

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

Metropolitan Area	Current Quarter				
	2012.II p	2012.II p	2012.II p		
	5 % Down	10 % Down	20 % Down		
U.S.	\$	39,885 \$	37,786 \$	33,588	
NE	\$	53,027 \$	50,236 \$	44,654	
MW	\$	32,831 \$	31,103 \$	27,647	
CBSA	\$	35,864 \$	33,976 \$	30,201	
Code	\$	51,423 \$	48,716 \$	43,303	
10180	Abilene, TX	\$	26,590 \$	25,191 \$	22,392
10420	Akron, OH	\$	25,645 \$	24,296 \$	21,596
10580	Albany-Schenectady-Troy, NY	\$	43,401 \$	41,117 \$	36,549
10740	Albuquerque, NM	\$	38,303 \$	36,287 \$	32,255
10900	Allentown-Bethlehem-Easton, PA-NJ	\$	42,127 \$	39,910 \$	35,475
11100	Amarillo, TX	\$	30,150 \$	28,563 \$	25,390
31100	Anaheim-Santa Ana-Irvine, CA	\$	119,098 \$	112,830 \$	100,293
11540	Appleton, WI	\$	25,623 \$	24,275 \$	21,578
12060	Atlanta-Sandy Springs-Marietta, GA	\$	22,679 \$	21,485 \$	19,098
12100	Atlantic City, NJ	\$	48,060 \$	45,531 \$	40,472
12420	Austin-Round Rock, TX	\$	47,225 \$	44,740 \$	39,769
12580	Baltimore-Towson, MD	\$	56,037 \$	53,088 \$	47,189
12700	Barnstable Town, MA	\$	73,310 \$	69,452 \$	61,735
12940	Baton Rouge, LA	\$	37,007 \$	35,059 \$	31,163
13140	Beaumont-Port Arthur, TX	\$	27,997 \$	26,523 \$	23,576
13780	Binghamton, NY	\$	25,052 \$	23,733 \$	21,096
13820	Birmingham-Hoover, AL	\$	33,864 \$	32,082 \$	28,517
13900	Bismarck, ND	\$	42,632 \$	40,389 \$	35,901
14060	Bloomington-Normal, IL	\$	33,952 \$	32,165 \$	28,591
14260	Boise City-Nampa, ID	\$	30,370 \$	28,772 \$	25,575
14460	Boston-Cambridge-Quincy, MA-NH	\$	79,573 \$	75,385 \$	67,009
14500	Boulder, CO	N/A	N/A	N/A	N/A
14860	Bridgeport-Stamford-Norwalk, CT	\$	82,386 \$	78,050 \$	69,378
15380	Buffalo-Niagara Falls, NY	\$	28,920 \$	27,398 \$	24,353
15540	Burlington-South Burlington, VT	\$	58,543 \$	55,461 \$	49,299
15940	Canton-Massillon, OH	N/A	N/A	N/A	N/A
15980	Cape Coral-Fort Myers, FL	\$	28,722 \$	27,210 \$	24,187
16300	Cedar Rapids, IA	\$	32,919 \$	31,187 \$	27,721
16580	Champaign-Urbana, IL	\$	33,996 \$	32,207 \$	28,628
16700	Charleston-North Charleston, SC	\$	46,654 \$	44,198 \$	39,287
16620	Charleston, WV	\$	27,843 \$	26,377 \$	23,447
16740	Charlotte-Gastonia-Concord, NC-SC	N/A	N/A	N/A	N/A
16860	Chattanooga, TN-GA	\$	28,282 \$	26,794 \$	23,817
16980	Chicago-Naperville-Joliet, IL	\$	41,248 \$	39,077 \$	34,735
17140	Cincinnati-Middletown, OH-KY-IN	\$	29,755 \$	28,189 \$	25,057
17460	Cleveland-Elyria-Mentor, OH	\$	22,832 \$	21,631 \$	19,227
17820	Colorado Springs, CO	\$	45,138 \$	42,762 \$	38,011
17860	Columbia, MO	\$	35,073 \$	33,227 \$	29,535
17900	Columbia, SC	\$	31,513 \$	29,854 \$	26,537
18140	Columbus, OH	\$	31,227 \$	29,584 \$	26,297
18580	Corpus Christi, TX	\$	32,282 \$	30,583 \$	27,185
19060	Cumberland, MD-WV	\$	22,569 \$	21,381 \$	19,005
19100	Dallas-Fort Worth-Arlington, TX	\$	35,820 \$	33,935 \$	30,164
19340	Davenport-Moline-Rock Island, IA-IL	\$	25,887 \$	24,525 \$	21,800
19380	Dayton, OH	N/A	N/A	N/A	N/A
19460	Decatur, AL	\$	26,788 \$	25,378 \$	22,558
19500	Decatur, IL	\$	19,954 \$	18,904 \$	16,803
19660	Deltona-Daytona Beach-Ormond Beach, FL	\$	24,854 \$	23,546 \$	20,930
19740	Denver-Aurora, CO	\$	57,290 \$	54,275 \$	48,244
19780	Des Moines, IA	\$	35,732 \$	33,851 \$	30,090
19820	Detroit-Warren-Livonia, MI	\$	13,229 \$	12,533 \$	11,140
20100	Dover, DE	\$	37,688 \$	35,704 \$	31,737
20500	Durham, NC	N/A	N/A	N/A	N/A
21300	Elmira, NY	\$	23,228 \$	22,006 \$	19,560
21340	El Paso, TX	\$	29,667 \$	28,105 \$	24,983
21500	Erie, PA	\$	26,283 \$	24,899 \$	22,133
21660	Eugene-Springfield, OR	N/A	N/A	N/A	N/A
22020	Fargo, ND-MN	\$	32,656 \$	30,937 \$	27,499

Metropolitan Area	2012.II p 5 % Down	2012.II p 10 % Down	2012.II p 20 % Down
22140 Farmington, NM	\$ 39,754	\$ 37,661	\$ 33,477
22500 Florence, SC	\$ 29,909	\$ 28,334	\$ 25,186
23060 Ft. Wayne, IN	\$ 23,492	\$ 22,255	\$ 19,783
23540 Gainesville, FL	\$ 32,326	\$ 30,625	\$ 27,222
23844 Gary-Hammond, IN	\$ 28,986	\$ 27,460	\$ 24,409
24020 Glens Falls, NY	\$ 34,941	\$ 33,102	\$ 29,424
24340 Grand Rapids, MI	\$ 24,744	\$ 23,442	\$ 20,837
24580 Green Bay, WI	\$ 28,524	\$ 27,023	\$ 24,020
24660 Greensboro-High Point, NC	\$ 28,085	\$ 26,606	\$ 23,650
24860 Greenville, SC	\$ 33,469	\$ 31,707	\$ 28,184
25060 Gulfport-Biloxi, MS	\$ 22,107	\$ 20,944	\$ 18,617
25180 Hagerstown-Martinsburg, MD-WV	\$ 29,623	\$ 28,064	\$ 24,946
25540 Hartford-West Hartford-East Hartford, CT	\$ 49,730	\$ 47,113	\$ 41,878
26180 Honolulu, HI	\$ 138,379	\$ 131,096	\$ 116,530
26420 Houston-Baytown-Sugar Land, TX	\$ 36,985	\$ 35,038	\$ 31,145
26620 Huntsville, AL	\$ 38,325	\$ 36,308	\$ 32,274
26900 Indianapolis, IN	\$ 29,689	\$ 28,126	\$ 25,001
27140 Jackson, MS	\$ 32,194	\$ 30,500	\$ 27,111
27260 Jacksonville, FL	\$ 29,227	\$ 27,689	\$ 24,612
28100 Kankakee-Bradley, IL	\$ 26,305	\$ 24,920	\$ 22,151
28140 Kansas City, MO-KS	\$ 32,612	\$ 30,895	\$ 27,462
28420 Kennewick-Richland-Pasco, WA	\$ 39,863	\$ 37,765	\$ 33,569
28740 Kingston, NY	\$ 43,643	\$ 41,346	\$ 36,752
28940 Knoxville, TN	\$ 31,733	\$ 30,062	\$ 26,722
29620 Lansing-E.Lansing, MI	\$ 20,327	\$ 19,257	\$ 17,118
29820 Las Vegas-Paradise, NV	\$ 28,722	\$ 27,210	\$ 24,187
30460 Lexington-Fayette, KY	\$ 32,216	\$ 30,520	\$ 27,129
30700 Lincoln, NE	\$ 30,656	\$ 29,042	\$ 25,815
30780 Little Rock-N. Little Rock, AR	\$ 30,282	\$ 28,688	\$ 25,501
31100 Los Angeles-Long Beach-Santa Ana, CA	\$ 65,219	\$ 61,786	\$ 54,921
31140 Louisville, KY-IN	\$ 30,678	\$ 29,063	\$ 25,834
31540 Madison, WI	\$ 47,599	\$ 45,094	\$ 40,083
31700 Manchester-Nashua, NH	\$ 46,742	\$ 44,282	\$ 39,361
32820 Memphis, TN-MS-AR	\$ 27,140	\$ 25,711	\$ 22,854
33100 Miami-Fort Lauderdale-Miami Beach, FL	\$ 45,423	\$ 43,033	\$ 38,251
33340 Milwaukee-Waukesha-West Allis, WI	\$ 41,687	\$ 39,493	\$ 35,105
33460 Minneapolis-St. Paul-Bloomington, MN-WI	\$ 38,347	\$ 36,329	\$ 32,292
33660 Mobile, AL	\$ 23,690	\$ 22,443	\$ 19,949
33860 Montgomery, AL	\$ 29,117	\$ 27,585	\$ 24,520
34980 Nashville-Davidson--Murfreesboro, TN	\$ 35,117	\$ 33,268	\$ 29,572
35300 New Haven-Milford, CT	\$ 49,115	\$ 46,530	\$ 41,360
35380 New Orleans-Metairie-Kenner, LA	\$ 36,281	\$ 34,372	\$ 30,553
35620 New York-Northern New Jersey-Long Island, NY-NJ-PA	\$ 82,979	\$ 78,612	\$ 69,877
35620 New York-Wayne-White Plains, NY-NJ	\$ 94,472	\$ 89,500	\$ 79,556
35620 NY: Edison, NJ	\$ 65,377	\$ 61,936	\$ 55,054
35620 NY: Nassau-Suffolk, NY	\$ 84,605	\$ 80,153	\$ 71,247
35620.4 NY: Newark-Union, NJ-PA	\$ 84,759	\$ 80,298	\$ 71,376
35980 Norwich-New London, CT	\$ 41,006	\$ 38,848	\$ 34,532
36100 Ocala, FL	N/A	N/A	N/A
36420 Oklahoma City, OK	\$ 30,568	\$ 28,959	\$ 25,741
36540 Omaha, NE-IA	\$ 31,425	\$ 29,771	\$ 26,463
36740 Orlando, FL	\$ 29,909	\$ 28,334	\$ 25,186
37340 Palm Bay-Melbourne-Titusville, FL	\$ 26,678	\$ 25,274	\$ 22,466
37860 Pensacola-Ferry Pass-Brent, FL	\$ 31,403	\$ 29,750	\$ 26,445
37900 Peoria, IL	\$ 28,326	\$ 26,835	\$ 23,854
37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$ 48,280	\$ 45,739	\$ 40,657
38060 Phoenix-Mesa-Scottsdale, AZ	\$ 32,612	\$ 30,895	\$ 27,462
38340 Pittsfield, MA	\$ 40,039	\$ 37,932	\$ 33,717
38860 Portland-South Portland-Biddeford, ME	\$ 49,664	\$ 47,051	\$ 41,823
38900 Portland-Vancouver-Beaverton, OR-WA	\$ 51,401	\$ 48,695	\$ 43,285
39300 Providence-New Bedford-Fall River, RI-MA	\$ 47,797	\$ 45,281	\$ 40,250
39580 Raleigh-Cary, NC	N/A	N/A	N/A
39740 Reading, PA	\$ 31,842	\$ 30,166	\$ 26,815
39900 Reno-Sparks, NV	\$ 36,325	\$ 34,414	\$ 30,590
40060 Richmond, VA	N/A	N/A	N/A
40140 Riverside-San Bernardino-Ontario, CA	\$ 40,224	\$ 38,107	\$ 33,873
40380 Rochester, NY	\$ 27,008	\$ 25,586	\$ 22,743
40420 Rockford, IL	\$ 21,162	\$ 20,049	\$ 17,821

Metropolitan Area	2012.II p 5 % Down	2012.II p 10 % Down	2012.II p 20 % Down
40900 Sacramento--Arden-Arcade--Roseville, CA	\$ 37,404	\$ 35,436	\$ 31,498
40980 Saginaw-Saginaw Township North, MI	N/A	N/A	N/A
41180 Saint Louis, MO-IL	\$ 29,601	\$ 28,043	\$ 24,927
41420 Salem, OR	\$ 31,315	\$ 29,667	\$ 26,371
41620 Salt Lake City, UT	N/A	N/A	N/A
41700 San Antonio, TX	\$ 35,776	\$ 33,893	\$ 30,127
41740 San Diego-Carlsbad-San Marcos, CA	\$ 83,307	\$ 78,922	\$ 70,153
41860 San Francisco-Oakland-Fremont, CA	\$ 121,436	\$ 115,045	\$ 102,262
41940 San Jose-Sunnyvale-Santa Clara, CA	\$ 145,038	\$ 137,404	\$ 122,137
42260 Sarasota-Bradenton-Venice, FL	\$ 38,105	\$ 36,100	\$ 32,089
42660 Seattle-Tacoma-Bellevue, WA	\$ 63,883	\$ 60,520	\$ 53,796
43340 Shreveport-Bossier City, LA	\$ 34,721	\$ 32,894	\$ 29,239
43620 Sioux Falls, SD	\$ 33,139	\$ 31,395	\$ 27,906
43780 South Bend-Mishawaka, IN	\$ 18,657	\$ 17,675	\$ 15,711
43900 Spartanburg, SC	\$ 27,030	\$ 25,607	\$ 22,762
44060 Spokane, WA	\$ 36,941	\$ 34,996	\$ 31,108
44100 Springfield, IL	\$ 27,513	\$ 26,065	\$ 23,169
44140 Springfield, MA	\$ 39,226	\$ 37,162	\$ 33,033
44180 Springfield, MO	\$ 24,569	\$ 23,275	\$ 20,689
45060 Syracuse, NY	\$ 27,447	\$ 26,003	\$ 23,114
45220 Tallahassee, FL	\$ 32,106	\$ 30,416	\$ 27,037
45300 Tampa-St. Petersburg-Clearwater, FL	\$ 31,711	\$ 30,042	\$ 26,704
45780 Toledo, OH	\$ 18,459	\$ 17,488	\$ 15,545
45820 Topeka, KS	\$ 24,876	\$ 23,567	\$ 20,948
45940 Trenton-Ewing, NJ	\$ 56,763	\$ 53,775	\$ 47,800
46060 Tucson, AZ	\$ 32,480	\$ 30,770	\$ 27,351
46140 Tulsa, OK	\$ 29,996	\$ 28,418	\$ 25,260
47260 Virginia Beach-Norfolk-Newport News, VA-NC	\$ 42,841	\$ 40,586	\$ 36,077
47900 Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 80,650	\$ 76,405	\$ 67,916
47940 Waterloo/Cedar Falls, IA	\$ 26,436	\$ 25,045	\$ 22,262
48620 Wichita, KS	\$ 26,107	\$ 24,733	\$ 21,985
49340 Worcester, MA	\$ 46,918	\$ 44,448	\$ 39,510
49420 Yakima, WA	\$ 36,897	\$ 34,955	\$ 31,071
49620 York-Hanover, PA	\$ 33,996	\$ 32,207	\$ 28,628
49660 Youngstown-Warren-Boardman, OH-PA	N/A	N/A	N/A

\*All areas are metropolitan statistical areas (MSA) as defined by the US Office of Management and Budget as of 2004.

They include the named central city and surrounding areas. N/A Not Available p Preliminary r Revised

Mortgage rate of 4 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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