

HOUSING AFFORDABILITY INDEX

State of Washington and Counties Time Trend

County	07:Q1	07:Q2	07:Q3	07:Q4	08:Q1	08:Q2	08:Q3	08:Q4	09:Q1	09:Q2	09:Q3	09:Q4	10:Q1
Adams	195.6	181.0	156.7	162.3	163.6	168.9	153.9	169.2	246.5	172.3	162.7	173.0	208.1
Asotin	145.0	128.0	126.8	135.6	141.0	134.9	130.6	146.4	169.5	160.2	165.3	175.2	180.3
Benton	169.7	167.5	154.6	159.4	175.9	171.7	158.7	169.8	193.9	190.9	176.2	185.7	174.3
Chelan	101.7	93.1	86.0	86.1	95.5	94.9	95.6	105.2	114.2	124.2	125.3	125.1	118.7
Clallam	92.2	93.3	83.9	98.9	98.7	92.8	96.2	106.7	118.8	122.9	114.4	123.3	118.0
Clark	100.0	96.2	92.9	100.5	111.1	109.6	114.0	123.8	144.3	151.2	146.6	159.1	152.1
Columbia	107.7	195.7	149.3	151.0	142.9	153.7	189.1	285.6	170.6	222.3	175.1	181.4	187.7
Cowlitz	124.3	120.4	108.0	118.9	127.8	131.2	115.5	137.5	152.3	152.3	154.1	164.1	172.0
Douglas	95.8	87.9	87.0	92.3	93.3	99.3	101.9	96.4	119.3	123.4	111.9	139.1	130.3
Ferry	109.4	104.2	102.0	114.4	130.3	107.3	109.6	131.2	133.8	135.5	139.8	135.9	154.9
Franklin	127.0	125.3	115.6	119.1	132.8	131.0	122.2	132.1	152.7	152.2	142.1	151.6	144.0
Garfield	150.3	133.4	132.7	142.6	146.0	137.4	131.0	144.5	168.0	159.4	165.2	175.8	181.6
Grant	147.4	123.8	110.6	113.6	121.1	122.6	109.7	127.1	146.0	140.1	132.0	159.0	148.9
Grays Harbor	126.8	120.1	105.5	122.0	138.1	133.5	131.1	150.3	166.7	173.9	174.9	179.9	173.7
Island	84.3	78.9	73.5	82.0	87.6	88.9	87.3	86.8	118.0	116.7	113.0	119.3	123.2
Jefferson	68.7	68.5	68.6	67.0	75.1	80.6	88.1	86.6	116.9	133.3	108.7	94.3	107.5
King	70.9	66.4	64.7	72.4	77.0	74.3	76.9	87.0	102.8	102.4	101.9	108.1	110.5
Kitsap	96.1	92.0	88.9	101.5	109.0	106.2	104.2	117.9	136.4	136.5	130.6	139.1	144.4
Kittitas	89.9	85.6	83.1	81.9	92.6	94.1	107.5	113.3	122.8	137.1	125.6	121.8	133.7
Klickitat	106.3	87.6	100.7	99.1	91.0	102.9	95.2	97.4	100.9	157.3	130.7	143.6	108.7
Lewis	107.7	105.0	93.5	110.3	112.2	117.6	122.4	123.2	154.6	168.2	149.9	163.0	179.5
Lincoln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mason	113.7	108.4	96.3	112.0	121.0	122.7	122.5	141.3	183.1	169.6	154.7	174.8	175.8
Okanogan	120.3	100.6	87.0	107.0	106.9	101.3	106.5	128.1	154.5	137.7	131.6	133.9	134.9
Pacific	111.7	136.0	127.5	131.0	130.8	121.3	133.1	126.4	185.5	180.8	150.7	153.5	186.7
Pend Oreille	121.0	114.0	110.5	122.5	139.7	115.2	117.8	141.1	145.1	148.1	154.0	150.9	173.4
Pierce	95.0	94.0	89.8	97.6	106.8	105.3	109.2	120.5	137.7	143.0	139.7	150.7	154.3
San Juan	51.2	45.9	39.1	33.6	51.6	43.6	44.0	57.6	42.5	85.7	57.3	72.0	83.5
Skagit	94.2	84.3	86.7	90.8	89.4	93.5	96.1	96.9	115.8	125.3	121.7	132.1	134.6
Skamania	78.3	91.3	89.1	92.6	84.6	81.7	111.5	111.7	142.4	156.5	124.1	138.9	171.6
Snohomish	80.5	78.3	76.8	80.4	87.1	87.7	88.3	97.1	113.2	118.7	120.8	131.3	135.7
Spokane	126.8	116.7	107.7	119.2	129.6	122.1	122.4	132.2	151.3	157.8	155.0	168.2	169.6
Stevens	129.3	122.1	118.6	132.0	150.9	124.7	127.9	153.6	158.8	162.9	170.2	167.7	193.6
Thurston	108.8	100.1	98.1	104.9	110.7	108.9	110.1	115.5	130.3	137.9	133.5	148.4	149.1
Wahkiakum	133.6	106.2	98.4	117.3	91.5	128.2	132.8	156.0	53.4	172.4	145.3	261.9	161.4
Walla Walla	122.8	114.6	102.3	114.9	121.2	124.5	117.0	128.9	145.7	154.0	155.5	160.8	151.1
Whatcom	84.1	82.8	81.8	86.4	91.8	90.9	90.0	97.9	110.0	110.3	111.5	116.5	122.1
Whitman	120.2	110.2	93.7	114.5	110.6	103.9	104.9	112.9	152.6	131.9	152.7	152.2	136.3
Yakima	145.1	132.3	116.6	125.7	135.8	130.6	124.8	145.2	166.4	148.6	150.3	165.7	166.0
Statewide	88.3	83.5	81.8	90.5	95.2	95.5	96.9	107.5	125.6	123.2	122.9	135.7	135.4

Source: WCRER Estimates

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.
- First-time buyer index assumes the purchaser's income is 70% of the median household income.
- Home purchased by first-time buyers is 85% of area's median price.
- All loans are assumed to be 30 year loans.
- All buyer index assumes 20% downpayment. First-time buyer index assumes 10% down.
- It is assumed 25% of income can be used for principal and interest payments.