

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
Adams	163.6	168.9	153.9	169.2	246.5	172.3	162.7	173.0	186.7	170.4
Asotin	141.0	134.9	130.6	146.4	169.5	160.2	165.3	175.2	180.3	167.9
Benton	175.9	171.7	158.7	169.8	193.9	190.9	176.2	185.7	174.3	177.7
Chelan	95.5	94.9	95.6	105.2	114.2	124.2	125.3	125.1	118.7	126.6
Clallam	98.7	92.8	96.2	106.7	118.8	122.9	114.4	123.3	118.0	119.0
Clark	111.1	109.6	114.0	123.8	144.3	151.2	146.6	159.1	152.1	156.0
Columbia	142.9	153.7	189.1	285.6	170.6	222.3	175.1	181.4	187.7	233.8
Cowlitz	127.8	131.2	115.5	137.5	152.3	152.3	154.1	164.1	172.0	162.2
Douglas	93.3	99.3	101.9	96.4	119.3	123.4	111.9	139.1	130.3	122.4
Ferry	130.3	107.3	109.6	131.2	133.8	135.5	139.8	135.9	154.9	131.4
Franklin	132.8	131.0	122.2	132.1	152.7	152.2	142.1	151.6	144.0	148.5
Garfield	146.0	137.4	131.0	144.5	168.0	159.4	165.2	175.8	181.6	169.7
Grant	121.1	122.6	109.7	127.1	146.0	140.1	132.0	159.0	148.9	147.3
Grays Harbor	138.1	133.5	131.1	150.3	166.7	173.9	174.9	179.9	173.7	188.4
Island	87.6	88.9	87.3	86.8	118.0	116.7	113.0	119.3	123.2	127.6
Jefferson	75.1	80.6	88.1	86.6	116.9	133.3	108.7	94.3	107.5	105.2
King	77.0	74.3	76.9	87.0	102.8	102.4	101.9	108.1	110.5	110.6
Kitsap	109.0	106.2	104.2	117.9	136.4	136.5	130.6	139.1	144.4	145.8
Kittitas	92.6	94.1	107.5	113.3	122.8	137.1	125.6	121.8	133.7	139.7
Klickitat	91.0	102.9	95.2	97.4	100.9	157.3	130.7	143.6	108.7	133.0
Lewis	112.2	117.6	122.4	123.2	154.6	168.2	149.9	163.0	179.5	156.1
Lincoln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mason	121.0	122.7	122.5	141.3	183.1	169.6	154.7	174.8	175.8	171.2
Okanogan	106.9	101.3	106.5	128.1	154.5	137.7	131.6	133.9	134.9	139.2
Pacific	130.8	121.3	133.1	126.4	185.5	180.8	150.7	153.5	186.7	179.6
Pend Oreille	139.7	115.2	117.8	141.1	145.1	148.1	154.0	150.9	173.4	148.2
Pierce	106.8	105.3	109.2	120.5	137.7	143.0	139.7	150.7	154.3	151.8
San Juan	51.6	43.6	44.0	57.6	42.5	85.7	57.3	72.0	83.5	96.2
Skagit	89.4	93.5	96.1	96.9	115.8	125.3	121.7	132.1	134.6	132.2
Skamania	84.6	81.7	111.5	111.7	142.4	156.5	124.1	138.9	171.6	177.1
Snohomish	87.1	87.7	88.3	97.1	113.2	118.7	120.8	131.3	135.7	137.9
Spokane	129.6	122.1	122.4	132.2	151.3	157.8	155.0	168.2	169.6	170.8
Stevens	150.9	124.7	127.9	153.6	158.8	162.9	170.2	167.7	193.6	166.2
Thurston	110.7	108.9	110.1	115.5	130.3	137.9	133.5	148.4	149.1	149.3
Wahkiakum	91.5	128.2	132.8	156.0	53.4	172.4	145.3	261.9	161.4	187.8
Walla Walla	121.2	124.5	117.0	128.9	145.7	154.0	155.5	160.8	151.1	148.1
Whatcom	91.8	90.9	90.0	97.9	110.0	110.3	111.5	116.5	122.1	118.7
Whitman	110.6	103.9	104.9	112.9	152.6	131.9	152.7	152.2	136.3	136.9
Yakima	135.8	130.6	124.8	145.2	166.4	148.6	150.3	165.7	166.0	162.7
Statewide	95.2	95.5	96.9	107.5	125.6	123.2	122.9	135.7	135.4	136.4

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.