

Jan-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	\$378,123	\$1,925	\$82,509	\$66,087	80.1	1.2
Allegany	\$102,236	\$521	\$22,309	\$33,554	150.4	0.7
Baltimore City	\$121,180	\$617	\$26,442			
Baltimore	\$212,250	\$1,081	\$46,315	\$63,150	136.4	0.7
Calvert	\$329,278	\$1,677	\$71,851	\$87,400	121.6	0.8
Caroline	\$175,179	\$892	\$38,225	\$47,200	123.5	0.8
Carroll	\$293,835	\$1,496	\$64,117	\$75,050	117.1	0.9
Cecil	\$221,955	\$1,130	\$48,432	\$62,100	128.2	0.8
Charles	\$250,686	\$1,276	\$54,702	\$78,450	143.4	0.7
Dorchester	\$172,359	\$878	\$37,610	\$42,500	113.0	0.9
Frederick	\$253,863	\$1,293	\$55,395	\$80,650	145.6	0.7
Garrett	\$339,727	\$1,730	\$74,131	\$40,850	55.1	1.8
Harford	\$261,824	\$1,333	\$57,132	\$74,600	130.6	0.8
Howard	\$392,705	\$1,999	\$85,691	\$93,050	108.6	0.9
Kent	\$252,319	\$1,285	\$55,058	\$49,750	90.4	1.1
Montgomery	\$403,122	\$2,052	\$87,964	\$87,500	99.5	1.0
Prince Georges	\$200,271	\$1,020	\$43,701	\$70,250	160.8	0.6
Queen Annes	\$406,825	\$2,071	\$88,772	\$73,800	83.1	1.2
Saint Marys	\$285,804	\$1,455	\$62,365	\$63,200	101.3	1.0
Talbot	\$456,166	\$2,323	\$99,539	\$54,350	54.6	1.8
Washington	\$182,322	\$928	\$39,784	\$51,650	129.8	0.8

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	\$102,236	\$521	\$22,309	\$33,554	54.6	0.6
Average	\$271,049	\$1,380	\$59,145	\$64,757	113.7	1.0
Maximum	\$456,166	\$2,323	\$99,539	\$93,050	160.8	1.8