

 PARCA[®]
ANNUAL FORUM 2024

**HOUSING ALABAMA'S
WORKFORCE**



PARCA ANNUAL FORUM 2024

THANK YOU for joining us for the 2024 PARCA Annual Forum.

Every day, we hear more and more about the housing market. Stories of soaring values and rising rates may have little impact on those of us not in the housing market. However, those issues are just the leading edge of a complex set of housing issues that we face across the country and here in Alabama. Low inventory, slow turnover, constraints, and zoning regulations are but a few of the issues straining the housing market.

And our middle-income workers—like firefighters, nurses, police officers, teachers, and others essential to our communities—are often most affected by these pressures.

Together, we will explore the challenges and opportunities of workforce housing in Alabama. We will engage leaders in the field to define terms, explore solutions, and seek new opportunities. We will learn what Alabama is doing and what Alabama could be doing to enable our workforce to live where they work and how that fosters vibrant, inclusive communities.

The Annual Forum is one way PARCA pursues its mission. As Alabama's first and only nonideological research and data analysis nonprofit, we ensure that leaders have the resources to design and deliver effective, efficient, and equitable public services.

We do this work in four ways:

We provide data analysis—understanding the issue.

We conduct policy research—providing viable options to consider.

We offer technical assistance—designing and implementing policies and programs.

We conduct program evaluation—testing policies and programs.

PARCA produces rigorous, evidence-based research so that public decisions might be made, and public money-- both tax dollars and charitable donations--might be spent, informed by fact.

PARCA's task today is to inform and educate on this critical policy area. Your task is to reflect, decide and engage.

Our work is supported through the generosity of foundations, individuals, and corporations. These investments allow us to remain independent, focused on what matters most.

Visit www.parcAlabama.org/give to make your investment in sound public policy today.



Ryan Hankins, Ph.D.
Executive Director, PARCA



8:30 **Continental Breakfast**

9:00 **Welcome & Introductions**

Tyrone Fenderson
PARCA Board President

Why Housing?

Ryan Hankins, Ph.D.
PARCA Executive Director

What is Workforce Housing?

Lisa McCarroll
Navigate Housing Partners

Innovations Around the Country

Amanda Loper, AIA LEED AP
David Baker Architects

10:00 **Break**

10:20 **Opportunities in Alabama**
Facilitated by Ryan Hankins, Ph.D.

Terry Harbin
Affordable Homes Gulf Coast, LLC

Mary Ellen Judah
Neighborhood Concepts, Inc.

Cory Stallworth
City of Birmingham

11:15 **What is Possible?**

James Stockard
Harvard University Graduate
School of Design

Noon **GOVERNOR ALBERT BREWER LEGACY LUNCH**

Welcome

Tyrone Fenderson
PARCA Board President

Year in Review

Ryan Hankins, Ph.D.
PARCA Executive Director

Keynote Address

The Honorable Kay Ivey
Governor of Alabama

Closing

Tyrone Fenderson
PARCA Board President

In order of appearance.

TYRONE FENDERSON

Tyrone Fenderson, Jr. began his banking career more than thirty years ago and has served in progressive leadership roles at regional and community banks throughout Alabama. He is currently Market President for Synovus Bank with responsibility for its Mobile Market, which includes

Baldwin County. This is his second stint with Synovus, adding to previous service as a commercial banker in his hometown of Birmingham, Alabama from 2001 to 2005.

Fenderson spent a significant portion of his career helping shape federal regulatory policy with a focus on limiting the impact of regulatory burdens on local economies and business growth. These efforts included serving as Chairman of Consumer Financial Protection Bureau's Community Bank Advisory Council and two terms on the American Bankers Association's Community Bankers Council. In 2015, Fenderson testified before the United States House of Representatives Financial Services Committee seeking industry-wide regulatory relief amid implementation of the Dodd-Frank Act – the landmark Wall Street and Consumer Protection legislation that followed the financial crisis in 2010.

As an active business and community leader, Fenderson serves local, statewide and regional causes as a board member of Ascension Florida, Alabama School of Math and Science Foundation, Public Affairs Research Council of Alabama (PARCA) and he is a Past Chairman of Leadership Alabama. Fenderson also served two terms on the Board of Trustees for the Graduate School of Banking at Louisiana State University.

Fenderson holds active Series 52, Series 53 and Series 63 professional securities licenses and is a registered member of Financial Industry Regulatory Authority (FINRA). He earned a Master of Business Administration from Troy University, a bachelor's degree in business administration from Faulkner University and is a graduate of the Alabama Banking School at the University of South Alabama, the Graduate School of Banking at Louisiana State University, and the Stonier Graduate School of Banking at the University of Pennsylvania.

RYAN HANKINS, PH.D.

Ryan Hankins is the second Executive Director of PARCA. In addition to providing overall leadership to PARCA, Hankins has conducted or directed numerous research projects, including analyses of regional demographics, school finances, gambling revenue, and Medicaid expansion.

He is active in local and statewide nonprofit work and serves on numerous boards and committees, including the advisory boards for the Masters of Public Administration at Auburn University and both the Masters of Social Work and Department of Human Development and Family Science at Samford University. He has previously served on the board of the Alabama Association of Nonprofits, the Birmingham—Jefferson Food Policy Council, the Medicaid Citizens' Advisory Board, the Bold Goals Workforce Development Council, the Executive Team of the Alabama Committee for Grade-Level Reading, the Alabama Counts! 2020 Census Committee, the Kiwanis Club of Birmingham, and is past president of the Alabama Association of Free Clinics.

He is a graduate of Harvard Business School's Strategic Perspectives in Nonprofit Management Executive Education program, the Nonprofit Executive Leadership Institute, Leadership Birmingham, Leadership Alabama, and is a *Birmingham Business Journal* Top 40 Under 40 Honoree.

Hankins holds a bachelors degree in religion and English literature, a Master of Divinity, and a Ph.D. in political science. He has completed additional studies at the University of Alabama Birmingham and Oxford University.

He and his wife, Meredith, a speech-language pathologist at United Ability, are the parents of three children.

LISA MCCARROLL

Lisa McCarroll became Navigate's Chief Executive Officer in October 2018. She served as the Director of Contract Administration since 2003. In this capacity, she has managed the contract tasks for the ACC contracts for Alabama, Mississippi, Virginia, and

Connecticut. She has also managed the Quality Assurance department and Housing Quality Inspections™ quality control review.

McCarroll earned her Bachelor of Arts from Birmingham-Southern College and her Masters of Public Administration from the University of Alabama at Birmingham. She is a member of the National Contract Management Association and the Association for Talent Development.

AMANDA LOPER, AIA LEED AP

Amanda Loper is a Principal at David Baker Architects, a progressive, award-winning architecture and urban design firm known for combining social concern with a signature design character. Amanda leads the south-eastern office in Birmingham, Alabama, which she

established in 2016. Her work integrates architecture and urban design so that each project is a “small but mighty act of urbanism.” Since the completion of her Bachelor of Architecture and Bachelor of Interior Architecture at Auburn University, Amanda has contributed to solving affordable housing crises in San Francisco and throughout the Southeast. She adapts these solutions to help other cities across the country address their own affordable housing crises and enhance livability. A strong “architecture communicator,” Amanda also shares her experiences, innovations, and philosophy widely with designers, students, developers, and the public through lectures and writing. Amanda was awarded a 2021 AIA Young Architects Award, a national honor that recognizes individuals who have demonstrated exceptional leadership and made significant contributions to the architecture profession early in their careers.

TERRY HARBIN

Terry Harbin has 40 plus years of experience in all phases of sales, marketing, technology and banking management and broad strategic planning experience in technology, banking and non-profit sectors. He also started two technology related business ventures and

two real estate development companies which have been sold and/or continue to operate successfully. Terry held various sales and marketing positions at QMS, a Mobile, AL technology start up and has served in Executive positions with Regions, BankTrust and BancorpSouth, and BankPlus banks. In 2019 He began Affordable Homes Gulf Coast, LLC to build LMI housing using infill properties to meet the increasing demand in the Mobile, AL area. Terry has also served on the United Way, University of Mobile, WHIL, Child Advocacy, Family Promise, Housing First, Coastal Alabama Partnership and Mobile Area Chamber of Commerce boards.

MARY ELLEN JUDAH

Mary Ellen Judah is the Executive Director of Neighborhood Concepts, Inc., a Huntsville-based non-profit committed to strengthening neighborhoods through the advancement of equitable housing and economic opportunities so all may thrive. NCI develops affordable housing throughout the

Southeast and also manages the North Alabama Revolving Loan Fund, a U.S. Treasury certified Community Development Financial Institution or CDFI.

Mary Ellen has over 30 years of experience in her chosen field working both in the non-profit and for-profit sectors and is well-versed in non-profit administration, affordable housing and community development. A Huntsville resident for 37 years, she serves on the boards of the Fahe, Building Alabama Reinvestment and Collaborative Solutions, as well as various local boards and committees aligned with both her profession and her interests. She is a 2017 OFN Opportunity Fellow, a member of the Leadership Alabama Class of XXVIII, a member of Huntsville Committee of 100 and the recipient of the 2020 Fahe Voice of the Region Award.

CORY STALLWORTH

Cory Stallworth brings many years of experience to his role as Senior Deputy Director of Community Development for the City of Birmingham. In this role Cory leads the City's housing initiatives, including allocating the City's HUD grant funding for housing

development, managing the City's housing plan, and cultivating public-private partnerships. With an extensive background in design, construction, and development, Cory uses his skill sets to create sustainable and equitable housing communities. Prior to joining the City of Birmingham, Cory served as the Vice President of Real Estate Development and Capital Improvement for the Housing Authority of the Birmingham District. Cory received a Bachelor of Science degree in Environmental Design at Auburn University and a Master of Engineering degree in Construction Management at the University of Alabama at Birmingham.

JAMES STOCKARD



James Stockard, an expert in affordable housing and community development, retired in 2014 from the role of curator of the Loeb Fellowship, which he held for 17 years. He continues to teach housing courses at the GSD. He also serves as an Academic Career Liaison for the Career Services Department, helping

planning students think about their career paths and connecting them with potential employers. As a principal for over 25 years with the Cambridge-based consulting firm Stockard & Engler & Brigham, he worked with nonprof-it groups and public agencies across the country on such issues as affordable housing development, property management, neighborhood revitalization, and local, state and national housing policy. Shortly before coming to the GSD, he served as the court-appointed Special Master for the Department of Public and Assisted Housing in Washington, DC. Mr. Stockard has taught courses on housing policy at MIT's Department of Urban Studies and Planning, and Tufts University well as the GSD. He is the co-author of *Managing Affordable Housing*, and wrote the epilogue in *New Directions in Urban Public Housing*.

He was the principal investigator for the Public Housing Operating Cost Study commissioned by the US Congress. Stockard served as a commissioner of the Cambridge Housing Authority for 40 years (including 8 terms as chair) and is a founding trustee of the Cambridge Affordable Housing Trust Fund. He is a past president of the Citizens Housing and Planning Association, Massachusetts' largest research and advocacy group for housing and community development issues. He has been a member of the Massachusetts Housing Appeals Committee, ruling on Chapter 40B cases, for the past 17 years. Stockard is an alumnus of the Loeb Fellowship Program and also earned a Master of City Planning degree from the GSD.

THE HONORABLE KAY IVEY



Growing up in the small town of Camden in Wilcox County, Alabama, and working on her father's farm, Kay Ivey was taught the value of hard work and living within one's means. Her parents instilled the Alabama values of faith, family and community.

After graduating from Auburn University in 1967, Kay worked as a high school teacher and a bank officer. She served as Reading Clerk of the Alabama House of Representatives under Speaker Joseph C. McCorquodale and was Assistant Director of the Alabama Development Office, where she worked to spur job creation and economic development across the state.

In 2002, Kay became the first Republican elected State Treasurer since Reconstruction, and she was re-elected in 2006. As Treasurer, Kay was committed to making the office more open, transparent, and efficient. Kay was elected Lieutenant Governor in 2010, becoming the first Republican woman to hold the office in Alabama's history.

She again made history on November 4, 2014, by becoming the first Republican Lieutenant Governor re-elected to the office.

On April 10, 2017, Governor Ivey was sworn in as the 54th Governor of the state of Alabama in the Old Senate Chamber in the Alabama State Capitol by Acting Chief Justice Lyn Stuart. Following a successful nineteen months in office, the people of Alabama made history again in November 2018 by electing Governor Ivey to a full term. She is the first Lieutenant Governor of Alabama elected to a full term after taking over as governor due to a vacancy in the Governor's Office.

On January 14, 2019, Governor Ivey was officially sworn in for her full term by Associate Justice Will Sellers. Governor Ivey's first term brought conservative leadership with effective results to make this generation more productive and the next generation more prosperous.

Governor Ivey was reelected to a second full term November 2022 in a landslide voting outcome, and she was sworn in January 16, 2023. Noting education, economic development, roads and bridges, broadband expansion, public safety and government reform as the top priorities of her second administration, Governor Ivey vowed to keep Alabama working, ensuring the state's best days are yet to come.

Tyrone Federson, Jr.*
President
Mobile-Baldwin County
Market President
Synovus Bank
-Mobile-

J.T. Price*
Vice-President
CEO
Landscape Workshop
-Birmingham-

Rose Allen*
Treasurer
CEO, Retired
decibel Research
-Huntsville-

Kim Lewis*
Secretary
CEO
PROJECTXYZ
-Huntsville-

Macke Mauldin*
Immediate Past President
Bank Independent
-Florence-

Fred Blackwell
President
Fred Blackwell Roofing
-Smiths Station-

Preston Bolt
Member
Hand Arendall Harrison Sale
-Mobile-

Tom Brinkley
Shareholder
Maynard Cooper & Gale
-Birmingham-

Greg Butrus
Partner
Balch & Bingham LLP
-Birmingham-

J.W. Carpenter
President
Prosper
-Birmingham-

Clinton Carter
CFO
Huntsville Hospital
Health System
-Huntsville-

Daniel Coleman
President
Birmingham-Southern College
-Birmingham-

Watson Donald
Director of Corporate
Stakeholder Strategy
Alabama Power Company
-Birmingham-

David Donaldson
Retired Executive
Vulcan Materials Company
Donaldson & Associates
Consulting and
Senior Advisor, Summit
Strategy Group, LLC
-Birmingham-

Mark Drew
Executive Vice
President, Chief Legal
Officer
Protective Life Corporation
-Birmingham-

Brian Hamilton
CEO
Trillion Communications
-Birmingham-

Joe Hampton
President
Spire Energy
-Birmingham-

Abe Harper
President
Harper Technologies
-Mobile-

Judd Harwood*
Partner
Bradley Arant Boulton
Cummings
-Birmingham-

Betsy Holloway, Ph.D.
Vice President, Marketing and
Communication
Samford University
-Birmingham-

Horace Horn
Vice President
of External Affairs
PowerSouth Energy
Cooperative
-Montgomery-

Ted Hosp
Vice President,
Governmental Affairs
Blue Cross and
Blue Shield of Alabama
-Montgomery-

C. Wayne Hutchens
President, Retired
AT&T Alabama
-Birmingham-

Donny Jones
Chief Operating Officer
Chamber of Commerce of
West Alabama
-Tuscaloosa-

Cathy Sloss Jones
President and CEO
Sloss Real Estate
-Birmingham-

Ashley Kaplan
Executive Director
Leadership Alabama
-Birmingham-

Sean Kelly
Market Executive
Regions Bank
-Huntsville-

Deborah J. Long*
Executive Vice President,
Chief Legal Officer and
Secretary, Retired
Protective Life Corporation
-Birmingham-

Larkin Martin
Agent
Martin Farm
-Courtland-

Scott McLain*
Principal and
Managing Broker
Coldwell Banker Commercial
McLain Real Estate
-Huntsville-

Chrystal Morgan
Director of State and
Local Government
Operations
Boeing
-Huntsville-

David Muhlendorf
President & CEO, Retired
LDM Company
-Florence-

Charles Nailen
Owner
BBG Specialty Foods
-Dothan-

Steven Nichols
General Counsel
Mercedes-Benz USA
-Tuscaloosa-

Stratton Orr
CEO
Sexton, Inc.
-Decatur-

Ryan Robichaux†
Partner
Bradley Arant Boulton
Cummings
-Birmingham-

Dudley Reynolds
CEO, Retired
Alagasco
-Birmingham-

Lindsay Sinor
President
Vulcan Lands, Inc.
-Birmingham-

Bryson Stephens
Chairman
EBSCO
-Birmingham-

George Talbot
Vice President of External
Affairs
Volkert, Inc.
-Mobile-

Beck Taylor, Ph.D.
President
Samford University
-Birmingham-

Neal Wade
Director
Advanced Economic
Development Leadership
Program
-Oneonta-

* Executive Committee
+ Ex Officio

ALABAMA

#43

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$943**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,143** monthly or **\$37,715** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.13
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$16.83
2-Bedroom Housing Wage	\$18.13
Number of Renter Households	582,412
Percent Renters	31%

100

Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

83

Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5

Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1

Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS

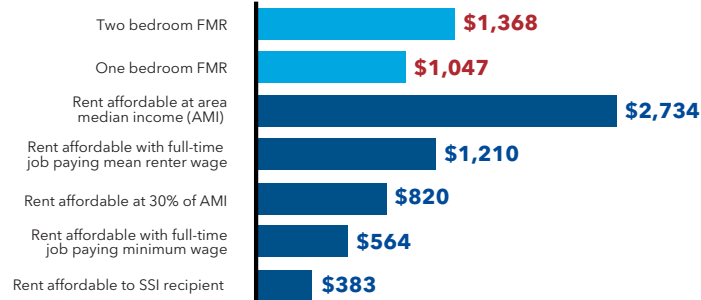
HOUSING WAGE

Daphne-Fairhope-Foley MSA	\$23.19
Birmingham-Hoover HMFA	\$20.67
Huntsville MSA	\$19.79
Tuscaloosa HMFA	\$19.58
Auburn-Opelika MSA	\$19.08

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

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OUT OF REACH 2023

ALABAMA

	FY23 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
		2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$18.13	\$943	\$37,715	2.5	\$80,754	\$2,019	\$24,226	\$606	582,412	31%	\$16.83	\$875	1.1
Combined Nonmetro Areas	\$14.80	\$770	\$30,792	2.0	\$66,729	\$1,668	\$20,019	\$500	123,606	28%	\$14.06	\$731	1.1
<u>Metropolitan Areas</u>													
Anniston-Oxford-Jacksonville MSA	\$15.42	\$802	\$32,080	2.1	\$74,100	\$1,853	\$22,230	\$556	12,854	29%	\$13.56	\$705	1.1
Auburn-Opelika MSA	\$19.08	\$992	\$39,680	2.6	\$83,900	\$2,098	\$25,170	\$629	22,684	36%	\$10.44	\$543	1.8
Birmingham-Hoover HMFA	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	123,614	30%	\$20.06	\$1,043	1.0
Chilton County HMFA	\$14.52	\$755	\$30,200	2.0	\$70,900	\$1,773	\$21,270	\$532	4,341	26%	\$14.83	\$771	1.0
Columbus HMFA	\$18.17	\$945	\$37,800	2.5	\$71,500	\$1,788	\$21,450	\$536	8,801	38%	\$14.27	\$742	1.3
Daphne-Fairhope-Foley MSA	\$23.19	\$1,206	\$48,240	3.2	\$93,000	\$2,325	\$27,900	\$698	19,948	23%	\$15.65	\$814	1.5
Decatur MSA	\$15.29	\$795	\$31,800	2.1	\$86,300	\$2,158	\$25,890	\$647	15,996	27%	\$16.01	\$832	1.0
Dothan HMFA	\$14.63	\$761	\$30,440	2.0	\$68,000	\$1,700	\$20,400	\$510	16,854	33%	\$16.32	\$849	0.9
Florence-Muscle Shoals MSA	\$15.60	\$811	\$32,440	2.2	\$74,100	\$1,853	\$22,230	\$556	18,857	31%	\$13.14	\$683	1.2
Gadsden MSA	\$14.79	\$769	\$30,760	2.0	\$63,400	\$1,585	\$19,020	\$476	10,333	27%	\$13.13	\$683	1.1
Greene County HMFA	\$15.27	\$794	\$31,760	2.1	\$54,200	\$1,355	\$16,260	\$407	874	31%	\$9.01	\$468	1.7
Henry County HMFA	\$14.23	\$740	\$29,600	2.0	\$77,200	\$1,930	\$23,160	\$579	1,017	16%	\$11.12	\$578	1.3
Huntsville MSA	\$19.79	\$1,029	\$41,160	2.7	\$108,200	\$2,705	\$32,460	\$812	59,286	31%	\$19.37	\$1,007	1.0
Mobile HMFA	\$18.96	\$986	\$39,440	2.6	\$73,100	\$1,828	\$21,930	\$548	57,617	36%	\$17.88	\$930	1.1
Montgomery MSA	\$18.79	\$977	\$39,080	2.6	\$74,400	\$1,860	\$22,320	\$558	52,383	36%	\$16.56	\$861	1.1
Pickens County HMFA	\$14.23	\$740	\$29,600	2.0	\$61,200	\$1,530	\$18,360	\$459	1,662	24%	\$10.52	\$547	1.4
Tuscaloosa HMFA	\$19.58	\$1,018	\$40,720	2.7	\$82,900	\$2,073	\$24,870	\$622	31,230	36%	\$14.73	\$766	1.3
Washington County HMFA	\$16.98	\$883	\$35,320	2.3	\$69,300	\$1,733	\$20,790	\$520	455	9%	\$17.63	\$917	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2023 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2023 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

OUT OF REACH 2023

ALABAMA

	FY23 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<u>Counties</u>													
Autauga County	\$18.79	\$977	\$39,080	2.6	\$74,400	\$1,860	\$22,320	\$558	5,629	26%	\$17.51	\$911	1.1
Baldwin County	\$23.19	\$1,206	\$48,240	3.2	\$93,000	\$2,325	\$27,900	\$698	19,948	23%	\$15.65	\$814	1.5
Barbour County	\$14.23	\$740	\$29,600	2.0	\$54,700	\$1,368	\$16,410	\$410	3,434	38%	\$11.66	\$606	1.2
Bibb County	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	1,503	21%	\$10.01	\$521	2.1
Blount County	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	4,435	21%	\$11.63	\$605	1.8
Bullock County	\$15.77	\$820	\$32,800	2.2	\$52,200	\$1,305	\$15,660	\$392	1,199	35%	\$13.25	\$689	1.2
Butler County	\$14.63	\$761	\$30,440	2.0	\$70,400	\$1,760	\$21,120	\$528	1,803	28%	\$12.66	\$658	1.2
Calhoun County	\$15.42	\$802	\$32,080	2.1	\$74,100	\$1,853	\$22,230	\$556	12,854	29%	\$13.56	\$705	1.1
Chambers County	\$17.52	\$911	\$36,440	2.4	\$61,500	\$1,538	\$18,450	\$461	4,034	31%	\$17.16	\$893	1.0
Cherokee County	\$14.60	\$759	\$30,360	2.0	\$67,900	\$1,698	\$20,370	\$509	2,085	22%	\$14.55	\$757	1.0
Chilton County	\$14.52	\$755	\$30,200	2.0	\$70,900	\$1,773	\$21,270	\$532	4,341	26%	\$14.83	\$771	1.0
Choctaw County	\$14.23	\$740	\$29,600	2.0	\$67,000	\$1,675	\$20,100	\$503	869	17%	\$18.56	\$965	0.8
Clarke County	\$14.23	\$740	\$29,600	2.0	\$66,900	\$1,673	\$20,070	\$502	2,267	27%	\$14.76	\$767	1.0
Clay County	\$14.23	\$740	\$29,600	2.0	\$63,000	\$1,575	\$18,900	\$473	1,268	23%	\$13.54	\$704	1.1
Cleburne County	\$14.25	\$741	\$29,640	2.0	\$71,000	\$1,775	\$21,300	\$533	1,276	23%	\$16.55	\$861	0.9
Coffee County	\$15.44	\$803	\$32,120	2.1	\$79,500	\$1,988	\$23,850	\$596	6,325	31%	\$14.74	\$767	1.0
Colbert County	\$15.60	\$811	\$32,440	2.2	\$74,100	\$1,853	\$22,230	\$556	6,317	28%	\$14.97	\$778	1.0
Conecuh County	\$14.23	\$740	\$29,600	2.0	\$58,600	\$1,465	\$17,580	\$440	899	21%	\$21.04	\$1,094	0.7
Coosa County	\$14.73	\$766	\$30,640	2.0	\$65,100	\$1,628	\$19,530	\$488	742	19%	\$15.42	\$802	1.0
Covington County	\$14.23	\$740	\$29,600	2.0	\$70,300	\$1,758	\$21,090	\$527	3,615	25%	\$10.88	\$566	1.3
Crenshaw County	\$14.23	\$740	\$29,600	2.0	\$71,400	\$1,785	\$21,420	\$536	1,160	25%	\$18.18	\$945	0.8
Cullman County	\$15.67	\$815	\$32,600	2.2	\$77,200	\$1,930	\$23,160	\$579	8,369	25%	\$16.57	\$861	0.9
Dale County	\$14.23	\$740	\$29,600	2.0	\$70,200	\$1,755	\$21,060	\$527	7,853	40%	\$20.71	\$1,077	0.7
Dallas County	\$15.19	\$790	\$31,600	2.1	\$59,600	\$1,490	\$17,880	\$447	5,645	39%	\$13.67	\$711	1.1
DeKalb County	\$14.23	\$740	\$29,600	2.0	\$60,600	\$1,515	\$18,180	\$455	6,796	27%	\$13.35	\$694	1.1

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OUT OF REACH 2023

ALABAMA

FY23 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
\$18.79	\$977	\$39,080	2.6	\$74,400	\$1,860	\$22,320	\$558	7,707	24%	\$12.10	\$629	1.6
\$14.23	\$740	\$29,600	2.0	\$56,400	\$1,410	\$16,920	\$423	4,294	33%	\$15.74	\$819	0.9
\$14.79	\$769	\$30,760	2.0	\$63,400	\$1,585	\$19,020	\$476	10,333	27%	\$13.13	\$683	1.1
\$14.23	\$740	\$29,600	2.0	\$66,300	\$1,658	\$19,890	\$497	1,548	25%	\$12.28	\$639	1.2
\$14.23	\$740	\$29,600	2.0	\$61,200	\$1,530	\$18,360	\$459	3,232	30%	\$15.58	\$810	0.9
\$14.63	\$761	\$30,440	2.0	\$68,000	\$1,700	\$20,400	\$510	2,684	26%	\$9.89	\$514	1.5
\$15.27	\$794	\$31,760	2.1	\$54,200	\$1,355	\$16,260	\$407	874	31%	\$9.01	\$468	1.7
\$19.58	\$1,018	\$40,720	2.7	\$82,900	\$2,073	\$24,870	\$622	1,130	22%	\$15.13	\$787	1.3
\$14.23	\$740	\$29,600	2.0	\$77,200	\$1,930	\$23,160	\$579	1,017	16%	\$11.12	\$578	1.3
\$14.63	\$761	\$30,440	2.0	\$68,000	\$1,700	\$20,400	\$510	14,170	34%	\$16.92	\$880	0.9
\$14.23	\$740	\$29,600	2.0	\$62,500	\$1,563	\$18,750	\$469	4,947	24%	\$14.28	\$742	1.0
\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	95,395	36%	\$20.66	\$1,075	1.0
\$14.23	\$740	\$29,600	2.0	\$65,500	\$1,638	\$19,650	\$491	1,481	28%	\$9.62	\$500	1.5
\$15.60	\$811	\$32,440	2.2	\$74,100	\$1,853	\$22,230	\$556	12,540	33%	\$11.70	\$609	1.3
\$15.29	\$795	\$31,800	2.1	\$86,300	\$2,158	\$25,890	\$647	2,703	22%	\$15.31	\$796	1.0
\$19.08	\$992	\$39,680	2.6	\$83,900	\$2,098	\$25,170	\$629	22,684	36%	\$10.44	\$543	1.8
\$19.79	\$1,029	\$41,160	2.7	\$108,200	\$2,705	\$32,460	\$812	8,334	22%	\$13.77	\$716	1.4
\$18.79	\$977	\$39,080	2.6	\$74,400	\$1,860	\$22,320	\$558	904	23%	\$18.43	\$959	1.0
\$14.85	\$772	\$30,880	2.0	\$58,800	\$1,470	\$17,640	\$441	2,433	34%	\$12.34	\$642	1.2
\$19.79	\$1,029	\$41,160	2.7	\$108,200	\$2,705	\$32,460	\$812	50,952	33%	\$20.01	\$1,041	1.0
\$14.23	\$740	\$29,600	2.0	\$68,600	\$1,715	\$20,580	\$515	2,104	29%	\$15.59	\$810	0.9
\$14.23	\$740	\$29,600	2.0	\$64,700	\$1,618	\$19,410	\$485	2,922	26%	\$11.18	\$582	1.3
\$14.23	\$740	\$29,600	2.0	\$70,500	\$1,763	\$21,150	\$529	8,917	25%	\$12.12	\$630	1.2
\$18.96	\$986	\$39,440	2.6	\$73,100	\$1,828	\$21,930	\$548	57,617	36%	\$17.88	\$930	1.1
\$14.23	\$740	\$29,600	2.0	\$62,800	\$1,570	\$18,840	\$471	2,022	28%	\$16.83	\$875	0.8
\$18.79	\$977	\$39,080	2.6	\$74,400	\$1,860	\$22,320	\$558	38,143	43%	\$17.19	\$894	1.1

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OUT OF REACH 2023

ALABAMA

	FY23 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County	\$15.29	\$795	\$31,800	2.1	\$86,300	\$2,158	\$25,890	\$647	13,293	28%	\$16.07	\$835	1.0
Perry County	\$15.37	\$799	\$31,960	2.1	\$41,500	\$1,038	\$12,450	\$311	773	27%	\$14.91	\$775	1.0
Pickens County	\$14.23	\$740	\$29,600	2.0	\$61,200	\$1,530	\$18,360	\$459	1,662	24%	\$10.52	\$547	1.4
Pike County	\$17.12	\$890	\$35,600	2.4	\$72,000	\$1,800	\$21,600	\$540	4,404	38%	\$13.52	\$703	1.3
Randolph County	\$14.23	\$740	\$29,600	2.0	\$63,900	\$1,598	\$19,170	\$479	1,741	20%	\$8.69	\$452	1.6
Russell County	\$18.17	\$945	\$37,800	2.5	\$71,500	\$1,788	\$21,450	\$536	8,801	38%	\$14.27	\$742	1.3
St. Clair County	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	6,652	20%	\$16.40	\$853	1.3
Shelby County	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	15,629	19%	\$19.72	\$1,025	1.0
Sumter County	\$17.25	\$897	\$35,880	2.4	\$48,700	\$1,218	\$14,610	\$365	1,638	34%	\$12.24	\$636	1.4
Talladega County	\$14.50	\$754	\$30,160	2.0	\$69,700	\$1,743	\$20,910	\$523	9,262	29%	\$14.12	\$734	1.0
Tallapoosa County	\$15.19	\$790	\$31,600	2.1	\$67,100	\$1,678	\$20,130	\$503	3,881	24%	\$10.88	\$566	1.4
Tuscaloosa County	\$19.58	\$1,018	\$40,720	2.7	\$82,900	\$2,073	\$24,870	\$622	30,100	37%	\$14.72	\$765	1.3
Walker County	\$14.23	\$740	\$29,600	2.0	\$70,000	\$1,750	\$21,000	\$525	5,694	23%	\$11.78	\$613	1.2
Washington County	\$16.98	\$883	\$35,320	2.3	\$69,300	\$1,733	\$20,790	\$520	455	9%	\$17.63	\$917	1.0
Wilcox County	\$17.15	\$892	\$35,680	2.4	\$52,600	\$1,315	\$15,780	\$395	821	23%	\$16.53	\$859	1.0
Winston County	\$14.23	\$740	\$29,600	2.0	\$64,600	\$1,615	\$19,380	\$485	1,853	20%	\$12.67	\$659	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2023 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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Median Wages for Alabama's Most Common Occupations

Occupation	Total Employment	Median Hourly Wage
Waiters and Waitresses	28,440	\$9.99
Fast Food and Counter Workers	38,640	\$10.87
Food Preparation Workers	16,390	\$11.29
Home Health and Personal Care Aides	20,210	\$11.30
Cashiers	51,620	\$11.37
Cooks, Fast Food	19,480	\$11.42
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	25,360	\$13.00
Retail Salespersons	58,770	\$13.07
Office Clerks, General	23,130	\$13.91
Nursing Assistants	19,740	\$14.09
Cooks, Restaurant	16,290	\$14.43
Receptionists and Information Clerks	17,840	\$14.66
One-Bedroom Housing Wage		\$14.97
Stockers and Order Fillers	44,010	\$15.17
Construction Laborers	16,390	\$15.87
Laborers and Freight, Stock, and Material Movers	41,060	\$16.02

Occupation	Total Employment	Median Hourly Wage
First-Line Supervisors of Food Preparation and Serving Workers	20,530	\$17.16
Customer Service Representatives	34,450	\$17.40
Two-bedroom Housing Wage		\$18.13
Miscellaneous Assemblers and Fabricators	44,820	\$18.16
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	44,070	\$18.80
Bookkeeping, Accounting, and Auditing Clerks	18,610	\$18.91
First-Line Supervisors of Retail Sales Workers	21,270	\$19.05
All Occupations	2,004,000	\$19.31
Heavy and Tractor-Trailer Truck Drivers	36,730	\$23.57
First-Line Supervisors of Office and Administrative Support Workers	19,730	\$25.80
Industrial Machinery Mechanics	15,950	\$28.23
Elementary School Teachers, Except Special Education	22,630	\$28.67
Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	20,790	\$30.06
First-Line Supervisors of Production and Operating Workers	16,090	\$31.47
Registered Nurses	49,370	\$31.65
Accountants and Auditors	23,370	\$31.67
General and Operations Managers	36,550	\$49.22

<https://nlihc.org/oor/state/al>

AFFORDABLE HOUSING

Households that spend less than 30% of their gross monthly income on housing costs.

AREA MEDIAN INCOME (AMI)

Median household income in a region.

BANANA

Build Absolutely Nothing Anywhere Near Anything

COMPREHENSIVE PLAN

A codified guiding policy document for land- use and development regulations in a jurisdiction. Comprehensive plan amendments (CPA) are considered on an annual basis.

COST BURDENED

Households who pay more than 30% of their gross monthly income on housing costs. Severe cost burden is households who pay more than 50% of their gross monthly income on housing costs.

DISPLACEMENT

A household moving due to factors beyond their control.

DUMBBELL COMMUNITY

A community with a large supply of low-income or subsidized housing and a large supply of high-end housing, but little in between.

FAIR HOUSING AND NEIGHBORHOOD DE-CONCENTRATION

This category refers to state and local laws that prohibit discrimination based on race, color, religion, sex, handicap, familial status, and national origin. It also refers to actions taken by state and local governments to enforce or evade these laws.

FLOOR-AREA-RATIO (FAR)

The relationship between the total amount of usable floor area that a building has, or has been permitted to have, and the total area of the lot on which the building stands. A higher ratio likely would indicate a dense or urban construction. Local governments use the floor area ratio for zoning codes.

GAP FINANCING

A short-term loan for the purpose of meeting an immediate financial obligation until sufficient funds to finance the longer-term financial need can be secured. Gap financing carries a higher cost to the borrower and is most appropriately used to meet short-term cash flow needs.

HOUSING AUTHORITY

Housing authorities are public corporations with boards appointed by the local government. Their mission is to provide affordable housing to low- and moderate-income people. In addition to public housing, housing authorities also provide other types of subsidized housing.

IMPACT FEES

Impact fees are imposed to charge the owners of newly developed properties for the “impact” the new development will have on the community. Fees can be used for such things as transportation improvements, new parks, and expansion of schools. Impact fees are not used to maintain existing facilities, but instead are used to create new facilities in proportion to the number of new developments in the area.

INCLUSIONARY ZONING

Usually practiced in urban areas, is planning communities and developments that will provide housing to all income brackets. Inclusionary zoning ordinances often require any new housing construction to include a set percentage of affordable housing units. The positive aspects of Inclusionary zoning include the production of affordable housing at little cost to local government, the creation of income-integrated communities, and the lessening of sprawl. Negative aspects of inclusionary zoning may include shifting the cost of providing affordable housing, segmenting the upwardly mobile poor, and inducing growth.

INCOME LEVEL TERMS

Very Low Income: Annual income under 30% AMI

Low Income: Annual Income 30-50% AMI

Moderate Income: Annual income 50-80% AMI

Lower Middle Income (“Workforce”): Annual income 80-100% AMI

Above Median Income: Annual income above 100% AMI

INFILL DEVELOPMENT

Construction on vacant or under-utilized properties in an urban area.

LAND TRUSTS

A trust created to effectuate a real estate ownership arrangement in which the trustee holds legal and equitable title to the property subject to the provisions of a trust agreement setting out the rights of the beneficiaries whose interests in the trust are declared to be personal property.

LOW-INCOME HOUSING TAX CREDIT

Many for-profit and nonprofit-developed rental properties use these federal income tax credits. The Washington State Housing Finance Commission allocates these credits to developers to build or fix up low-income housing. Large corporations, institutions, pension funds, and insurance companies invest in housing as a method to gain tax credits and reduce their income tax obligations. These apartments serve residents below 60% of median income and must accept Section 8 vouchers.

MARKET RATE RENT

The prevailing monthly cost for rental housing. It is set by the landlord without restrictions.

MEDIAN INCOME

This is a statistical number set at the level where half of all households have income above it and half below it. The U.S. Department of Housing and Urban Development Regional Economist calculates and publishes this median income data annually in the Federal Register.

MISSING-MIDDLE HOUSING

Small-scale, multi-unit housing such as duplexes, triplexes, townhouses, backyard cottages (aka, accessory dwelling units or ADUs), and courtyard-style apartments. Missing middle housing is not permitted in large portions of many cities, which are often devoted to single-family housing.

MULTIFAMILY TAX EXEMPTION (MFTE)

A program providing a term- limited property tax exemption for the construction of new affordable housing. See RCW 84.14 for more information.

NIMBY

Not In My Backyard

NONPROFIT HOUSING

Nonprofit housing is developed by nonprofit corporations with a community board of directors and mission. Most housing developed by nonprofit housing developers is affordable with rents or prices below market-rate. Income generated from the housing is put back into the mission of the organization, rather than being distributed to stockholders or individual investors as would be the case in for-profit housing.

NONPROFIT HOUSING DEVELOPER

A nonprofit organization with a mission that involves the creation, preservation, renovation, operation, or maintenance of affordable housing.

OPERATING SUBSIDY

This is a type of subsidy going to property owners to reduce the management, maintenance, and utility costs of housing. It is needed for projects housing extremely low-income residents who can't afford rents covering the actual costs of housing.

PLANNING & GROWTH RESTRICTIONS

This refers to barriers and solutions included relate to the process of developing a comprehensive land use plan and the restrictions placed on future development based on a map of the community. The topic also covers activities such as smart growth programs, sewer and building permit moratoriums, or requirements for fiscal impact studies.

REDEVELOPMENT/INFILL

This refers to the rules under which abandoned or underused property is redeveloped. This topic includes inner city redevelopment, single lot infill, and brownfields redevelopment, as well as the process for obtaining the state and local government authorization to proceed with such work.

RENT CONTROLS

Defined as state and local government actions that restrict rent increases or service fee charges to tenants.

SECTION 8 HOUSING

Many Section 8 contracts have expired or will expire soon, and the property owners must now decide whether to renew their contract or leave the program ("opt out"). Most of these contracts are now renewed on a one-year basis. Projects with high risk of opting out typically have rents set by the Section 8 contract below the prevailing market rents for comparable units. Owners thus have an incentive to leave the program and convert their property to private market rentals.

SECTION 8 VOUCHERS

This federal program is administered by the local housing authority. Eligible tenants receive vouchers they can use to help them pay for apartments in the private market.

STATE AND LOCAL TAX POLICIES

Barriers and solutions which impact housing affordability, and include laws related to property taxes, tax assessments, transfer taxes, and sales taxes on building materials. It also refers to tax abatements or concessions and homestead exemptions.

SUBSIDIZED HOUSING

A generic term covering all federal, state or local government programs that reduce the cost of housing for low- and moderate-income residents. Housing can be subsidized in numerous ways—giving tenants a rent voucher, helping homebuyers with downpayment assistance, reducing the interest on a mortgage, providing deferred loans to help developers acquire and develop property, giving tax credits to encourage investment in low- and moderate-income housing, authorizing tax-exempt bond authority to finance the housing, providing ongoing assistance to reduce the operating costs of housing and others. Public housing, project-based Section 8, Section 8 vouchers, tax credits, the State Housing Trust Fund, and Seattle Housing Levy programs are all examples of subsidized housing. Subsidized housing can range from apartments for families to senior housing high-rises. Subsidized simply means that rents are reduced because of a particular government program. It has nothing to do with the quality, location, or type of housing. In fact, a number of Seattle's subsidized housing developments have received local and national design awards.

TRANSIT-ORIENTED DEVELOPMENT

A development pattern intended to establish or boost residential and commercial densities to support existing or planned transit service.

ZONING, LAND DEVELOPMENT, CONSTRUCTION AND SUBDIVISION REGULATIONS

Rules and regulations that affect the use of land. It also contains rules and regulations that permit an owner to divide his land into smaller tracts. These activities include barriers, such as exclusionary zoning, as well as solutions, such as bonus density zoning. It also includes private restrictions on the use of property, such as deed restrictions.

Sources:

<https://archives.hud.gov/local/nv/goodstories/2006-04-06glos.cfm>

<https://www.housingconsortium.org/wp-content/uploads/2021/01/HousingGlossary2021.pdf>

Alabama Affordable Housing Association	Promoting the common interest of those involved in the development and management of rural multi-family housing.	Tuscaloosa, Alabama theaaha.org
Alabama Center for Real Estate	The Alabama Center for Real Estate is committed to industry engagement and dedicated to shaping the future of real estate through excellence in teaching, research, and service.	Tuscaloosa, Alabama acre.culverhouse.ua.edu
Alabama Housing Finance Authority	The Legislature created AHFA to serve low- and moderate-income Alabamians through the affordable financing of single- and multifamily housing.	Montgomery, Alabama ahfa.com
Bessemer Redevelopment Corporation	Lead the transformation of Bessemer's neighborhoods through community-first development.	Bessemer, Alabama brcal.org
Brookings Institution	The Brookings Institution is a nonprofit organization whose mission is to conduct in-depth, nonpartisan research to improve policy and governance at local, national, and global levels.	Washington, DC brookings.edu
Building Alabama Reinvestment	Building Alabama Reinvestment (BAR) is a statewide consortium focused on community re-investment that fosters dialogue and partnerships between community development organizations and financial service providers.	Birmingham, Alabama buildingalabama.biz
Enterprise Community Partners	Enterprise is organized around three central goals: to increase housing supply, advance racial equity, and build resilience and upward mobility.	Atlanta, Georgia enterprisecommunity.org
Harvard Joint Center for Housing Studies	The Harvard Joint Center for Housing Studies strives to improve equitable access to decent, affordable homes in thriving communities.	Cambridge, Massachusetts jchs.harvard.edu
Local Initiatives Support Corporation	We support the creation of quality, affordable housing as a basic requisite of well-being—for individuals and communities. It's the cornerstone of our mission.	New York, New York lisc.org
National Low-Income Housing Coalition	The National Low Income Housing Coalition is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.	Washington, DC nlihc.org

Navigate Housing Partners

Navigate Affordable Housing Partners is a nonprofit that actively works to enhance all aspects of the housing industry to ensure that people have access to quality, livable housing choices.

Birmingham, Alabama
navigatehousing.com

Neighborhood Concepts Inc

Neighborhood Concepts, Inc. (NCI) is a Huntsville-based non-profit focused on strengthening neighborhoods through the creation of affordable housing and the advancement of economic opportunities.

Huntsville, Alabama
Neighborhoodconcepts.org

NYU Furman Center Housing Solutions Lab

The Housing Solutions Lab at the NYU Furman Center helps small and midsize cities plan, launch, and evaluate evidence-based local housing policies that advance racial equity; increase access to opportunity; and improve long-term health and wellbeing for residents.

New York, New York
local housingsolutions.org

Preservation of Affordable Housing

POAH is a national nonprofit organization whose mission is to preserve, create and sustain affordable, healthy homes that support economic security, racial equity and access to opportunity for all.

Boston, Massachusetts
poah.org

ShelterForce

Shelterforce is an independent publication that serves (and sometimes challenges) affordable housing and community development practitioners across the United States.

Montclair, New Jersey
shelterforce.org

The Community Builders

The Community Builders (TCB) develops high-quality homes for families, seniors, and people with disabilities.

Washington, DC
tcbinc.org

Urban Institute

The Urban Institute is a nonprofit research organization that provides data and evidence to help advance upward mobility and equity.

Washington, DC
urban.org

Urban Land Institute-Alabama

ULI is the oldest and largest network of cross-disciplinary real estate and land use experts in the world.

Birmingham, Alabama
alabama.uli.org

**The Public Affairs Research Council of Alabama
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