

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

Metropolitan Area CBSA Code	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
SO	\$ 106,543	\$ 100,936	\$ 89,721
WE	\$ 179,003	\$ 169,582	\$ 150,740
10180	\$ 77,782	\$ 73,689	\$ 65,501
10420	\$ 55,899	\$ 52,957	\$ 47,072
10580	\$ 84,706	\$ 80,248	\$ 71,331
10740	\$ 102,887	\$ 97,472	\$ 86,642
10900	\$ 96,867	\$ 91,769	\$ 81,572
11100	\$ 67,096	\$ 63,565	\$ 56,502
11244	\$ 410,886	\$ 389,261	\$ 346,009
11260	\$ 124,018	\$ 117,491	\$ 104,437
11460	\$ 132,718	\$ 125,733	\$ 111,762
11500	\$ 53,912	\$ 51,074	\$ 45,399
11540	\$ 85,759	\$ 81,246	\$ 72,218
11700	\$ 133,862	\$ 126,816	\$ 112,726
12020	\$ 112,249	\$ 106,341	\$ 94,525
12060	\$ 111,135	\$ 105,286	\$ 93,587
12100	\$ 99,606	\$ 94,364	\$ 83,879
12100	\$ 140,484	\$ 133,090	\$ 118,302
12420	\$ 111,466	\$ 105,599	\$ 93,866
12540	\$ 115,891	\$ 109,791	\$ 97,592
12580	\$ 211,223	\$ 200,106	\$ 177,872
12700	\$ 78,264	\$ 74,145	\$ 65,907
12940	\$ 66,434	\$ 62,938	\$ 55,945
13140	\$ 47,831	\$ 45,314	\$ 40,279
13780	\$ 88,800	\$ 84,126	\$ 74,779
13820	\$ 87,295	\$ 82,700	\$ 73,511
13980	\$ 78,746	\$ 74,601	\$ 66,312
14010	\$ 70,227	\$ 66,531	\$ 59,138
14260	\$ 141,929	\$ 134,459	\$ 119,519
14460	\$ 212,126	\$ 200,961	\$ 178,632
14500	\$ 247,555	\$ 234,526	\$ 208,468
14540	\$ 80,431	\$ 76,198	\$ 67,732
14860	\$ 198,098	\$ 187,672	\$ 166,820
15380	\$ 69,143	\$ 65,504	\$ 58,226
15500	\$ 96,596	\$ 91,512	\$ 81,344
15540	\$ 135,126	\$ 128,014	\$ 113,790
15940	\$ 55,176	\$ 52,272	\$ 46,464
15980	\$ 124,921	\$ 118,347	\$ 105,197
16020	\$ 61,738	\$ 58,489	\$ 51,990
16300	\$ 61,196	\$ 57,976	\$ 51,534
16580	\$ 56,772	\$ 53,784	\$ 47,808
16700	\$ 126,848	\$ 120,172	\$ 106,819
16620	\$ 52,919	\$ 50,133	\$ 44,563
16740	\$ 119,894	\$ 113,584	\$ 100,964
16860	\$ 90,997	\$ 86,208	\$ 76,629
16940	\$ 105,867	\$ 100,295	\$ 89,151
16980	\$ 105,145	\$ 99,611	\$ 88,543
17020	\$ 119,503	\$ 113,214	\$ 100,634
17140	\$ 84,465	\$ 80,019	\$ 71,128
17420	\$ 89,492	\$ 84,782	\$ 75,362
17460	\$ 57,765	\$ 54,725	\$ 48,644
17820	\$ 135,096	\$ 127,985	\$ 113,765
17860	\$ 99,034	\$ 93,822	\$ 83,397
17900	\$ 80,793	\$ 76,540	\$ 68,036
18140	\$ 92,291	\$ 87,434	\$ 77,719
18580	\$ 80,251	\$ 76,027	\$ 67,580
18880	\$ 120,105	\$ 113,784	\$ 101,141
19060	\$ 42,684	\$ 40,437	\$ 35,944
19100	\$ 113,694	\$ 107,710	\$ 95,742
19340	\$ 50,751	\$ 48,080	\$ 42,738
19380	\$ 71,491	\$ 67,728	\$ 60,203
19460	\$ 79,047	\$ 74,886	\$ 66,566
19500	\$ 36,965	\$ 35,019	\$ 31,128
19660	\$ 108,366	\$ 102,662	\$ 91,255
19740	\$ 195,961	\$ 185,647	\$ 165,020
19780	\$ 86,692	\$ 82,130	\$ 73,004
19820	\$ 72,244	\$ 68,441	\$ 60,837

Metropolitan Area	2024.I p		2024.I p		2024.I p	
		5 % Down		10 % Down		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	\$ 104,039	\$ 92,497		
35380	New Orleans-Metairie, LA	\$ 83,592	\$ 79,192	\$ 70,393		

Metropolitan Area	2024.1 p		2024.1 p		2024.1 p	
		5 % Down		10 % Down		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		2024.1 p		2024.1 p		
	5 % Down		10 % Down		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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