

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

Metropolitan Area	Current Quarter		
	2024.III p	2024.III p	2024.III p
	5 % Down	10 % Down	20 % Down
U.S.	\$ 121,811	\$ 115,400	\$ 102,578
NE	\$ 146,715	\$ 138,993	\$ 123,549
MW	\$ 92,457	\$ 87,591	\$ 77,858
CBSA SO	\$ 107,847	\$ 102,171	\$ 90,818
Code WE	\$ 184,652	\$ 174,933	\$ 155,496
10180 Abilene, TX	\$ 70,815	\$ 67,087	\$ 59,633
10420 Akron, OH	\$ 67,525	\$ 63,971	\$ 56,863
10580 Albany-Schenectady-Troy, NY	\$ 97,014	\$ 91,908	\$ 81,696
10740 Albuquerque, NM	\$ 109,320	\$ 103,567	\$ 92,059
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 104,650	\$ 99,143	\$ 88,127
11100 Amarillo, TX	\$ 68,759	\$ 65,140	\$ 57,902
11244 Anaheim-Santa Ana-Irvine, CA	\$ 410,760	\$ 389,141	\$ 345,903
11260 Anchorage, AK	\$ 136,871	\$ 129,667	\$ 115,260
11460 Ann Arbor, MI	\$ 137,223	\$ 130,001	\$ 115,557
11500 Anniston-Oxford, AL	\$ 55,600	\$ 52,674	\$ 46,821
11540 Appleton, WI	\$ 93,577	\$ 88,652	\$ 78,802
11700 Asheville, NC	\$ 140,395	\$ 133,006	\$ 118,228
12020 Athens-Clarke County, GA	\$ 114,813	\$ 108,770	\$ 96,685
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 112,463	\$ 106,544	\$ 94,706
12100 Atlantic City-Hammonton, NJ	\$ 102,624	\$ 97,223	\$ 86,420
12420 Austin-Round Rock, TX	\$ 141,512	\$ 134,064	\$ 119,168
12540 Bakersfield, CA	\$ 115,488	\$ 109,410	\$ 97,253
12580 Baltimore-Columbia-Towson, MD	\$ 125,299	\$ 118,704	\$ 105,515
12700 Barnstable Town, MA	\$ 222,518	\$ 210,807	\$ 187,384
12940 Baton Rouge, LA	\$ 79,773	\$ 75,574	\$ 67,177
13140 Beaumont-Port Arthur, TX	\$ 68,494	\$ 64,889	\$ 57,679
13780 Binghamton, NY	\$ 54,249	\$ 51,394	\$ 45,683
13820 Birmingham-Hoover, AL	\$ 93,460	\$ 88,541	\$ 78,703
13900 Bismarck, ND	\$ 92,373	\$ 87,511	\$ 77,788
13980 Blacksburg-Christiansburg, VA	\$ 95,369	\$ 90,350	\$ 80,311
14010 Bloomington, IL	\$ 71,608	\$ 67,839	\$ 60,301
14260 Boise City-Nampa, ID	\$ 144,449	\$ 136,846	\$ 121,641
14460 Boston-Cambridge-Newton, MA-NH	\$ 222,841	\$ 211,113	\$ 187,656
14500 Boulder, CO	\$ 244,429	\$ 231,564	\$ 205,835
14540 Bowling Green, KY	\$ 82,916	\$ 78,552	\$ 69,824
14860 Bridgeport-Stamford-Norwalk, CT	\$ 230,272	\$ 218,152	\$ 193,913
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 83,268	\$ 78,885	\$ 70,120
15500 Burlington, NC	\$ 93,225	\$ 88,318	\$ 78,505
15540 Burlington-South Burlington, VT	\$ 156,843	\$ 148,589	\$ 132,079
15940 Canton-Massillon, OH	\$ 63,736	\$ 60,381	\$ 53,672
15980 Cape Coral-Fort Myers, FL	\$ 114,549	\$ 108,520	\$ 96,462
16020 Cape Girardeau, MO-IL	\$ 67,261	\$ 63,721	\$ 56,640
16300 Cedar Rapids, IA	\$ 67,672	\$ 64,110	\$ 56,987
16580 Champaign-Urbana, IL	\$ 69,610	\$ 65,947	\$ 58,619
16700 Charleston-North Charleston, SC	\$ 134,697	\$ 127,608	\$ 113,429
16620 Charleston, WV	\$ 56,599	\$ 53,620	\$ 47,662
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 123,889	\$ 117,368	\$ 104,327
16860 Chattanooga, TN-GA	\$ 96,661	\$ 91,574	\$ 81,399
16940 Cheyenne, WY	\$ 112,140	\$ 106,238	\$ 94,434
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 114,666	\$ 108,631	\$ 96,561
17020 Chico, CA	\$ 128,059	\$ 121,319	\$ 107,840
17140 Cincinnati, OH-KY-IN	\$ 90,934	\$ 86,148	\$ 76,576
17420 Cleveland, TN	\$ 93,783	\$ 88,847	\$ 78,975
17460 Cleveland-Elyria, OH	\$ 67,731	\$ 64,166	\$ 57,036
17780 College Station-Bryan, TX	\$ 104,063	\$ 98,586	\$ 87,632
17820 Colorado Springs, CO	\$ 138,986	\$ 131,671	\$ 117,041

Metropolitan Area	2024.III p		2024.III p		2024.III p	
		5 % Down		10 % Down		20 % Down
17860	Columbia, MO	\$ 102,330	\$ 96,944	\$ 86,173		
17900	Columbia, SC	\$ 82,592	\$ 78,246	\$ 69,552		
18140	Columbus, OH	\$ 99,011	\$ 93,800	\$ 83,378		
18580	Corpus Christi, TX	\$ 81,653	\$ 77,355	\$ 68,760		
18880	Crestview-Fort Walton Beach-Destin, FL	\$ 117,456	\$ 111,274	\$ 98,911		
19060	Cumberland, MD-WV	\$ 49,168	\$ 46,580	\$ 41,404		
19100	Dallas-Fort Worth-Arlington, TX	\$ 112,816	\$ 106,878	\$ 95,003		
19340	Davenport-Moline-Rock Island, IA-IL	\$ 54,484	\$ 51,616	\$ 45,881		
19380	Dayton, OH	\$ 75,778	\$ 71,790	\$ 63,813		
19460	Decatur, AL	\$ 77,276	\$ 73,209	\$ 65,075		
19500	Decatur, IL	\$ 41,766	\$ 39,568	\$ 35,172		
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$ 104,269	\$ 98,781	\$ 87,805		
19740	Denver-Aurora-Lakewood, CO	\$ 192,265	\$ 182,146	\$ 161,908		
19780	Des Moines-West Des Moines, IA	\$ 89,554	\$ 84,840	\$ 75,413		
19820	Detroit-Warren-Deaborn, MI	\$ 84,531	\$ 80,082	\$ 71,184		
20100	Dover, DE	\$ 102,536	\$ 97,139	\$ 86,346		
20260	Duluth, MN-WI	\$ 83,092	\$ 78,719	\$ 69,972		
20500	Durham-Chapel Hill, NC	\$ 137,076	\$ 129,862	\$ 115,433		
20524	Dutchess County-Putnam County, NY	\$ 149,412	\$ 141,549	\$ 125,821		
21300	Elmira, NY	\$ 49,755	\$ 47,137	\$ 41,899		
21340	El Paso, TX	\$ 78,569	\$ 74,433	\$ 66,163		
21500	Erie, PA	\$ 56,511	\$ 53,536	\$ 47,588		
21660	Eugene, OR	\$ 140,395	\$ 133,006	\$ 118,228		
22020	Fargo, ND-MN	\$ 90,347	\$ 85,591	\$ 76,081		
22140	Farmington, NM	\$ 84,560	\$ 80,110	\$ 71,209		
22180	Fayetteville, NC	\$ 74,985	\$ 71,039	\$ 63,145		
22220	Fayetteville-Springdale-Rogers, AR-MO	\$ 108,586	\$ 102,871	\$ 91,441		
22500	Florence, SC	\$ 66,291	\$ 62,802	\$ 55,824		
22540	Fond du Lac, WI	\$ 73,429	\$ 69,564	\$ 61,835		
22660	Fort Collins, CO	\$ 182,132	\$ 172,546	\$ 153,375		
23060	Fort Wayne, IN	\$ 72,459	\$ 68,646	\$ 61,018		
23420	Fresno, CA	\$ 126,297	\$ 119,650	\$ 106,356		
23540	Gainesville, FL	\$ 103,299	\$ 97,863	\$ 86,989		
23580	Gainesville, GA	\$ 127,766	\$ 121,041	\$ 107,592		
23844	Gary-Hammond, IN	\$ 83,327	\$ 78,941	\$ 70,170		
24020	Glens Falls, NY	\$ 82,093	\$ 77,772	\$ 69,131		
24340	Grand Rapids-Wyoming, MI	\$ 100,186	\$ 94,913	\$ 84,367		
24540	Greeley, CO	\$ 145,154	\$ 137,514	\$ 122,235		
24580	Green Bay, WI	\$ 94,488	\$ 89,515	\$ 79,569		
24660	Greensboro-High Point, NC	\$ 88,467	\$ 83,811	\$ 74,498		
24860	Greenville-Anderson-Mauldin, SC	\$ 100,303	\$ 95,024	\$ 84,466		
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 66,291	\$ 62,802	\$ 55,824		
25180	Hagerstown-Martinsburg, MD-WV	\$ 91,668	\$ 86,844	\$ 77,194		
25420	Harrisburg-Carlisle, PA	\$ 83,151	\$ 78,774	\$ 70,022		
25540	Hartford-West Hartford-East Hartford, CT	\$ 118,279	\$ 112,054	\$ 99,603		
25860	Hickory-Lenoir-Morganton, NC	\$ 87,938	\$ 83,310	\$ 74,053		
26420	Houston-The Woodlands-Sugar Land, TX	\$ 102,271	\$ 96,889	\$ 86,123		
26620	Huntsville, AL	\$ 95,810	\$ 90,767	\$ 80,682		
26900	Indianapolis-Carmel-Anderson, IN	\$ 95,075	\$ 90,071	\$ 80,063		
26980	Iowa City, IA	\$ 92,461	\$ 87,595	\$ 77,862		
27140	Jackson, MS	\$ 73,076	\$ 69,230	\$ 61,538		
27260	Jacksonville, FL	\$ 117,897	\$ 111,692	\$ 99,282		
27340	Jacksonville, NC	\$ 81,330	\$ 77,049	\$ 68,488		
27740	Johnson City, TN	\$ 97,131	\$ 92,019	\$ 81,795		
27900	Joplin, MO	\$ 59,125	\$ 56,013	\$ 49,789		
28100	Kankakee, IL	\$ 65,263	\$ 61,828	\$ 54,959		
28140	Kansas City, MO-KS	\$ 100,333	\$ 95,052	\$ 84,491		
28420	Kennewick-Richtland, WA	\$ 129,969	\$ 123,128	\$ 109,447		
28660	Killeen-Temple, TX	\$ 77,570	\$ 73,487	\$ 65,322		
28700	Kingsport-Bristol-Bristol, TN-VA	\$ 81,153	\$ 76,882	\$ 68,340		
28740	Kingston, NY	\$ 133,758	\$ 126,718	\$ 112,638		

Metropolitan Area		2024.III p 5 % Down	2024.III p 10 % Down	2024.III p 20 % Down
28940	Knoxville, TN	\$ 108,146	\$ 102,454	\$ 91,070
29460	Lakeland-Winter Haven, FL	\$ 96,896	\$ 91,797	\$ 81,597
29540	Lancaster, PA	\$ 102,829	\$ 97,417	\$ 86,593
29620	Lansing-East Lansing, MI	\$ 68,994	\$ 65,362	\$ 58,100
29820	Las Vegas-Henderson-Paradise, NV	\$ 141,923	\$ 134,453	\$ 119,514
30460	Lexington-Fayette, KY	\$ 82,416	\$ 78,079	\$ 69,403
30700	Lincoln, NE	\$ 89,113	\$ 84,423	\$ 75,042
30780	Little Rock-North Little Rock-Conway, AR	\$ 63,736	\$ 60,381	\$ 53,672
30860	Logan, UT-ID	\$ 128,676	\$ 121,904	\$ 108,359
30980	Longview, TX	\$ 74,310	\$ 70,399	\$ 62,577
31084	Los Angeles-Long Beach-Glendale, CA	\$ 278,294	\$ 263,647	\$ 234,353
31140	Louisville/Jefferson County, KY-IN	\$ 82,416	\$ 78,079	\$ 69,403
31180	Lubbock, TX	\$ 68,994	\$ 65,362	\$ 58,100
31420	Macon-Bibb, GA	\$ 69,258	\$ 65,613	\$ 58,322
31540	Madison, WI	\$ 135,050	\$ 127,942	\$ 113,726
31700	Manchester-Nashua, NH	\$ 161,925	\$ 153,402	\$ 136,358
32820	Memphis, TN-MS-AR	\$ 85,442	\$ 80,945	\$ 71,951
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 185,040	\$ 175,301	\$ 155,823
33340	Milwaukee-Waukesha-West Allis, WI	\$ 122,244	\$ 115,810	\$ 102,942
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 115,547	\$ 109,466	\$ 97,303
33540	Missoula, MT	\$ 185,862	\$ 176,080	\$ 156,516
33660	Mobile, AL	\$ 69,904	\$ 66,225	\$ 58,867
33860	Montgomery, AL	\$ 67,026	\$ 63,498	\$ 56,443
34100	Morristown, TN	\$ 93,372	\$ 88,457	\$ 78,629
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 106,501	\$ 100,896	\$ 89,685
34940	Naples-Immokalee-Marco Island, FL	\$ 224,691	\$ 212,866	\$ 189,214
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 123,801	\$ 117,285	\$ 104,253
35004	Nassau County-Suffolk County, NY	\$ 220,961	\$ 209,332	\$ 186,073
35100	New Bern, NC	\$ 88,379	\$ 83,727	\$ 74,424
35300	New Haven-Milford, CT	\$ 118,103	\$ 111,887	\$ 99,455
35380	New Orleans-Metairie, LA	\$ 84,179	\$ 79,748	\$ 70,887
35614	New York-Jersey City-White Plains, NY-NJ	\$ 209,418	\$ 198,396	\$ 176,352
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 211,327	\$ 200,205	\$ 177,960
35084	Newark, NJ-PA	\$ 211,474	\$ 200,344	\$ 178,084
35840	North Port-Sarasota-Bradenton, FL	\$ 142,451	\$ 134,954	\$ 119,959
35980	Norwich-New London, CT	\$ 117,398	\$ 111,219	\$ 98,861
36100	Ocala, FL	\$ 84,707	\$ 80,249	\$ 71,332
36260	Ogden-Clearfield, UT	\$ 145,183	\$ 137,542	\$ 122,259
36420	Oklahoma City, OK	\$ 76,806	\$ 72,764	\$ 64,679
36540	Omaha-Council Bluffs, NE-IA	\$ 89,465	\$ 84,757	\$ 75,339
36740	Orlando-Kissimmee-Sanford, FL	\$ 129,969	\$ 123,128	\$ 109,447
36780	Oshkosh-Neenah, WI	\$ 80,683	\$ 76,437	\$ 67,944
36980	Owensboro, KY	\$ 61,621	\$ 58,378	\$ 51,892
37100	Oxnard-Thousand Oaks-Ventura, CA	\$ 278,265	\$ 263,619	\$ 234,328
37340	Palm Bay-Melbourne-Titusville, FL	\$ 111,611	\$ 105,737	\$ 93,989
37460	Panama City, FL	\$ 110,936	\$ 105,097	\$ 93,420
37860	Pensacola-Ferry Pass-Brent, FL	\$ 97,219	\$ 92,103	\$ 81,869
37900	Peoria, IL	\$ 52,017	\$ 49,279	\$ 43,804
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 114,695	\$ 108,659	\$ 96,586
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 137,899	\$ 130,641	\$ 116,125
38300	Pittsburgh, PA	\$ 70,315	\$ 66,614	\$ 59,213
38340	Pittsfield, MA	\$ 99,099	\$ 93,883	\$ 83,452
38940	Port St. Lucie, FL	\$ 123,360	\$ 116,867	\$ 103,882
38860	Portland-South Portland, ME	\$ 167,740	\$ 158,912	\$ 141,255
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 178,872	\$ 169,458	\$ 150,629
39300	Providence-Warwick, RI-MA	\$ 154,464	\$ 146,335	\$ 130,075
39340	Provo-Orem, UT	\$ 157,313	\$ 149,034	\$ 132,474
39380	Pueblo, CO	\$ 95,163	\$ 90,155	\$ 80,138
39460	Punta Gorda, FL	\$ 102,800	\$ 97,389	\$ 86,568
39540	Racine, WI	\$ 91,110	\$ 86,315	\$ 76,724
39580	Raleigh, NC	\$ 138,721	\$ 131,420	\$ 116,818

Metropolitan Area		2024.III p 5 % Down	2024.III p 10 % Down	2024.III p 20 % Down
39740	Reading, PA	\$ 85,030	\$ 80,555	\$ 71,604
39900	Reno, NV	\$ 186,597	\$ 176,776	\$ 157,134
40060	Richmond, VA	\$ 125,064	\$ 118,481	\$ 105,317
40140	Riverside-San Bernardino-Ontario, CA	\$ 173,291	\$ 164,171	\$ 145,930
40220	Roanoke, VA	\$ 90,376	\$ 85,619	\$ 76,106
40340	Rochester, MN	\$ 99,599	\$ 94,357	\$ 83,872
40380	Rochester, NY	\$ 78,833	\$ 74,684	\$ 66,386
40420	Rockford, IL	\$ 59,301	\$ 56,180	\$ 49,938
40900	Sacramento--Roseville--Arden-Arcade, CA	\$ 164,480	\$ 155,823	\$ 138,510
41180	St. Louis, MO-IL	\$ 82,328	\$ 77,995	\$ 69,329
41420	Salem, OR	\$ 132,142	\$ 125,187	\$ 111,278
41500	Salinas, CA	\$ 281,907	\$ 267,070	\$ 237,395
41620	Salt Lake City, UT	\$ 170,883	\$ 161,889	\$ 143,901
41700	San Antonio-New Braunfels, TX	\$ 94,312	\$ 89,348	\$ 79,420
41740	San Diego-Carlsbad, CA	\$ 296,652	\$ 281,038	\$ 249,812
41860	San Francisco-Oakland-Hayward, CA	\$ 384,472	\$ 364,237	\$ 323,766
41940	San Jose-Sunnyvale-Santa Clara, CA	\$ 558,057	\$ 528,686	\$ 469,943
42020	San Luis Obispo-Paso Robles, CA	\$ 278,970	\$ 264,287	\$ 234,922
42140	Santa Fe, NM	\$ 194,086	\$ 183,871	\$ 163,441
42660	Seattle-Tacoma-Bellevue, WA	\$ 235,647	\$ 223,245	\$ 198,440
42680	Sebastian-Vero Beach, FL	\$ 120,423	\$ 114,085	\$ 101,409
43300	Sherman-Denison, TX	\$ 89,671	\$ 84,951	\$ 75,512
43340	Shreveport-Bossier City, LA	\$ 68,935	\$ 65,307	\$ 58,050
43620	Sioux Falls, SD	\$ 100,627	\$ 95,330	\$ 84,738
43780	South Bend-Mishawaka, IN-MI	\$ 67,525	\$ 63,971	\$ 56,863
43900	Spartanburg, SC	\$ 87,439	\$ 82,837	\$ 73,633
44060	Spokane-Spokane Valley, WA	\$ 128,177	\$ 121,431	\$ 107,938
44100	Springfield, IL	\$ 56,099	\$ 53,147	\$ 47,242
44140	Springfield, MA	\$ 110,114	\$ 104,318	\$ 92,727
44180	Springfield, MO	\$ 75,220	\$ 71,261	\$ 63,343
41100	St. George, UT	\$ 162,542	\$ 153,987	\$ 136,877
45060	Syracuse, NY	\$ 77,012	\$ 72,959	\$ 64,852
45220	Tallahassee, FL	\$ 96,926	\$ 91,824	\$ 81,622
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 120,423	\$ 114,085	\$ 101,409
45780	Toledo, OH	\$ 58,479	\$ 55,401	\$ 49,245
45820	Topeka, KS	\$ 62,884	\$ 59,575	\$ 52,955
45940	Trenton, NJ	\$ 139,749	\$ 132,394	\$ 117,684
46060	Tucson, AZ	\$ 114,402	\$ 108,381	\$ 96,338
46140	Tulsa, OK	\$ 80,331	\$ 76,103	\$ 67,647
46340	Tyler, TX	\$ 96,720	\$ 91,630	\$ 81,449
46520	Urban Honolulu, HI	\$ 334,247	\$ 316,655	\$ 281,471
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 106,090	\$ 100,506	\$ 89,339
47580	Warner Robins, GA	\$ 81,799	\$ 77,494	\$ 68,884
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 188,711	\$ 178,779	\$ 158,915
47940	Waterloo-Cedar Falls, IA	\$ 54,836	\$ 51,950	\$ 46,178
48620	Wichita, KS	\$ 68,670	\$ 65,056	\$ 57,828
48660	Wichita Falls, TX	\$ 54,778	\$ 51,895	\$ 46,129
48900	Wilmington, NC	\$ 137,488	\$ 130,251	\$ 115,779
49180	Winston-Salem, NC	\$ 91,198	\$ 86,398	\$ 76,799
49340	Worcester, MA-CT	\$ 139,661	\$ 132,311	\$ 117,609
49420	Yakima, WA	\$ 103,652	\$ 98,196	\$ 87,286
49620	York-Hanover, PA	\$ 83,591	\$ 79,192	\$ 70,393
49660	Youngstown-Warren-Boardman, OH-PA	\$ 50,255	\$ 47,610	\$ 42,320
78010	St Croix, Virgin Islands	\$ 105,737	\$ 100,172	\$ 89,042

*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 6.59 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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