

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

Metropolitan Area	Current Quarter		
	2019.IV p 5 % Down	2019.IV p 10 % Down	2019.IV p 20 % Down
U.S.	\$ 58,663	\$ 55,575	\$ 49,400
NE	\$ 64,552	\$ 61,155	\$ 54,360
MW	\$ 44,856	\$ 42,495	\$ 37,773
CBSA SO	\$ 51,749	\$ 49,025	\$ 43,578
Code WE	\$ 88,239	\$ 83,595	\$ 74,307
10180 Abilene, TX	\$ 38,945	\$ 36,895	\$ 32,796
10420 Akron, OH	\$ 32,586	\$ 30,871	\$ 27,440
10580 Albany-Schenectady-Troy, NY	\$ 46,243	\$ 43,809	\$ 38,941
10740 Albuquerque, NM	\$ 48,740	\$ 46,174	\$ 41,044
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 44,514	\$ 42,172	\$ 37,486
11100 Amarillo, TX	\$ 35,445	\$ 33,580	\$ 29,848
11244 Anaheim-Santa Ana-Irvine, CA	\$ 176,692	\$ 167,392	\$ 148,793
11460 Ann Arbor, MI	\$ 60,199	\$ 57,031	\$ 50,694
11540 Appleton, WI	\$ 41,036	\$ 38,876	\$ 34,557
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 49,508	\$ 46,902	\$ 41,691
12100 Atlantic City-Hammonton, NJ	\$ 45,667	\$ 43,263	\$ 38,456
12420 Austin-Round Rock, TX	\$ 70,293	\$ 66,593	\$ 59,194
12580 Baltimore-Columbia-Towson, MD	\$ 62,760	\$ 59,457	\$ 52,850
12700 Barnstable Town, MA	\$ 92,294	\$ 87,436	\$ 77,721
12940 Baton Rouge, LA	\$ 45,709	\$ 43,304	\$ 38,492
13140 Beaumont-Port Arthur, TX	\$ 37,984	\$ 35,985	\$ 31,987
13780 Binghamton, NY	\$ 23,943	\$ 22,683	\$ 20,163
13820 Birmingham-Hoover, AL	\$ 47,096	\$ 44,618	\$ 39,660
13900 Bismarck, ND	\$ 53,776	\$ 50,945	\$ 45,285
14010 Bloomington, IL	\$ 32,351	\$ 30,648	\$ 27,243
14260 Boise City-Nampa, ID	\$ 64,019	\$ 60,649	\$ 53,911
14460 Boston-Cambridge-Newton, MA-NH	\$ 103,028	\$ 97,605	\$ 86,760
14500 Boulder, CO	\$ 134,525	\$ 127,445	\$ 113,284
14540 Bowling Green, KY	\$ 40,780	\$ 38,634	\$ 34,341
14860 Bridgeport-Stamford-Norwalk, CT	\$ 88,773	\$ 84,100	\$ 74,756
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 34,634	\$ 32,811	\$ 29,166
15540 Burlington-South Burlington, VT	\$ 64,147	\$ 60,771	\$ 54,018
15940 Canton-Massillon, OH	\$ 29,534	\$ 27,980	\$ 24,871
15980 Cape Coral-Fort Myers, FL	\$ 55,483	\$ 52,563	\$ 46,722
16020 Cape Girardeau, MO-IL	\$ 33,290	\$ 31,538	\$ 28,033
16300 Cedar Rapids, IA	\$ 34,549	\$ 32,730	\$ 29,094
16580 Champaign-Urbana, IL	\$ 33,930	\$ 32,144	\$ 28,573
16700 Charleston-North Charleston, SC	\$ 62,248	\$ 58,971	\$ 52,419
16620 Charleston, WV	\$ 28,424	\$ 26,928	\$ 23,936
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 55,163	\$ 52,260	\$ 46,453
16860 Chattanooga, TN-GA	\$ 42,188	\$ 39,968	\$ 35,527
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 54,352	\$ 51,491	\$ 45,770
17140 Cincinnati, OH-KY-IN	\$ 38,497	\$ 36,470	\$ 32,418
17460 Cleveland-Elyria, OH	\$ 34,015	\$ 32,225	\$ 28,644
17820 Colorado Springs, CO	\$ 68,756	\$ 65,137	\$ 57,900
17860 Columbia, MO	\$ 44,002	\$ 41,686	\$ 37,055
17900 Columbia, SC	\$ 40,246	\$ 38,128	\$ 33,892
18140 Columbus, OH	\$ 44,877	\$ 42,515	\$ 37,791
18580 Corpus Christi, TX	\$ 44,130	\$ 41,808	\$ 37,162
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 59,751	\$ 56,606	\$ 50,317
19060 Cumberland, MD-WV	\$ 22,236	\$ 21,066	\$ 18,725
19100 Dallas-Fort Worth-Arlington, TX	\$ 57,318	\$ 54,301	\$ 48,268
19340 Davenport-Moline-Rock Island, IA-IL	\$ 28,147	\$ 26,666	\$ 23,703
19380 Dayton, OH	\$ 33,247	\$ 31,497	\$ 27,998
19460 Decatur, AL	\$ 32,479	\$ 30,769	\$ 27,351
19500 Decatur, IL	\$ 19,611	\$ 18,579	\$ 16,515
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 48,014	\$ 45,487	\$ 40,433
19740 Denver-Aurora-Lakewood, CO	\$ 97,735	\$ 92,591	\$ 82,303
19780 Des Moines-West Des Moines, IA	\$ 44,536	\$ 42,192	\$ 37,504
19820 Detroit-Warren-Deaorn, MI	\$ 41,548	\$ 39,361	\$ 34,988
20100 Dover, DE	\$ 46,606	\$ 44,153	\$ 39,247
20500 Durham-Chapel Hill, NC	\$ 61,992	\$ 58,729	\$ 52,203
20524 Dutchess County-Putnam County, NY	\$ 66,323	\$ 62,833	\$ 55,851
21300 Elmira, NY	\$ 25,117	\$ 23,795	\$ 21,151
21340 El Paso, TX	\$ 36,085	\$ 34,186	\$ 30,388
21500 Erie, PA	\$ 26,610	\$ 25,210	\$ 22,409
21660 Eugene, OR	\$ 67,625	\$ 64,066	\$ 56,948
22020 Fargo, ND-MN	\$ 48,356	\$ 45,810	\$ 40,720
22140 Farmington, NM	\$ 39,393	\$ 37,320	\$ 33,173

Metropolitan Area	2019.IV p 5 % Down	2019.IV p 10 % Down	2019.IV p 20 % Down
22180 Fayetteville, NC	\$ 31,070	\$ 29,435	\$ 26,165
22220 Fayetteville-Springdale-Rogers, AR-MO	\$ 43,874	\$ 41,565	\$ 36,947
22500 Florence, SC	\$ 31,455	\$ 29,799	\$ 26,488
22540 Fond du Lac, WI	\$ 32,329	\$ 30,628	\$ 27,225
23060 Fort Wayne, IN	\$ 32,628	\$ 30,911	\$ 27,476
23540 Gainesville, FL	\$ 52,709	\$ 49,935	\$ 44,386
23844 Gary-Hammond, IN	\$ 38,731	\$ 36,693	\$ 32,616
24020 Glens Falls, NY	\$ 39,179	\$ 37,117	\$ 32,993
24340 Grand Rapids-Wyoming, MI	\$ 44,066	\$ 41,747	\$ 37,108
24580 Green Bay, WI	\$ 40,076	\$ 37,967	\$ 33,748
24660 Greensboro-High Point, NC	\$ 37,707	\$ 35,722	\$ 31,753
24860 Greenville-Anderson-Mauldin, SC	\$ 47,651	\$ 45,143	\$ 40,127
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 32,906	\$ 31,174	\$ 27,710
25180 Hagerstown-Martinsburg, MD-WV	\$ 41,143	\$ 38,977	\$ 34,647
25420 Harrisburg-Carlisle, PA	\$ 39,009	\$ 36,956	\$ 32,849
25540 Hartford-West Hartford-East Hartford, CT	\$ 50,191	\$ 47,549	\$ 42,266
26420 Houston-The Woodlands-Sugar Land, TX	\$ 52,431	\$ 49,672	\$ 44,153
26620 Huntsville, AL	\$ 51,877	\$ 49,146	\$ 43,686
26900 Indianapolis-Carmel-Anderson, IN	\$ 42,765	\$ 40,514	\$ 36,012
27140 Jackson, MS	\$ 38,027	\$ 36,026	\$ 32,023
27260 Jacksonville, FL	\$ 54,736	\$ 51,855	\$ 46,094
28100 Kankakee, IL	\$ 29,961	\$ 28,384	\$ 25,230
28140 Kansas City, MO-KS	\$ 46,008	\$ 43,587	\$ 38,744
28420 Kennewick-Richland, WA	\$ 65,619	\$ 62,166	\$ 55,258
28740 Kingston, NY	\$ 53,797	\$ 50,966	\$ 45,303
28940 Knoxville, TN	\$ 44,685	\$ 42,333	\$ 37,630
29460 Lakeland-Winter Haven, FL	\$ 45,880	\$ 43,465	\$ 38,636
29620 Lansing-East Lansing, MI	\$ 33,332	\$ 31,578	\$ 28,069
29820 Las Vegas-Henderson-Paradise, NV	\$ 66,003	\$ 62,530	\$ 55,582
30460 Lexington-Fayette, KY	\$ 38,518	\$ 36,491	\$ 32,436
30700 Lincoln, NE	\$ 42,444	\$ 40,211	\$ 35,743
30780 Little Rock-North Little Rock-Conway, AR	\$ 32,543	\$ 30,830	\$ 27,405
31084 Los Angeles-Long Beach-Glendale, CA	\$ 131,729	\$ 124,796	\$ 110,930
31140 Louisville/Jefferson County, KY-IN	\$ 40,929	\$ 38,775	\$ 34,467
31540 Madison, WI	\$ 64,040	\$ 60,670	\$ 53,929
31700 Manchester-Nashua, NH	\$ 68,073	\$ 64,490	\$ 57,325
32820 Memphis, TN-MS-AR	\$ 40,588	\$ 38,452	\$ 34,179
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 78,636	\$ 74,498	\$ 66,220
33340 Milwaukee-Waukesha-West Allis, WI	\$ 56,059	\$ 53,109	\$ 47,208
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 61,245	\$ 58,021	\$ 51,574
33660 Mobile, AL	\$ 33,183	\$ 31,437	\$ 27,944
33860 Montgomery, AL	\$ 32,671	\$ 30,951	\$ 27,512
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 50,980	\$ 48,297	\$ 42,931
34940 Naples-Immokalee-Marco Island, FL	\$ 92,827	\$ 87,942	\$ 78,170
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 59,708	\$ 56,566	\$ 50,281
35004 Nassau County-Suffolk County, NY	\$ 105,972	\$ 100,395	\$ 89,240
35300 New Haven-Milford, CT	\$ 49,337	\$ 46,740	\$ 41,547
35380 New Orleans-Metairie, LA	\$ 47,694	\$ 45,184	\$ 40,163
35614 New York-Jersey City-White Plains, NY-NJ	\$ 83,566	\$ 79,168	\$ 70,371
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 91,333	\$ 86,526	\$ 76,912
35084 Newark, NJ-PA	\$ 83,566	\$ 79,168	\$ 70,371
35840 North Port-Sarasota-Bradenton, FL	\$ 64,019	\$ 60,649	\$ 53,911
35980 Norwich-New London, CT	\$ 49,294	\$ 46,700	\$ 41,511
36100 Ocala, FL	\$ 37,344	\$ 35,379	\$ 31,448
36420 Oklahoma City, OK	\$ 33,845	\$ 32,063	\$ 28,501
36540 Omaha-Council Bluffs, NE-IA	\$ 42,466	\$ 40,231	\$ 35,761
36740 Orlando-Kissimmee-Sanford, FL	\$ 59,730	\$ 56,586	\$ 50,299
36780 Oshkosh-Neenah, WI	\$ 33,781	\$ 32,003	\$ 28,447
37340 Palm Bay-Melbourne-Titusville, FL	\$ 52,069	\$ 49,328	\$ 43,847
37460 Panama City, FL	\$ 51,215	\$ 48,519	\$ 43,128
37860 Pensacola-Ferry Pass-Brent, FL	\$ 47,203	\$ 44,719	\$ 39,750
37900 Peoria, IL	\$ 25,906	\$ 24,543	\$ 21,816
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 51,599	\$ 48,883	\$ 43,452
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 63,037	\$ 59,719	\$ 53,084
38340 Pittsfield, MA	\$ 47,545	\$ 45,042	\$ 40,038
38940 Port St. Lucie, FL	\$ 53,989	\$ 51,148	\$ 45,465
38860 Portland-South Portland, ME	\$ 66,195	\$ 62,711	\$ 55,744
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 87,684	\$ 83,069	\$ 73,839
39300 Providence-Warwick, RI-MA	\$ 66,259	\$ 62,772	\$ 55,797
39460 Punta Gorda, FL	\$ 50,148	\$ 47,509	\$ 42,230

Metropolitan Area	2019.IV p 5 % Down	2019.IV p 10 % Down	2019.IV p 20 % Down
39580 Raleigh, NC	\$ 62,141	\$ 58,870	\$ 52,329
39740 Reading, PA	\$ 37,067	\$ 35,116	\$ 31,214
39900 Reno, NV	\$ 84,953	\$ 80,482	\$ 71,539
40060 Richmond, VA	\$ 58,065	\$ 55,009	\$ 48,897
40140 Riverside-San Bernardino-Ontario, CA	\$ 81,090	\$ 76,823	\$ 68,287
40380 Rochester, NY	\$ 32,970	\$ 31,234	\$ 27,764
40420 Rockford, IL	\$ 27,891	\$ 26,423	\$ 23,487
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 82,157	\$ 77,833	\$ 69,185
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 39,436	\$ 37,360	\$ 33,209
41420 Salem, OR	\$ 67,369	\$ 63,823	\$ 56,732
41620 Salt Lake City, UT	\$ 77,057	\$ 73,002	\$ 64,890
41700 San Antonio-New Braunfels, TX	\$ 50,639	\$ 47,974	\$ 42,643
41740 San Diego-Carlsbad, CA	\$ 139,774	\$ 132,418	\$ 117,705
41860 San Francisco-Oakland-Hayward, CA	\$ 211,262	\$ 200,143	\$ 177,905
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 265,891	\$ 251,897	\$ 223,908
42660 Seattle-Tacoma-Bellevue, WA	\$ 112,844	\$ 106,905	\$ 95,026
42680 Sebastian-Vero Beach, FL	\$ 53,349	\$ 50,541	\$ 44,925
43300 Sherman-Denison, TX	\$ 39,500	\$ 37,421	\$ 33,263
43340 Shreveport-Bossier City, LA	\$ 37,750	\$ 35,763	\$ 31,789
43620 Sioux Falls, SD	\$ 47,694	\$ 45,184	\$ 40,163
43780 South Bend-Mishawaka, IN-MI	\$ 29,769	\$ 28,202	\$ 25,068
43900 Spartanburg, SC	\$ 39,926	\$ 37,825	\$ 33,622
44060 Spokane-Spokane Valley, WA	\$ 56,187	\$ 53,230	\$ 47,315
44100 Springfield, IL	\$ 29,619	\$ 28,060	\$ 24,943
44140 Springfield, MA	\$ 49,700	\$ 47,084	\$ 41,853
44180 Springfield, MO	\$ 33,204	\$ 31,457	\$ 27,962
45060 Syracuse, NY	\$ 32,116	\$ 30,426	\$ 27,045
45220 Tallahassee, FL	\$ 49,508	\$ 46,902	\$ 41,691
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 52,922	\$ 50,137	\$ 44,566
45780 Toledo, OH	\$ 27,784	\$ 26,322	\$ 23,397
45820 Topeka, KS	\$ 28,190	\$ 26,706	\$ 23,739
45940 Trenton, NJ	\$ 58,983	\$ 55,878	\$ 49,670
46060 Tucson, AZ	\$ 51,791	\$ 49,065	\$ 43,614
46140 Tulsa, OK	\$ 37,195	\$ 35,237	\$ 31,322
46520 Urban Honolulu, HI	\$ 173,406	\$ 164,279	\$ 146,026
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 50,361	\$ 47,711	\$ 42,410
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 93,083	\$ 88,184	\$ 78,386
47940 Waterloo-Cedar Falls, IA	\$ 27,891	\$ 26,423	\$ 23,487
48620 Wichita, KS	\$ 33,460	\$ 31,699	\$ 28,177
48660 Wichita Falls, TX	\$ 27,336	\$ 25,897	\$ 23,020
48900 Wilmington, NC	\$ 58,406	\$ 55,332	\$ 49,184
49180 Winston-Salem, NC	\$ 37,835	\$ 35,844	\$ 31,861
49340 Worcester, MA-CT	\$ 61,693	\$ 58,446	\$ 51,952
49420 Yakima, WA	\$ 53,882	\$ 51,047	\$ 45,375
49620 York-Hanover, PA	\$ 39,606	\$ 37,522	\$ 33,353
49660 Youngstown-Warren-Boardman, OH-PA	\$ 22,300	\$ 21,126	\$ 18,779

*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 3.76 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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