

Feb-2010 Maryland Housing Affordability Index						
County	Average Sold Price (Note 1)	Monthly Payment PITI (Note 2)	Annual Income Needed to Qualify (28%)	Est. 2006 Median Household Income (Note 3)	Housing Affordability Index	Median Multiple
Anne Arundel	\$357,684	\$1,832	\$78,523	\$66,087	84.2	1.2
Allegany	\$91,999	\$471	\$20,197	\$33,554	166.1	0.6
Baltimore City	\$139,933	\$717	\$30,720			
Baltimore	\$266,991	\$1,368	\$58,613	\$63,150	107.7	0.9
Calvert	\$264,256	\$1,354	\$58,012	\$87,400	150.7	0.7
Caroline	\$302,390	\$1,549	\$66,384	\$47,200	71.1	1.4
Carroll	\$298,269	\$1,528	\$65,479	\$75,050	114.6	0.9
Cecil	\$252,834	\$1,295	\$55,505	\$62,100	111.9	0.9
Charles	\$278,193	\$1,425	\$61,072	\$78,450	128.5	0.8
Dorchester	\$143,193	\$733	\$31,435	\$42,500	135.2	0.7
Frederick	\$245,567	\$1,258	\$53,910	\$80,650	149.6	0.7
Garrett	\$310,000	\$1,588	\$68,055	\$40,850	60.0	1.7
Harford	\$259,610	\$1,330	\$56,992	\$74,600	130.9	0.8
Howard	\$381,578	\$1,955	\$83,768	\$93,050	111.1	0.9
Kent	\$99,200	\$508	\$21,777	\$49,750	228.4	0.4
Montgomery	\$408,107	\$2,090	\$89,592	\$87,500	97.7	1.0
Prince Georges	\$198,529	\$1,017	\$43,583	\$70,250	161.2	0.6
Queen Annes	\$285,797	\$1,464	\$62,741	\$73,800	117.6	0.9
Saint Marys	\$280,797	\$1,438	\$61,644	\$63,200	102.5	1.0
Talbot	\$592,067	\$3,033	\$129,977	\$54,350	41.8	2.4
Washington	\$168,179	\$861	\$36,921	\$51,650	139.9	0.7

Note 1 - As Reported by Metropolitan Regional Information Systems, Inc.

Note 2 - Monthly Payment PITI - This is an estimated mortgage payment amount comprised of principal, interest, taxes and insurance. The calculation is based on 80% of the Average Sold Price. Taxes are estimated at 0.891 per \$100 per year. Insurance is estimated at 0.35% of the Average Sold Price. Your actual PITI will vary depending on many factors, including your Credit Score, the Loan Program, and the Lender you work with.

Note 3 - Source for County level Median Household Income includes The Maryland State Data Center, Maryland Department of Planning, and U.S. Census Bureau.

Minimum	\$91,999	\$471	\$20,197	\$33,554	41.8	0.4
Average	\$267,865	\$1,372	\$58,805	\$64,757	120.5	1.0
Maximum	\$592,067	\$3,033	\$129,977	\$93,050	228.4	2.4