

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

Metropolitan Area	Current Quarter		
	2024.1 p	2024.1 p	2024.1 p
	5 % Down	10 % Down	20 % Down
U.S.	\$ 116,115	\$ 110,004	\$ 97,781
NE	\$ 130,488	\$ 123,620	\$ 109,884
MW	\$ 84,418	\$ 79,974	\$ 71,088
CBSA SO	\$ 106,543	\$ 100,936	\$ 89,721
Code WE	\$ 179,003	\$ 169,582	\$ 150,740
10180 Abilene, TX	\$ 77,782	\$ 73,689	\$ 65,501
10420 Akron, OH	\$ 55,899	\$ 52,957	\$ 47,072
10580 Albany-Schenectady-Troy, NY	\$ 84,706	\$ 80,248	\$ 71,331
10740 Albuquerque, NM	\$ 102,887	\$ 97,472	\$ 86,642
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 96,867	\$ 91,769	\$ 81,572
11100 Amarillo, TX	\$ 67,096	\$ 63,565	\$ 56,502
11244 Anaheim-Santa Ana-Irvine, CA	\$ 410,886	\$ 389,261	\$ 346,009
11260 Anchorage, AK	\$ 124,018	\$ 117,491	\$ 104,437
11460 Ann Arbor, MI	\$ 132,718	\$ 125,733	\$ 111,762
11500 Anniston-Oxford, AL	\$ 53,912	\$ 51,074	\$ 45,399
11540 Appleton, WI	\$ 85,759	\$ 81,246	\$ 72,218
11700 Asheville, NC	\$ 133,862	\$ 126,816	\$ 112,726
12020 Athens-Clarke County, GA	\$ 112,249	\$ 106,341	\$ 94,525
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 111,135	\$ 105,286	\$ 93,587
12100 Atlantic City-Hammonton, NJ	\$ 99,606	\$ 94,364	\$ 83,879
12420 Austin-Round Rock, TX	\$ 140,484	\$ 133,090	\$ 118,302
12540 Bakersfield, CA	\$ 111,466	\$ 105,599	\$ 93,866
12580 Baltimore-Columbia-Towson, MD	\$ 115,891	\$ 109,791	\$ 97,592
12700 Barnstable Town, MA	\$ 211,223	\$ 200,106	\$ 177,872
12940 Baton Rouge, LA	\$ 78,264	\$ 74,145	\$ 65,907
13140 Beaumont-Port Arthur, TX	\$ 66,434	\$ 62,938	\$ 55,945
13780 Binghamton, NY	\$ 47,831	\$ 45,314	\$ 40,279
13820 Birmingham-Hoover, AL	\$ 88,800	\$ 84,126	\$ 74,779
13900 Bismarck, ND	\$ 87,295	\$ 82,700	\$ 73,511
13980 Blacksburg-Christiansburg, VA	\$ 78,746	\$ 74,601	\$ 66,312
14010 Bloomington, IL	\$ 70,227	\$ 66,531	\$ 59,138
14260 Boise City-Nampa, ID	\$ 141,929	\$ 134,459	\$ 119,519
14460 Boston-Cambridge-Newton, MA-NH	\$ 212,126	\$ 200,961	\$ 178,632
14500 Boulder, CO	\$ 247,555	\$ 234,526	\$ 208,468
14540 Bowling Green, KY	\$ 80,431	\$ 76,198	\$ 67,732
14860 Bridgeport-Stamford-Norwalk, CT	\$ 198,098	\$ 187,672	\$ 166,820
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 69,143	\$ 65,504	\$ 58,226
15500 Burlington, NC	\$ 96,596	\$ 91,512	\$ 81,344
15540 Burlington-South Burlington, VT	\$ 135,126	\$ 128,014	\$ 113,790
15940 Canton-Massillon, OH	\$ 55,176	\$ 52,272	\$ 46,464
15980 Cape Coral-Fort Myers, FL	\$ 124,921	\$ 118,347	\$ 105,197
16020 Cape Girardeau, MO-IL	\$ 61,738	\$ 58,489	\$ 51,990
16300 Cedar Rapids, IA	\$ 61,196	\$ 57,976	\$ 51,534
16580 Champaign-Urbana, IL	\$ 56,772	\$ 53,784	\$ 47,808
16700 Charleston-North Charleston, SC	\$ 126,848	\$ 120,172	\$ 106,819
16620 Charleston, WV	\$ 52,919	\$ 50,133	\$ 44,563
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 119,894	\$ 113,584	\$ 100,964
16860 Chattanooga, TN-GA	\$ 90,997	\$ 86,208	\$ 76,629
16940 Cheyenne, WY	\$ 105,867	\$ 100,295	\$ 89,151
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 105,145	\$ 99,611	\$ 88,543
17020 Chico, CA	\$ 119,503	\$ 113,214	\$ 100,634
17140 Cincinnati, OH-KY-IN	\$ 84,465	\$ 80,019	\$ 71,128
17420 Cleveland, TN	\$ 89,492	\$ 84,782	\$ 75,362
17460 Cleveland-Elyria, OH	\$ 57,765	\$ 54,725	\$ 48,644
17820 Colorado Springs, CO	\$ 135,096	\$ 127,985	\$ 113,765
17860 Columbia, MO	\$ 99,034	\$ 93,822	\$ 83,397
17900 Columbia, SC	\$ 80,793	\$ 76,540	\$ 68,036
18140 Columbus, OH	\$ 92,291	\$ 87,434	\$ 77,719
18580 Corpus Christi, TX	\$ 80,251	\$ 76,027	\$ 67,580
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 120,105	\$ 113,784	\$ 101,141
19060 Cumberland, MD-WV	\$ 42,684	\$ 40,437	\$ 35,944
19100 Dallas-Fort Worth-Arlington, TX	\$ 113,694	\$ 107,710	\$ 95,742
19340 Davenport-Moline-Rock Island, IA-IL	\$ 50,751	\$ 48,080	\$ 42,738
19380 Dayton, OH	\$ 71,491	\$ 67,728	\$ 60,203
19460 Decatur, AL	\$ 79,047	\$ 74,886	\$ 66,566
19500 Decatur, IL	\$ 36,965	\$ 35,019	\$ 31,128
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 108,366	\$ 102,662	\$ 91,255
19740 Denver-Aurora-Lakewood, CO	\$ 195,961	\$ 185,647	\$ 165,020
19780 Des Moines-West Des Moines, IA	\$ 86,692	\$ 82,130	\$ 73,004
19820 Detroit-Warren-Deaorn, MI	\$ 72,244	\$ 68,441	\$ 60,837

Metropolitan Area	2024.1 p 5 % Down	2024.1 p 10 % Down	2024.1 p 20 % Down	
20100	Dover, DE	\$ 97,409	\$ 92,282	\$ 82,028
20260	Duluth, MN-WI	\$ 70,588	\$ 66,873	\$ 59,443
20500	Durham-Chapel Hill, NC	\$ 132,718	\$ 125,733	\$ 111,762
20524	Dutchess County-Putnam County, NY	\$ 136,691	\$ 129,497	\$ 115,108
21300	Elmira, NY	\$ 40,878	\$ 38,726	\$ 34,424
21340	El Paso, TX	\$ 77,572	\$ 73,489	\$ 65,324
21500	Erie, PA	\$ 49,397	\$ 46,797	\$ 41,597
21660	Eugene, OR	\$ 139,280	\$ 131,949	\$ 117,288
22020	Fargo, ND-MN	\$ 85,037	\$ 80,561	\$ 71,610
22140	Farmington, NM	\$ 82,749	\$ 78,394	\$ 69,684
22180	Fayetteville, NC	\$ 72,304	\$ 68,498	\$ 60,888
22220	Fayetteville-Springdale-Rogers, AR-MO	\$ 103,158	\$ 97,729	\$ 86,870
22500	Florence, SC	\$ 66,825	\$ 63,308	\$ 56,274
22540	Fond du Lac, WI	\$ 69,896	\$ 66,217	\$ 58,860
22660	Fort Collins, CO	\$ 181,964	\$ 172,387	\$ 153,233
23060	Fort Wayne, IN	\$ 70,046	\$ 66,360	\$ 58,986
23420	Fresno, CA	\$ 123,416	\$ 116,921	\$ 103,930
23540	Gainesville, FL	\$ 106,680	\$ 101,065	\$ 89,836
23580	Gainesville, GA	\$ 122,152	\$ 115,723	\$ 102,865
23844	Gary-Hammond, IN	\$ 75,043	\$ 71,094	\$ 63,194
24020	Glens Falls, NY	\$ 71,100	\$ 67,358	\$ 59,874
24340	Grand Rapids-Wyoming, MI	\$ 97,950	\$ 92,795	\$ 82,485
24540	Greeley, CO	\$ 145,270	\$ 137,624	\$ 122,333
24580	Green Bay, WI	\$ 86,692	\$ 82,130	\$ 73,004
24660	Greensboro-High Point, NC	\$ 85,428	\$ 80,932	\$ 71,940
24860	Greenville-Anderson-Mauldin, SC	\$ 98,402	\$ 93,223	\$ 82,865
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 63,454	\$ 60,114	\$ 53,435
25180	Hagerstown-Martinsburg, MD-WV	\$ 86,813	\$ 82,244	\$ 73,106
25420	Harrisburg-Carlisle, PA	\$ 75,976	\$ 71,978	\$ 63,980
25540	Hartford-West Hartford-East Hartford, CT	\$ 105,476	\$ 99,924	\$ 88,822
25860	Hickory-Lenoir-Morganton, NC	\$ 85,157	\$ 80,675	\$ 71,711
26420	Houston-The Woodlands-Sugar Land, TX	\$ 100,569	\$ 95,276	\$ 84,690
26620	Huntsville, AL	\$ 94,489	\$ 89,516	\$ 79,569
26900	Indianapolis-Carmel-Anderson, IN	\$ 90,335	\$ 85,580	\$ 76,071
26980	Iowa City, IA	\$ 90,937	\$ 86,151	\$ 76,578
27140	Jackson, MS	\$ 65,953	\$ 62,481	\$ 55,539
27260	Jacksonville, FL	\$ 117,396	\$ 111,217	\$ 98,860
27340	Jacksonville, NC	\$ 76,247	\$ 72,234	\$ 64,208
27740	Johnson City, TN	\$ 91,178	\$ 86,379	\$ 76,781
27900	Joplin, MO	\$ 60,715	\$ 57,519	\$ 51,128
28100	Kankakee, IL	\$ 58,126	\$ 55,067	\$ 48,948
28140	Kansas City, MO-KS	\$ 92,893	\$ 88,004	\$ 78,226
28420	Kennewick-Richland, WA	\$ 128,504	\$ 121,740	\$ 108,214
28700	Kingsport-Bristol-Bristol, TN-VA	\$ 75,404	\$ 71,436	\$ 63,498
28740	Kingston, NY	\$ 123,747	\$ 117,234	\$ 104,208
28940	Knoxville, TN	\$ 105,717	\$ 100,153	\$ 89,025
29460	Lakeland-Winter Haven, FL	\$ 100,328	\$ 95,048	\$ 84,487
29540	Lancaster, PA	\$ 95,813	\$ 90,770	\$ 80,685
29620	Lansing-East Lansing, MI	\$ 62,611	\$ 59,316	\$ 52,725
29820	Las Vegas-Henderson-Paradise, NV	\$ 140,093	\$ 132,719	\$ 117,973
30460	Lexington-Fayette, KY	\$ 80,371	\$ 76,141	\$ 67,681
30700	Lincoln, NE	\$ 85,187	\$ 80,704	\$ 71,737
30780	Little Rock-North Little Rock-Conway, AR	\$ 61,046	\$ 57,833	\$ 51,407
30860	Logan, UT-ID	\$ 131,273	\$ 124,364	\$ 110,546
30980	Longview, TX	\$ 70,678	\$ 66,959	\$ 59,519
31084	Los Angeles-Long Beach-Glendale, CA	\$ 247,736	\$ 234,697	\$ 208,620
31140	Louisville/Jefferson County, KY-IN	\$ 78,866	\$ 74,715	\$ 66,414
31180	Lubbock, TX	\$ 69,354	\$ 65,704	\$ 58,403
31420	Macon-Bibb, GA	\$ 62,250	\$ 58,974	\$ 52,421
31540	Madison, WI	\$ 134,042	\$ 126,987	\$ 112,878
31700	Manchester-Nashua, NH	\$ 153,036	\$ 144,982	\$ 128,873
32820	Memphis, TN-MS-AR	\$ 81,997	\$ 77,681	\$ 69,050
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 188,135	\$ 178,233	\$ 158,429
33340	Milwaukee-Waukesha-West Allis, WI	\$ 106,560	\$ 100,951	\$ 89,734
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 112,429	\$ 106,512	\$ 94,677
33660	Mobile, AL	\$ 65,712	\$ 62,253	\$ 55,336
33860	Montgomery, AL	\$ 59,631	\$ 56,493	\$ 50,216
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 110,202	\$ 104,402	\$ 92,802
34940	Naples-Immokalee-Marco Island, FL	\$ 255,863	\$ 242,397	\$ 215,464
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 121,701	\$ 115,295	\$ 102,485
35004	Nassau County-Suffolk County, NY	\$ 209,477	\$ 198,452	\$ 176,401
35100	New Bern, NC	\$ 88,408	\$ 83,755	\$ 74,449
35300	New Haven-Milford, CT	\$ 109,841	\$ 104,059	\$ 92,497
35380	New Orleans-Metairie, LA	\$ 83,592	\$ 79,192	\$ 70,393

Metropolitan Area	2024.1 p 5 % Down	2024.1 p 10 % Down	2024.1 p 20 % Down	
35614	New York-Jersey City-White Plains, NY-NJ	\$ 199,603	\$ 189,098	\$ 168,087
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 198,429	\$ 187,986	\$ 167,098
35084	Newark, NJ-PA	\$ 183,650	\$ 173,984	\$ 154,652
35840	North Port-Sarasota-Bradenton, FL	\$ 153,518	\$ 145,438	\$ 129,278
35980	Norwich-New London, CT	\$ 101,442	\$ 96,103	\$ 85,425
36100	Ocala, FL	\$ 85,880	\$ 81,360	\$ 72,320
36260	Ogden-Clearfield, UT	\$ 145,120	\$ 137,482	\$ 122,206
36420	Oklahoma City, OK	\$ 75,555	\$ 71,578	\$ 63,625
36540	Omaha-Council Bluffs, NE-IA	\$ 86,121	\$ 81,588	\$ 72,523
36740	Orlando-Kissimmee-Sanford, FL	\$ 130,942	\$ 124,050	\$ 110,267
36780	Oshkosh-Neenah, WI	\$ 68,391	\$ 64,791	\$ 57,592
36980	Owensboro, KY	\$ 63,273	\$ 59,943	\$ 53,283
37100	Oxnard-Thousand Oaks-Ventura, CA	\$ 273,533	\$ 259,136	\$ 230,343
37340	Palm Bay-Melbourne-Titusville, FL	\$ 111,376	\$ 105,514	\$ 93,790
37460	Panama City, FL	\$ 105,656	\$ 100,096	\$ 88,974
37860	Pensacola-Ferry Pass-Brent, FL	\$ 96,325	\$ 91,255	\$ 81,116
37900	Peoria, IL	\$ 38,289	\$ 36,274	\$ 32,244
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 103,098	\$ 97,672	\$ 86,819
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 141,628	\$ 134,174	\$ 119,266
38300	Pittsburgh, PA	\$ 62,340	\$ 59,059	\$ 52,497
38340	Pittsfield, MA	\$ 90,305	\$ 85,552	\$ 76,046
38940	Port St. Lucie, FL	\$ 127,932	\$ 121,198	\$ 107,732
38860	Portland-South Portland, ME	\$ 154,240	\$ 146,122	\$ 129,887
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 172,783	\$ 163,689	\$ 145,501
39300	Providence-Warwick, RI-MA	\$ 141,688	\$ 134,231	\$ 119,316
39340	Provo-Orem, UT	\$ 152,735	\$ 144,697	\$ 128,619
39380	Pueblo, CO	\$ 94,760	\$ 89,772	\$ 79,798
39460	Punta Gorda, FL	\$ 114,326	\$ 108,309	\$ 96,274
39540	Racine, WI	\$ 82,508	\$ 78,166	\$ 69,481
39580	Raleigh, NC	\$ 132,387	\$ 125,419	\$ 111,483
39740	Reading, PA	\$ 77,662	\$ 73,575	\$ 65,400
39900	Reno, NV	\$ 182,385	\$ 172,786	\$ 153,588
40060	Richmond, VA	\$ 127,932	\$ 121,198	\$ 107,732
40140	Riverside-San Bernardino-Ontario, CA	\$ 174,559	\$ 165,372	\$ 146,997
40220	Roanoke, VA	\$ 83,080	\$ 78,708	\$ 69,962
40340	Rochester, MN	\$ 99,726	\$ 94,478	\$ 83,980
40380	Rochester, NY	\$ 63,936	\$ 60,571	\$ 53,841
40420	Rockford, IL	\$ 54,123	\$ 51,274	\$ 45,577
40900	Sacramento--Roseville--Arden-Arcade, CA	\$ 160,712	\$ 152,254	\$ 135,337
41180	St. Louis, MO-IL	\$ 72,575	\$ 68,755	\$ 61,116
41420	Salem, OR	\$ 134,253	\$ 127,187	\$ 113,055
41500	Salinas, CA	\$ 270,673	\$ 256,427	\$ 227,935
41620	Salt Lake City, UT	\$ 165,920	\$ 157,187	\$ 139,722
41700	San Antonio-New Braunfels, TX	\$ 92,051	\$ 87,206	\$ 77,516
41740	San Diego-Carlsbad, CA	\$ 295,296	\$ 279,754	\$ 248,671
41860	San Francisco-Oakland-Hayward, CA	\$ 391,320	\$ 370,724	\$ 329,533
41940	San Jose-Sunnyvale-Santa Clara, CA	\$ 553,869	\$ 524,718	\$ 466,416
42020	San Luis Obispo-Paso Robles, CA	\$ 273,713	\$ 259,307	\$ 230,496
42140	Santa Fe, NM	\$ 189,971	\$ 179,972	\$ 159,976
42660	Seattle-Tacoma-Bellevue, WA	\$ 227,357	\$ 215,391	\$ 191,459
42680	Sebastian-Vero Beach, FL	\$ 131,183	\$ 124,278	\$ 110,470
43300	Sherman-Denison, TX	\$ 85,669	\$ 81,160	\$ 72,142
43340	Shreveport-Bossier City, LA	\$ 64,297	\$ 60,913	\$ 54,145
43620	Sioux Falls, SD	\$ 96,716	\$ 91,626	\$ 81,445
43780	South Bend-Mishawaka, IN-MI	\$ 54,183	\$ 51,331	\$ 45,628
43900	Spartanburg, SC	\$ 88,107	\$ 83,470	\$ 74,196
44060	Spokane-Spokane Valley, WA	\$ 122,032	\$ 115,609	\$ 102,764
44100	Springfield, IL	\$ 49,066	\$ 46,483	\$ 41,318
44140	Springfield, MA	\$ 100,449	\$ 95,162	\$ 84,589
44180	Springfield, MO	\$ 71,311	\$ 67,557	\$ 60,051
41100	St. George, UT	\$ 167,003	\$ 158,214	\$ 140,634
45060	Syracuse, NY	\$ 59,842	\$ 56,692	\$ 50,393
45220	Tallahassee, FL	\$ 91,810	\$ 86,978	\$ 77,313
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 121,971	\$ 115,552	\$ 102,713
45780	Toledo, OH	\$ 49,818	\$ 47,196	\$ 41,952
45820	Topeka, KS	\$ 55,357	\$ 52,443	\$ 46,616
45940	Trenton, NJ	\$ 114,506	\$ 108,480	\$ 96,426
46060	Tucson, AZ	\$ 117,306	\$ 111,132	\$ 98,784
46140	Tulsa, OK	\$ 75,254	\$ 71,293	\$ 63,372
46520	Urban Honolulu, HI	\$ 326,843	\$ 309,640	\$ 275,236
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 101,292	\$ 95,961	\$ 85,298
47580	Warner Robins, GA	\$ 77,391	\$ 73,318	\$ 65,171
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 180,670	\$ 171,161	\$ 152,143
47940	Waterloo-Cedar Falls, IA	\$ 53,280	\$ 50,476	\$ 44,867
48620	Wichita, KS	\$ 66,193	\$ 62,709	\$ 55,742

Metropolitan Area	2024.1 p 5 % Down	2024.1 p 10 % Down	2024.1 p 20 % Down	
48660	Wichita Falls, TX	\$ 56,862	\$ 53,869	\$ 47,884
48900	Wilmington, NC	\$ 136,571	\$ 129,383	\$ 115,007
49180	Winston-Salem, NC	\$ 89,040	\$ 84,354	\$ 74,981
49340	Worcester, MA-CT	\$ 129,708	\$ 122,881	\$ 109,227
49420	Yakima, WA	\$ 102,797	\$ 97,386	\$ 86,566
49620	York-Hanover, PA	\$ 76,187	\$ 72,177	\$ 64,158
49660	Youngstown-Warren-Boardman, OH-PA	\$ 42,895	\$ 40,637	\$ 36,122
78010	St Croix, Virgin Islands	\$ 100,840	\$ 95,533	\$ 84,918

*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 6.83 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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