

HOUSING AFFORDABILITY

State of Washington and Counties First Time Buyers, Time Trend

County	11:Q3	11:Q4	12:Q1	12:Q2	12:Q3	12:Q4	13:Q1	13:Q2	13:Q3
ADAMS	139.1	121.5	132.6	129.7	122.6	122.2	160.5	117.0	105.9
ASOTIN	92.2	92.3	120.6	102.7	105.8	109.0	110.8	104.2	91.4
BENTON	120.1	130.0	130.1	131.7	132.9	132.5	138.8	134.5	120.5
CHELAN	75.7	78.9	82.5	90.4	82.6	87.2	102.4	86.6	81.5
CLALLAM	78.8	81.4	92.4	89.4	87.8	99.8	111.4	112.2	102.4
CLARK	104.1	111.7	120.5	110.1	111.1	109.7	106.6	102.3	89.4
COLUMBIA	151.0	75.2	102.6	109.8	111.1	138.5	123.6	137.7	82.8
COWLITZ	102.5	113.9	121.5	129.0	122.6	125.0	128.9	121.3	103.0
DOUGLAS	84.7	89.8	92.3	95.0	89.7	96.0	99.1	98.5	83.5
FERRY	85.6	92.3	136.2	110.0	104.3	88.7	122.8	107.5	88.0
FRANKLIN	106.4	115.1	112.2	110.6	108.6	105.3	107.3	101.0	87.8
GARFIELD	102.2	102.5	133.8	113.8	117.1	120.6	122.4	115.1	100.8
GRANT	96.6	111.9	101.8	108.0	117.3	107.5	116.7	109.8	103.8
GRAYS HARBOR	113.5	129.9	174.3	136.6	129.9	148.4	163.7	145.3	120.6
ISLAND	77.9	83.6	98.8	90.6	88.7	88.0	97.0	96.2	86.9
JEFFERSON	66.9	84.8	75.1	72.9	80.4	73.8	77.0	73.3	70.7
KING	68.0	77.7	78.9	71.2	71.8	73.4	73.5	66.9	58.9
KITSAP	84.5	90.3	101.3	93.4	94.8	103.0	107.7	103.5	94.6
KITTITAS	82.6	81.2	88.0	85.9	84.5	79.8	80.1	82.3	76.3
KLICKITAT	87.7	124.3	92.9	101.0	79.3	84.4	113.2	84.1	80.9
LEWIS	97.5	107.2	115.5	99.5	115.4	111.4	113.7	127.2	112.2
LINCOLN	166.3	329.6	273.0	247.1	217.1	125.2	305.0	296.3	264.0
MASON	120.7	124.3	126.4	115.3	108.0	114.5	143.8	117.6	91.3
OKANOGAN	75.9	87.9	97.9	89.3	95.9	103.9	117.9	103.4	87.8
PACIFIC	124.4	106.4	140.5	135.6	162.8	143.4	135.9	141.4	103.5
PEND OREILLE	86.3	93.1	139.8	115.0	111.0	96.2	135.6	121.0	101.0
PIERCE	104.7	113.7	120.8	111.6	108.6	111.6	112.7	100.9	87.7
SAN JUAN	56.0	47.6	63.6	61.8	55.3	63.6	51.5	55.7	48.8
SKAGIT	96.9	103.3	112.2	101.5	96.8	96.9	101.1	88.6	79.1
SKAMANIA	99.4	113.0	102.7	125.6	117.9	105.1	124.1	133.5	76.1
SNOHOMISH	93.8	97.9	102.0	94.6	92.9	96.1	93.2	86.8	76.7
SPOKANE	100.8	111.1	113.8	111.2	110.3	115.9	120.8	114.9	101.2
STEVENS	93.4	100.7	151.9	125.4	121.5	105.7	149.7	134.1	112.3
THURSTON	97.4	105.7	107.7	104.3	110.3	112.1	111.2	108.1	94.9
WAHKIAKUM	258.8	75.1	186.5	146.9	99.6	129.5	219.8	113.8	91.0
WALLA WALLA	89.0	102.3	115.0	112.7	109.7	108.3	113.3	113.6	94.2
WHATCOM	73.3	81.1	81.9	76.1	80.2	80.1	86.0	81.7	70.7
WHITMAN	58.3	67.9	70.0	68.1	66.7	73.1	74.8	72.4	65.6
YAKIMA	101.3	104.7	114.4	100.1	110.0	105.3	116.3	107.6	95.6
Statewide	88.4	95.9	101.9	93.1	93.2	95.8	98.3	92.6	80.6

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.