

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

Metropolitan Area		Current Quarter		
		2023.IV p 5 % Down	2023.IV p 10 % Down	2023.IV p 20 % Down
CBSA Code	U.S.	\$ 123,304	\$ 116,815	\$ 103,835
	NE	\$ 138,823	\$ 131,517	\$ 116,904
	MW	\$ 89,023	\$ 84,338	\$ 74,967
	SO	\$ 113,420	\$ 107,450	\$ 95,511
	WE	\$ 191,866	\$ 181,768	\$ 161,571
10180	Abilene, TX	\$ 74,530	\$ 70,607	\$ 62,762
10420	Akron, OH	\$ 57,660	\$ 54,626	\$ 48,556
10580	Albany-Schenectady-Troy, NY	\$ 97,657	\$ 92,517	\$ 82,238
10740	Albuquerque, NM	\$ 110,778	\$ 104,947	\$ 93,287
10900	Allentown-Bethlehem-Easton, PA-NJ	\$ 103,280	\$ 97,845	\$ 86,973
11100	Amarillo, TX	\$ 71,702	\$ 67,928	\$ 60,381
11244	Anaheim-Santa Ana-Irvine, CA	\$ 412,836	\$ 391,107	\$ 347,651
11260	Anchorage, AK	\$ 127,329	\$ 120,628	\$ 107,225
11460	Ann Arbor, MI	\$ 120,880	\$ 114,518	\$ 101,794
11500	Anniston-Oxford, AL	\$ 60,011	\$ 56,853	\$ 50,536
11540	Appleton, WI	\$ 88,794	\$ 84,120	\$ 74,774
11700	Asheville, NC	\$ 148,233	\$ 140,432	\$ 124,828
12020	Athens-Clarke County, GA	\$ 118,085	\$ 111,870	\$ 99,440
12060	Atlanta-Sandy Springs-Marietta, GA	\$ 116,560	\$ 110,425	\$ 98,156
12100	Atlantic City-Hammonton, NJ	\$ 104,456	\$ 98,958	\$ 87,963
12420	Austin-Round Rock, TX	\$ 148,170	\$ 140,371	\$ 124,775
12540	Bakersfield, CA	\$ 116,687	\$ 110,545	\$ 98,263
12580	Baltimore-Columbia-Towson, MD	\$ 121,960	\$ 115,541	\$ 102,704
12700	Barnstable Town, MA	\$ 234,390	\$ 222,054	\$ 197,381
12940	Baton Rouge, LA	\$ 83,520	\$ 79,124	\$ 70,333
13140	Beaumont-Port Arthur, TX	\$ 63,347	\$ 60,013	\$ 53,345
13780	Binghamton, NY	\$ 53,086	\$ 50,292	\$ 44,704
13820	Birmingham-Hoover, AL	\$ 95,910	\$ 90,862	\$ 80,766
13900	Bismarck, ND	\$ 85,649	\$ 81,141	\$ 72,125
13980	Blacksburg-Christiansburg, VA	\$ 86,157	\$ 81,622	\$ 72,553
14010	Bloomington, IL	\$ 73,195	\$ 69,343	\$ 61,638
14260	Boise City-Nampa, ID	\$ 158,209	\$ 149,882	\$ 133,228
14460	Boston-Cambridge-Newton, MA-NH	\$ 223,875	\$ 212,092	\$ 188,526
14500	Boulder, CO	\$ 269,844	\$ 255,642	\$ 227,237
14540	Bowling Green, KY	\$ 90,192	\$ 85,445	\$ 75,951
14860	Bridgeport-Stamford-Norwalk, CT	\$ 216,632	\$ 205,230	\$ 182,427
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$ 77,357	\$ 73,286	\$ 65,143
15500	Burlington, NC	\$ 101,724	\$ 96,370	\$ 85,662
15540	Burlington-South Burlington, VT	\$ 148,964	\$ 141,124	\$ 125,443
15940	Canton-Massillon, OH	\$ 57,216	\$ 54,204	\$ 48,182
15980	Cape Coral-Fort Myers, FL	\$ 127,075	\$ 120,387	\$ 107,011
16020	Cape Girardeau, MO-IL	\$ 69,828	\$ 66,153	\$ 58,802
16300	Cedar Rapids, IA	\$ 65,444	\$ 61,999	\$ 55,111
16580	Champaign-Urbana, IL	\$ 61,981	\$ 58,719	\$ 52,194
16700	Charleston-North Charleston, SC	\$ 136,288	\$ 129,115	\$ 114,769
16620	Charleston, WV	\$ 56,326	\$ 53,362	\$ 47,433
16740	Charlotte-Concord-Gastonia, NC-SC	\$ 125,519	\$ 118,912	\$ 105,700
16860	Chattanooga, TN-GA	\$ 93,146	\$ 88,244	\$ 78,439
16940	Cheyenne, WY	\$ 114,177	\$ 108,168	\$ 96,149
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$ 109,062	\$ 103,322	\$ 91,842
17020	Chico, CA	\$ 129,299	\$ 122,494	\$ 108,883
17140	Cincinnati, OH-KY-IN	\$ 88,381	\$ 83,729	\$ 74,426
17420	Cleveland, TN	\$ 92,225	\$ 87,371	\$ 77,663
17460	Cleveland-Elyria, OH	\$ 60,583	\$ 57,395	\$ 51,017
17820	Colorado Springs, CO	\$ 145,914	\$ 138,234	\$ 122,875
17860	Columbia, MO	\$ 93,654	\$ 88,725	\$ 78,867
17900	Columbia, SC	\$ 86,729	\$ 82,164	\$ 73,035
18140	Columbus, OH	\$ 97,562	\$ 92,427	\$ 82,157
18580	Corpus Christi, TX	\$ 87,777	\$ 83,157	\$ 73,918
18880	Crestview-Fort Walton Beach-Destin, FL	\$ 125,360	\$ 118,762	\$ 105,566
19060	Cumberland, MD-WV	\$ 47,494	\$ 44,995	\$ 39,995
19100	Dallas-Fort Worth-Arlington, TX	\$ 119,514	\$ 113,224	\$ 100,644
19340	Davenport-Moline-Rock Island, IA-IL	\$ 53,403	\$ 50,593	\$ 44,971
19380	Dayton, OH	\$ 76,468	\$ 72,443	\$ 64,394

Metropolitan Area		2023.IV p 5 % Down	2023.IV p 10 % Down	2023.IV p 20 % Down
19460	Decatur, AL	\$ 75,737	\$ 71,751	\$ 63,778
19500	Decatur, IL	\$ 39,743	\$ 37,651	\$ 33,468
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$ 115,130	\$ 109,071	\$ 96,952
19740	Denver-Aurora-Lakewood, CO	\$ 207,228	\$ 196,321	\$ 174,508
19780	Des Moines-West Des Moines, IA	\$ 89,779	\$ 85,053	\$ 75,603
19820	Detroit-Warren-Deaborn, MI	\$ 76,722	\$ 72,684	\$ 64,608
20100	Dover, DE	\$ 99,627	\$ 94,383	\$ 83,896
20260	Duluth, MN-WI	\$ 77,325	\$ 73,256	\$ 65,116
20500	Durham-Chapel Hill, NC	\$ 146,137	\$ 138,445	\$ 123,062
20524	Dutchess County-Putnam County, NY	\$ 145,183	\$ 137,542	\$ 122,260
21300	Elmira, NY	\$ 45,334	\$ 42,948	\$ 38,176
21340	El Paso, TX	\$ 83,171	\$ 78,793	\$ 70,039
21500	Eric, PA	\$ 55,341	\$ 52,429	\$ 46,603
21660	Eugene, OR	\$ 143,087	\$ 135,556	\$ 120,494
22020	Fargo, ND-MN	\$ 90,382	\$ 85,625	\$ 76,111
22140	Farmington, NM	\$ 84,473	\$ 80,027	\$ 71,135
22180	Fayetteville, NC	\$ 74,085	\$ 70,186	\$ 62,387
22220	Fayetteville-Springdale-Rogers, AR-MO	\$ 110,397	\$ 104,586	\$ 92,966
22500	Florence, SC	\$ 69,034	\$ 65,400	\$ 58,134
22540	Fond du Lac, WI	\$ 71,289	\$ 67,537	\$ 60,033
22660	Fort Collins, CO	\$ 186,197	\$ 176,397	\$ 156,797
23060	Fort Wayne, IN	\$ 70,050	\$ 66,363	\$ 58,990
23420	Fresno, CA	\$ 128,886	\$ 122,103	\$ 108,536
23540	Gainesville, FL	\$ 109,285	\$ 103,533	\$ 92,029
23580	Gainesville, GA	\$ 126,662	\$ 119,996	\$ 106,663
23844	Gary-Hammond, IN	\$ 80,947	\$ 76,687	\$ 68,166
24020	Glens Falls, NY	\$ 88,444	\$ 83,789	\$ 74,479
24340	Grand Rapids-Wyoming, MI	\$ 98,229	\$ 93,059	\$ 82,719
24540	Greeley, CO	\$ 153,920	\$ 145,819	\$ 129,617
24580	Green Bay, WI	\$ 89,779	\$ 85,053	\$ 75,603
24660	Greensboro-High Point, NC	\$ 90,954	\$ 86,167	\$ 76,593
24860	Greenville-Anderson-Mauldin, SC	\$ 111,763	\$ 105,880	\$ 94,116
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 69,605	\$ 65,942	\$ 58,615
25180	Hagerstown-Martinsburg, MD-WV	\$ 92,352	\$ 87,491	\$ 77,770
25420	Harrisburg-Carlisle, PA	\$ 80,852	\$ 76,596	\$ 68,086
25540	Hartford-West Hartford-East Hartford, CT	\$ 113,796	\$ 107,807	\$ 95,828
25860	Hickory-Lenoir-Morganton, NC	\$ 90,382	\$ 85,625	\$ 76,111
26420	Houston-The Woodlands-Sugar Land, TX	\$ 106,934	\$ 101,306	\$ 90,050
26620	Huntsville, AL	\$ 105,949	\$ 100,373	\$ 89,220
26900	Indianapolis-Carmel-Anderson, IN	\$ 95,338	\$ 90,320	\$ 80,285
26980	Iowa City, IA	\$ 91,081	\$ 86,287	\$ 76,700
27140	Jackson, MS	\$ 62,108	\$ 58,839	\$ 52,301
27260	Jacksonville, FL	\$ 124,756	\$ 118,190	\$ 105,058
27340	Jacksonville, NC	\$ 81,900	\$ 77,589	\$ 68,968
27740	Johnson City, TN	\$ 92,924	\$ 88,033	\$ 78,252
27900	Joplin, MO	\$ 57,597	\$ 54,565	\$ 48,503
28100	Kankakee, IL	\$ 63,029	\$ 59,712	\$ 53,077
28140	Kansas City, MO-KS	\$ 100,326	\$ 95,046	\$ 84,485
28420	Kennewick-Richland, WA	\$ 134,319	\$ 127,249	\$ 113,110
28700	Kingsport-Bristol-Bristol, TN-VA	\$ 82,694	\$ 78,342	\$ 69,637
28740	Kingston, NY	\$ 134,001	\$ 126,948	\$ 112,843
28940	Knoxville, TN	\$ 110,206	\$ 104,406	\$ 92,805
29460	Lakeland-Winter Haven, FL	\$ 106,616	\$ 101,005	\$ 89,782
29540	Lancaster, PA	\$ 101,819	\$ 96,460	\$ 85,742
29620	Lansing-East Lansing, MI	\$ 66,810	\$ 63,294	\$ 56,261
29820	Las Vegas-Henderson-Paradise, NV	\$ 146,009	\$ 138,325	\$ 122,955
30460	Lexington-Fayette, KY	\$ 82,218	\$ 77,890	\$ 69,236
30700	Lincoln, NE	\$ 90,922	\$ 86,137	\$ 76,566
30780	Little Rock-North Little Rock-Conway, AR	\$ 63,538	\$ 60,194	\$ 53,505
30860	Logan, UT-ID	\$ 134,795	\$ 127,701	\$ 113,512
30980	Longview, TX	\$ 76,436	\$ 72,413	\$ 64,367
31084	Los Angeles-Long Beach-Glendale, CA	\$ 280,963	\$ 266,176	\$ 236,601
31140	Louisville/Jefferson County, KY-IN	\$ 83,330	\$ 78,944	\$ 70,172
31180	Lubbock, TX	\$ 73,100	\$ 69,253	\$ 61,558
31420	Macon-Bibb, GA	\$ 68,335	\$ 64,738	\$ 57,545
31540	Madison, WI	\$ 128,251	\$ 121,501	\$ 108,001
31700	Manchester-Nashua, NH	\$ 154,651	\$ 146,511	\$ 130,232
32820	Memphis, TN-MS-AR	\$ 78,914	\$ 74,760	\$ 66,454

Metropolitan Area		2023.IV p 5 % Down		2023.IV p 10 % Down		2023.IV p 20 % Down	
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$	190,613	\$	180,581	\$	160,516
33340	Milwaukee-Waukesha-West Allis, WI	\$	114,050	\$	108,047	\$	96,042
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$	118,815	\$	112,562	\$	100,055
33660	Mobile, AL	\$	65,730	\$	62,270	\$	55,351
33860	Montgomery, AL	\$	61,441	\$	58,207	\$	51,740
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$	115,162	\$	109,101	\$	96,978
34940	Naples-Immokalee-Marco Island, FL	\$	239,855	\$	227,231	\$	201,983
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$	128,759	\$	121,982	\$	108,429
35004	Nassau County-Suffolk County, NY	\$	221,302	\$	209,654	\$	186,359
35100	New Bern, NC	\$	90,160	\$	85,415	\$	75,924
35300	New Haven-Milford, CT	\$	115,543	\$	109,462	\$	97,300
35380	New Orleans-Metairie, LA	\$	83,647	\$	79,245	\$	70,440
35614	New York-Jersey City-White Plains, NY-NJ	\$	209,420	\$	198,398	\$	176,354
35620	New York-Newark-Jersey City, NY-NJ-PA	\$	209,452	\$	198,428	\$	176,380
35084	Newark, NJ-PA	\$	199,635	\$	189,128	\$	168,114
35840	North Port-Sarasota-Bradenton, FL	\$	158,812	\$	150,454	\$	133,737
35980	Norwich-New London, CT	\$	112,430	\$	106,512	\$	94,678
36100	Ocala, FL	\$	91,812	\$	86,980	\$	77,315
36260	Ogden-Clearfield, UT	\$	152,046	\$	144,043	\$	128,038
36420	Oklahoma City, OK	\$	77,294	\$	73,225	\$	65,089
36540	Omaha-Council Bluffs, NE-IA	\$	89,683	\$	84,963	\$	75,523
36740	Orlando-Kissimmee-Sanford, FL	\$	140,418	\$	133,028	\$	118,247
36780	Oshkosh-Neenah, WI	\$	78,787	\$	74,640	\$	66,347
36980	Owensboro, KY	\$	61,727	\$	58,478	\$	51,980
37100	Oxnard-Thousand Oaks-Ventura, CA	\$	291,256	\$	275,927	\$	245,269
37340	Palm Bay-Melbourne-Titusville, FL	\$	114,368	\$	108,348	\$	96,310
37460	Panama City, FL	\$	114,971	\$	108,920	\$	96,818
37860	Pensacola-Ferry Pass-Brent, FL	\$	100,802	\$	95,497	\$	84,886
37900	Peoria, IL	\$	45,811	\$	43,400	\$	38,577
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$	112,303	\$	106,392	\$	94,571
38060	Phoenix-Mesa-Scottsdale, AZ	\$	148,202	\$	140,401	\$	124,801
38300	Pittsburgh, PA	\$	66,778	\$	63,263	\$	56,234
38340	Pittsfield, MA	\$	111,159	\$	105,309	\$	93,608
38940	Port St. Lucie, FL	\$	133,429	\$	126,406	\$	112,361
38860	Portland-South Portland, ME	\$	158,018	\$	149,701	\$	133,068
38900	Portland-Vancouver-Hillsboro, OR-WA	\$	184,068	\$	174,381	\$	155,005
39300	Providence-Warwick, RI-MA	\$	148,519	\$	140,702	\$	125,069
39340	Provo-Orem, UT	\$	159,130	\$	150,755	\$	134,004
39380	Pueblo, CO	\$	96,800	\$	91,705	\$	81,515
39460	Punta Gorda, FL	\$	117,862	\$	111,659	\$	99,252
39540	Racine, WI	\$	87,332	\$	82,736	\$	73,543
39580	Raleigh, NC	\$	146,518	\$	138,806	\$	123,383
39740	Reading, PA	\$	82,917	\$	78,553	\$	69,825
39900	Reno, NV	\$	190,295	\$	180,280	\$	160,249
40060	Richmond, VA	\$	131,142	\$	124,239	\$	110,435
40140	Riverside-San Bernardino-Ontario, CA	\$	179,653	\$	170,197	\$	151,286
40220	Roanoke, VA	\$	88,222	\$	83,579	\$	74,292
40340	Rochester, MN	\$	100,548	\$	95,256	\$	84,672
40380	Rochester, NY	\$	73,227	\$	69,373	\$	61,665
40420	Rockford, IL	\$	55,818	\$	52,880	\$	47,004
40900	Sacramento--Roseville--Arden-Arcade, CA	\$	169,963	\$	161,018	\$	143,127
41180	St. Louis, MO-IL	\$	77,421	\$	73,346	\$	65,196
41420	Salem, OR	\$	142,864	\$	135,345	\$	120,307
41500	Salinas, CA	\$	315,750	\$	299,132	\$	265,895
41620	Salt Lake City, UT	\$	171,869	\$	162,824	\$	144,732
41700	San Antonio-New Braunfels, TX	\$	100,294	\$	95,015	\$	84,458
41740	San Diego-Carlsbad, CA	\$	295,958	\$	280,381	\$	249,228
41860	San Francisco-Oakland-Hayward, CA	\$	397,428	\$	376,511	\$	334,676
41940	San Jose-Sunnyvale-Santa Clara, CA	\$	556,049	\$	526,784	\$	468,252
42020	San Luis Obispo-Paso Robles, CA	\$	289,763	\$	274,513	\$	244,011
42140	Santa Fe, NM	\$	200,048	\$	189,519	\$	168,462
42660	Seattle-Tacoma-Bellevue, WA	\$	232,611	\$	220,369	\$	195,883
42680	Sebastian-Vero Beach, FL	\$	122,310	\$	115,873	\$	102,998
43300	Sherman-Denison, TX	\$	90,605	\$	85,836	\$	76,299
43340	Shreveport-Bossier City, LA	\$	67,096	\$	63,564	\$	56,502
43620	Sioux Falls, SD	\$	102,454	\$	97,062	\$	86,277
43780	South Bend-Mishawaka, IN-MI	\$	60,202	\$	57,033	\$	50,696
43900	Spartanburg, SC	\$	93,591	\$	88,665	\$	78,813

Metropolitan Area		2023.IV p 5 % Down	2023.IV p 10 % Down	2023.IV p 20 % Down
44060	Spokane-Spokane Valley, WA	\$ 126,313	\$ 119,665	\$ 106,369
44100	Springfield, IL	\$ 52,800	\$ 50,021	\$ 44,463
44140	Springfield, MA	\$ 107,315	\$ 101,667	\$ 90,371
44180	Springfield, MO	\$ 75,832	\$ 71,841	\$ 63,859
41100	St. George, UT	\$ 172,060	\$ 163,004	\$ 144,893
45060	Syracuse, NY	\$ 70,749	\$ 67,026	\$ 59,578
45220	Tallahassee, FL	\$ 102,296	\$ 96,912	\$ 86,144
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 130,252	\$ 123,397	\$ 109,686
45780	Toledo, OH	\$ 55,595	\$ 52,669	\$ 46,817
45820	Topeka, KS	\$ 61,091	\$ 57,876	\$ 51,445
45940	Trenton, NJ	\$ 133,334	\$ 126,316	\$ 112,281
46060	Tucson, AZ	\$ 120,340	\$ 114,007	\$ 101,339
46140	Tulsa, OK	\$ 81,169	\$ 76,897	\$ 68,353
46520	Urban Honolulu, HI	\$ 339,736	\$ 321,855	\$ 286,093
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 106,426	\$ 100,824	\$ 89,621
47580	Warner Robins, GA	\$ 81,169	\$ 76,897	\$ 68,353
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 187,976	\$ 178,083	\$ 158,296
47940	Waterloo-Cedar Falls, IA	\$ 53,975	\$ 51,134	\$ 45,453
48620	Wichita, KS	\$ 66,905	\$ 63,384	\$ 56,341
48660	Wichita Falls, TX	\$ 62,553	\$ 59,261	\$ 52,676
48900	Wilmington, NC	\$ 142,165	\$ 134,683	\$ 119,718
49180	Winston-Salem, NC	\$ 91,431	\$ 86,618	\$ 76,994
49340	Worcester, MA-CT	\$ 137,972	\$ 130,710	\$ 116,187
49420	Yakima, WA	\$ 111,064	\$ 105,218	\$ 93,527
49620	York-Hanover, PA	\$ 81,455	\$ 77,168	\$ 68,594
49660	Youngstown-Warren-Boardman, OH-PA	\$ 46,478	\$ 44,032	\$ 39,139
78010	St Croix, Virgin Islands	\$ 120,563	\$ 114,217	\$ 101,526

*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 7.37 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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