

**Alabama Housing Affordability Index**  
4th Quarter 2005 and 3rd Quarter 2005

<b>Metro Area</b>	<b>Median Income</b>	<b>Median Sales Price</b>	<b>L/V 80%</b>	<b>Monthly Payment 6.21%</b>	<b>Annual Payment</b>	<b>Required Income</b>	<b>AHA Index 4th Quarter 2005</b>	<b>AHA Index 3rd Quarter 2005</b>
<b>Anniston</b>	\$ 46,700	\$ 118,983	\$ 95,187	\$ 584	\$ 7,003	\$ 28,013	166.7	181.8
<b>Auburn/Opelika</b>	54,400	\$ 175,925	140,740	863	10,355	41,419	131.3	149.4
<b>Baldwin</b>	49,050	\$ 194,500	155,600	954	11,448	45,793	107.1	104.8
<b>Birmingham</b>	56,250	162,967	130,373	799	9,592	38,368	146.6	154.1
<b>Dothan</b>	47,950	130,500	104,400	640	7,681	30,725	156.1	170.1
<b>Florence</b>	47,250	110,708	88,566	543	6,516	26,065	181.3	202.6
<b>Gadsden</b>	44,900	109,467	87,573	537	6,443	25,773	174.2	178.8
<b>Huntsville</b>	61,250	134,133	107,307	658	7,895	31,580	194.0	203.6
<b>Mobile</b>	49,050	133,300	106,640	654	7,846	31,384	156.3	164.1
<b>Montgomery</b>	53,600	135,667	108,533	665	7,985	31,941	167.8	173.0
<b>Tuscaloosa</b>	52,950	138,721	110,977	680	8,165	32,660	162.1	168.3
<b>County Area</b>								
<b>Cullman County</b>	45,850	\$ 103,650	\$ 82,920	\$ 508	\$ 6,101	\$ 24,403	187.9	190.2
<b>Marshall County</b>	45,000	97,933	78,347	480	5,764	23,057	195.2	191.5
<b>Monroe County</b>	40,050	116,067	92,853	569	6,832	27,326	146.6	264.7
<b>Tallapoosa County</b>	44,500	201,239	160,991	987	11,845	47,379	93.9	77.4
<b>Walker County</b>	40,800	97,250	77,800	477	5,724	22,896	178.2	157.3
<b>Statewide Average</b>	\$ 48,650	\$ 135,063	\$ 108,050	662	\$ 7,950	\$ 31,799	153.0	158.7
<b>US Average</b>	\$ 58,000	\$ 214,667	\$ 171,733	1,053	\$ 12,635	\$ 50,541	114.8	118.3

**Sources:** The Alabama Real Estate Research and Education Center, in the Culverhouse College of Commerce and Business Administration, at The University of Alabama and The Alabama Association of REALTORS. National data supplied by the Federal Housing Finance Board, and the Research Division of the National Association of REALTORS.