

# HOUSING AFFORDABILITY

## State of Washington and Counties First Time Buyers, Time Trend

County	11:Q2	11:Q3	11:Q4	12:Q1	12:Q2	12:Q3	12:Q4	13:Q1	13:Q2
ADAMS	112.7	139.1	121.5	132.6	129.7	122.6	122.2	160.5	117.0
ASOTIN	85.4	92.2	92.3	120.6	102.7	105.8	109.0	110.8	104.2
BENTON	121.5	120.1	130.0	130.1	131.7	132.9	132.5	138.8	134.5
CHELAN	74.9	75.7	78.9	82.5	90.4	82.6	87.2	102.4	86.6
CLALLAM	73.2	78.8	81.4	92.4	89.4	87.8	99.8	111.4	112.2
CLARK	101.0	104.1	111.7	120.5	110.1	111.1	109.7	106.6	102.3
COLUMBIA	126.4	151.0	75.2	102.6	109.8	111.1	138.5	123.6	137.7
COWLITZ	111.1	102.5	113.9	121.5	129.0	122.6	125.0	128.9	121.3
DOUGLAS	81.1	84.7	89.8	92.3	95.0	89.7	96.0	99.1	98.5
FERRY	92.3	85.6	92.3	136.2	110.0	104.3	88.7	122.8	107.5
FRANKLIN	107.7	106.4	115.1	112.2	110.6	108.6	105.3	107.3	101.0
GARFIELD	94.5	102.2	102.5	133.8	113.8	117.1	120.6	122.4	115.1
GRANT	100.4	96.6	111.9	101.8	108.0	117.3	107.5	116.7	109.8
GRAYS HARBOR	123.9	113.5	129.9	174.3	136.6	129.9	148.4	163.7	145.3
ISLAND	74.3	77.9	83.6	98.8	90.6	88.7	88.0	97.0	96.2
JEFFERSON	63.0	66.9	84.8	75.1	72.9	80.4	73.8	77.0	73.3
KING	66.4	68.0	77.7	78.9	71.2	71.8	73.4	73.5	66.9
KITSAP	82.3	84.5	90.3	101.3	93.4	94.8	103.0	107.7	103.5
KITTITAS	75.6	82.6	81.2	88.0	85.9	84.5	79.8	80.1	82.3
KLICKITAT	71.0	87.7	124.3	92.9	101.0	79.3	84.4	113.2	84.1
LEWIS	99.2	97.5	107.2	115.5	99.5	115.4	111.4	113.7	127.2
LINCOLN	219.7	166.3	329.6	273.0	247.1	217.1	125.2	305.0	296.3
MASON	119.1	120.7	124.3	126.4	115.3	108.0	114.5	143.8	117.6
OKANOGAN	82.3	75.9	87.9	97.9	89.3	95.9	103.9	117.9	103.4
PACIFIC	112.5	124.4	106.4	140.5	135.6	162.8	143.4	135.9	141.4
PEND OREILLE	93.1	86.3	93.1	139.8	115.0	111.0	96.2	135.6	121.0
PIERCE	99.5	104.7	113.7	120.8	111.6	108.6	111.6	112.7	100.9
SAN JUAN	44.4	56.0	47.6	63.6	61.8	55.3	63.6	51.5	55.7
SKAGIT	97.1	96.9	103.3	112.2	101.5	96.8	96.9	101.1	88.6
SKAMANIA	143.1	99.4	113.0	102.7	125.6	117.9	105.1	124.1	133.5
SNOHOMISH	90.7	93.8	97.9	102.0	94.6	92.9	96.1	93.2	86.8
SPOKANE	101.3	100.8	111.1	113.8	111.2	110.3	115.9	120.8	114.9
STEVENS	100.7	93.4	100.7	151.9	125.4	121.5	105.7	149.7	134.1
THURSTON	96.3	97.4	105.7	107.7	104.3	110.3	112.1	111.2	108.1
WAHKIAKUM	196.6	258.8	75.1	186.5	146.9	99.6	129.5	219.8	113.8
WALLA WALLA	93.0	89.0	102.3	115.0	112.7	109.7	108.3	113.3	113.6
WHATCOM	68.7	73.3	81.1	81.9	76.1	80.2	80.1	86.0	81.7
WHITMAN	56.9	58.3	67.9	70.0	68.1	66.7	73.1	74.8	72.4
YAKIMA	95.5	101.3	104.7	114.4	100.1	110.0	105.3	116.3	107.6
<b>Statewide</b>	<b>85.4</b>	<b>88.4</b>	<b>95.9</b>	<b>101.9</b>	<b>93.1</b>	<b>93.2</b>	<b>95.8</b>	<b>98.3</b>	<b>92.6</b>

Source: Runstad Center for Real Estate Studies, University of Washington

### NOTES:

- Housing Affordability Index measures the ability of a middle income family to carry the mortgage payments on a median price home. When the index is 100 there is a balance between the family's ability to pay and the cost. Higher indexes indicate housing is more affordable.
- All loans are assumed to be 30 year loans.
- All buyer index assumes 20% downpayment.
- It is assumed 25% of income can be used for principal and interest payments.