

National Association of REALTORS®

Qualifying Income Based on Sales Price of Existing Single-Family Homes for Metropolitan Areas

Metropolitan Area	Current Quarter		
	2024.IV p	2024.IV p	2024.IV p
	5 % Down	10 % Down	20 % Down
U.S.	\$ 121,043	\$ 114,672	\$ 101,931
NE	\$ 144,006	\$ 136,427	\$ 121,268
MW	\$ 89,963	\$ 85,228	\$ 75,758
CBSA SO	\$ 108,263	\$ 102,565	\$ 91,169
Code WE	\$ 186,981	\$ 177,139	\$ 157,457
10180 Abilene, TX	\$ 75,415	\$ 71,446	\$ 63,507
10420 Akron, OH	\$ 62,453	\$ 59,166	\$ 52,592
10580 Albany-Schenectady-Troy, NY	\$ 95,736	\$ 90,697	\$ 80,620
10740 Albuquerque, NM	\$ 111,171	\$ 105,320	\$ 93,617
10900 Allentown-Bethlehem-Easton, PA-NJ	\$ 104,318	\$ 98,827	\$ 87,846
11100 Amarillo, TX	\$ 67,340	\$ 63,796	\$ 56,707
11244 Anaheim-Santa Ana-Irvine, CA	\$ 405,232	\$ 383,904	\$ 341,248
11260 Anchorage, AK	\$ 132,922	\$ 125,926	\$ 111,934
11460 Ann Arbor, MI	\$ 133,608	\$ 126,576	\$ 112,512
11500 Anniston-Oxford, AL	\$ 55,839	\$ 52,900	\$ 47,022
11540 Appleton, WI	\$ 90,611	\$ 85,842	\$ 76,304
11700 Asheville, NC	\$ 138,047	\$ 130,782	\$ 116,250
12020 Athens-Clarke County, GA	\$ 114,150	\$ 108,142	\$ 96,127
12060 Atlanta-Sandy Springs-Marietta, GA	\$ 111,647	\$ 105,771	\$ 94,019
12100 Atlantic City-Hammonton, NJ	\$ 108,340	\$ 102,638	\$ 91,234
12420 Austin-Round Rock, TX	\$ 138,941	\$ 131,628	\$ 117,003
12540 Bakersfield, CA	\$ 117,905	\$ 111,699	\$ 99,288
12580 Baltimore-Columbia-Towson, MD	\$ 122,642	\$ 116,188	\$ 103,278
12700 Barnstable Town, MA	\$ 222,639	\$ 210,922	\$ 187,486
12940 Baton Rouge, LA	\$ 78,603	\$ 74,466	\$ 66,192
13140 Beaumont-Port Arthur, TX	\$ 66,893	\$ 63,372	\$ 56,331
13780 Binghamton, NY	\$ 53,485	\$ 50,670	\$ 45,040
13820 Birmingham-Hoover, AL	\$ 93,054	\$ 88,157	\$ 78,362
13900 Bismarck, ND	\$ 93,025	\$ 88,129	\$ 78,337
13980 Blacksburg-Christiansburg, VA	\$ 92,935	\$ 88,044	\$ 78,261
14010 Bloomington, IL	\$ 71,154	\$ 67,409	\$ 59,919
14260 Boise City-Nampa, ID	\$ 143,798	\$ 136,230	\$ 121,093
14460 Boston-Cambridge-Newton, MA-NH	\$ 219,213	\$ 207,675	\$ 184,600
14500 Boulder, CO	\$ 250,499	\$ 237,315	\$ 210,947
14540 Bowling Green, KY	\$ 82,566	\$ 78,221	\$ 69,529
14860 Bridgeport-Stamford-Norwalk, CT	\$ 207,711	\$ 196,779	\$ 174,915
15380 Buffalo-Cheektowaga-Niagara Falls, NY	\$ 79,646	\$ 75,454	\$ 67,070
15500 Burlington, NC	\$ 97,047	\$ 91,939	\$ 81,724
15540 Burlington-South Burlington, VT	\$ 146,182	\$ 138,488	\$ 123,100
15940 Canton-Massillon, OH	\$ 61,679	\$ 58,433	\$ 51,940
15980 Cape Coral-Fort Myers, FL	\$ 119,186	\$ 112,913	\$ 100,367
16020 Cape Girardeau, MO-IL	\$ 63,794	\$ 60,437	\$ 53,722
16300 Cedar Rapids, IA	\$ 64,629	\$ 61,227	\$ 54,424
16580 Champaign-Urbana, IL	\$ 64,420	\$ 61,030	\$ 54,248
16700 Charleston-North Charleston, SC	\$ 133,667	\$ 126,632	\$ 112,562
16620 Charleston, WV	\$ 58,342	\$ 55,271	\$ 49,130
16740 Charlotte-Concord-Gastonia, NC-SC	\$ 121,957	\$ 115,538	\$ 102,701
16860 Chattanooga, TN-GA	\$ 103,304	\$ 97,867	\$ 86,993
16940 Cheyenne, WY	\$ 109,949	\$ 104,162	\$ 92,589
16980 Chicago-Naperville-Elgin, IL-IN-WI	\$ 110,128	\$ 104,332	\$ 92,739
17020 Chico, CA	\$ 130,002	\$ 123,160	\$ 109,475
17140 Cincinnati, OH-KY-IN	\$ 88,287	\$ 83,640	\$ 74,347
17420 Cleveland, TN	\$ 99,103	\$ 93,887	\$ 83,455
17460 Cleveland-Elyria, OH	\$ 66,118	\$ 62,639	\$ 55,679
17780 College Station-Bryan, TX	\$ 100,831	\$ 95,524	\$ 84,911
17820 Colorado Springs, CO	\$ 138,286	\$ 131,007	\$ 116,451

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Metropolitan Area	2024.IV p		2024.IV p		2024.IV p	
		5 % Down		10 % Down		20 % Down
17860	Columbia, MO	\$ 95,587	\$ 90,556	\$ 80,494		
17900	Columbia, SC	\$ 83,132	\$ 78,757	\$ 70,006		
18140	Columbus, OH	\$ 97,345	\$ 92,222	\$ 81,975		
18580	Corpus Christi, TX	\$ 81,225	\$ 76,950	\$ 68,400		
18880	Crestview-Fort Walton Beach-Destin, FL	\$ 119,156	\$ 112,885	\$ 100,342		
19060	Cumberland, MD-WV	\$ 46,572	\$ 44,121	\$ 39,218		
19100	Dallas-Fort Worth-Arlington, TX	\$ 113,972	\$ 107,973	\$ 95,976		
19340	Davenport-Moline-Rock Island, IA-IL	\$ 52,829	\$ 50,049	\$ 44,488		
19380	Dayton, OH	\$ 77,173	\$ 73,111	\$ 64,988		
19460	Decatur, AL	\$ 74,223	\$ 70,317	\$ 62,504		
19500	Decatur, IL	\$ 40,255	\$ 38,136	\$ 33,899		
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$ 107,118	\$ 101,481	\$ 90,205		
19740	Denver-Aurora-Lakewood, CO	\$ 193,945	\$ 183,738	\$ 163,322		
19780	Des Moines-West Des Moines, IA	\$ 90,075	\$ 85,334	\$ 75,852		
19820	Detroit-Warren-Deaborn, MI	\$ 80,659	\$ 76,414	\$ 67,923		
20100	Dover, DE	\$ 103,275	\$ 97,839	\$ 86,968		
20260	Duluth, MN-WI	\$ 80,272	\$ 76,047	\$ 67,597		
20500	Durham-Chapel Hill, NC	\$ 133,608	\$ 126,576	\$ 112,512		
20524	Dutchess County-Putnam County, NY	\$ 151,456	\$ 143,484	\$ 127,542		
21300	Elmira, NY	\$ 49,999	\$ 47,367	\$ 42,104		
21340	El Paso, TX	\$ 80,510	\$ 76,273	\$ 67,798		
21500	Erie, PA	\$ 57,716	\$ 54,678	\$ 48,603		
21660	Eugene, OR	\$ 142,487	\$ 134,988	\$ 119,989		
22020	Fargo, ND-MN	\$ 90,432	\$ 85,673	\$ 76,154		
22140	Farmington, NM	\$ 86,082	\$ 81,551	\$ 72,490		
22180	Fayetteville, NC	\$ 73,240	\$ 69,385	\$ 61,676		
22220	Fayetteville-Springdale-Rogers, AR-MO	\$ 108,012	\$ 102,327	\$ 90,958		
22500	Florence, SC	\$ 74,134	\$ 70,232	\$ 62,428		
22540	Fond du Lac, WI	\$ 78,603	\$ 74,466	\$ 66,192		
22660	Fort Collins, CO	\$ 181,342	\$ 171,797	\$ 152,709		
23060	Fort Wayne, IN	\$ 71,631	\$ 67,861	\$ 60,321		
23420	Fresno, CA	\$ 125,473	\$ 118,869	\$ 105,662		
23540	Gainesville, FL	\$ 104,288	\$ 98,799	\$ 87,821		
23580	Gainesville, GA	\$ 124,043	\$ 117,514	\$ 104,457		
23844	Gary-Hammond, IN	\$ 82,656	\$ 78,305	\$ 69,605		
24020	Glens Falls, NY	\$ 79,080	\$ 74,918	\$ 66,594		
24340	Grand Rapids-Wyoming, MI	\$ 98,805	\$ 93,605	\$ 83,204		
24540	Greeley, CO	\$ 145,913	\$ 138,234	\$ 122,875		
24580	Green Bay, WI	\$ 92,488	\$ 87,621	\$ 77,885		
24660	Greensboro-High Point, NC	\$ 88,585	\$ 83,923	\$ 74,598		
24860	Greenville-Anderson-Mauldin, SC	\$ 98,984	\$ 93,774	\$ 83,355		
25060	Gulfport-Biloxi-Pascagoula, MS	\$ 68,770	\$ 65,151	\$ 57,912		
25180	Hagerstown-Martinsburg, MD-WV	\$ 89,568	\$ 84,854	\$ 75,426		
25420	Harrisburg-Carlisle, PA	\$ 81,762	\$ 77,458	\$ 68,852		
25540	Hartford-West Hartford-East Hartford, CT	\$ 113,525	\$ 107,550	\$ 95,600		
25860	Hickory-Lenoir-Morganton, NC	\$ 89,390	\$ 84,685	\$ 75,275		
26420	Houston-The Woodlands-Sugar Land, TX	\$ 101,368	\$ 96,033	\$ 85,362		
26620	Huntsville, AL	\$ 98,477	\$ 93,294	\$ 82,928		
26900	Indianapolis-Carmel-Anderson, IN	\$ 94,783	\$ 89,794	\$ 79,817		
26980	Iowa City, IA	\$ 89,836	\$ 85,108	\$ 75,652		
27140	Jackson, MS	\$ 74,968	\$ 71,022	\$ 63,131		
27260	Jacksonville, FL	\$ 121,272	\$ 114,889	\$ 102,124		
27340	Jacksonville, NC	\$ 80,540	\$ 76,301	\$ 67,823		
27740	Johnson City, TN	\$ 94,634	\$ 89,653	\$ 79,692		
27900	Joplin, MO	\$ 60,129	\$ 56,965	\$ 50,635		
28100	Kankakee, IL	\$ 64,450	\$ 61,058	\$ 54,274		
28140	Kansas City, MO-KS	\$ 100,086	\$ 94,819	\$ 84,283		
28420	Kennewick-Richland, WA	\$ 129,257	\$ 122,454	\$ 108,848		
28660	Killeen-Temple, TX	\$ 76,249	\$ 72,236	\$ 64,210		
28700	Kingsport-Bristol-Bristol, TN-VA	\$ 79,318	\$ 75,144	\$ 66,794		
28740	Kingston, NY	\$ 134,382	\$ 127,309	\$ 113,164		

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Metropolitan Area	2024.IV p 5 % Down	2024.IV p 10 % Down	2024.IV p 20 % Down	
28940	Knoxville, TN	\$ 110,038	\$ 104,247	\$ 92,664
29460	Lakeland-Winter Haven, FL	\$ 97,554	\$ 92,419	\$ 82,151
29540	Lancaster, PA	\$ 99,401	\$ 94,169	\$ 83,706
29620	Lansing-East Lansing, MI	\$ 69,098	\$ 65,461	\$ 58,188
29820	Las Vegas-Henderson-Paradise, NV	\$ 143,142	\$ 135,609	\$ 120,541
30460	Lexington-Fayette, KY	\$ 83,460	\$ 79,067	\$ 70,282
30700	Lincoln, NE	\$ 87,989	\$ 83,358	\$ 74,096
30780	Little Rock-North Little Rock-Conway, AR	\$ 64,658	\$ 61,255	\$ 54,449
30860	Logan, UT-ID	\$ 128,512	\$ 121,749	\$ 108,221
30980	Longview, TX	\$ 74,581	\$ 70,655	\$ 62,805
31084	Los Angeles-Long Beach-Glendale, CA	\$ 279,998	\$ 265,261	\$ 235,788
31140	Louisville/Jefferson County, KY-IN	\$ 83,192	\$ 78,813	\$ 70,056
31180	Lubbock, TX	\$ 67,072	\$ 63,542	\$ 56,482
31420	Macon-Bibb, GA	\$ 65,642	\$ 62,187	\$ 55,277
31540	Madison, WI	\$ 131,611	\$ 124,684	\$ 110,830
31700	Manchester-Nashua, NH	\$ 156,312	\$ 148,085	\$ 131,632
32820	Memphis, TN-MS-AR	\$ 82,953	\$ 78,587	\$ 69,856
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$ 189,208	\$ 179,249	\$ 159,333
33340	Milwaukee-Waukesha-West Allis, WI	\$ 116,296	\$ 110,175	\$ 97,933
33460	Minneapolis-St. Paul-Bloomington, MN-WI	\$ 115,044	\$ 108,989	\$ 96,879
33540	Missoula, MT	\$ 186,526	\$ 176,709	\$ 157,075
33660	Mobile, AL	\$ 65,642	\$ 62,187	\$ 55,277
33860	Montgomery, AL	\$ 63,765	\$ 60,408	\$ 53,696
34100	Morristown, TN	\$ 96,124	\$ 91,064	\$ 80,946
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$ 109,204	\$ 103,457	\$ 91,961
34940	Naples-Immokalee-Marco Island, FL	\$ 233,158	\$ 220,886	\$ 196,343
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$ 126,814	\$ 120,140	\$ 106,791
35004	Nassau County-Suffolk County, NY	\$ 222,610	\$ 210,893	\$ 187,461
35100	New Bern, NC	\$ 87,572	\$ 82,963	\$ 73,745
35300	New Haven-Milford, CT	\$ 116,832	\$ 110,683	\$ 98,385
35380	New Orleans-Metairie, LA	\$ 85,665	\$ 81,156	\$ 72,139
35614	New York-Jersey City-White Plains, NY-NJ	\$ 210,572	\$ 199,489	\$ 177,324
35620	New York-Newark-Jersey City, NY-NJ-PA	\$ 211,108	\$ 199,997	\$ 177,775
35084	Newark, NJ-PA	\$ 201,961	\$ 191,331	\$ 170,072
35840	North Port-Sarasota-Bradenton, FL	\$ 143,023	\$ 135,496	\$ 120,441
35980	Norwich-New London, CT	\$ 112,661	\$ 106,731	\$ 94,872
36100	Ocala, FL	\$ 87,632	\$ 83,019	\$ 73,795
36260	Ogden-Clearfield, UT	\$ 147,463	\$ 139,702	\$ 124,179
36420	Oklahoma City, OK	\$ 76,547	\$ 72,518	\$ 64,461
36540	Omaha-Council Bluffs, NE-IA	\$ 89,032	\$ 84,346	\$ 74,974
36740	Orlando-Kissimmee-Sanford, FL	\$ 132,594	\$ 125,616	\$ 111,658
36780	Oshkosh-Neenah, WI	\$ 79,974	\$ 75,765	\$ 67,346
36980	Owensboro, KY	\$ 62,007	\$ 58,743	\$ 52,216
37100	Oxnard-Thousand Oaks-Ventura, CA	\$ 274,128	\$ 259,700	\$ 230,844
37340	Palm Bay-Melbourne-Titusville, FL	\$ 111,588	\$ 105,715	\$ 93,969
37460	Panama City, FL	\$ 110,009	\$ 104,219	\$ 92,639
37860	Pensacola-Ferry Pass-Brent, FL	\$ 96,839	\$ 91,742	\$ 81,548
37900	Peoria, IL	\$ 51,369	\$ 48,666	\$ 43,258
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 112,184	\$ 106,279	\$ 94,471
38060	Phoenix-Mesa-Scottsdale, AZ	\$ 141,951	\$ 134,479	\$ 119,537
38300	Pittsburgh, PA	\$ 67,161	\$ 63,627	\$ 56,557
38340	Pittsfield, MA	\$ 103,483	\$ 98,037	\$ 87,144
38940	Port St. Lucie, FL	\$ 126,635	\$ 119,970	\$ 106,640
38860	Portland-South Portland, ME	\$ 161,855	\$ 153,336	\$ 136,299
38900	Portland-Vancouver-Hillsboro, OR-WA	\$ 175,591	\$ 166,349	\$ 147,866
39300	Providence-Warwick, RI-MA	\$ 147,850	\$ 140,069	\$ 124,505
39340	Provo-Orem, UT	\$ 155,597	\$ 147,408	\$ 131,029
39380	Pueblo, CO	\$ 91,654	\$ 86,830	\$ 77,182
39460	Punta Gorda, FL	\$ 104,288	\$ 98,799	\$ 87,821
39540	Racine, WI	\$ 88,794	\$ 84,120	\$ 74,774
39580	Raleigh, NC	\$ 135,932	\$ 128,777	\$ 114,469

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39740	Reading, PA	\$ 85,099	\$ 80,620	\$ 71,662
39900	Reno, NV	\$ 185,424	\$ 175,665	\$ 156,146
40060	Richmond, VA	\$ 132,356	\$ 125,390	\$ 111,458
40140	Riverside-San Bernardino-Ontario, CA	\$ 178,034	\$ 168,664	\$ 149,923
40220	Roanoke, VA	\$ 93,591	\$ 88,665	\$ 78,813
40340	Rochester, MN	\$ 99,848	\$ 94,593	\$ 84,083
40380	Rochester, NY	\$ 75,624	\$ 71,643	\$ 63,683
40420	Rockford, IL	\$ 57,775	\$ 54,735	\$ 48,653
40900	Sacramento—Roseville—Arden-Arcade, CA	\$ 163,881	\$ 155,255	\$ 138,005
41180	St. Louis, MO-IL	\$ 80,540	\$ 76,301	\$ 67,823
41420	Salem, OR	\$ 134,919	\$ 127,818	\$ 113,616
41500	Salinas, CA	\$ 281,249	\$ 266,447	\$ 236,841
41620	Salt Lake City, UT	\$ 169,989	\$ 161,042	\$ 143,149
41700	San Antonio-New Braunfels, TX	\$ 93,710	\$ 88,778	\$ 78,914
41740	San Diego-Carlsbad, CA	\$ 293,496	\$ 278,048	\$ 247,154
41860	San Francisco-Oakland-Hayward, CA	\$ 392,003	\$ 371,371	\$ 330,108
41940	San Jose-Sunnyvale-Santa Clara, CA	\$ 572,093	\$ 541,983	\$ 481,762
42020	San Luis Obispo-Paso Robles, CA	\$ 276,273	\$ 261,732	\$ 232,651
42140	Santa Fe, NM	\$ 199,666	\$ 189,158	\$ 168,140
42660	Seattle-Tacoma-Bellevue, WA	\$ 233,992	\$ 221,677	\$ 197,046
42680	Sebastian-Vero Beach, FL	\$ 122,404	\$ 115,962	\$ 103,077
43300	Sherman-Denison, TX	\$ 83,371	\$ 78,983	\$ 70,207
43340	Shreveport-Bossier City, LA	\$ 64,122	\$ 60,747	\$ 53,998
43620	Sioux Falls, SD	\$ 99,699	\$ 94,452	\$ 83,957
43780	South Bend-Mishawaka, IN-MI	\$ 61,262	\$ 58,037	\$ 51,589
43900	Spartanburg, SC	\$ 85,367	\$ 80,874	\$ 71,888
44060	Spokane-Spokane Valley, WA	\$ 128,065	\$ 121,325	\$ 107,845
44100	Springfield, IL	\$ 53,097	\$ 50,303	\$ 44,714
44140	Springfield, MA	\$ 107,714	\$ 102,045	\$ 90,707
44180	Springfield, MO	\$ 76,607	\$ 72,575	\$ 64,511
41100	St. George, UT	\$ 164,209	\$ 155,566	\$ 138,281
45060	Syracuse, NY	\$ 71,929	\$ 68,143	\$ 60,572
45220	Tallahassee, FL	\$ 96,839	\$ 91,742	\$ 81,548
45300	Tampa-St. Petersburg-Clearwater, FL	\$ 120,974	\$ 114,607	\$ 101,873
45780	Toledo, OH	\$ 55,868	\$ 52,928	\$ 47,047
45820	Topeka, KS	\$ 61,798	\$ 58,545	\$ 52,040
45940	Trenton, NJ	\$ 134,263	\$ 127,197	\$ 113,064
46060	Tucson, AZ	\$ 116,117	\$ 110,006	\$ 97,783
46140	Tulsa, OK	\$ 77,858	\$ 73,760	\$ 65,565
46340	Tyler, TX	\$ 99,610	\$ 94,367	\$ 83,882
46520	Urban Honolulu, HI	\$ 328,685	\$ 311,386	\$ 276,788
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$ 105,986	\$ 100,408	\$ 89,252
47580	Warner Robins, GA	\$ 80,063	\$ 75,849	\$ 67,422
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 185,751	\$ 175,975	\$ 156,422
47940	Waterloo-Cedar Falls, IA	\$ 56,077	\$ 53,126	\$ 47,223
48620	Wichita, KS	\$ 67,698	\$ 64,135	\$ 57,009
48660	Wichita Falls, TX	\$ 57,269	\$ 54,255	\$ 48,226
48900	Wilmington, NC	\$ 141,980	\$ 134,508	\$ 119,562
49180	Winston-Salem, NC	\$ 93,233	\$ 88,326	\$ 78,512
49340	Worcester, MA-CT	\$ 138,166	\$ 130,894	\$ 116,351
49420	Yakima, WA	\$ 106,344	\$ 100,747	\$ 89,553
49620	York-Hanover, PA	\$ 82,715	\$ 78,362	\$ 69,655
49660	Youngstown-Warren-Boardman, OH-PA	\$ 48,807	\$ 46,238	\$ 41,100
78010	St Croix, Virgin Islands	\$ 112,482	\$ 106,562	\$ 94,722

*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 6.73 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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