

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

Metropolitan Area	Current Quarter		
	2022.II p	2022.II p	2022.II p
	5 % Down	10 % Down	20 % Down
U.S.	\$ 104,940	\$ 99,417	\$ 88,371
NE	\$ 111,336	\$ 105,476	\$ 93,756
MW	\$ 75,628	\$ 71,648	\$ 63,687
CBSA Code SO	\$ 95,804	\$ 90,762	\$ 80,677
WE	\$ 163,692	\$ 155,076	\$ 137,846
10180 Abilene, TX	\$ 65,558	\$ 62,107	\$ 55,206
10420 Akron, OH	\$ 53,000	\$ 50,210	\$ 44,631
10580 Albany-Schenectady-Troy, NY	\$ 73,195	\$ 69,343	\$ 61,638
10740 Albuquerque, NM	\$ 88,521	\$ 83,862	\$ 74,544
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 75,886	\$ 71,892	\$ 63,904
11100 Amarillo, TX	\$ 58,202	\$ 55,139	\$ 49,012
11244 Anaheim-Santa Ana-Irvine, CA	\$ 333,170	\$ 315,635	\$ 280,565
11460 Ann Arbor, MI	\$ 104,744	\$ 99,231	\$ 88,205
11540 Appleton, WI	\$ 70,760	\$ 67,036	\$ 59,588
11700 Asheville, NC	\$ 112,970	\$ 107,025	\$ 95,133
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 97,311	\$ 92,190	\$ 81,946
12100 Atlantic City-Hammonton, NJ	\$ 85,317	\$ 80,827	\$ 71,846
12420 Austin-Round Rock, TX	\$ 157,154	\$ 148,883	\$ 132,340
12580 Baltimore-Columbia-Towson, MD	\$ 101,540	\$ 96,196	\$ 85,507
12700 Barnstable Town, MA	\$ 184,986	\$ 175,250	\$ 155,778
12940 Baton Rouge, LA	\$ 70,530	\$ 66,818	\$ 59,393
13140 Beaumont-Port Arthur, TX	\$ 56,972	\$ 53,974	\$ 47,977
13780 Binghamton, NY	\$ 39,929	\$ 37,828	\$ 33,625
13820 Birmingham-Hoover, AL	\$ 81,704	\$ 77,403	\$ 68,803
13900 Bismarck, ND	\$ 73,323	\$ 69,464	\$ 61,746
14010 Bloomington, IL	\$ 56,178	\$ 53,221	\$ 47,308
14260 Boise City-Nampa, ID	\$ 133,729	\$ 126,691	\$ 112,614
14460 Boston-Cambridge-Newton, MA-NH	\$ 185,089	\$ 175,347	\$ 155,864
14500 Boulder, CO	\$ 239,216	\$ 226,626	\$ 201,445
14540 Bowling Green, KY	\$ 67,095	\$ 63,564	\$ 56,501
14860 Bridgeport-Stamford-Norwalk, CT	\$ 179,553	\$ 170,103	\$ 151,203
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 60,791	\$ 57,591	\$ 51,192
15540 Burlington-South Burlington, VT	\$ 118,583	\$ 112,342	\$ 99,859
15940 Canton-Massillon, OH	\$ 45,978	\$ 43,558	\$ 38,718
15980 Cape Coral-Fort Myers, FL	\$ 117,917	\$ 111,711	\$ 99,298
16020 Cape Girardeau, MO-IL	\$ 51,565	\$ 48,851	\$ 43,423
16300 Cedar Rapids, IA	\$ 51,513	\$ 48,802	\$ 43,380
16580 Champaign-Urbana, IL	\$ 52,359	\$ 49,603	\$ 44,092
16700 Charleston-North Charleston, SC	\$ 111,997	\$ 106,102	\$ 94,313
16620 Charleston, WV	\$ 44,773	\$ 42,417	\$ 37,704
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 106,179	\$ 100,590	\$ 89,414
16860 Chattanooga, TN-GA	\$ 76,834	\$ 72,790	\$ 64,703
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 94,851	\$ 89,859	\$ 79,875
17140 Cincinnati, OH-KY-IN	\$ 71,222	\$ 67,473	\$ 59,976
17460 Cleveland-Elyria, OH	\$ 57,818	\$ 54,775	\$ 48,689
17820 Colorado Springs, CO	\$ 123,247	\$ 116,761	\$ 103,787
17860 Columbia, MO	\$ 77,911	\$ 73,810	\$ 65,609
17900 Columbia, SC	\$ 71,222	\$ 67,473	\$ 59,976
18140 Columbus, OH	\$ 82,575	\$ 78,229	\$ 69,537
18580 Corpus Christi, TX	\$ 72,170	\$ 68,371	\$ 60,775
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 112,765	\$ 106,830	\$ 94,960
19060 Cumberland, MD-WV	\$ 35,624	\$ 33,749	\$ 29,999
19100 Dallas-Fort Worth-Arlington, TX	\$ 104,616	\$ 99,109	\$ 88,097
19340 Davenport-Moline-Rock Island, IA-IL	\$ 40,929	\$ 38,775	\$ 34,466
19380 Dayton, OH	\$ 59,381	\$ 56,256	\$ 50,005
19460 Decatur, AL	\$ 59,484	\$ 56,353	\$ 50,092
19500 Decatur, IL	\$ 31,472	\$ 29,815	\$ 26,503
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 90,956	\$ 86,168	\$ 76,594
19740 Denver-Aurora-Lakewood, CO	\$ 178,323	\$ 168,938	\$ 150,167
19780 Des Moines-West Des Moines, IA	\$ 73,836	\$ 69,950	\$ 62,177
19820 Detroit-Warren-Deaborn, MI	\$ 69,479	\$ 65,822	\$ 58,509
20100 Dover, DE	\$ 80,704	\$ 76,457	\$ 67,961
20500 Durham-Chapel Hill, NC	\$ 126,041	\$ 119,407	\$ 106,140

Metropolitan Area	2022.II p 5 % Down	2022.II p 10 % Down	2022.II p 20 % Down
20524 Dutchess County-Putnam County, NY	\$ 113,509	\$ 107,534	\$ 95,586
21300 Elmira, NY	\$ 38,007	\$ 36,007	\$ 32,006
21340 El Paso, TX	\$ 60,611	\$ 57,421	\$ 51,041
21500 Erie, PA	\$ 40,929	\$ 38,775	\$ 34,466
21660 Eugene, OR	\$ 120,761	\$ 114,406	\$ 101,694
22020 Fargo, ND-MN	\$ 74,169	\$ 70,265	\$ 62,458
22140 Farmington, NM	\$ 64,609	\$ 61,209	\$ 54,408
22180 Fayetteville, NC	\$ 57,049	\$ 54,046	\$ 48,041
22220 Fayetteville-Springdale-Rogers, AR-MO	\$ 89,700	\$ 84,979	\$ 75,537
22500 Florence, SC	\$ 52,513	\$ 49,749	\$ 44,221
22540 Fond du Lac, WI	\$ 49,771	\$ 47,151	\$ 41,912
22660 Fort Collins, CO	\$ 161,690	\$ 153,180	\$ 136,160
23060 Fort Wayne, IN	\$ 57,254	\$ 54,241	\$ 48,214
23420 Fresno, CA	\$ 108,793	\$ 103,067	\$ 91,615
23540 Gainesville, FL	\$ 91,571	\$ 86,751	\$ 77,112
23844 Gary-Hammond, IN	\$ 64,609	\$ 61,209	\$ 54,408
24020 Glens Falls, NY	\$ 61,611	\$ 58,368	\$ 51,883
24340 Grand Rapids-Wyoming, MI	\$ 80,807	\$ 76,554	\$ 68,048
24580 Green Bay, WI	\$ 68,505	\$ 64,899	\$ 57,688
24660 Greensboro-High Point, NC	\$ 71,324	\$ 67,570	\$ 60,062
24860 Greenville-Anderson-Mauldin, SC	\$ 84,318	\$ 79,880	\$ 71,004
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 57,895	\$ 54,848	\$ 48,753
25180 Hagerstown-Martinsburg, MD-WV	\$ 71,709	\$ 67,934	\$ 60,386
25420 Harrisburg-Carlisle, PA	\$ 64,251	\$ 60,869	\$ 54,106
25540 Hartford-West Hartford-East Hartford, CT	\$ 86,471	\$ 81,919	\$ 72,817
26420 Houston-The Woodlands-Sugar Land, TX	\$ 91,545	\$ 86,727	\$ 77,091
26620 Huntsville, AL	\$ 83,959	\$ 79,540	\$ 70,702
26900 Indianapolis-Carmel-Anderson, IN	\$ 77,731	\$ 73,640	\$ 65,458
27140 Jackson, MS	\$ 64,763	\$ 61,355	\$ 54,537
27260 Jacksonville, FL	\$ 101,489	\$ 96,147	\$ 85,464
28100 Kankakee, IL	\$ 51,718	\$ 48,996	\$ 43,552
28140 Kansas City, MO-KS	\$ 83,575	\$ 79,176	\$ 70,379
28420 Kennewick-Richland, WA	\$ 114,380	\$ 108,360	\$ 96,320
28700 Kingsport-Bristol-Bristol, TN-VA	\$ 59,227	\$ 56,110	\$ 49,876
28740 Kingston, NY	\$ 96,209	\$ 91,146	\$ 81,018
28940 Knoxville, TN	\$ 86,112	\$ 81,580	\$ 72,515
29460 Lakeland-Winter Haven, FL	\$ 87,906	\$ 83,279	\$ 74,026
29620 Lansing-East Lansing, MI	\$ 55,434	\$ 52,517	\$ 46,682
29820 Las Vegas-Henderson-Paradise, NV	\$ 124,401	\$ 117,853	\$ 104,759
30460 Lexington-Fayette, KY	\$ 64,328	\$ 60,942	\$ 54,171
30700 Lincoln, NE	\$ 71,965	\$ 68,177	\$ 60,602
30780 Little Rock-North Little Rock-Conway, AR	\$ 53,999	\$ 51,157	\$ 45,473
31084 Los Angeles-Long Beach-Glendale, CA	\$ 211,614	\$ 200,477	\$ 178,202
31140 Louisville/Jefferson County, KY-IN	\$ 67,531	\$ 63,977	\$ 56,868
31540 Madison, WI	\$ 105,102	\$ 99,571	\$ 88,507
31700 Manchester-Nashua, NH	\$ 124,426	\$ 117,878	\$ 104,780
32820 Memphis, TN-MS-AR	\$ 73,810	\$ 69,925	\$ 62,156
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 150,952	\$ 143,007	\$ 127,117
33340 Milwaukee-Waukesha-West Allis, WI	\$ 93,441	\$ 88,524	\$ 78,688
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 99,234	\$ 94,011	\$ 83,565
33660 Mobile, AL	\$ 56,255	\$ 53,294	\$ 47,372
33860 Montgomery, AL	\$ 53,333	\$ 50,526	\$ 44,912
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 94,159	\$ 89,203	\$ 79,292
34940 Naples-Immokalee-Marco Island, FL	\$ 217,842	\$ 206,377	\$ 183,446
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 107,255	\$ 101,610	\$ 90,320
35004 Nassau County-Suffolk County, NY	\$ 173,710	\$ 164,567	\$ 146,282
35300 New Haven-Milford, CT	\$ 90,264	\$ 85,513	\$ 76,011
35380 New Orleans-Metairie, LA	\$ 77,039	\$ 72,985	\$ 64,875
35614 New York-Jersey City-White Plains, NY-NJ	\$ 153,156	\$ 145,095	\$ 128,973
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 159,153	\$ 150,776	\$ 134,024
35084 Newark, NJ-PA	\$ 154,079	\$ 145,969	\$ 129,750
35840 North Port-Sarasota-Bradenton, FL	\$ 131,987	\$ 125,040	\$ 111,147
35980 Norwich-New London, CT	\$ 85,292	\$ 80,803	\$ 71,825
36100 Ocala, FL	\$ 73,041	\$ 69,197	\$ 61,508
36260 Ogden-Clearfield, UT	\$ 132,935	\$ 125,938	\$ 111,945
36420 Oklahoma City, OK	\$ 59,432	\$ 56,304	\$ 50,048
36540 Omaha-Council Bluffs, NE-IA	\$ 72,093	\$ 68,299	\$ 60,710
36740 Orlando-Kissimmee-Sanford, FL	\$ 110,203	\$ 104,402	\$ 92,802

Metropolitan Area	2022.II p 5 % Down	2022.II p 10 % Down	2022.II p 20 % Down
36780 Oshkosh-Neenah, WI	\$ 58,894	\$ 55,795	\$ 49,595
37340 Palm Bay-Melbourne-Titusville, FL	\$ 93,211	\$ 88,305	\$ 78,493
37460 Panama City, FL	\$ 92,083	\$ 87,237	\$ 77,544
37860 Pensacola-Ferry Pass-Brent, FL	\$ 84,805	\$ 80,341	\$ 71,414
37900 Peoria, IL	\$ 36,008	\$ 34,113	\$ 30,323
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 88,751	\$ 84,080	\$ 74,738
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 127,117	\$ 120,427	\$ 107,046
38340 Pittsfield, MA	\$ 83,036	\$ 78,666	\$ 69,925
38940 Port St. Lucie, FL	\$ 105,077	\$ 99,546	\$ 88,486
38860 Portland-South Portland, ME	\$ 126,554	\$ 119,893	\$ 106,571
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 157,948	\$ 149,635	\$ 133,009
39300 Providence-Warwick, RI-MA	\$ 117,302	\$ 111,128	\$ 98,780
39460 Punta Gorda, FL	\$ 102,514	\$ 97,119	\$ 86,328
39580 Raleigh, NC	\$ 122,402	\$ 115,960	\$ 103,075
39740 Reading, PA	\$ 62,277	\$ 58,999	\$ 52,444
39900 Reno, NV	\$ 159,666	\$ 151,262	\$ 134,455
40060 Richmond, VA	\$ 100,438	\$ 95,152	\$ 84,579
40140 Riverside-San Bernardino-Ontario, CA	\$ 149,927	\$ 142,036	\$ 126,254
40380 Rochester, NY	\$ 57,100	\$ 54,095	\$ 48,084
40420 Rockford, IL	\$ 44,132	\$ 41,810	\$ 37,164
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 146,082	\$ 138,394	\$ 123,017
40980 Saginaw, MI	N/A	N/A	N/A
41180 St. Louis, MO-IL	\$ 66,122	\$ 62,641	\$ 55,681
41420 Salem, OR	\$ 117,865	\$ 111,662	\$ 99,255
41620 Salt Lake City, UT	\$ 155,052	\$ 146,892	\$ 130,570
41700 San Antonio-New Braunfels, TX	\$ 89,572	\$ 84,857	\$ 75,429
41740 San Diego-Carlsbad, CA	\$ 247,546	\$ 234,517	\$ 208,459
41860 San Francisco-Oakland-Hayward, CA	\$ 397,242	\$ 376,334	\$ 334,519
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 486,941	\$ 461,313	\$ 410,056
42660 Seattle-Tacoma-Bellevue, WA	\$ 209,872	\$ 198,826	\$ 176,734
42680 Sebastian-Vero Beach, FL	\$ 101,233	\$ 95,905	\$ 85,248
43300 Sherman-Denison, TX	\$ 73,913	\$ 70,022	\$ 62,242
43340 Shreveport-Bossier City, LA	\$ 58,612	\$ 55,528	\$ 49,358
43620 Sioux Falls, SD	\$ 83,600	\$ 79,200	\$ 70,400
43780 South Bend-Mishawaka, IN-MI	\$ 53,128	\$ 50,332	\$ 44,739
43900 Spartanburg, SC	\$ 70,735	\$ 67,012	\$ 59,566
44060 Spokane-Spokane Valley, WA	\$ 117,404	\$ 111,225	\$ 98,867
44100 Springfield, IL	\$ 39,699	\$ 37,609	\$ 33,430
44140 Springfield, MA	\$ 85,753	\$ 81,240	\$ 72,213
44180 Springfield, MO	\$ 62,405	\$ 59,121	\$ 52,552
45060 Syracuse, NY	\$ 50,309	\$ 47,661	\$ 42,365
45220 Tallahassee, FL	\$ 79,448	\$ 75,267	\$ 66,904
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 105,333	\$ 99,789	\$ 88,702
45780 Toledo, OH	\$ 44,414	\$ 42,077	\$ 37,401
45820 Topeka, KS	\$ 48,592	\$ 46,034	\$ 40,919
45940 Trenton, NJ	\$ 94,979	\$ 89,980	\$ 79,982
46060 Tucson, AZ	\$ 97,568	\$ 92,433	\$ 82,162
46140 Tulsa, OK	\$ 64,507	\$ 61,112	\$ 54,322
46520 Urban Honolulu, HI	\$ 293,446	\$ 278,002	\$ 247,113
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 86,214	\$ 81,677	\$ 72,601
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 160,614	\$ 152,160	\$ 135,254
47940 Waterloo-Cedar Falls, IA	\$ 44,619	\$ 42,271	\$ 37,574
48620 Wichita, KS	\$ 54,742	\$ 51,861	\$ 46,099
48660 Wichita Falls, TX	\$ 46,772	\$ 44,310	\$ 39,387
48900 Wilmington, NC	\$ 108,895	\$ 103,164	\$ 91,701
49180 Winston-Salem, NC	\$ 74,271	\$ 70,362	\$ 62,544
49340 Worcester, MA-CT	\$ 109,024	\$ 103,286	\$ 91,809
49420 Yakima, WA	\$ 93,134	\$ 88,232	\$ 78,429
49620 York-Hanover, PA	\$ 63,738	\$ 60,383	\$ 53,674
49660 Youngstown-Warren-Boardman, OH-PA	\$ 36,726	\$ 34,793	\$ 30,927

*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 5.32 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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