

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

Metropolitan Area	Current Quarter		
	2022.IV p 5 % Down	2022.IIV p 10 % Down	2022.IV p 20 % Down
U.S.	\$ 112,234	\$ 106,327	\$ 94,513
NE	\$ 121,837	\$ 115,424	\$ 102,599
MW	\$ 80,227	\$ 76,004	\$ 67,559
CBSA SO	\$ 103,403	\$ 97,960	\$ 87,076
Code WE	\$ 173,642	\$ 164,503	\$ 146,224
10180 Abilene, TX	\$ 70,278	\$ 66,579	\$ 59,182
10420 Akron, OH	\$ 57,533	\$ 54,505	\$ 48,449
10580 Albany-Schenectady-Troy, NY	\$ 82,545	\$ 78,200	\$ 69,511
10740 Albuquerque, NM	\$ 100,675	\$ 95,377	\$ 84,779
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 89,695	\$ 84,975	\$ 75,533
11100 Amarillo, TX	\$ 64,115	\$ 60,741	\$ 53,992
11244 Anaheim-Santa Ana-Irvine, CA	\$ 338,676	\$ 320,851	\$ 285,201
11460 Ann Arbor, MI	\$ 106,091	\$ 100,507	\$ 89,339
11540 Appleton, WI	\$ 75,873	\$ 71,880	\$ 63,893
11700 Asheville, NC	\$ 125,657	\$ 119,044	\$ 105,817
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 105,702	\$ 100,138	\$ 89,012
12100 Atlantic City-Hammonton, NJ	\$ 93,465	\$ 88,546	\$ 78,707
12420 Austin-Round Rock, TX	\$ 143,279	\$ 135,738	\$ 120,656
12580 Baltimore-Columbia-Towson, MD	\$ 108,753	\$ 103,029	\$ 91,582
12700 Barnstable Town, MA	\$ 199,885	\$ 189,364	\$ 168,324
12940 Baton Rouge, LA	\$ 79,912	\$ 75,706	\$ 67,294
13140 Beaumont-Port Arthur, TX	\$ 62,021	\$ 58,757	\$ 52,228
13780 Binghamton, NY	\$ 46,882	\$ 44,415	\$ 39,480
13820 Birmingham-Hoover, AL	\$ 88,469	\$ 83,812	\$ 74,500
13900 Bismarck, ND	\$ 79,673	\$ 75,479	\$ 67,093
14010 Bloomington, IL	\$ 59,747	\$ 56,602	\$ 50,313
14260 Boise City-Nampa, ID	\$ 136,966	\$ 129,758	\$ 115,340
14460 Boston-Cambridge-Newton, MA-NH	\$ 196,833	\$ 186,473	\$ 165,754
14500 Boulder, CO	\$ 227,230	\$ 215,271	\$ 191,352
14540 Bowling Green, KY	\$ 78,626	\$ 74,487	\$ 66,211
14860 Bridgeport-Stamford-Norwalk, CT	\$ 185,823	\$ 176,043	\$ 156,483
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 68,154	\$ 64,567	\$ 57,393
15540 Burlington-South Burlington, VT	\$ 128,799	\$ 122,020	\$ 108,462
15940 Canton-Massillon, OH	\$ 50,742	\$ 48,071	\$ 42,730
15980 Cape Coral-Fort Myers, FL	\$ 123,952	\$ 117,428	\$ 104,381
16020 Cape Girardeau, MO-IL	\$ 63,158	\$ 59,834	\$ 53,185
16300 Cedar Rapids, IA	\$ 58,131	\$ 55,072	\$ 48,953
16580 Champaign-Urbana, IL	\$ 52,507	\$ 49,743	\$ 44,216
16700 Charleston-North Charleston, SC	\$ 124,670	\$ 118,108	\$ 104,985
16620 Charleston, WV	\$ 48,258	\$ 45,718	\$ 40,639
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 118,327	\$ 112,099	\$ 99,644
16860 Chattanooga, TN-GA	\$ 83,652	\$ 79,249	\$ 70,444
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 96,696	\$ 91,607	\$ 81,428
17140 Cincinnati, OH-KY-IN	\$ 76,382	\$ 72,362	\$ 64,321
17460 Cleveland-Elyria, OH	\$ 62,440	\$ 59,153	\$ 52,581
17820 Colorado Springs, CO	\$ 132,658	\$ 125,676	\$ 111,712
17860 Columbia, MO	\$ 84,549	\$ 80,099	\$ 71,199
17900 Columbia, SC	\$ 78,985	\$ 74,827	\$ 66,513
18140 Columbus, OH	\$ 85,776	\$ 81,261	\$ 72,232
18580 Corpus Christi, TX	\$ 80,241	\$ 76,018	\$ 67,571
18880 Crestview-Fort Walton Beach-Destin, FL	\$ 120,781	\$ 114,424	\$ 101,710
19060 Cumberland, MD-WV	\$ 39,582	\$ 37,499	\$ 33,332
19100 Dallas-Fort Worth-Arlington, TX	\$ 112,194	\$ 106,289	\$ 94,479
19340 Davenport-Moline-Rock Island, IA-IL	\$ 48,647	\$ 46,087	\$ 40,966
19380 Dayton, OH	\$ 60,046	\$ 56,886	\$ 50,565
19460 Decatur, AL	\$ 67,675	\$ 64,114	\$ 56,990
19500 Decatur, IL	\$ 35,663	\$ 33,786	\$ 30,032
19660 Deltona-Daytona Beach-Ormond Beach, FL	\$ 105,851	\$ 100,280	\$ 89,138
19740 Denver-Aurora-Lakewood, CO	\$ 191,478	\$ 181,400	\$ 161,244
19780 Des Moines-West Des Moines, IA	\$ 78,087	\$ 73,977	\$ 65,757
19820 Detroit-Warren-Deaborn, MI	\$ 70,907	\$ 67,175	\$ 59,711
20100 Dover, DE	\$ 92,179	\$ 87,327	\$ 77,624
20500 Durham-Chapel Hill, NC	\$ 127,333	\$ 120,631	\$ 107,227
20524 Dutchess County-Putnam County, NY	\$ 125,597	\$ 118,987	\$ 105,766
21300 Elmira, NY	\$ 44,548	\$ 42,204	\$ 37,515
21340 El Paso, TX	\$ 73,150	\$ 69,300	\$ 61,600
21500 Erie, PA	\$ 47,510	\$ 45,010	\$ 40,009
21660 Eugene, OR	\$ 137,475	\$ 130,239	\$ 115,768
22020 Fargo, ND-MN	\$ 85,537	\$ 81,035	\$ 72,031
22140 Farmington, NM	\$ 78,147	\$ 74,034	\$ 65,808
22180 Fayetteville, NC	\$ 66,090	\$ 62,611	\$ 55,654
22220 Fayetteville-Springdale-Rogers, AR-MO	\$ 96,786	\$ 91,692	\$ 81,504

Metropolitan Area	2022.IV p 5 % Down	2022.IV p 10 % Down	2022.IV p 20 % Down
22500 Florence, SC	\$ 58,550	\$ 55,469	\$ 49,305
22540 Fond du Lac, WI	\$ 56,606	\$ 53,626	\$ 47,668
22660 Fort Collins, CO	\$ 175,112	\$ 165,896	\$ 147,463
23060 Fort Wayne, IN	\$ 64,474	\$ 61,081	\$ 54,294
23420 Fresno, CA	\$ 119,374	\$ 113,091	\$ 100,526
23540 Gainesville, FL	\$ 98,731	\$ 93,534	\$ 83,142
23844 Gary-Hammond, IN	\$ 72,492	\$ 68,677	\$ 61,046
24020 Glens Falls, NY	\$ 75,514	\$ 71,540	\$ 63,591
24340 Grand Rapids-Wyoming, MI	\$ 85,118	\$ 80,638	\$ 71,678
24580 Green Bay, WI	\$ 77,788	\$ 73,694	\$ 65,506
24660 Greensboro-High Point, NC	\$ 82,605	\$ 78,257	\$ 69,562
24860 Greenville-Anderson-Mauldin, SC	\$ 95,380	\$ 90,360	\$ 80,320
25060 Gulfport-Biloxi-Pascagoula, MS	\$ 61,542	\$ 58,303	\$ 51,825
25180 Hagerstown-Martinsburg, MD-WV	\$ 79,732	\$ 75,536	\$ 67,143
25420 Harrisburg-Carlisle, PA	\$ 70,907	\$ 67,175	\$ 59,711
25540 Hartford-West Hartford-East Hartford, CT	\$ 95,200	\$ 90,190	\$ 80,169
26420 Houston-The Woodlands-Sugar Land, TX	\$ 101,094	\$ 95,773	\$ 85,132
26620 Huntsville, AL	\$ 100,167	\$ 94,895	\$ 84,351
26900 Indianapolis-Carmel-Anderson, IN	\$ 88,917	\$ 84,238	\$ 74,878
27140 Jackson, MS	\$ 68,064	\$ 64,482	\$ 57,317
27260 Jacksonville, FL	\$ 115,485	\$ 109,407	\$ 97,250
27740 Johnson City, TN	\$ 75,993	\$ 71,993	\$ 63,994
28100 Kankakee, IL	\$ 53,075	\$ 50,282	\$ 44,695
28140 Kansas City, MO-KS	\$ 89,217	\$ 84,521	\$ 75,130
28420 Kennewick-Richland, WA	\$ 124,760	\$ 118,193	\$ 105,061
28700 Kingsport-Bristol-Bristol, TN-VA	\$ 65,312	\$ 61,874	\$ 54,999
28740 Kingston, NY	\$ 114,079	\$ 108,075	\$ 96,066
28940 Knoxville, TN	\$ 95,350	\$ 90,331	\$ 80,295
29460 Lakeland-Winter Haven, FL	\$ 101,214	\$ 95,887	\$ 85,233
29620 Lansing-East Lansing, MI	\$ 58,520	\$ 55,440	\$ 49,280
29820 Las Vegas-Henderson-Paradise, NV	\$ 132,030	\$ 125,081	\$ 111,183
30460 Lexington-Fayette, KY	\$ 71,804	\$ 68,025	\$ 60,467
30700 Lincoln, NE	\$ 80,780	\$ 76,528	\$ 68,025
30780 Little Rock-North Little Rock-Conway, AR	\$ 61,273	\$ 58,048	\$ 51,598
31084 Los Angeles-Long Beach-Glendale, CA	\$ 248,053	\$ 234,998	\$ 208,887
31140 Louisville/Jefferson County, KY-IN	\$ 75,155	\$ 71,199	\$ 63,288
31540 Madison, WI	\$ 113,690	\$ 107,706	\$ 95,739
31700 Manchester-Nashua, NH	\$ 135,859	\$ 128,709	\$ 114,408
32820 Memphis, TN-MS-AR	\$ 75,993	\$ 71,993	\$ 63,994
33100 Miami-Fort Lauderdale-West Palm Beach, FL	\$ 164,551	\$ 155,891	\$ 138,569
33340 Milwaukee-Waukesha-West Allis, WI	\$ 100,227	\$ 94,951	\$ 84,401
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 109,382	\$ 103,625	\$ 92,111
33660 Mobile, AL	\$ 62,081	\$ 58,813	\$ 52,278
33860 Montgomery, AL	\$ 57,204	\$ 54,193	\$ 48,172
34820 Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 111,745	\$ 105,864	\$ 94,014
34940 Naples-Immokalee-Marco Island, FL	\$ 240,095	\$ 227,458	\$ 202,185
34980 Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 119,703	\$ 113,403	\$ 100,803
35004 Nassau County-Suffolk County, NY	\$ 198,658	\$ 188,202	\$ 167,291
35300 New Haven-Milford, CT	\$ 98,611	\$ 93,421	\$ 83,041
35380 New Orleans-Metairie, LA	\$ 82,545	\$ 78,200	\$ 69,511
35614 New York-Jersey City-White Plains, NY-NJ	\$ 172,719	\$ 163,628	\$ 145,447
35620 New York-Newark-Jersey City, NY-NJ-PA	\$ 177,805	\$ 168,447	\$ 149,730
35084 Newark, NJ-PA	\$ 161,110	\$ 152,631	\$ 135,672
35840 North Port-Sarasota-Bradenton, FL	\$ 155,576	\$ 147,387	\$ 131,011
35980 Norwich-New London, CT	\$ 96,517	\$ 91,437	\$ 81,277
36100 Ocala, FL	\$ 83,771	\$ 79,362	\$ 70,544
36260 Ogden-Clearfield, UT	\$ 135,680	\$ 128,539	\$ 114,257
36420 Oklahoma City, OK	\$ 66,479	\$ 62,980	\$ 55,982
36540 Omaha-Council Bluffs, NE-IA	\$ 79,942	\$ 75,734	\$ 67,320
36740 Orlando-Kissimmee-Sanford, FL	\$ 126,465	\$ 119,809	\$ 106,497
36780 Oshkosh-Neenah, WI	\$ 66,030	\$ 62,555	\$ 55,604
37340 Palm Bay-Melbourne-Titusville, FL	\$ 106,210	\$ 100,620	\$ 89,440
37460 Panama City, FL	\$ 104,804	\$ 99,288	\$ 88,256
37860 Pensacola-Ferry Pass-Brent, FL	\$ 94,632	\$ 89,651	\$ 79,690
37900 Peoria, IL	\$ 39,971	\$ 37,867	\$ 33,660
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 98,581	\$ 93,393	\$ 83,016
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 134,752	\$ 127,660	\$ 113,476
38340 Pittsfield, MA	\$ 100,436	\$ 95,150	\$ 84,578
38940 Port St. Lucie, FL	\$ 119,524	\$ 113,233	\$ 100,652
38860 Portland-South Portland, ME	\$ 137,684	\$ 130,438	\$ 115,945
38900 Portland-Vancouver-Hillsboro, OR-WA	\$ 169,787	\$ 160,851	\$ 142,978
39300 Providence-Warwick, RI-MA	\$ 129,158	\$ 122,360	\$ 108,764

Metropolitan Area	2022.IV p 5 % Down	2022.IIV p 10 % Down	2022.IV p 20 % Down
39460 Punta Gorda, FL	\$ 117,519	\$ 111,334	\$ 98,964
39580 Raleigh, NC	\$ 128,948	\$ 122,161	\$ 108,588
39740 Reading, PA	\$ 69,919	\$ 66,239	\$ 58,879
39900 Reno, NV	\$ 168,171	\$ 159,320	\$ 141,618
40060 Richmond, VA	\$ 109,202	\$ 103,455	\$ 91,960
40140 Riverside-San Bernardino-Ontario, CA	\$ 161,559	\$ 153,056	\$ 136,050
40380 Rochester, NY	\$ 60,645	\$ 57,453	\$ 51,069
40420 Rockford, IL	\$ 48,169	\$ 45,633	\$ 40,563
40900 Sacramento--Roseville--Arden-Arcade, CA	\$ 149,592	\$ 141,719	\$ 125,972
41180 St. Louis, MO-IL	\$ 71,505	\$ 67,742	\$ 60,215
41420 Salem, OR	\$ 132,718	\$ 125,733	\$ 111,762
41620 Salt Lake City, UT	\$ 157,012	\$ 148,748	\$ 132,220
41700 San Antonio-New Braunfels, TX	\$ 98,671	\$ 93,478	\$ 83,091
41740 San Diego-Carlsbad, CA	\$ 256,401	\$ 242,906	\$ 215,916
41860 San Francisco-Oakland-Hayward, CA	\$ 367,996	\$ 348,628	\$ 309,891
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 471,962	\$ 447,122	\$ 397,442
42660 Seattle-Tacoma-Bellevue, WA	\$ 212,091	\$ 200,929	\$ 178,603
42680 Sebastian-Vero Beach, FL	\$ 109,741	\$ 103,965	\$ 92,413
43300 Sherman-Denison, TX	\$ 79,972	\$ 75,763	\$ 67,345
43340 Shreveport-Bossier City, LA	\$ 61,722	\$ 58,473	\$ 51,976
43620 Sioux Falls, SD	\$ 89,426	\$ 84,719	\$ 75,306
43780 South Bend-Mishawaka, IN-MI	\$ 55,529	\$ 52,606	\$ 46,761
43900 Spartanburg, SC	\$ 82,485	\$ 78,144	\$ 69,461
44060 Spokane-Spokane Valley, WA	\$ 116,502	\$ 110,370	\$ 98,107
44100 Springfield, IL	\$ 48,587	\$ 46,030	\$ 40,916
44140 Springfield, MA	\$ 95,320	\$ 90,303	\$ 80,269
44180 Springfield, MO	\$ 67,047	\$ 63,518	\$ 56,461
45060 Syracuse, NY	\$ 59,208	\$ 56,092	\$ 49,860
45220 Tallahassee, FL	\$ 94,243	\$ 89,283	\$ 79,362
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 119,374	\$ 113,091	\$ 100,526
45780 Toledo, OH	\$ 47,660	\$ 45,152	\$ 40,135
45820 Topeka, KS	\$ 51,310	\$ 48,609	\$ 43,208
45940 Trenton, NJ	\$ 107,048	\$ 101,414	\$ 90,146
46060 Tucson, AZ	\$ 110,159	\$ 104,362	\$ 92,766
46140 Tulsa, OK	\$ 71,595	\$ 67,827	\$ 60,290
46520 Urban Honolulu, HI	\$ 326,170	\$ 309,003	\$ 274,670
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 91,371	\$ 86,562	\$ 76,944
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 164,581	\$ 155,919	\$ 138,595
47940 Waterloo-Cedar Falls, IA	\$ 48,258	\$ 45,718	\$ 40,639
48620 Wichita, KS	\$ 62,859	\$ 59,550	\$ 52,933
48660 Wichita Falls, TX	\$ 54,332	\$ 51,472	\$ 45,753
48900 Wilmington, NC	\$ 124,101	\$ 117,570	\$ 104,506
49180 Winston-Salem, NC	\$ 85,327	\$ 80,836	\$ 71,855
49340 Worcester, MA-CT	\$ 119,075	\$ 112,808	\$ 100,274
49420 Yakima, WA	\$ 102,111	\$ 96,737	\$ 85,989
49620 York-Hanover, PA	\$ 72,133	\$ 68,337	\$ 60,744
49660 Youngstown-Warren-Boardman, OH-PA	\$ 40,539	\$ 38,406	\$ 34,138

*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 6.77 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.