

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

Metropolitan Area	Current Quarter		
	2020.IV p 5 % Down	2020.IV p 10 % Down	2020.IV p 20 % Down
U.S.	\$ 59,266	\$ 56,147	\$ 49,908
NE	\$ 68,497	\$ 64,891	\$ 57,681
MW	\$ 45,270	\$ 42,888	\$ 38,122
CBSA SO	\$ 51,893	\$ 49,162	\$ 43,699
Code WE	\$ 89,471	\$ 84,762	\$ 75,344
10180 Abilene, TX	\$ 37,337	\$ 35,372	\$ 31,441
10420 Akron, OH	\$ 32,381	\$ 30,677	\$ 27,268
10580 Albany-Schenectady-Troy, NY	\$ 45,413	\$ 43,023	\$ 38,243
10740 Albuquerque, NM	\$ 49,839	\$ 47,216	\$ 41,970
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 46,661	\$ 44,205	\$ 39,294
11100 Amarillo, TX	\$ 35,294	\$ 33,436	\$ 29,721
11244 Anaheim-Santa Ana-Irvine, CA	\$ 176,848	\$ 167,340	\$ 148,925
11460 Ann Arbor, MI	\$ 56,327	\$ 53,362	\$ 47,433
11540 Appleton, WI	\$ 39,871	\$ 37,773	\$ 33,576
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 52,052	\$ 49,312	\$ 43,833
12100 Atlantic City-Hammonton, NJ	\$ 52,638	\$ 49,868	\$ 44,327
12420 Austin-Round Rock, TX	\$ 73,009	\$ 69,166	\$ 61,481
12580 Baltimore-Columbia-Towson, MD	\$ 63,930	\$ 60,565	\$ 53,836
12700 Barnstable Town, MA	\$ 105,409	\$ 99,861	\$ 88,765
12940 Baton Rouge, LA	\$ 44,883	\$ 42,521	\$ 37,797
13140 Beaumont-Port Arthur, TX	\$ 35,672	\$ 33,795	\$ 30,040
13780 Binghamton, NY	\$ 26,404	\$ 25,015	\$ 22,235
13820 Birmingham-Hoover, AL	\$ 46,624	\$ 44,170	\$ 39,262
13900 Bismarck, ND	\$ 49,990	\$ 47,359	\$ 42,097
14010 Bloomington, IL	\$ 31,057	\$ 29,423	\$ 26,153
14260 Boise City-Nampa, ID	\$ 72,120	\$ 68,324	\$ 60,733
14460 Boston-Cambridge-Newton, MA-NH	\$ 109,532	\$ 103,767	\$ 92,238
14500 Boulder, CO	\$ 125,080	\$ 118,497	\$ 105,330
14540 Bowling Green, KY	\$ 39,701	\$ 37,611	\$ 33,432
14860 Bridgeport-Stamford-Norwalk, CT	\$ 109,343	\$ 103,588	\$ 92,078
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 35,653	\$ 33,777	\$ 30,024
15540 Burlington-South Burlington, VT	\$ 68,394	\$ 64,794	\$ 57,595
15940 Canton-Massillon, OH	\$ 29,298	\$ 27,756	\$ 24,672
15980 Cape Coral-Fort Myers, FL	\$ 59,012	\$ 55,906	\$ 49,695
16020 Cape Girardeau, MO-IL	\$ 31,946	\$ 30,265	\$ 26,902
16300 Cedar Rapids, IA	\$ 32,854	\$ 31,125	\$ 27,667
16580 Champaign-Urbana, IL	\$ 32,438	\$ 30,731	\$ 27,316
16700 Charleston-North Charleston, SC	\$ 64,176	\$ 60,798	\$ 54,043
16620 Charleston, WV	\$ 29,185	\$ 27,649	\$ 24,577
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 59,012	\$ 55,906	\$ 49,695
16860 Chattanooga, TN-GA	\$ 44,184	\$ 41,858	\$ 37,207
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 55,248	\$ 52,341	\$ 46,525
17140 Cincinnati, OH-KY-IN	\$ 40,855	\$ 38,704	\$ 34,404
17460 Cleveland-Elyria, OH	\$ 35,388	\$ 33,526	\$ 29,801
17820 Colorado Springs, CO	\$ 70,228	\$ 66,532	\$ 59,140
17860 Columbia, MO	\$ 43,314	\$ 41,034	\$ 36,475
17900 Columbia, SC	\$ 40,306	\$ 38,185	\$ 33,942
18140 Columbus, OH	\$ 46,605	\$ 44,152	\$ 39,246
18580 Corpus Christi, TX	\$ 44,259	\$ 41,930	\$ 37,271
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 68,091	\$ 64,507	\$ 57,340
19060 Cumberland, MD-WV	\$ 23,510	\$ 22,273	\$ 19,798
19100 Dallas-Fort Worth-Arlington, TX	\$ 56,156	\$ 53,201	\$ 47,290
19340 Davenport-Moline-Rock Island, IA-IL	\$ 28,220	\$ 26,735	\$ 23,764
19380 Dayton, OH	\$ 34,216	\$ 32,415	\$ 28,813
19460 Decatur, AL	\$ 34,897	\$ 33,060	\$ 29,387
19500 Decatur, IL	\$ 19,084	\$ 18,080	\$ 16,071
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 48,231	\$ 45,693	\$ 40,616
19740 Denver-Aurora-Lakewood, CO	\$ 96,935	\$ 91,833	\$ 81,630
19780 Des Moines-West Des Moines, IA	\$ 44,770	\$ 42,414	\$ 37,701
19820 Detroit-Warren-Deaborn, MI	\$ 42,841	\$ 40,586	\$ 36,076
20100 Dover, DE	\$ 48,420	\$ 45,872	\$ 40,775
20500 Durham-Chapel Hill, NC	\$ 64,308	\$ 60,924	\$ 54,154
20524 Dutchess County-Putnam County, NY	\$ 70,663	\$ 66,944	\$ 59,506
21300 Elmira, NY	\$ 23,908	\$ 22,649	\$ 20,133
21340 El Paso, TX	\$ 35,199	\$ 33,347	\$ 29,642
21500 Erie, PA	\$ 26,139	\$ 24,764	\$ 22,012
21660 Eugene, OR	\$ 70,058	\$ 66,371	\$ 58,996
22020 Fargo, ND-MN	\$ 46,207	\$ 43,775	\$ 38,912
22140 Farmington, NM	\$ 40,174	\$ 38,059	\$ 33,831
22180 Fayetteville, NC	\$ 32,608	\$ 30,892	\$ 27,459
22220 Fayetteville-Springdale-Rogers, AR-MO	\$ 44,221	\$ 41,894	\$ 37,239

Metropolitan Area	2020.1V p 5 % Down	2020.1V p 10 % Down	2020.1V p 20 % Down
22500 Florence, SC	\$ 33,592	\$ 31,824	\$ 28,288
22540 Fond du Lac, WI	\$ 32,514	\$ 30,802	\$ 27,380
22660 Fort Collins, CO	\$ 86,381	\$ 81,835	\$ 72,742
23060 Fort Wayne, IN	\$ 32,835	\$ 31,107	\$ 27,651
23420 Fresno, CA	\$ 62,039	\$ 58,773	\$ 52,243
23540 Gainesville, FL	\$ 49,177	\$ 46,589	\$ 41,412
23844 Gary-Hammond, IN	\$ 39,928	\$ 37,826	\$ 33,623
24020 Glens Falls, NY	\$ 40,060	\$ 37,952	\$ 33,735
24340 Grand Rapids-Wyoming, MI	\$ 44,032	\$ 41,715	\$ 37,080
24580 Green Bay, WI	\$ 39,266	\$ 37,199	\$ 33,066
24660 Greensboro-High Point, NC	\$ 39,209	\$ 37,146	\$ 33,018
24860 Greenville-Anderson-Mauldin, SC	\$ 47,702	\$ 45,191	\$ 40,170
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 35,767	\$ 33,884	\$ 30,119
25180 Hagerstown-Martinsburg, MD-WV	\$ 42,462	\$ 40,228	\$ 35,758
25420 Harrisburg-Carlisle, PA	\$ 38,396	\$ 36,375	\$ 32,333
25540 Hartford-West Hartford-East Hartford, CT	\$ 52,430	\$ 49,671	\$ 44,152
26420 Houston-The Woodlands-Sugar Land, TX	\$ 51,768	\$ 49,044	\$ 43,594
26620 Huntsville, AL	\$ 47,815	\$ 45,299	\$ 40,265
26900 Indianapolis-Carmel-Anderson, IN	\$ 43,957	\$ 41,643	\$ 37,016
27140 Jackson, MS	\$ 39,247	\$ 37,181	\$ 33,050
27260 Jacksonville, FL	\$ 54,851	\$ 51,964	\$ 46,190
28100 Kankakee, IL	\$ 30,395	\$ 28,795	\$ 25,596
28140 Kansas City, MO-KS	\$ 47,002	\$ 44,528	\$ 39,580
28420 Kennewick-Richland, WA	\$ 65,178	\$ 61,748	\$ 54,887
28740 Kingston, NY	\$ 59,220	\$ 56,104	\$ 49,870
28940 Knoxville, TN	\$ 46,548	\$ 44,098	\$ 39,198
29460 Lakeland-Winter Haven, FL	\$ 45,394	\$ 43,005	\$ 38,227
29620 Lansing-East Lansing, MI	\$ 33,365	\$ 31,609	\$ 28,097
29820 Las Vegas-Henderson-Paradise, NV	\$ 64,970	\$ 61,551	\$ 54,712
30460 Lexington-Fayette, KY	\$ 38,963	\$ 36,913	\$ 32,811
30700 Lincoln, NE	\$ 43,049	\$ 40,783	\$ 36,252
30780 Little Rock-North Little Rock-Conway, AR	\$ 32,835	\$ 31,107	\$ 27,651
31084 Los Angeles-Long Beach-Glendale, CA	\$ 130,262	\$ 123,406	\$ 109,694
31140 Louisville/Jefferson County, KY-IN	\$ 41,479	\$ 39,296	\$ 34,930
31540 Madison, WI	\$ 62,682	\$ 59,383	\$ 52,785
31700 Manchester-Nashua, NH	\$ 69,661	\$ 65,995	\$ 58,662
32820 Memphis, TN-MS-AR	\$ 43,332	\$ 41,052	\$ 36,490
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 80,385	\$ 76,155	\$ 67,693
33340 Milwaukee-Waukesha-West Allis, WI	\$ 54,511	\$ 51,642	\$ 45,904
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 61,150	\$ 57,931	\$ 51,494
33660 Mobile, AL	\$ 33,081	\$ 31,340	\$ 27,858
33860 Montgomery, AL	\$ 34,178	\$ 32,379	\$ 28,781
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 49,196	\$ 46,607	\$ 41,428
34940 Naples-Immokalee-Marco Island, FL	\$ 106,865	\$ 101,241	\$ 89,992
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 58,766	\$ 55,673	\$ 49,488
35004 Nassau County-Suffolk County, NY	\$ 111,896	\$ 106,007	\$ 94,229
35300 New Haven-Milford, CT	\$ 51,995	\$ 49,259	\$ 43,785
35380 New Orleans-Metairie, LA	\$ 47,475	\$ 44,976	\$ 39,979
35614 New York-Jersey City-White Plains, NY-NJ	\$ 90,977	\$ 86,189	\$ 76,613
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 95,044	\$ 90,042	\$ 80,037
35084 Newark, NJ-PA	\$ 89,105	\$ 84,415	\$ 75,036
35840 North Port-Sarasota-Bradenton, FL	\$ 66,578	\$ 63,074	\$ 56,066
35980 Norwich-New London, CT	\$ 52,487	\$ 49,724	\$ 44,200
36100 Ocala, FL	\$ 36,883	\$ 34,942	\$ 31,059
36260 Ogden-Clearfield, UT	\$ 67,391	\$ 63,844	\$ 56,751
36420 Oklahoma City, OK	\$ 34,254	\$ 32,451	\$ 28,845
36540 Omaha-Council Bluffs, NE-IA	\$ 42,538	\$ 40,299	\$ 35,822
36740 Orlando-Kissimmee-Sanford, FL	\$ 59,580	\$ 56,444	\$ 50,172
36780 Oshkosh-Neenah, WI	\$ 33,932	\$ 32,146	\$ 28,574
37340 Palm Bay-Melbourne-Titusville, FL	\$ 51,730	\$ 49,008	\$ 43,562
37460 Panama City, FL	\$ 51,049	\$ 48,363	\$ 42,989
37860 Pensacola-Ferry Pass-Brent, FL	\$ 47,267	\$ 44,779	\$ 39,803
37900 Peoria, IL	\$ 25,024	\$ 23,706	\$ 21,072
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 53,470	\$ 50,656	\$ 45,028
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 67,089	\$ 63,558	\$ 56,496
38340 Pittsfield, MA	\$ 55,702	\$ 52,771	\$ 46,907
38940 Port St. Lucie, FL	\$ 54,208	\$ 51,355	\$ 45,649
38860 Portland-South Portland, ME	\$ 70,815	\$ 67,088	\$ 59,634
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 88,594	\$ 83,931	\$ 74,606
39300 Providence-Warwick, RI-MA	\$ 68,545	\$ 64,937	\$ 57,722
39460 Punta Gorda, FL	\$ 50,123	\$ 47,485	\$ 42,209

Metropolitan Area	2020.1V p 5 % Down	2020.1V p 10 % Down	2020.1V p 20 % Down
39580 Raleigh, NC	\$ 64,422	\$ 61,031	\$ 54,250
39740 Reading, PA	\$ 36,958	\$ 35,013	\$ 31,123
39900 Reno, NV	\$ 88,632	\$ 83,967	\$ 74,637
40060 Richmond, VA	\$ 60,166	\$ 56,999	\$ 50,666
40140 Riverside-San Bernardino-Ontario, CA	\$ 85,114	\$ 80,634	\$ 71,675
40380 Rochester, NY	\$ 33,516	\$ 31,752	\$ 28,224
40420 Rockford, IL	\$ 27,785	\$ 26,323	\$ 23,398
40900 Sacramento-Roseville-Arden-Arcade, CA	\$ 83,412	\$ 79,022	\$ 70,241
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 39,833	\$ 37,737	\$ 33,544
41420 Salem, OR	\$ 69,623	\$ 65,959	\$ 58,630
41620 Salt Lake City, UT	\$ 76,886	\$ 72,840	\$ 64,746
41700 San Antonio-New Braunfels, TX	\$ 50,104	\$ 47,467	\$ 42,193
41740 San Diego-Carlsbad, CA	\$ 139,965	\$ 132,599	\$ 117,865
41860 San Francisco-Oakland-Hayward, CA	\$ 215,622	\$ 204,273	\$ 181,576
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 264,799	\$ 250,862	\$ 222,989
42660 Seattle-Tacoma-Bellevue, WA	\$ 116,266	\$ 110,146	\$ 97,908
42680 Sebastian-Vero Beach, FL	\$ 54,567	\$ 51,696	\$ 45,952
43300 Sherman-Denison, TX	\$ 41,819	\$ 39,618	\$ 35,216
43340 Shreveport-Bossier City, LA	\$ 36,845	\$ 34,906	\$ 31,027
43620 Sioux Falls, SD	\$ 45,697	\$ 43,292	\$ 38,481
43780 South Bend-Mishawaka, IN-MI	\$ 30,301	\$ 28,706	\$ 25,516
43900 Spartanburg, SC	\$ 40,741	\$ 38,597	\$ 34,308
44060 Spokane-Spokane Valley, WA	\$ 61,547	\$ 58,308	\$ 51,829
44100 Springfield, IL	\$ 27,596	\$ 26,143	\$ 23,239
44140 Springfield, MA	\$ 49,196	\$ 46,607	\$ 41,428
44180 Springfield, MO	\$ 34,840	\$ 33,006	\$ 29,339
45060 Syracuse, NY	\$ 31,965	\$ 30,283	\$ 26,918
45220 Tallahassee, FL	\$ 48,591	\$ 46,033	\$ 40,918
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 54,284	\$ 51,427	\$ 45,713
45780 Toledo, OH	\$ 28,844	\$ 27,326	\$ 24,290
45820 Topeka, KS	\$ 28,107	\$ 26,627	\$ 23,669
45940 Trenton, NJ	\$ 59,258	\$ 56,139	\$ 49,902
46060 Tucson, AZ	\$ 52,979	\$ 50,190	\$ 44,614
46140 Tulsa, OK	\$ 38,698	\$ 36,662	\$ 32,588
46520 Urban Honolulu, HI	\$ 170,701	\$ 161,717	\$ 143,748
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 52,014	\$ 49,276	\$ 43,801
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 91,507	\$ 86,691	\$ 77,058
47940 Waterloo-Cedar Falls, IA	\$ 26,007	\$ 24,638	\$ 21,901
48620 Wichita, KS	\$ 34,556	\$ 32,738	\$ 29,100
48660 Wichita Falls, TX	\$ 28,523	\$ 27,021	\$ 24,019
48900 Wilmington, NC	\$ 62,776	\$ 59,472	\$ 52,864
49180 Winston-Salem, NC	\$ 40,949	\$ 38,794	\$ 34,484
49340 Worcester, MA-CT	\$ 63,987	\$ 60,619	\$ 53,884
49420 Yakima, WA	\$ 53,924	\$ 51,086	\$ 45,410
49620 York-Hanover, PA	\$ 38,812	\$ 36,769	\$ 32,684
49660 Youngstown-Warren-Boardman, OH-PA	\$ 23,964	\$ 22,703	\$ 20,180

*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 2.81 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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