

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

Metropolitan Area	Current Quarter		
	2021.IV p 5 % Down	2021.IV p 10 % Down	2021.IV p 20 % Down
U.S.	\$ 70,699	\$ 66,978	\$ 59,536
NE	\$ 76,192	\$ 72,182	\$ 64,161
MW	\$ 51,075	\$ 48,386	\$ 43,010
SO	\$ 63,780	\$ 60,423	\$ 53,709
WE	\$ 100,390	\$ 95,106	\$ 84,539
10180 Abilene, TX	\$ 43,707	\$ 41,407	\$ 36,806
10420 Akron, OH	\$ 36,689	\$ 34,758	\$ 30,896
10580 Albany-Schenectady-Troy, NY	\$ 51,553	\$ 48,840	\$ 43,413
10740 Albuquerque, NM	\$ 60,602	\$ 57,413	\$ 51,034
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 52,776	\$ 49,998	\$ 44,443
11100 Amarillo, TX	\$ 39,646	\$ 37,559	\$ 33,386
11244 Anaheim-Santa Ana-Irvine, CA	\$ 226,717	\$ 214,785	\$ 190,920
11460 Ann Arbor, MI	\$ 65,728	\$ 62,269	\$ 55,350
11540 Appleton, WI	\$ 47,118	\$ 44,638	\$ 39,678
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 66,931	\$ 63,408	\$ 56,363
12100 Atlantic City-Hammonton, NJ	\$ 61,529	\$ 58,291	\$ 51,814
12420 Austin-Round Rock, TX	\$ 95,694	\$ 90,658	\$ 80,585
12580 Baltimore-Columbia-Towson, MD	\$ 69,750	\$ 66,079	\$ 58,737
12700 Barnstable Town, MA	\$ 126,587	\$ 119,924	\$ 106,600
12940 Baton Rouge, LA	\$ 49,582	\$ 46,972	\$ 41,753
13140 Beaumont-Port Arthur, TX	\$ 40,316	\$ 38,194	\$ 33,950
13780 Binghamton, NY	\$ 29,256	\$ 27,717	\$ 24,637
13820 Birmingham-Hoover, AL	\$ 54,452	\$ 51,586	\$ 45,854
13900 Bismarck, ND	\$ 52,914	\$ 50,129	\$ 44,559
14010 Bloomington, IL	\$ 35,664	\$ 33,787	\$ 30,032
14260 Boise City-Nampa, ID	\$ 93,407	\$ 88,491	\$ 78,659
14460 Boston-Cambridge-Newton, MA-NH	\$ 125,325	\$ 118,729	\$ 105,537
14500 Boulder, CO	\$ 152,807	\$ 144,765	\$ 128,680
14540 Bowling Green, KY	\$ 49,957	\$ 47,327	\$ 42,069
14860 Bridgeport-Stamford-Norwalk, CT	\$ 114,029	\$ 108,027	\$ 96,024
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 42,721	\$ 40,473	\$ 35,976
15540 Burlington-South Burlington, VT	\$ 79,390	\$ 75,212	\$ 66,855
15940 Canton-Massillon, OH	\$ 34,579	\$ 32,759	\$ 29,119
15980 Cape Coral-Fort Myers, FL	\$ 74,915	\$ 70,972	\$ 63,086
16020 Cape Girardeau, MO-IL	\$ 38,167	\$ 36,159	\$ 32,141
16300 Cedar Rapids, IA	\$ 35,979	\$ 34,085	\$ 30,298
16580 Champaign-Urbana, IL	\$ 34,422	\$ 32,610	\$ 28,987
16700 Charleston-North Charleston, SC	\$ 77,084	\$ 73,027	\$ 64,913
16620 Charleston, WV	\$ 52,490	\$ 50,409	\$ 44,808
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 73,003	\$ 69,161	\$ 61,476
16860 Chattanooga, TN-GA	\$ 53,209	\$ 50,409	\$ 44,808
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 62,712	\$ 59,411	\$ 52,810
17140 Cincinnati, OH-KY-IN	\$ 48,202	\$ 45,665	\$ 40,591
17460 Cleveland-Elyria, OH	\$ 38,581	\$ 36,551	\$ 32,490
17820 Colorado Springs, CO	\$ 87,276	\$ 82,683	\$ 73,496
17860 Columbia, MO	\$ 49,957	\$ 47,327	\$ 42,069
17900 Columbia, SC	\$ 47,571	\$ 45,067	\$ 40,060
18140 Columbus, OH	\$ 53,781	\$ 50,951	\$ 45,289
18580 Corpus Christi, TX	\$ 49,819	\$ 47,197	\$ 41,953
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 78,010	\$ 73,905	\$ 65,693
19060 Cumberland, MD-WV	\$ 27,186	\$ 25,755	\$ 22,894
19100 Dallas-Fort Worth-Arlington, TX	\$ 69,001	\$ 65,369	\$ 58,106
19340 Davenport-Moline-Rock Island, IA-IL	\$ 29,079	\$ 27,548	\$ 24,488
19380 Dayton, OH	\$ 38,463	\$ 36,439	\$ 32,390
19460 Decatur, AL	\$ 42,958	\$ 40,697	\$ 36,175
19500 Decatur, IL	\$ 21,765	\$ 20,619	\$ 18,328
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 60,918	\$ 57,712	\$ 51,299
19740 Denver-Aurora-Lakewood, CO	\$ 121,757	\$ 115,349	\$ 102,532
19780 Des Moines-West Des Moines, IA	\$ 51,317	\$ 48,616	\$ 43,214
19820 Detroit-Warren-Deaborn, MI	\$ 47,473	\$ 44,974	\$ 39,977
20100 Dover, DE	\$ 58,454	\$ 55,377	\$ 49,224
20500 Durham-Chapel Hill, NC	\$ 81,776	\$ 77,472	\$ 68,864
20524 Dutchess County-Putnam County, NY	\$ 81,066	\$ 76,799	\$ 68,266
21300 Elmira, NY	\$ 29,158	\$ 27,623	\$ 24,554
21340 El Paso, TX	\$ 41,834	\$ 39,632	\$ 35,229
21500 Erie, PA	\$ 29,355	\$ 27,810	\$ 24,720
21660 Eugene, OR	\$ 84,161	\$ 79,732	\$ 70,873
22020 Fargo, ND-MN	\$ 49,759	\$ 47,141	\$ 41,903
22140 Farmington, NM	\$ 42,800	\$ 40,548	\$ 36,042
22180 Fayetteville, NC	\$ 38,108	\$ 36,102	\$ 32,091
22220 Fayetteville-Springdale-Rogers, AR-MO	\$ 55,871	\$ 52,930	\$ 47,049

Metropolitan Area	2021.IV p		2021.IV p		2021.IV p	
		5 % Down		10 % Down		20 % Down
22500	Florence, SC	\$ 38,207	\$ 36,196	\$ 32,174		
22540	Fond du Lac, WI	\$ 35,151	\$ 33,301	\$ 29,601		
22660	Fort Collins, CO	\$ 109,632	\$ 92,322			
23060	Fort Wayne, IN	\$ 38,128	\$ 36,121	\$ 32,108		
23420	Fresno, CA	\$ 76,394	\$ 72,373	\$ 64,332		
23540	Gainesville, FL	\$ 60,386	\$ 57,207	\$ 50,851		
23844	Gary-Hammond, IN	\$ 45,265	\$ 42,882	\$ 38,118		
24020	Glens Falls, NY	\$ 46,053	\$ 43,629	\$ 38,782		
24340	Grand Rapids-Wyoming, MI	\$ 52,381	\$ 49,625	\$ 44,111		
24580	Green Bay, WI	\$ 47,177	\$ 44,694	\$ 39,728		
24660	Greensboro-High Point, NC	\$ 46,526	\$ 44,078	\$ 39,180		
24860	Greenville-Anderson-Mauldin, SC	\$ 58,020	\$ 54,966	\$ 48,859		
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 38,305	\$ 36,289	\$ 32,257		
25180	Hagerstown-Martinsburg, MD-WV	\$ 50,587	\$ 47,925	\$ 42,600		
25420	Harrisburg-Carlisle, PA	\$ 44,141	\$ 41,818	\$ 37,171		
25540	Hartford-West Hartford-East Hartford, CT	\$ 58,158	\$ 55,097	\$ 48,975		
26420	Houston-The Woodlands-Sugar Land, TX	\$ 62,475	\$ 59,187	\$ 52,611		
26620	Huntsville, AL	\$ 60,898	\$ 57,693	\$ 51,283		
26900	Indianapolis-Carmel-Anderson, IN	\$ 53,052	\$ 50,260	\$ 44,675		
27140	Jackson, MS	\$ 44,890	\$ 42,527	\$ 37,802		
27260	Jacksonville, FL	\$ 68,409	\$ 64,809	\$ 57,608		
28100	Kankakee, IL	\$ 35,210	\$ 33,357	\$ 29,651		
28140	Kansas City, MO-KS	\$ 55,082	\$ 52,183	\$ 46,385		
28420	Kennewick-Richland, WA	\$ 78,562	\$ 74,428	\$ 66,158		
28740	Kingston, NY	\$ 71,445	\$ 67,685	\$ 60,165		
28940	Knoxville, TN	\$ 58,000	\$ 54,947	\$ 48,842		
29460	Lakeland-Winter Haven, FL	\$ 58,651	\$ 55,564	\$ 49,390		
29620	Lansing-East Lansing, MI	\$ 37,753	\$ 35,766	\$ 31,792		
29820	Las Vegas-Henderson-Paradise, NV	\$ 84,457	\$ 80,012	\$ 71,122		
30460	Lexington-Fayette, KY	\$ 45,146	\$ 42,770	\$ 38,018		
30700	Lincoln, NE	\$ 48,636	\$ 46,076	\$ 40,956		
30780	Little Rock-North Little Rock-Conway, AR	\$ 37,753	\$ 35,766	\$ 31,792		
31084	Los Angeles-Long Beach-Glendale, CA	\$ 157,302	\$ 149,023	\$ 132,465		
31140	Louisville/Jefferson County, KY-IN	\$ 47,729	\$ 45,217	\$ 40,193		
31540	Madison, WI	\$ 70,322	\$ 66,621	\$ 59,218		
31700	Manchester-Nashua, NH	\$ 80,258	\$ 76,034	\$ 67,586		
32820	Memphis, TN-MS-AR	\$ 51,396	\$ 48,691	\$ 43,281		
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 98,573	\$ 93,385	\$ 83,009		
33340	Milwaukee-Waukesha-West Allis, WI	\$ 61,076	\$ 57,861	\$ 51,432		
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 69,395	\$ 65,743	\$ 58,438		
33660	Mobile, AL	\$ 39,212	\$ 37,148	\$ 33,021		
33860	Montgomery, AL	\$ 36,728	\$ 34,795	\$ 30,929		
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 63,382	\$ 60,046	\$ 53,374		
34940	Naples-Immokalee-Marco Island, FL	\$ 135,044	\$ 127,937	\$ 113,722		
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 73,358	\$ 69,497	\$ 61,775		
35004	Nassau County-Suffolk County, NY	\$ 127,080	\$ 120,391	\$ 107,015		
35300	New Haven-Milford, CT	\$ 59,538	\$ 56,404	\$ 50,137		
35380	New Orleans-Metairie, LA	\$ 52,421	\$ 49,662	\$ 44,144		
35614	New York-Jersey City-White Plains, NY-NJ	\$ 107,424	\$ 101,771	\$ 90,463		
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 111,742	\$ 105,861	\$ 94,098		
35084	Newark, NJ-PA	\$ 97,587	\$ 92,451	\$ 82,178		
35840	North Port-Sarasota-Bradenton, FL	\$ 85,758	\$ 81,245	\$ 72,217		
35980	Norwich-New London, CT	\$ 58,966	\$ 55,863	\$ 49,656		
36100	Ocala, FL	\$ 49,286	\$ 46,692	\$ 41,504		
36260	Ogden-Clearfield, UT	\$ 87,572	\$ 82,963	\$ 73,745		
36420	Oklahoma City, OK	\$ 39,725	\$ 37,634	\$ 33,452		
36540	Omaha-Council Bluffs, NE-IA	\$ 47,709	\$ 45,198	\$ 40,176		
36740	Orlando-Kissimmee-Sanford, FL	\$ 74,915	\$ 70,972	\$ 63,086		
36780	Oshkosh-Neenah, WI	\$ 37,497	\$ 35,523	\$ 31,576		
37340	Palm Bay-Melbourne-Titusville, FL	\$ 64,072	\$ 60,700	\$ 53,956		
37460	Panama City, FL	\$ 63,086	\$ 59,766	\$ 53,125		
37860	Pensacola-Ferry Pass-Brent, FL	\$ 59,144	\$ 56,031	\$ 49,805		
37900	Peoria, IL	\$ 26,063	\$ 24,691	\$ 21,947		
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 60,445	\$ 57,263	\$ 50,901		
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 87,887	\$ 83,262	\$ 74,010		
38340	Pittsfield, MA	\$ 61,628	\$ 58,384	\$ 51,897		
38940	Port St. Lucie, FL	\$ 69,987	\$ 66,303	\$ 58,936		
38860	Portland-South Portland, ME	\$ 83,353	\$ 78,966	\$ 70,192		
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 107,779	\$ 102,107	\$ 90,762		
39300	Providence-Warwick, RI-MA	\$ 78,957	\$ 74,801	\$ 66,490		
39460	Punta Gorda, FL	\$ 67,227	\$ 63,688	\$ 56,612		

Metropolitan Area	2021.IV p 5 % Down	2021.IV p 10 % Down	2021.IV p 20 % Down
39580 Raleigh, NC	\$ 82,604	\$ 78,256	\$ 69,561
39740 Reading, PA	\$ 43,727	\$ 41,425	\$ 36,823
39900 Reno, NV	\$ 111,505	\$ 105,637	\$ 93,899
40060 Richmond, VA	\$ 68,409	\$ 64,809	\$ 57,608
40140 Riverside-San Bernardino-Ontario, CA	\$ 104,487	\$ 98,988	\$ 87,989
40380 Rochester, NY	\$ 37,398	\$ 35,430	\$ 31,493
40420 Rockford, IL	\$ 30,617	\$ 29,005	\$ 25,782
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 101,530	\$ 96,186	\$ 85,499
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 43,510	\$ 41,220	\$ 36,640
41420 Salem, OR	\$ 81,382	\$ 77,098	\$ 68,532
41620 Salt Lake City, UT	\$ 99,696	\$ 94,449	\$ 83,955
41700 San Antonio-New Braunfels, TX	\$ 61,608	\$ 58,365	\$ 51,880
41740 San Diego-Carlsbad, CA	\$ 166,588	\$ 157,820	\$ 140,284
41860 San Francisco-Oakland-Hayward, CA	\$ 258,260	\$ 244,668	\$ 217,482
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 330,218	\$ 312,838	\$ 278,079
42660 Seattle-Tacoma-Bellevue, WA	\$ 138,002	\$ 130,738	\$ 116,212
42680 Sebastian-Vero Beach, FL	\$ 66,044	\$ 62,568	\$ 55,616
43300 Sherman-Denison, TX	\$ 54,511	\$ 51,642	\$ 45,904
43340 Shreveport-Bossier City, LA	\$ 39,567	\$ 37,485	\$ 33,320
43620 Sioux Falls, SD	\$ 53,347	\$ 50,540	\$ 44,924
43780 South Bend-Mishawaka, IN-MI	\$ 34,185	\$ 32,386	\$ 28,787
43900 Spartanburg, SC	\$ 48,498	\$ 45,945	\$ 40,840
44060 Spokane-Spokane Valley, WA	\$ 76,729	\$ 72,691	\$ 64,614
44100 Springfield, IL	\$ 30,301	\$ 28,706	\$ 25,517
44140 Springfield, MA	\$ 57,290	\$ 54,275	\$ 48,245
44180 Springfield, MO	\$ 41,814	\$ 39,614	\$ 35,212
45060 Syracuse, NY	\$ 35,861	\$ 33,973	\$ 30,198
45220 Tallahassee, FL	\$ 55,201	\$ 52,295	\$ 46,485
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 69,987	\$ 66,303	\$ 58,936
45780 Toledo, OH	\$ 31,287	\$ 29,640	\$ 26,347
45820 Topeka, KS	\$ 34,579	\$ 32,759	\$ 29,119
45940 Trenton, NJ	\$ 68,350	\$ 64,753	\$ 57,558
46060 Tucson, AZ	\$ 68,961	\$ 65,332	\$ 58,073
46140 Tulsa, OK	\$ 45,067	\$ 42,695	\$ 37,951
46520 Urban Honolulu, HI	\$ 207,890	\$ 196,948	\$ 175,065
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 56,186	\$ 53,229	\$ 47,315
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 105,946	\$ 100,370	\$ 89,218
47940 Waterloo-Cedar Falls, IA	\$ 30,222	\$ 28,632	\$ 25,450
48620 Wichita, KS	\$ 37,872	\$ 35,878	\$ 31,892
48660 Wichita Falls, TX	\$ 33,929	\$ 32,143	\$ 28,572
48900 Wilmington, NC	\$ 73,003	\$ 69,161	\$ 61,476
49180 Winston-Salem, NC	\$ 48,596	\$ 46,039	\$ 40,923
49340 Worcester, MA-CT	\$ 73,752	\$ 69,870	\$ 62,107
49420 Yakima, WA	\$ 65,156	\$ 61,727	\$ 54,869
49620 York-Hanover, PA	\$ 44,377	\$ 42,042	\$ 37,370
49660 Youngstown-Warren-Boardman, OH-PA	\$ 26,891	\$ 25,475	\$ 22,645

*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 3.13 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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