,431
12700	Barnstable Town, MA	\$ 181,865	\$ 172,293	\$ 153,150
12940	Baton Rouge, LA	\$ 72,193	\$ 68,394	\$ 60,794
13140	Beaumont-Port Arthur, TX	\$ 56,883	\$ 53,889	\$ 47,901
13780	Binghamton, NY	\$ 42,237	\$ 40,014	\$ 35,568
13820	Birmingham-Hoover, AL	\$ 81,869	\$ 77,560	\$ 68,942
13900	Bismarck, ND	\$ 71,795	\$ 68,016	\$ 60,459
14010	Bloomington, IL	\$ 57,866	\$ 54,821	\$ 48,729
14260	Boise City-Nampa, ID	\$ 128,597	\$ 121,829	\$ 108,293
14460	Boston-Cambridge-Newton, MA-NH	\$ 185,773	\$ 175,995	\$ 156,440
14500	Boulder, CO	\$ 219,796	\$ 208,228	\$ 185,091
14540	Bowling Green, KY	\$ 69,349	\$ 65,699	\$ 58,399
14860	Bridgeport-Stamford-Norwalk, CT	\$ 182,610	\$ 172,998	\$ 153,776
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$ 64,804	\$ 61,393	\$ 54,572
15540	Burlington-South Burlington, VT	\$ 120,597	\$ 114,250	\$ 101,555
15940	Canton-Massillon, OH	\$ 48,191	\$ 45,654	\$ 40,582
15980	Cape Coral-Fort Myers, FL	\$ 111,639	\$ 105,763	\$ 94,012
16020	Cape Girardeau, MO-IL	\$ 56,803	\$ 53,813	\$ 47,834
16300	Cedar Rapids, IA	\$ 55,208	\$ 52,302	\$ 46,491
16580	Champaign-Urbana, IL	\$ 53,268	\$ 50,464	\$ 44,857
16700	Charleston-North Charleston, SC	\$ 110,788	\$ 104,957	\$ 93,296
16620	Charleston, WV	\$ 45,666	\$ 43,262	\$ 38,455
16740	Charlotte-Concord-Gastonia, NC-SC	\$ 106,482	\$ 100,878	\$ 89,669
16860	Chattanooga, TN-GA	\$ 78,041	\$ 73,934	\$ 65,719
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$ 92,873	\$ 87,985	\$ 78,209
17140	Cincinnati, OH-KY-IN	\$ 71,343	\$ 67,588	\$ 60,078
17460	Cleveland-Elyria, OH	\$ 60,524	\$ 57,339	\$ 50,968
17820	Colorado Springs, CO	\$ 122,856	\$ 116,390	\$ 103,458
17860	Columbia, MO	\$ 76,446	\$ 72,423	\$ 64,376
17900	Columbia, SC	\$ 73,894	\$ 70,005	\$ 62,227
18140	Columbus, OH	\$ 82,958	\$ 78,592	\$ 69,860
18580	Corpus Christi, TX	\$ 74,692	\$ 70,761	\$ 62,898
18880	Crestview-Fort Walton Beach-Destin, FL	\$ 109,964	\$ 104,177	\$ 92,602
19060	Cumberland, MD-WV	\$ 36,309	\$ 34,398	\$ 30,576
19100	Dallas-Fort Worth-Arlington, TX	\$ 103,691	\$ 98,234	\$ 87,319
19340	Davenport-Moline-Rock Island, IA-IL	\$ 45,719	\$ 43,313	\$ 38,500
19380	Dayton, OH	\$ 59,594	\$ 56,457	\$ 50,184
19460	Decatur, AL	\$ 63,927	\$ 60,562	\$ 53,833
19500	Decatur, IL	\$ 32,615	\$ 30,898	\$ 27,465
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$ 95,398	\$ 90,377	\$ 80,335
19740	Denver-Aurora-Lakewood, CO	\$ 177,028	\$ 167,710	\$ 149,076
19780	Des Moines-West Des Moines, IA	\$ 74,878	\$ 70,937	\$ 63,055
19820	Detroit-Warren-Deborn, MI	\$ 70,705	\$ 66,983	\$ 59,541

Metropolitan Area		2022.III p 5 % Down		2022.III p 10 % Down		2022.III p 20 % Down	
20100	Dover, DE	\$	84,022	\$	79,599	\$	70,755
20500	Durham-Chapel Hill, NC	\$	121,873	\$	115,458	\$	102,630
20524	Dutchess County-Putnam County, NY	\$	120,597	\$	114,250	\$	101,555
21300	Elmira, NY	\$	41,625	\$	39,435	\$	35,053
21340	El Paso, TX	\$	64,192	\$	60,814	\$	54,057
21500	Erie, PA	\$	44,337	\$	42,003	\$	37,336
21660	Eugene, OR	\$	126,338	\$	119,689	\$	106,390
22020	Fargo, ND-MN	\$	76,101	\$	72,095	\$	64,085
22140	Farmington, NM	\$	64,591	\$	61,192	\$	54,393
22180	Fayetteville, NC	\$	60,445	\$	57,263	\$	50,901
22220	Fayetteville-Springdale-Rogers, AR-MO	\$	87,291	\$	82,697	\$	73,508
22500	Florence, SC	\$	57,441	\$	54,418	\$	48,371
22540	Fond du Lac, WI	\$	53,321	\$	50,515	\$	44,902
22660	Fort Collins, CO	\$	160,202	\$	151,770	\$	134,907
23060	Fort Wayne, IN	\$	57,202	\$	54,191	\$	48,170
23420	Fresno, CA	\$	108,981	\$	103,245	\$	91,773
23540	Gainesville, FL	\$	92,900	\$	88,010	\$	78,231
23844	Gary-Hammond, IN	\$	68,445	\$	64,843	\$	57,638
24020	Glens Falls, NY	\$	68,366	\$	64,767	\$	57,571
24340	Grand Rapids-Wyoming, MI	\$	82,294	\$	77,963	\$	69,300
24580	Green Bay, WI	\$	70,652	\$	66,933	\$	59,496
24660	Greensboro-High Point, NC	\$	74,134	\$	70,232	\$	62,428
24860	Greenville-Anderson-Mauldin, SC	\$	89,152	\$	84,460	\$	75,075
25060	Gulfport-Biloxi-Pascagoula, MS	\$	56,883	\$	53,889	\$	47,901
25180	Hagerstown-Martinsburg, MD-WV	\$	73,230	\$	69,376	\$	61,667
25420	Harrisburg-Carlisle, PA	\$	65,867	\$	62,400	\$	55,467
25540	Hartford-West Hartford-East Hartford, CT	\$	91,464	\$	86,650	\$	77,023
26420	Houston-The Woodlands-Sugar Land, TX	\$	92,900	\$	88,010	\$	78,231
26620	Huntsville, AL	\$	87,052	\$	82,470	\$	73,307
26900	Indianapolis-Carmel-Anderson, IN	\$	80,114	\$	75,898	\$	67,465
27140	Jackson, MS	\$	65,389	\$	61,947	\$	55,064
27260	Jacksonville, FL	\$	105,791	\$	100,223	\$	89,087
28100	Kankakee, IL	\$	50,158	\$	47,518	\$	42,238
28140	Kansas City, MO-KS	\$	83,596	\$	79,197	\$	70,397
28420	Kennewick-Richland, WA	\$	118,204	\$	111,983	\$	99,541
28700	Kingsport-Bristol-Bristol, TN-VA	\$	62,970	\$	59,656	\$	53,027
28740	Kingston, NY	\$	106,004	\$	100,425	\$	89,266
28940	Knoxville, TN	\$	88,009	\$	83,377	\$	74,113
29460	Lakeland-Winter Haven, FL	\$	90,374	\$	85,618	\$	76,105
29620	Lansing-East Lansing, MI	\$	55,846	\$	52,907	\$	47,028
29820	Las Vegas-Henderson-Paradise, NV	\$	123,202	\$	116,717	\$	103,749
30460	Lexington-Fayette, KY	\$	66,292	\$	62,803	\$	55,825
30700	Lincoln, NE	\$	73,310	\$	69,451	\$	61,734
30780	Little Rock-North Little Rock-Conway, AR	\$	56,271	\$	53,310	\$	47,386
31084	Los Angeles-Long Beach-Glendale, CA	\$	237,419	\$	224,923	\$	199,932
31140	Louisville/Jefferson County, KY-IN	\$	70,120	\$	66,429	\$	59,048
31540	Madison, WI	\$	105,765	\$	100,198	\$	89,065
31700	Manchester-Nashua, NH	\$	124,664	\$	118,102	\$	104,980
32820	Memphis, TN-MS-AR	\$	73,549	\$	69,678	\$	61,936
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$	151,510	\$	143,536	\$	127,587
33340	Milwaukee-Waukesha-West Allis, WI	\$	95,239	\$	90,226	\$	80,201
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$	101,299	\$	95,968	\$	85,305
33660	Mobile, AL	\$	56,697	\$	53,713	\$	47,745
33860	Montgomery, AL	\$	54,730	\$	51,849	\$	46,088
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$	99,252	\$	94,029	\$	83,581
34940	Naples-Immokalee-Marco Island, FL	\$	198,452	\$	188,007	\$	167,117
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$	108,529	\$	102,817	\$	91,393
35004	Nassau County-Suffolk County, NY	\$	181,839	\$	172,268	\$	153,127
35300	New Haven-Milford, CT	\$	94,308	\$	89,345	\$	79,418
35380	New Orleans-Metairie, LA	\$	74,134	\$	70,232	\$	62,428
35614	New York-Jersey City-White Plains, NY-NJ	\$	163,817	\$	155,195	\$	137,951
35620	New York-Newark-Jersey City, NY-NJ-PA	\$	166,767	\$	157,990	\$	140,436
35084	Newark, NJ-PA	\$	156,374	\$	148,144	\$	131,684
35840	North Port-Sarasota-Bradenton, FL	\$	136,545	\$	129,359	\$	114,985
35980	Norwich-New London, CT	\$	90,560	\$	85,794	\$	76,261
36100	Ocala, FL	\$	75,755	\$	71,768	\$	63,794

Metropolitan Area	2022.III p 5 % Down	2022.III p 10 % Down	2022.III p 20 % Down
36260 Ogden-Clearfield, UT	\$ 127,375	\$ 120,671	\$ 107,263
36420 Oklahoma City, OK	\$ 62,544	\$ 59,253	\$ 52,669
36540 Omaha-Council Bluffs, NE-IA	\$ 74,027	\$ 70,131	\$ 62,339
36740 Orlando-Kissimmee-Sanford, FL	\$ 112,968	\$ 107,022	\$ 95,131
36780 Oshkosh-Neenah, WI	\$ 60,312	\$ 57,137	\$ 50,789
37340 Palm Bay-Melbourne-Titusville, FL	\$ 97,950	\$ 92,795	\$ 82,484
37460 Panama City, FL	\$ 97,684	\$ 92,543	\$ 82,260
37860 Pensacola-Ferry Pass-Brent, FL	\$ 87,716	\$ 83,100	\$ 73,866
37900 Peoria, IL	\$ 39,393	\$ 37,319	\$ 33,173
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 92,820	\$ 87,935	\$ 78,164
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 126,099	\$ 119,462	\$ 106,189
38340 Pittsfield, MA	\$ 88,461	\$ 83,805	\$ 74,493
38940 Port St. Lucie, FL	\$ 108,981	\$ 103,245	\$ 91,773
38860 Portland-South Portland, ME	\$ 128,119	\$ 121,376	\$ 107,890
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 157,969	\$ 149,655	\$ 133,027
39300 Providence-Warwick, RI-MA	\$ 120,623	\$ 114,275	\$ 101,578
39460 Punta Gorda, FL	\$ 101,299	\$ 95,968	\$ 85,305
39580 Raleigh, NC	\$ 122,404	\$ 115,962	\$ 103,077
39740 Reading, PA	\$ 62,863	\$ 59,555	\$ 52,938
39900 Reno, NV	\$ 157,119	\$ 148,849	\$ 132,310
40060 Richmond, VA	\$ 102,176	\$ 96,799	\$ 86,043
40140 Riverside-San Bernardino-Ontario, CA	\$ 150,713	\$ 142,780	\$ 126,916
40380 Rochester, NY	\$ 59,541	\$ 56,407	\$ 50,140
40420 Rockford, IL	\$ 46,250	\$ 43,816	\$ 38,948
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 142,207	\$ 134,722	\$ 119,753
41180 St. Louis, MO-IL	\$ 68,259	\$ 64,667	\$ 57,481
41420 Salem, OR	\$ 123,335	\$ 116,843	\$ 103,861
41620 Salt Lake City, UT	\$ 149,171	\$ 141,320	\$ 125,618
41700 San Antonio-New Braunfels, TX	\$ 91,092	\$ 86,298	\$ 76,709
41740 San Diego-Carlsbad, CA	\$ 239,226	\$ 226,636	\$ 201,454
41860 San Francisco-Oakland-Hayward, CA	\$ 345,549	\$ 327,362	\$ 290,989
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 448,682	\$ 425,068	\$ 377,838
42660 Seattle-Tacoma-Bellevue, WA	\$ 197,043	\$ 186,672	\$ 165,931
42680 Sebastian-Vero Beach, FL	\$ 99,598	\$ 94,356	\$ 83,872
43300 Sherman-Denison, TX	\$ 74,320	\$ 70,408	\$ 62,585
43340 Shreveport-Bossier City, LA	\$ 58,637	\$ 55,551	\$ 49,379
43620 Sioux Falls, SD	\$ 86,467	\$ 81,916	\$ 72,814
43780 South Bend-Mishawaka, IN-MI	\$ 55,235	\$ 52,328	\$ 46,513
43900 Spartanburg, SC	\$ 73,256	\$ 69,401	\$ 61,690
44060 Spokane-Spokane Valley, WA	\$ 112,304	\$ 106,393	\$ 94,571
44100 Springfield, IL	\$ 44,496	\$ 42,154	\$ 37,470
44140 Springfield, MA	\$ 86,281	\$ 81,740	\$ 72,658
44180 Springfield, MO	\$ 62,491	\$ 59,202	\$ 52,624
45060 Syracuse, NY	\$ 55,314	\$ 52,403	\$ 46,581
45220 Tallahassee, FL	\$ 84,792	\$ 80,330	\$ 71,404
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 107,678	\$ 102,011	\$ 90,677
45780 Toledo, OH	\$ 46,569	\$ 44,118	\$ 39,216
45820 Topeka, KS	\$ 50,211	\$ 47,568	\$ 42,283
45940 Trenton, NJ	\$ 105,791	\$ 100,223	\$ 89,087
46060 Tucson, AZ	\$ 99,970	\$ 94,708	\$ 84,185
46140 Tulsa, OK	\$ 65,521	\$ 62,073	\$ 55,176
46520 Urban Honolulu, HI	\$ 299,671	\$ 283,899	\$ 252,355
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 86,999	\$ 82,420	\$ 73,262
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 154,514	\$ 146,381	\$ 130,117
47940 Waterloo-Cedar Falls, IA	\$ 46,383	\$ 43,942	\$ 39,060
48620 Wichita, KS	\$ 58,531	\$ 55,450	\$ 49,289
48660 Wichita Falls, TX	\$ 46,888	\$ 44,421	\$ 39,485
48900 Wilmington, NC	\$ 109,273	\$ 103,522	\$ 92,020
49180 Winston-Salem, NC	\$ 75,223	\$ 71,264	\$ 63,346
49340 Worcester, MA-CT	\$ 114,563	\$ 108,533	\$ 96,474
49420 Yakima, WA	\$ 95,478	\$ 90,453	\$ 80,402
49620 York-Hanover, PA	\$ 65,229	\$ 61,796	\$ 54,930
49660 Youngstown-Warren-Boardman, OH-PA	\$ 39,339	\$ 37,269	\$ 33,128

*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 5.65 percent assumed for all areas. Monthly principal and interest payment limited to 25 percent of income.