

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

Metropolitan Area		Current Quarter		
		2023.III p 5 % Down	2023.III p 10 % Down	2023.III p 20 % Down
CBSA Code	U.S.	\$ 124,943	\$ 118,367	\$ 105,216
	NE	\$ 143,613	\$ 136,054	\$ 120,937
	MW	\$ 93,623	\$ 88,696	\$ 78,841
	SO	\$ 113,398	\$ 107,430	\$ 95,493
	WE	\$ 191,330	\$ 181,260	\$ 161,120
10180	Abilene, TX	\$ 78,505	\$ 74,373	\$ 66,109
10420	Akron, OH	\$ 68,277	\$ 64,684	\$ 57,497
10580	Albany-Schenectady-Troy, NY	\$ 97,069	\$ 91,961	\$ 81,743
10740	Albuquerque, NM	\$ 112,566	\$ 106,641	\$ 94,792
10900	Allentown-Bethlehem-Easton, PA-NJ	\$ 104,818	\$ 99,301	\$ 88,268
11100	Amarillo, TX	\$ 71,500	\$ 67,737	\$ 60,211
11244	Anaheim-Santa Ana-Irvine, CA	\$ 404,456	\$ 383,169	\$ 340,595
11260	Anchorage, AK	\$ 138,600	\$ 131,305	\$ 116,716
11460	Ann Arbor, MI	\$ 124,684	\$ 118,122	\$ 104,997
11500	Anniston-Oxford, AL	\$ 57,089	\$ 54,084	\$ 48,075
11540	Appleton, WI	\$ 90,902	\$ 86,118	\$ 76,549
11700	Asheville, NC	\$ 143,652	\$ 136,091	\$ 120,970
12020	Athens-Clarke County, GA	\$ 113,713	\$ 107,728	\$ 95,758
12060	Atlanta-Sandy Springs-Marietta, GA	\$ 117,525	\$ 111,339	\$ 98,968
12100	Atlantic City-Hammonton, NJ	\$ 104,415	\$ 98,919	\$ 87,928
12420	Austin-Round Rock, TX	\$ 150,532	\$ 142,609	\$ 126,764
12540	Bakersfield, CA	\$ 118,795	\$ 112,543	\$ 100,038
12580	Baltimore-Columbia-Towson, MD	\$ 125,924	\$ 119,296	\$ 106,041
12700	Barnstable Town, MA	\$ 226,557	\$ 214,633	\$ 190,785
12940	Baton Rouge, LA	\$ 81,728	\$ 77,427	\$ 68,824
13140	Beaumont-Port Arthur, TX	\$ 65,798	\$ 62,335	\$ 55,409
13780	Binghamton, NY	\$ 53,835	\$ 51,001	\$ 45,334
13820	Birmingham-Hoover, AL	\$ 96,140	\$ 91,080	\$ 80,960
13900	Bismarck, ND	\$ 90,809	\$ 86,030	\$ 76,471
13980	Blacksburg-Christiansburg, VA	\$ 91,491	\$ 86,675	\$ 77,045
14010	Bloomington, IL	\$ 75,436	\$ 71,466	\$ 63,525
14260	Boise City-Nampa, ID	\$ 150,594	\$ 142,668	\$ 126,816
14460	Boston-Cambridge-Newton, MA-NH	\$ 230,927	\$ 218,773	\$ 194,465
14500	Boulder, CO	\$ 265,856	\$ 251,864	\$ 223,879
14540	Bowling Green, KY	\$ 85,199	\$ 80,715	\$ 71,747
14860	Bridgeport-Stamford-Norwalk, CT	\$ 225,783	\$ 213,899	\$ 190,133
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$ 80,767	\$ 76,516	\$ 68,015
15500	Burlington, NC	\$ 101,625	\$ 96,277	\$ 85,579
15540	Burlington-South Burlington, VT	\$ 148,177	\$ 140,378	\$ 124,780
15940	Canton-Massillon, OH	\$ 61,924	\$ 58,664	\$ 52,146
15980	Cape Coral-Fort Myers, FL	\$ 125,521	\$ 118,915	\$ 105,702
16020	Cape Girardeau, MO-IL	\$ 68,525	\$ 64,919	\$ 57,705
16300	Cedar Rapids, IA	\$ 67,843	\$ 64,273	\$ 57,131
16580	Champaign-Urbana, IL	\$ 69,083	\$ 65,447	\$ 58,175
16700	Charleston-North Charleston, SC	\$ 130,635	\$ 123,759	\$ 110,008
16620	Charleston, WV	\$ 59,041	\$ 55,934	\$ 49,719
16740	Charlotte-Concord-Gastonia, NC-SC	\$ 126,110	\$ 119,472	\$ 106,198
16860	Chattanooga, TN-GA	\$ 97,038	\$ 91,931	\$ 81,717
16940	Cheyenne, WY	\$ 116,564	\$ 110,429	\$ 98,159
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$ 113,155	\$ 107,199	\$ 95,288
17020	Chico, CA	\$ 131,626	\$ 124,699	\$ 110,843
17140	Cincinnati, OH-KY-IN	\$ 90,902	\$ 86,118	\$ 76,549
17420	Cleveland, TN	\$ 99,859	\$ 94,603	\$ 84,092
17460	Cleveland-Elyria, OH	\$ 73,360	\$ 69,499	\$ 61,777
17820	Colorado Springs, CO	\$ 144,519	\$ 136,913	\$ 121,701
17860	Columbia, MO	\$ 98,061	\$ 92,900	\$ 82,578
17900	Columbia, SC	\$ 85,819	\$ 81,302	\$ 72,269
18140	Columbus, OH	\$ 100,231	\$ 94,955	\$ 84,405
18580	Corpus Christi, TX	\$ 86,625	\$ 82,066	\$ 72,947
18880	Crestview-Fort Walton Beach-Destin, FL	\$ 126,141	\$ 119,502	\$ 106,224
19060	Cumberland, MD-WV	\$ 47,233	\$ 44,747	\$ 39,775
19100	Dallas-Fort Worth-Arlington, TX	\$ 119,539	\$ 113,248	\$ 100,665
19340	Davenport-Moline-Rock Island, IA-IL	\$ 55,415	\$ 52,499	\$ 46,665
19380	Dayton, OH	\$ 79,001	\$ 74,843	\$ 66,527

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Metropolitan Area		2023.III p 5 % Down	2023.III p 10 % Down	2023.III p 20 % Down
19460	Decatur, AL	\$ 81,542	\$ 77,250	\$ 68,667
19500	Decatur, IL	\$ 39,733	\$ 37,642	\$ 33,459
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$ 110,644	\$ 104,821	\$ 93,174
19740	Denver-Aurora-Lakewood, CO	\$ 208,582	\$ 197,604	\$ 175,648
19780	Des Moines-West Des Moines, IA	\$ 92,235	\$ 87,380	\$ 77,671
19820	Detroit-Warren-Deaborn, MI	\$ 82,627	\$ 78,278	\$ 69,580
20100	Dover, DE	\$ 103,330	\$ 97,892	\$ 87,015
20260	Duluth, MN-WI	\$ 81,542	\$ 77,250	\$ 68,667
20500	Durham-Chapel Hill, NC	\$ 149,757	\$ 141,875	\$ 126,111
20524	Dutchess County-Putnam County, NY	\$ 142,598	\$ 135,093	\$ 120,082
21300	Elmira, NY	\$ 48,535	\$ 45,980	\$ 40,871
21340	El Paso, TX	\$ 78,908	\$ 74,755	\$ 66,449
21500	Erie, PA	\$ 53,989	\$ 51,148	\$ 45,465
21660	Eugene, OR	\$ 147,805	\$ 140,025	\$ 124,467
22020	Fargo, ND-MN	\$ 89,941	\$ 85,207	\$ 75,740
22140	Farmington, NM	\$ 84,858	\$ 80,392	\$ 71,460
22180	Fayetteville, NC	\$ 74,414	\$ 70,497	\$ 62,664
22220	Fayetteville-Springdale-Rogers, AR-MO	\$ 108,258	\$ 102,560	\$ 91,165
22500	Florence, SC	\$ 71,438	\$ 67,679	\$ 60,159
22540	Fond du Lac, WI	\$ 73,949	\$ 70,057	\$ 62,273
22660	Fort Collins, CO	\$ 192,806	\$ 182,659	\$ 162,363
23060	Fort Wayne, IN	\$ 75,313	\$ 71,349	\$ 63,421
23420	Fresno, CA	\$ 130,170	\$ 123,319	\$ 109,617
23540	Gainesville, FL	\$ 111,574	\$ 105,702	\$ 93,957
23580	Gainesville, GA	\$ 124,436	\$ 117,887	\$ 104,788
23844	Gary-Hammond, IN	\$ 80,302	\$ 76,076	\$ 67,623
24020	Glens Falls, NY	\$ 85,013	\$ 80,539	\$ 71,590
24340	Grand Rapids-Wyoming, MI	\$ 102,090	\$ 96,717	\$ 85,971
24540	Greeley, CO	\$ 152,392	\$ 144,371	\$ 128,330
24580	Green Bay, WI	\$ 94,590	\$ 89,612	\$ 79,655
24660	Greensboro-High Point, NC	\$ 89,166	\$ 84,473	\$ 75,087
24860	Greenville-Anderson-Mauldin, SC	\$ 105,500	\$ 99,947	\$ 88,842
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 68,928	\$ 65,300	\$ 58,045
25180	Hagerstown-Martinsburg, MD-WV	\$ 89,662	\$ 84,943	\$ 75,505
25420	Harrisburg-Carlisle, PA	\$ 83,123	\$ 78,748	\$ 69,998
25540	Hartford-West Hartford-East Hartford, CT	\$ 116,254	\$ 110,135	\$ 97,898
25860	Hickory-Lenoir-Morganton, NC	\$ 92,730	\$ 87,850	\$ 78,089
26420	Houston-The Woodlands-Sugar Land, TX	\$ 107,111	\$ 101,474	\$ 90,199
26620	Huntsville, AL	\$ 100,789	\$ 95,484	\$ 84,875
26900	Indianapolis-Carmel-Anderson, IN	\$ 98,061	\$ 92,900	\$ 82,578
26980	Iowa City, IA	\$ 93,443	\$ 88,525	\$ 78,689
27140	Jackson, MS	\$ 72,585	\$ 68,765	\$ 61,124
27260	Jacksonville, FL	\$ 120,872	\$ 114,510	\$ 101,787
27340	Jacksonville, NC	\$ 82,193	\$ 77,867	\$ 69,215
27740	Johnson City, TN	\$ 93,443	\$ 88,525	\$ 78,689
27900	Joplin, MO	\$ 60,002	\$ 56,844	\$ 50,528
28100	Kankakee, IL	\$ 65,829	\$ 62,364	\$ 55,435
28140	Kansas City, MO-KS	\$ 101,904	\$ 96,541	\$ 85,814
28420	Kennewick-Richland, WA	\$ 134,385	\$ 127,312	\$ 113,166
28700	Kingsport-Bristol-Bristol, TN-VA	\$ 81,139	\$ 76,869	\$ 68,328
28740	Kingston, NY	\$ 132,370	\$ 125,403	\$ 111,470
28940	Knoxville, TN	\$ 108,661	\$ 102,942	\$ 91,504
29460	Lakeland-Winter Haven, FL	\$ 103,826	\$ 98,361	\$ 87,432
29540	Lancaster, PA	\$ 101,594	\$ 96,247	\$ 85,553
29620	Lansing-East Lansing, MI	\$ 70,416	\$ 66,710	\$ 59,297
29820	Las Vegas-Henderson-Paradise, NV	\$ 142,753	\$ 135,240	\$ 120,213
30460	Lexington-Fayette, KY	\$ 82,162	\$ 77,838	\$ 69,189
30700	Lincoln, NE	\$ 91,708	\$ 86,881	\$ 77,228
30780	Little Rock-North Little Rock-Conway, AR	\$ 67,161	\$ 63,627	\$ 56,557
30860	Logan, UT-ID	\$ 130,480	\$ 123,612	\$ 109,878
30980	Longview, TX	\$ 75,994	\$ 71,995	\$ 63,995
31084	Los Angeles-Long Beach-Glendale, CA	\$ 278,191	\$ 263,550	\$ 234,266
31140	Louisville/Jefferson County, KY-IN	\$ 84,269	\$ 79,834	\$ 70,964
31180	Lubbock, TX	\$ 71,345	\$ 67,590	\$ 60,080
31420	Macon-Bibb, GA	\$ 67,936	\$ 64,361	\$ 57,209
31540	Madison, WI	\$ 132,742	\$ 125,756	\$ 111,783
31700	Manchester-Nashua, NH	\$ 156,700	\$ 148,452	\$ 131,958
32820	Memphis, TN-MS-AR	\$ 86,780	\$ 82,212	\$ 73,078

Metropolitan Area		2023.III p 5 % Down		2023.III p 10 % Down		2023.III p 20 % Down	
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$	186,732	\$	176,904	\$	157,248
33340	Milwaukee-Waukesha-West Allis, WI	\$	119,663	\$	113,365	\$	100,769
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$	120,221	\$	113,894	\$	101,239
33660	Mobile, AL	\$	72,461	\$	68,647	\$	61,020
33860	Montgomery, AL	\$	65,147	\$	61,718	\$	54,861
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$	113,651	\$	107,669	\$	95,706
34940	Naples-Immokalee-Marco Island, FL	\$	238,645	\$	226,084	\$	200,964
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$	128,186	\$	121,440	\$	107,946
35004	Nassau County-Suffolk County, NY	\$	217,662	\$	206,207	\$	183,295
35100	New Bern, NC	\$	87,431	\$	82,829	\$	73,626
35300	New Haven-Milford, CT	\$	115,634	\$	109,548	\$	97,376
35380	New Orleans-Metairie, LA	\$	87,245	\$	82,653	\$	73,469
35614	New York-Jersey City-White Plains, NY-NJ	\$	201,608	\$	190,997	\$	169,775
35620	New York-Newark-Jersey City, NY-NJ-PA	\$	206,102	\$	195,255	\$	173,560
35084	Newark, NJ-PA	\$	208,489	\$	197,516	\$	175,569
35840	North Port-Sarasota-Bradenton, FL	\$	159,613	\$	151,212	\$	134,411
35980	Norwich-New London, CT	\$	112,008	\$	106,113	\$	94,323
36100	Ocala, FL	\$	88,639	\$	83,974	\$	74,644
36260	Ogden-Clearfield, UT	\$	149,292	\$	141,435	\$	125,720
36420	Oklahoma City, OK	\$	77,854	\$	73,756	\$	65,561
36540	Omaha-Council Bluffs, NE-IA	\$	92,297	\$	87,439	\$	77,723
36740	Orlando-Kissimmee-Sanford, FL	\$	135,284	\$	128,163	\$	113,923
36780	Oshkosh-Neenah, WI	\$	81,046	\$	76,781	\$	68,249
36980	Owensboro, KY	\$	65,922	\$	62,452	\$	55,513
37100	Oxnard-Thousand Oaks-Ventura, CA	\$	285,599	\$	270,567	\$	240,504
37340	Palm Bay-Melbourne-Titusville, FL	\$	113,124	\$	107,170	\$	95,262
37460	Panama City, FL	\$	113,620	\$	107,640	\$	95,680
37860	Pensacola-Ferry Pass-Brent, FL	\$	100,727	\$	95,425	\$	84,822
37900	Peoria, IL	\$	48,814	\$	46,245	\$	41,106
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$	114,208	\$	108,198	\$	96,176
38060	Phoenix-Mesa-Scottsdale, AZ	\$	144,798	\$	137,177	\$	121,935
38300	Pittsburgh, PA	\$	71,624	\$	67,855	\$	60,315
38340	Pittsfield, MA	\$	109,436	\$	103,676	\$	92,156
38940	Port St. Lucie, FL	\$	128,186	\$	121,440	\$	107,946
38860	Portland-South Portland, ME	\$	166,276	\$	157,525	\$	140,022
38900	Portland-Vancouver-Hillsboro, OR-WA	\$	183,911	\$	174,232	\$	154,873
39300	Providence-Warwick, RI-MA	\$	148,796	\$	140,965	\$	125,302
39340	Provo-Orem, UT	\$	165,099	\$	156,409	\$	139,030
39380	Pueblo, CO	\$	95,923	\$	90,874	\$	80,777
39460	Punta Gorda, FL	\$	116,037	\$	109,930	\$	97,715
39540	Racine, WI	\$	84,579	\$	80,128	\$	71,225
39580	Raleigh, NC	\$	148,332	\$	140,525	\$	124,911
39740	Reading, PA	\$	84,052	\$	79,629	\$	70,781
39900	Reno, NV	\$	188,436	\$	178,519	\$	158,683
40060	Richmond, VA	\$	124,498	\$	117,946	\$	104,841
40140	Riverside-San Bernardino-Ontario, CA	\$	175,109	\$	165,893	\$	147,461
40220	Roanoke, VA	\$	87,741	\$	83,123	\$	73,887
40340	Rochester, MN	\$	97,813	\$	92,665	\$	82,369
40380	Rochester, NY	\$	76,552	\$	72,523	\$	64,465
40420	Rockford, IL	\$	56,314	\$	53,350	\$	47,422
40900	Sacramento--Roseville--Arden-Arcade, CA	\$	167,981	\$	159,140	\$	141,458
41180	St. Louis, MO-IL	\$	83,247	\$	78,865	\$	70,102
41420	Salem, OR	\$	141,389	\$	133,948	\$	119,065
41500	Salinas, CA	\$	292,975	\$	277,555	\$	246,716
41620	Salt Lake City, UT	\$	171,855	\$	162,810	\$	144,720
41700	San Antonio-New Braunfels, TX	\$	102,958	\$	97,539	\$	86,702
41740	San Diego-Carlsbad, CA	\$	303,265	\$	287,303	\$	255,381
41860	San Francisco-Oakland-Hayward, CA	\$	402,906	\$	381,701	\$	339,290
41940	San Jose-Sunnyvale-Santa Clara, CA	\$	573,367	\$	543,190	\$	482,835
42020	San Luis Obispo-Paso Robles, CA	\$	275,805	\$	261,289	\$	232,257
42140	Santa Fe, NM	\$	207,466	\$	196,547	\$	174,708
42660	Seattle-Tacoma-Bellevue, WA	\$	230,679	\$	218,538	\$	194,256
42680	Sebastian-Vero Beach, FL	\$	115,727	\$	109,636	\$	97,454
43300	Sherman-Denison, TX	\$	89,414	\$	84,708	\$	75,296
43340	Shreveport-Bossier City, LA	\$	65,240	\$	61,806	\$	54,939
43620	Sioux Falls, SD	\$	103,392	\$	97,950	\$	87,067
43780	South Bend-Mishawaka, IN-MI	\$	64,899	\$	61,483	\$	54,652
43900	Spartanburg, SC	\$	91,460	\$	86,646	\$	77,019

Metropolitan Area		2023.III p 5 % Down	2023.III p 10 % Down	2023.III p 20 % Down
44060	Spokane-Spokane Valley, WA	\$ 134,261	\$ 127,194	\$ 113,062
44100	Springfield, IL	\$ 52,719	\$ 49,944	\$ 44,395
44140	Springfield, MA	\$ 110,055	\$ 104,263	\$ 92,678
44180	Springfield, MO	\$ 76,428	\$ 72,406	\$ 64,361
41100	St. George, UT	\$ 167,950	\$ 159,111	\$ 141,432
45060	Syracuse, NY	\$ 71,934	\$ 68,148	\$ 60,576
45220	Tallahassee, FL	\$ 101,099	\$ 95,778	\$ 85,136
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 128,620	\$ 121,851	\$ 108,312
45780	Toledo, OH	\$ 57,740	\$ 54,701	\$ 48,623
45820	Topeka, KS	\$ 61,862	\$ 58,606	\$ 52,094
45940	Trenton, NJ	\$ 134,571	\$ 127,488	\$ 113,323
46060	Tucson, AZ	\$ 118,269	\$ 112,044	\$ 99,595
46140	Tulsa, OK	\$ 80,178	\$ 75,958	\$ 67,519
46520	Urban Honolulu, HI	\$ 329,113	\$ 311,791	\$ 277,147
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 106,770	\$ 101,151	\$ 89,912
47580	Warner Robins, GA	\$ 82,937	\$ 78,572	\$ 69,841
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 189,862	\$ 179,869	\$ 159,884
47940	Waterloo-Cedar Falls, IA	\$ 53,989	\$ 51,148	\$ 45,465
48620	Wichita, KS	\$ 69,517	\$ 65,858	\$ 58,541
48660	Wichita Falls, TX	\$ 54,733	\$ 51,853	\$ 46,091
48900	Wilmington, NC	\$ 141,482	\$ 134,036	\$ 119,143
49180	Winston-Salem, NC	\$ 92,792	\$ 87,909	\$ 78,141
49340	Worcester, MA-CT	\$ 141,482	\$ 134,036	\$ 119,143
49420	Yakima, WA	\$ 109,808	\$ 104,028	\$ 92,469
49620	York-Hanover, PA	\$ 82,100	\$ 77,779	\$ 69,137
49660	Youngstown-Warren-Boardman, OH-PA	\$ 46,892	\$ 44,424	\$ 39,488
78010	St Croix, Virgin Islands	\$ 92,978	\$ 88,085	\$ 78,298

*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 7.12 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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