

Alabama Housing Affordability Index
3rd Quarter 2006 and 2nd Quarter 2006

Metro Area	Median Income	Median Sales Price	L/V 80%	Monthly Payment 6.77%	Annual Payment	Required Income	AHA Index 3rd Quarter 2006	AHA Index 2nd Quarter 2006
Anniston	\$ 49,500	\$ 119,400	\$ 95,520	\$ 621	\$ 7,450	\$ 29,799	166.1	166.9
Auburn/Opelika	57,600	167,142	133,713	869	10,428	41,714	138.1	140.2
Baldwin	58,100	229,150	183,320	1,191	14,297	57,190	101.6	102.4
Birmingham	57,400	163,826	131,061	852	10,222	40,887	140.4	139.6
Dothan	49,100	141,467	113,173	736	8,827	35,306	139.1	149.9
Florence	50,000	106,083	84,867	552	6,619	26,475	188.9	196.2
Gadsden	47,400	94,250	75,400	490	5,881	23,522	201.5	192.4
Huntsville	64,800	144,667	115,733	752	9,026	36,105	179.5	188.4
Mobile	49,500	138,243	110,595	719	8,625	34,502	143.5	152.1
Montgomery	55,900	144,628	115,703	752	9,024	36,095	154.9	153.2
Tuscaloosa	52,300	146,917	117,533	764	9,167	36,666	142.6	144.2
County Area								
Cullman County	\$ 48,400	\$ 115,650	\$ 92,520	\$ 601	\$ 7,216	\$ 28,863	167.7	178.6
Marshall County	47,500	104,083	83,267	541	6,494	25,976	182.9	189.3
Monroe County	42,500	86,580	69,264	450	5,402	21,608	196.7	208.5
Tallapoosa County	47,100	193,333	154,667	1,005	12,063	48,251	97.6	66.3
Walker County	43,000	99,967	79,973	520	6,237	24,949	172.4	186.2
Statewide Average	\$ 51,400	\$ 137,212	\$ 109,769	\$ 713	\$ 8,561	\$ 34,244	150.1	147.4
US Average	\$57,837	\$225,000	\$ 180,000	\$ 1,170	\$ 14,038	\$ 56,154	103.0	105.8