

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

Metropolitan Area	Current Quarter		
	2022.III p 5 % Down	2022.III p 10 % Down	2022.III p 20 % Down
U.S.	\$ 104,893	\$ 99,372	\$ 88,331
NE	\$ 116,948	\$ 110,793	\$ 98,483
MW	\$ 76,413	\$ 72,391	\$ 64,347
CBSA SO	\$ 95,786	\$ 90,744	\$ 80,662
Code WE	\$ 163,038	\$ 154,457	\$ 137,295
10180 Abilene, TX	\$ 66,718	\$ 63,206	\$ 56,183
10420 Akron, OH	\$ 57,281	\$ 54,267	\$ 48,237
10580 Albany-Schenectady-Troy, NY	\$ 78,519	\$ 74,387	\$ 66,122
10740 Albuquerque, NM	\$ 90,242	\$ 85,492	\$ 75,993
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 83,676	\$ 79,272	\$ 70,464
11100 Amarillo, TX	\$ 59,541	\$ 56,407	\$ 50,140
11244 Anaheim-Santa Ana-Irvine, CA	\$ 318,969	\$ 302,181	\$ 268,605
11460 Ann Arbor, MI	\$ 100,262	\$ 94,985	\$ 84,432
11540 Appleton, WI	\$ 72,379	\$ 68,570	\$ 60,951
11700 Asheville, NC	\$ 116,450	\$ 110,321	\$ 98,063
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 98,668	\$ 93,475	\$ 83,089
12100 Atlantic City-Hammonton, NJ	\$ 85,510	\$ 81,010	\$ 72,009
12420 Austin-Round Rock, TX	\$ 143,961	\$ 136,384	\$ 121,230
12580 Baltimore-Columbia-Towson, MD	\$ 103,824	\$ 98,360	\$ 87,431
12700 Barnstable Town, MA	\$ 181,865	\$ 172,293	\$ 153,150
12940 Baton Rouge, LA	\$ 72,193	\$ 68,394	\$ 60,794
13140 Beaumont-Port Arthur, TX	\$ 56,883	\$ 53,889	\$ 47,901
13780 Binghamton, NY	\$ 42,237	\$ 40,014	\$ 35,568
13820 Birmingham-Hoover, AL	\$ 81,869	\$ 77,560	\$ 68,942
13900 Bismarck, ND	\$ 71,795	\$ 68,016	\$ 60,459
14010 Bloomington, IL	\$ 57,866	\$ 54,821	\$ 48,729
14260 Boise City-Nampa, ID	\$ 128,597	\$ 121,829	\$ 108,293
14460 Boston-Cambridge-Newton, MA-NH	\$ 185,773	\$ 175,995	\$ 156,440
14500 Boulder, CO	\$ 219,796	\$ 208,228	\$ 185,091
14540 Bowling Green, KY	\$ 69,349	\$ 65,699	\$ 58,399
14860 Bridgeport-Stamford-Norwalk, CT	\$ 182,610	\$ 172,998	\$ 153,776
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 64,804	\$ 61,393	\$ 54,572
15540 Burlington-South Burlington, VT	\$ 120,597	\$ 114,250	\$ 101,555
15940 Canton-Massillon, OH	\$ 48,191	\$ 45,654	\$ 40,582
15980 Cape Coral-Fort Myers, FL	\$ 111,639	\$ 105,763	\$ 94,012
16020 Cape Girardeau, MO-IL	\$ 56,803	\$ 53,813	\$ 47,834
16300 Cedar Rapids, IA	\$ 55,208	\$ 52,302	\$ 46,491
16580 Champaign-Urbana, IL	\$ 53,268	\$ 50,464	\$ 44,857
16700 Charleston-North Charleston, SC	\$ 110,788	\$ 104,957	\$ 93,296
16620 Charleston, WV	\$ 45,666	\$ 43,262	\$ 38,455
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 106,482	\$ 100,878	\$ 89,669
16860 Chattanooga, TN-GA	\$ 78,041	\$ 73,934	\$ 65,719
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 92,873	\$ 87,985	\$ 78,209
17140 Cincinnati, OH-KY-IN	\$ 71,343	\$ 67,588	\$ 60,078
17460 Cleveland-Elyria, OH	\$ 60,524	\$ 57,339	\$ 50,968
17820 Colorado Springs, CO	\$ 122,856	\$ 116,390	\$ 103,458
17860 Columbia, MO	\$ 76,446	\$ 72,423	\$ 64,376
17900 Columbia, SC	\$ 73,894	\$ 70,005	\$ 62,227
18140 Columbus, OH	\$ 82,958	\$ 78,592	\$ 69,860
18580 Corpus Christi, TX	\$ 74,692	\$ 70,761	\$ 62,898
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 109,964	\$ 104,177	\$ 92,602
19060 Cumberland, MD-WV	\$ 36,309	\$ 34,398	\$ 30,576
19100 Dallas-Fort Worth-Arlington, TX	\$ 103,691	\$ 98,234	\$ 87,319
19340 Davenport-Moline-Rock Island, IA-IL	\$ 45,719	\$ 43,313	\$ 38,500
19380 Dayton, OH	\$ 59,594	\$ 56,457	\$ 50,184
19460 Decatur, AL	\$ 63,927	\$ 60,562	\$ 53,833
19500 Decatur, IL	\$ 32,615	\$ 30,898	\$ 27,465
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 95,398	\$ 90,377	\$ 80,335
19740 Denver-Aurora-Lakewood, CO	\$ 177,028	\$ 167,710	\$ 149,076
19780 Des Moines-West Des Moines, IA	\$ 74,878	\$ 70,937	\$ 63,055
19820 Detroit-Warren-Deaborn, MI	\$ 70,705	\$ 66,983	\$ 59,541

Metropolitan Area	2022.III p 5 % Down	2022.III p 10 % Down	2022.III p 20 % Down
20100 Dover, DE	\$ 84,022	\$ 79,599	\$ 70,755
20500 Durham-Chapel Hill, NC	\$ 121,873	\$ 115,458	\$ 102,630
20524 Dutchess County-Putnam County, NY	\$ 120,597	\$ 114,250	\$ 101,555
21300 Elmira, NY	\$ 41,625	\$ 39,435	\$ 35,053
21340 El Paso, TX	\$ 64,192	\$ 60,814	\$ 54,057
21500 Erie, PA	\$ 44,337	\$ 42,003	\$ 37,336
21660 Eugene, OR	\$ 126,338	\$ 119,689	\$ 106,390
22020 Fargo, ND-MN	\$ 76,101	\$ 72,095	\$ 64,085
22140 Farmington, NM	\$ 64,591	\$ 61,192	\$ 54,393
22180 Fayetteville, NC	\$ 60,445	\$ 57,263	\$ 50,901
22220 Fayetteville-Springdale-Rogers, AR-MO	\$ 87,291	\$ 82,697	\$ 73,508
22500 Florence, SC	\$ 57,441	\$ 54,418	\$ 48,371
22540 Fond du Lac, WI	\$ 53,321	\$ 50,515	\$ 44,902
22660 Fort Collins, CO	\$ 160,202	\$ 151,770	\$ 134,907
23060 Fort Wayne, IN	\$ 57,202	\$ 54,191	\$ 48,170
23420 Fresno, CA	\$ 108,981	\$ 103,245	\$ 91,773
23540 Gainesville, FL	\$ 92,900	\$ 88,010	\$ 78,231
23844 Gary-Hammond, IN	\$ 68,445	\$ 64,843	\$ 57,638
24020 Glens Falls, NY	\$ 68,366	\$ 64,767	\$ 57,571
24340 Grand Rapids-Wyoming, MI	\$ 82,294	\$ 77,963	\$ 69,300
24580 Green Bay, WI	\$ 70,652	\$ 66,933	\$ 59,496
24660 Greensboro-High Point, NC	\$ 74,134	\$ 70,232	\$ 62,428
24860 Greenville-Anderson-Mauldin, SC	\$ 89,152	\$ 84,460	\$ 75,075
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 56,883	\$ 53,889	\$ 47,901
25180 Hagerstown-Martinsburg, MD-WV	\$ 73,230	\$ 69,376	\$ 61,667
25420 Harrisburg-Carlisle, PA	\$ 65,867	\$ 62,400	\$ 55,467
25540 Hartford-West Hartford-East Hartford, CT	\$ 91,464	\$ 86,650	\$ 77,023
26420 Houston-The Woodlands-Sugar Land, TX	\$ 92,900	\$ 88,010	\$ 78,231
26620 Huntsville, AL	\$ 87,052	\$ 82,470	\$ 73,307
26900 Indianapolis-Carmel-Anderson, IN	\$ 80,114	\$ 75,898	\$ 67,465
27140 Jackson, MS	\$ 65,389	\$ 61,947	\$ 55,064
27260 Jacksonville, FL	\$ 105,791	\$ 100,223	\$ 89,087
28100 Kankakee, IL	\$ 50,158	\$ 47,518	\$ 42,238
28140 Kansas City, MO-KS	\$ 83,596	\$ 79,197	\$ 70,397
28420 Kennewick-Richland, WA	\$ 118,204	\$ 111,983	\$ 99,541
28700 Kingsport-Bristol-Bristol, TN-VA	\$ 62,970	\$ 59,656	\$ 53,027
28740 Kingston, NY	\$ 106,004	\$ 100,425	\$ 89,266
28940 Knoxville, TN	\$ 88,009	\$ 83,377	\$ 74,113
29460 Lakeland-Winter Haven, FL	\$ 90,374	\$ 85,618	\$ 76,105
29620 Lansing-East Lansing, MI	\$ 55,846	\$ 52,907	\$ 47,028
29820 Las Vegas-Henderson-Paradise, NV	\$ 123,202	\$ 116,717	\$ 103,749
30460 Lexington-Fayette, KY	\$ 66,292	\$ 62,803	\$ 55,825
30700 Lincoln, NE	\$ 73,310	\$ 69,451	\$ 61,734
30780 Little Rock-North Little Rock-Conway, AR	\$ 56,271	\$ 53,310	\$ 47,386
31084 Los Angeles-Long Beach-Glendale, CA	\$ 237,419	\$ 224,923	\$ 199,932
31140 Louisville/Jefferson County, KY-IN	\$ 70,120	\$ 66,429	\$ 59,048
31540 Madison, WI	\$ 105,765	\$ 100,198	\$ 89,065
31700 Manchester-Nashua, NH	\$ 124,664	\$ 118,102	\$ 104,980
32820 Memphis, TN-MS-AR	\$ 73,549	\$ 69,678	\$ 61,936
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 151,510	\$ 143,536	\$ 127,587
33340 Milwaukee-Waukesha-West Allis, WI	\$ 95,239	\$ 90,226	\$ 80,201
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 101,299	\$ 95,968	\$ 85,305
33660 Mobile, AL	\$ 56,697	\$ 53,713	\$ 47,745
33860 Montgomery, AL	\$ 54,730	\$ 51,849	\$ 46,088
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 99,252	\$ 94,029	\$ 83,581
34940 Naples-Immokalee-Marco Island, FL	\$ 198,452	\$ 188,007	\$ 167,117
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 108,529	\$ 102,817	\$ 91,393
35004 Nassau County-Suffolk County, NY	\$ 181,839	\$ 172,268	\$ 153,127
35300 New Haven-Milford, CT	\$ 94,308	\$ 89,345	\$ 79,418
35380 New Orleans-Metairie, LA	\$ 74,134	\$ 70,232	\$ 62,428
35614 New York-Jersey City-White Plains, NY-NJ	\$ 163,817	\$ 155,195	\$ 137,951
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 166,767	\$ 157,990	\$ 140,436
35084 Newark, NJ-PA	\$ 156,374	\$ 148,144	\$ 131,684
35840 North Port-Sarasota-Bradenton, FL	\$ 136,545	\$ 129,359	\$ 114,985
35980 Norwich-New London, CT	\$ 90,560	\$ 85,794	\$ 76,261
36100 Ocala, FL	\$ 75,755	\$ 71,768	\$ 63,794

Metropolitan Area	2022.III p 5 % Down	2022.III p 10 % Down	2022.III p 20 % Down
36260 Ogden-Clearfield, UT	\$ 127,375	\$ 120,671	\$ 107,263
36420 Oklahoma City, OK	\$ 62,544	\$ 59,253	\$ 52,669
36540 Omaha-Council Bluffs, NE-IA	\$ 74,027	\$ 70,131	\$ 62,339
36740 Orlando-Kissimmee-Sanford, FL	\$ 112,968	\$ 107,022	\$ 95,131
36780 Oshkosh-Neenah, WI	\$ 60,312	\$ 57,137	\$ 50,789
37340 Palm Bay-Melbourne-Titusville, FL	\$ 97,950	\$ 92,795	\$ 82,484
37460 Panama City, FL	\$ 97,684	\$ 92,543	\$ 82,260
37860 Pensacola-Ferry Pass-Brent, FL	\$ 87,716	\$ 83,100	\$ 73,866
37900 Peoria, IL	\$ 39,393	\$ 37,319	\$ 33,173
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 92,820	\$ 87,935	\$ 78,164
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 126,099	\$ 119,462	\$ 106,189
38340 Pittsfield, MA	\$ 88,461	\$ 83,805	\$ 74,493
38940 Port St. Lucie, FL	\$ 108,981	\$ 103,245	\$ 91,773
38860 Portland-South Portland, ME	\$ 128,119	\$ 121,376	\$ 107,890
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 157,969	\$ 149,655	\$ 133,027
39300 Providence-Warwick, RI-MA	\$ 120,623	\$ 114,275	\$ 101,578
39460 Punta Gorda, FL	\$ 101,299	\$ 95,968	\$ 85,305
39580 Raleigh, NC	\$ 122,404	\$ 115,962	\$ 103,077
39740 Reading, PA	\$ 62,863	\$ 59,555	\$ 52,938
39900 Reno, NV	\$ 157,119	\$ 148,849	\$ 132,310
40060 Richmond, VA	\$ 102,176	\$ 96,799	\$ 86,043
40140 Riverside-San Bernardino-Ontario, CA	\$ 150,713	\$ 142,780	\$ 126,916
40380 Rochester, NY	\$ 59,541	\$ 56,407	\$ 50,140
40420 Rockford, IL	\$ 46,250	\$ 43,816	\$ 38,948
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 142,207	\$ 134,722	\$ 119,753
41180 St. Louis, MO-IL	\$ 68,259	\$ 64,667	\$ 57,481
41420 Salem, OR	\$ 123,335	\$ 116,843	\$ 103,861
41620 Salt Lake City, UT	\$ 149,171	\$ 141,320	\$ 125,618
41700 San Antonio-New Braunfels, TX	\$ 91,092	\$ 86,298	\$ 76,709
41740 San Diego-Carlsbad, CA	\$ 239,226	\$ 226,636	\$ 201,454
41860 San Francisco-Oakland-Hayward, CA	\$ 345,549	\$ 327,362	\$ 290,989
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 448,682	\$ 425,068	\$ 377,838
42660 Seattle-Tacoma-Bellevue, WA	\$ 197,043	\$ 186,672	\$ 165,931
42680 Sebastian-Vero Beach, FL	\$ 99,598	\$ 94,356	\$ 83,872
43300 Sherman-Denison, TX	\$ 74,320	\$ 70,408	\$ 62,585
43340 Shreveport-Bossier City, LA	\$ 58,637	\$ 55,551	\$ 49,379
43620 Sioux Falls, SD	\$ 86,467	\$ 81,916	\$ 72,814
43780 South Bend-Mishawaka, IN-MI	\$ 55,235	\$ 52,328	\$ 46,513
43900 Spartanburg, SC	\$ 73,256	\$ 69,401	\$ 61,690
44060 Spokane-Spokane Valley, WA	\$ 112,304	\$ 106,393	\$ 94,571
44100 Springfield, IL	\$ 44,496	\$ 42,154	\$ 37,470
44140 Springfield, MA	\$ 86,281	\$ 81,740	\$ 72,658
44180 Springfield, MO	\$ 62,491	\$ 59,202	\$ 52,624
45060 Syracuse, NY	\$ 55,314	\$ 52,403	\$ 46,581
45220 Tallahassee, FL	\$ 84,792	\$ 80,330	\$ 71,404
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 107,678	\$ 102,011	\$ 90,677
45780 Toledo, OH	\$ 46,569	\$ 44,118	\$ 39,216
45820 Topeka, KS	\$ 50,211	\$ 47,568	\$ 42,283
45940 Trenton, NJ	\$ 105,791	\$ 100,223	\$ 89,087
46060 Tucson, AZ	\$ 99,970	\$ 94,708	\$ 84,185
46140 Tulsa, OK	\$ 65,521	\$ 62,073	\$ 55,176
46520 Urban Honolulu, HI	\$ 299,671	\$ 283,899	\$ 252,355
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 86,999	\$ 82,420	\$ 73,262
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 154,514	\$ 146,381	\$ 130,117
47940 Waterloo-Cedar Falls, IA	\$ 46,383	\$ 43,942	\$ 39,060
48620 Wichita, KS	\$ 58,531	\$ 55,450	\$ 49,289
48660 Wichita Falls, TX	\$ 46,888	\$ 44,421	\$ 39,485
48900 Wilmington, NC	\$ 109,273	\$ 103,522	\$ 92,020
49180 Winston-Salem, NC	\$ 75,223	\$ 71,264	\$ 63,346
49340 Worcester, MA-CT	\$ 114,563	\$ 108,533	\$ 96,474
49420 Yakima, WA	\$ 95,478	\$ 90,453	\$ 80,402
49620 York-Hanover, PA	\$ 65,229	\$ 61,796	\$ 54,930
49660 Youngstown-Warren-Boardman, OH-PA	\$ 39,339	\$ 37,269	\$ 33,128

*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 5.65 percent assumed for all areas. Monthly principal and interest payment limited to 25 percent of income.

Metropolitan Area

2022.III p
5 % Down

2022.III p
10 % Down

2022.III p
20 % Down

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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