

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

Metropolitan Area	Current Quarter		
	2022.1 p 5 % Down	2022.1 p 10 % Down	2022.1 p 20 % Down
U.S.	\$ 78,808	\$ 74,661	\$ 66,365
NE	\$ 84,331	\$ 79,892	\$ 71,015
MW	\$ 55,179	\$ 52,275	\$ 46,466
CBSA SO	\$ 71,446	\$ 67,685	\$ 60,165
Code WE	\$ 110,657	\$ 104,833	\$ 93,185
10180 Abilene, TX	\$ 52,712	\$ 49,938	\$ 44,389
10420 Akron, OH	\$ 36,294	\$ 34,384	\$ 30,563
10580 Albany-Schenectady-Troy, NY	\$ 54,268	\$ 51,412	\$ 45,699
10740 Albuquerque, NM	\$ 69,498	\$ 65,840	\$ 58,525
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 59,885	\$ 56,733	\$ 50,429
11100 Amarillo, TX	\$ 44,028	\$ 41,711	\$ 37,076
11244 Anaheim-Santa Ana-Irvine, CA	\$ 272,203	\$ 257,877	\$ 229,224
11460 Ann Arbor, MI	\$ 73,560	\$ 69,688	\$ 61,945
11540 Appleton, WI	\$ 52,820	\$ 50,040	\$ 44,480
11700 Asheville, NC	\$ 86,327	\$ 81,784	\$ 72,697
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 75,677	\$ 71,694	\$ 63,728
12100 Atlantic City-Hammonton, NJ	\$ 65,696	\$ 62,238	\$ 55,323
12420 Austin-Round Rock, TX	\$ 116,810	\$ 110,662	\$ 98,366
12580 Baltimore-Columbia-Towson, MD	\$ 75,806	\$ 71,817	\$ 63,837
12700 Barnstable Town, MA	\$ 140,552	\$ 133,154	\$ 118,359
12940 Baton Rouge, LA	\$ 56,558	\$ 53,581	\$ 47,628
13140 Beaumont-Port Arthur, TX	\$ 46,296	\$ 43,859	\$ 38,986
13780 Binghamton, NY	\$ 29,575	\$ 28,019	\$ 24,905
13820 Birmingham-Hoover, AL	\$ 62,542	\$ 59,250	\$ 52,667
13900 Bismarck, ND	\$ 55,802	\$ 52,865	\$ 46,991
14010 Bloomington, IL	\$ 40,247	\$ 38,129	\$ 33,892
14260 Boise City-Nampa, ID	\$ 106,159	\$ 100,572	\$ 89,397
14460 Boston-Cambridge-Newton, MA-NH	\$ 138,046	\$ 130,780	\$ 116,249
14500 Boulder, CO	\$ 185,595	\$ 175,827	\$ 156,291
14540 Bowling Green, KY	\$ 52,043	\$ 49,304	\$ 43,825
14860 Bridgeport-Stamford-Norwalk, CT	\$ 126,834	\$ 120,158	\$ 106,807
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 43,704	\$ 41,404	\$ 36,803
15540 Burlington-South Burlington, VT	\$ 84,901	\$ 80,433	\$ 71,496
15940 Canton-Massillon, OH	\$ 36,207	\$ 34,302	\$ 30,490
15980 Cape Coral-Fort Myers, FL	\$ 90,734	\$ 85,959	\$ 76,408
16020 Cape Girardeau, MO-IL	\$ 38,627	\$ 36,594	\$ 32,528
16300 Cedar Rapids, IA	\$ 38,044	\$ 36,041	\$ 32,037
16580 Champaign-Urbana, IL	\$ 36,575	\$ 34,650	\$ 30,800
16700 Charleston-North Charleston, SC	\$ 82,957	\$ 78,591	\$ 69,859
16620 Charleston, WV	\$ 34,328	\$ 32,521	\$ 28,908
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 82,071	\$ 77,752	\$ 69,113
16860 Chattanooga, TN-GA	\$ 60,706	\$ 57,511	\$ 51,121
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 70,298	\$ 66,598	\$ 59,198
17140 Cincinnati, OH-KY-IN	\$ 52,777	\$ 49,999	\$ 44,444
17460 Cleveland-Elyria, OH	\$ 41,630	\$ 39,439	\$ 35,057
17820 Colorado Springs, CO	\$ 98,296	\$ 93,122	\$ 82,775
17860 Columbia, MO	\$ 57,638	\$ 54,604	\$ 48,537
17900 Columbia, SC	\$ 55,067	\$ 52,169	\$ 46,372
18140 Columbus, OH	\$ 59,258	\$ 56,139	\$ 49,902
18580 Corpus Christi, TX	\$ 56,147	\$ 53,192	\$ 47,282
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 89,654	\$ 84,936	\$ 75,498
19060 Cumberland, MD-WV	\$ 27,782	\$ 26,320	\$ 23,395
19100 Dallas-Fort Worth-Arlington, TX	\$ 78,939	\$ 74,784	\$ 66,475
19340 Davenport-Moline-Rock Island, IA-IL	\$ 31,563	\$ 29,901	\$ 26,579
19380 Dayton, OH	\$ 40,442	\$ 38,313	\$ 34,056
19460 Decatur, AL	\$ 51,287	\$ 48,587	\$ 43,189
19500 Decatur, IL	\$ 23,180	\$ 21,960	\$ 19,520
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 71,291	\$ 67,539	\$ 60,035
19740 Denver-Aurora-Lakewood, CO	\$ 143,058	\$ 135,529	\$ 120,470
19780 Des Moines-West Des Moines, IA	\$ 56,061	\$ 53,110	\$ 47,209
19820 Detroit-Warren-Deaoborn, MI	\$ 48,456	\$ 45,906	\$ 40,805
20100 Dover, DE	\$ 60,295	\$ 57,122	\$ 50,775
20500 Durham-Chapel Hill, NC	\$ 90,302	\$ 85,550	\$ 76,044
20524 Dutchess County-Putnam County, NY	\$ 87,040	\$ 82,459	\$ 73,297
21300 Elmira, NY	\$ 30,137	\$ 28,551	\$ 25,378
21340 El Paso, TX	\$ 48,608	\$ 46,049	\$ 40,933
21500 Erie, PA	\$ 30,698	\$ 29,083	\$ 25,851
21660 Eugene, OR	\$ 95,876	\$ 90,830	\$ 80,738
22020 Fargo, ND-MN	\$ 58,113	\$ 55,055	\$ 48,937
22140 Farmington, NM	\$ 51,999	\$ 49,263	\$ 43,789
22180 Fayetteville, NC	\$ 42,861	\$ 40,605	\$ 36,094
22220 Fayetteville-Springdale-Rogers, AR-MO	\$ 66,301	\$ 62,811	\$ 55,832

Metropolitan Area	2022.I p 5 % Down	2022.I p 10 % Down	2022.I p 20 % Down	
22500	Florence, SC	\$ 45,108	\$ 42,734	\$ 37,986
22540	Fond du Lac, WI	\$ 36,315	\$ 34,404	\$ 30,581
22660	Fort Collins, CO	\$ 130,139	\$ 123,290	\$ 109,591
23060	Fort Wayne, IN	\$ 42,624	\$ 40,380	\$ 35,894
23420	Fresno, CA	\$ 87,494	\$ 82,889	\$ 73,679
23540	Gainesville, FL	\$ 66,971	\$ 63,446	\$ 56,396
23844	Gary-Hammond, IN	\$ 50,487	\$ 47,830	\$ 42,516
24020	Glens Falls, NY	\$ 49,969	\$ 47,339	\$ 42,079
24340	Grand Rapids-Wyoming, MI	\$ 59,777	\$ 56,631	\$ 50,338
24580	Green Bay, WI	\$ 50,552	\$ 47,891	\$ 42,570
24660	Greensboro-High Point, NC	\$ 53,512	\$ 50,695	\$ 45,062
24860	Greenville-Anderson-Mauldin, SC	\$ 64,832	\$ 61,420	\$ 54,595
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 43,941	\$ 41,629	\$ 37,003
25180	Hagerstown-Martinsburg, MD-WV	\$ 56,644	\$ 53,663	\$ 47,700
25420	Harrisburg-Carlisle, PA	\$ 46,491	\$ 44,044	\$ 39,150
25540	Hartford-West Hartford-East Hartford, CT	\$ 62,866	\$ 59,557	\$ 52,940
26420	Houston-The Woodlands-Sugar Land, TX	\$ 71,464	\$ 67,703	\$ 60,180
26620	Huntsville, AL	\$ 66,884	\$ 63,364	\$ 56,324
26900	Indianapolis-Carmel-Anderson, IN	\$ 58,675	\$ 55,587	\$ 49,410
27140	Jackson, MS	\$ 50,574	\$ 47,912	\$ 42,588
27260	Jacksonville, FL	\$ 79,047	\$ 74,887	\$ 66,566
28100	Kankakee, IL	\$ 40,031	\$ 37,924	\$ 33,710
28140	Kansas City, MO-KS	\$ 62,088	\$ 58,820	\$ 52,285
28420	Kennewick-Richland, WA	\$ 89,827	\$ 85,099	\$ 75,644
28700	Kingsport-Bristol-Bristol, TN-VA	\$ 43,207	\$ 40,933	\$ 36,385
28740	Kingston, NY	\$ 78,269	\$ 74,150	\$ 65,911
28940	Knoxville, TN	\$ 66,517	\$ 63,016	\$ 56,014
29460	Lakeland-Winter Haven, FL	\$ 69,131	\$ 65,492	\$ 58,216
29620	Lansing-East Lansing, MI	\$ 40,420	\$ 38,293	\$ 34,038
29820	Las Vegas-Henderson-Paradise, NV	\$ 99,613	\$ 94,371	\$ 83,885
30460	Lexington-Fayette, KY	\$ 48,953	\$ 46,377	\$ 41,224
30700	Lincoln, NE	\$ 56,342	\$ 53,376	\$ 47,446
30780	Little Rock-North Little Rock-Conway, AR	\$ 41,846	\$ 39,643	\$ 35,239
31084	Los Angeles-Long Beach-Glendale, CA	\$ 171,207	\$ 162,196	\$ 144,174
31140	Louisville/Jefferson County, KY-IN	\$ 50,854	\$ 48,178	\$ 42,825
31540	Madison, WI	\$ 80,732	\$ 76,483	\$ 67,985
31700	Manchester-Nashua, NH	\$ 95,185	\$ 90,175	\$ 80,156
32820	Memphis, TN-MS-AR	\$ 56,018	\$ 53,069	\$ 47,173
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 114,498	\$ 108,472	\$ 96,419
33340	Milwaukee-Waukesha-West Allis, WI	\$ 64,551	\$ 61,154	\$ 54,359
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 76,865	\$ 72,819	\$ 64,728
33660	Mobile, AL	\$ 44,503	\$ 42,161	\$ 37,476
33860	Montgomery, AL	\$ 40,420	\$ 38,293	\$ 34,038
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 73,884	\$ 69,995	\$ 62,218
34940	Naples-Immokalee-Marco Island, FL	\$ 160,946	\$ 152,475	\$ 135,533
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 82,676	\$ 78,325	\$ 69,622
35004	Nassau County-Suffolk County, NY	\$ 141,416	\$ 133,973	\$ 119,087
35300	New Haven-Milford, CT	\$ 66,193	\$ 62,709	\$ 55,741
35380	New Orleans-Metairie, LA	\$ 60,727	\$ 57,531	\$ 51,139
35614	New York-Jersey City-White Plains, NY-NJ	\$ 119,553	\$ 113,261	\$ 100,677
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 124,889	\$ 118,316	\$ 105,170
35084	Newark, NJ-PA	\$ 106,526	\$ 100,920	\$ 89,707
35840	North Port-Sarasota-Bradenton, FL	\$ 103,696	\$ 98,239	\$ 87,323
35980	Norwich-New London, CT	\$ 65,156	\$ 61,727	\$ 54,868
36100	Ocala, FL	\$ 57,768	\$ 54,727	\$ 48,646
36260	Ogden-Clearfield, UT	\$ 102,357	\$ 96,970	\$ 86,195
36420	Oklahoma City, OK	\$ 42,818	\$ 40,564	\$ 36,057
36540	Omaha-Council Bluffs, NE-IA	\$ 54,419	\$ 51,555	\$ 45,827
36740	Orlando-Kissimmee-Sanford, FL	\$ 86,392	\$ 81,845	\$ 72,751
36780	Oshkosh-Neenah, WI	\$ 40,593	\$ 38,456	\$ 34,183
37340	Palm Bay-Melbourne-Titusville, FL	\$ 72,112	\$ 68,317	\$ 60,726
37460	Panama City, FL	\$ 73,128	\$ 69,279	\$ 61,581
37860	Pensacola-Ferry Pass-Brent, FL	\$ 68,159	\$ 64,571	\$ 57,397
37900	Peoria, IL	\$ 27,458	\$ 26,013	\$ 23,122
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 64,357	\$ 60,969	\$ 54,195
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 102,508	\$ 97,113	\$ 86,323
38340	Pittsfield, MA	\$ 65,610	\$ 62,156	\$ 55,250
38940	Port St. Lucie, FL	\$ 81,985	\$ 77,670	\$ 69,040
38860	Portland-South Portland, ME	\$ 94,925	\$ 89,929	\$ 79,937
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 123,248	\$ 116,761	\$ 103,787
39300	Providence-Warwick, RI-MA	\$ 87,861	\$ 83,237	\$ 73,988
39460	Punta Gorda, FL	\$ 81,294	\$ 77,015	\$ 68,458

Metropolitan Area	2022.I p 5 % Down	2022.I p 10 % Down	2022.I p 20 % Down
39580 Raleigh, NC	\$ 94,861	\$ 89,868	\$ 79,883
39740 Reading, PA	\$ 47,463	\$ 44,965	\$ 39,969
39900 Reno, NV	\$ 128,584	\$ 121,816	\$ 108,281
40060 Richmond, VA	\$ 76,584	\$ 72,553	\$ 64,492
40140 Riverside-San Bernardino-Ontario, CA	\$ 120,979	\$ 114,612	\$ 101,877
40380 Rochester, NY	\$ 39,297	\$ 37,228	\$ 33,092
40420 Rockford, IL	\$ 29,770	\$ 28,203	\$ 25,069
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 117,739	\$ 111,542	\$ 99,148
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 46,815	\$ 44,351	\$ 39,423
41420 Salem, OR	\$ 93,694	\$ 88,763	\$ 78,900
41620 Salt Lake City, UT	\$ 120,309	\$ 113,977	\$ 101,313
41700 San Antonio-New Braunfels, TX	\$ 69,369	\$ 65,718	\$ 58,416
41740 San Diego-Carlsbad, CA	\$ 195,511	\$ 185,221	\$ 164,641
41860 San Francisco-Oakland-Hayward, CA	\$ 298,127	\$ 282,436	\$ 251,055
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 405,064	\$ 383,745	\$ 341,107
42660 Seattle-Tacoma-Bellevue, WA	\$ 161,205	\$ 152,720	\$ 135,751
42680 Sebastian-Vero Beach, FL	\$ 78,852	\$ 74,702	\$ 66,402
43300 Sherman-Denison, TX	\$ 58,805	\$ 55,710	\$ 49,520
43340 Shreveport-Bossier City, LA	\$ 41,975	\$ 39,766	\$ 35,348
43620 Sioux Falls, SD	\$ 61,980	\$ 58,718	\$ 52,194
43780 South Bend-Mishawaka, IN-MI	\$ 36,380	\$ 34,465	\$ 30,636
43900 Spartanburg, SC	\$ 55,845	\$ 52,906	\$ 47,027
44060 Spokane-Spokane Valley, WA	\$ 87,343	\$ 82,746	\$ 73,552
44100 Springfield, IL	\$ 30,180	\$ 28,592	\$ 25,415
44140 Springfield, MA	\$ 62,283	\$ 59,005	\$ 52,449
44180 Springfield, MO	\$ 47,203	\$ 44,719	\$ 39,750
45060 Syracuse, NY	\$ 37,439	\$ 35,468	\$ 31,527
45220 Tallahassee, FL	\$ 64,054	\$ 60,683	\$ 53,940
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 82,071	\$ 77,752	\$ 69,113
45780 Toledo, OH	\$ 33,637	\$ 31,866	\$ 28,326
45820 Topeka, KS	\$ 34,285	\$ 32,480	\$ 28,871
45940 Trenton, NJ	\$ 71,486	\$ 67,723	\$ 60,199
46060 Tucson, AZ	\$ 77,837	\$ 73,740	\$ 65,547
46140 Tulsa, OK	\$ 49,515	\$ 46,909	\$ 41,697
46520 Urban Honolulu, HI	\$ 243,665	\$ 230,841	\$ 205,192
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 62,628	\$ 59,332	\$ 52,740
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 119,467	\$ 113,179	\$ 100,604
47940 Waterloo-Cedar Falls, IA	\$ 31,973	\$ 30,290	\$ 26,925
48620 Wichita, KS	\$ 41,047	\$ 38,886	\$ 34,565
48660 Wichita Falls, TX	\$ 37,590	\$ 35,612	\$ 31,655
48900 Wilmington, NC	\$ 83,778	\$ 79,369	\$ 70,550
49180 Winston-Salem, NC	\$ 56,428	\$ 53,458	\$ 47,518
49340 Worcester, MA-CT	\$ 80,624	\$ 76,381	\$ 67,894
49420 Yakima, WA	\$ 72,544	\$ 68,726	\$ 61,090
49620 York-Hanover, PA	\$ 48,003	\$ 45,476	\$ 40,423
49660 Youngstown-Warren-Boardman, OH-PA	\$ 28,560	\$ 27,057	\$ 24,050

*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 3.86 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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