

# HOUSING AFFORDABILITY INDEX

## State of Washington and Counties Time Trend

County	08:Q1	08:Q2	08:Q3	08:Q4	09:Q1	09:Q2	09:Q3	09:Q4	10:Q1	10:Q2	10:Q3
Adams	175.5	180.8	164.3	180.4	265.4	187.4	178.8	191.9	209.5	193.3	188.9
Asotin	145.7	139.8	135.8	152.7	176.2	165.9	170.7	180.3	184.8	171.4	179.1
Benton	161.5	158.9	148.0	159.6	185.6	185.9	174.5	187.2	176.3	180.4	178.7
Chelan	92.4	92.3	93.5	103.4	112.6	122.7	124.2	124.4	119.7	129.5	130.2
Clallam	97.4	90.9	93.5	102.9	117.2	124.0	118.1	130.2	125.7	127.9	141.1
Clark	110.5	109.1	113.7	123.6	144.8	152.5	148.6	161.9	154.8	158.7	165.4
Columbia	154.9	168.7	210.2	321.4	191.1	247.9	194.4	200.5	206.7	256.3	154.6
Cowlitz	128.3	131.8	116.2	138.5	155.6	158.0	162.2	175.1	184.0	173.9	182.1
Douglas	90.8	98.4	102.7	98.8	120.8	123.6	110.8	136.2	127.5	119.8	136.2
Ferry	136.6	112.6	115.1	137.8	142.3	145.8	152.2	149.8	171.9	146.8	159.6
Franklin	161.5	158.9	148.0	159.6	185.6	185.9	174.5	187.2	176.3	180.4	178.7
Garfield	146.9	140.9	136.9	153.9	177.1	166.2	170.5	179.6	184.0	170.5	178.0
Grant	121.1	123.8	111.9	131.0	150.6	144.6	136.4	164.4	151.9	148.4	153.1
Grays Harbor	137.0	130.4	126.0	142.2	160.4	169.9	173.6	181.3	174.5	188.6	190.9
Island	92.8	94.2	92.8	92.4	124.5	122.2	117.4	123.0	123.8	125.2	128.1
Jefferson	74.1	79.1	85.9	84.0	113.3	129.2	105.4	91.4	104.0	101.5	118.4
King	77.8	75.7	78.9	90.1	105.9	105.0	104.2	110.0	111.5	110.5	110.4
Kitsap	108.6	106.9	105.9	121.1	139.5	139.1	132.6	140.6	145.4	146.2	139.7
Kittitas	95.8	97.5	111.5	117.8	127.1	141.3	128.9	124.5	136.3	142.1	125.5
Klickitat	92.3	104.0	95.9	97.8	101.1	157.4	130.5	143.2	107.3	130.2	137.3
Lewis	112.6	117.9	122.7	123.4	155.4	169.7	151.8	165.6	182.5	158.7	160.9
Lincoln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mason	117.2	118.7	118.5	136.4	177.8	165.6	151.9	172.5	173.3	168.6	155.7
Okanogan	107.0	100.8	105.3	125.8	151.8	135.4	129.5	131.7	132.7	136.9	135.9
Pacific	134.3	124.0	135.6	128.2	189.0	185.1	155.0	158.5	192.2	184.2	190.8
Pend Oreille	143.0	118.1	121.0	145.3	149.3	152.5	158.5	155.3	178.3	152.3	165.7
Pierce	102.4	101.8	106.2	118.0	135.2	140.8	137.9	149.1	152.9	150.6	153.1
San Juan	56.5	47.5	47.7	62.2	45.6	91.1	60.4	75.3	86.5	98.6	83.7
Skagit	88.6	93.2	96.3	97.7	116.6	126.0	122.2	132.4	134.6	132.0	140.4
Skamania	106.8	102.2	138.3	137.5	175.4	192.9	153.1	171.5	211.0	216.8	176.4
Snohomish	88.9	90.4	91.8	101.9	117.9	122.7	124.0	133.9	136.9	137.5	145.0
Spokane	133.0	124.3	123.6	132.5	152.1	159.0	156.7	170.4	169.9	169.2	165.7
Stevens	153.4	126.6	129.5	155.2	159.9	163.6	170.4	167.3	192.3	164.3	178.9
Thurston	108.9	107.5	109.1	114.8	129.7	137.4	133.3	148.4	148.3	147.8	148.7
Wahkiakum	97.5	135.5	139.4	162.6	56.2	183.6	156.5	284.9	176.0	205.1	154.8
Walla Walla	123.2	126.8	119.4	131.8	148.8	157.1	158.4	163.6	153.7	150.8	165.2
Whatcom	91.8	92.6	93.4	103.3	116.1	116.3	117.7	122.9	128.1	123.9	122.8
Whitman	111.2	104.8	106.2	114.7	154.2	132.7	152.8	151.7	135.0	134.8	134.4
Yakima	137.2	132.2	126.6	147.6	169.1	150.9	152.6	168.2	166.0	160.3	165.0
Statewide	94.9	95.6	97.5	108.6	126.9	124.3	124.1	136.8	135.9	136.9	140.2

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.