

HOUSING AFFORDABILITY

State of Washington and Counties

First Time Buyers, Time Trend

County	10:Q3	10:Q4	11:Q1	11:Q2	11:Q3	11:Q4	12:Q1	12:Q2	12:Q3	12:Q4
ADAMS	113.2	122.1	124.2	111.5	136.9	121.5	135.3	135.0	130.2	132.3
ASOTIN	93.0	100.6	107.7	84.8	91.2	92.3	120.9	103.2	106.5	110.0
BENTON	116.8	118.7	120.3	122.5	121.6	130.0	128.2	127.9	127.3	125.0
CHELAN	72.7	74.3	76.0	73.2	73.2	78.9	84.6	95.1	89.0	96.1
CLALLAM	69.3	67.8	75.9	72.5	77.7	81.4	88.9	82.9	78.7	86.7
CLARK	90.5	97.5	98.2	100.8	103.8	111.7	120.0	109.2	109.8	108.0
COLUMBIA	74.3	154.9	103.0	123.2	145.4	75.2	104.4	113.5	116.6	147.4
COWLITZ	91.1	98.7	101.7	110.8	102.0	113.9	120.8	127.6	120.6	122.3
DOUGLAS	78.7	83.2	71.6	80.5	83.8	89.8	93.0	96.3	91.6	98.7
FERRY	90.6	94.5	97.5	90.1	82.5	92.3	143.7	122.2	122.0	109.1
FRANKLIN	102.2	105.4	108.5	112.0	112.8	115.1	108.0	102.1	95.8	88.3
GARFIELD	103.5	110.9	117.8	91.9	98.0	102.5	138.5	121.8	129.3	137.1
GRANT	91.5	98.3	94.9	102.1	99.0	111.9	99.3	102.8	108.7	97.1
GRAYS HARBOR	105.3	104.6	113.0	122.6	111.7	129.9	176.3	139.8	134.5	155.3
ISLAND	72.2	76.7	77.8	73.1	76.0	83.6	99.5	91.9	90.5	90.4
JEFFERSON	62.5	62.0	58.4	61.7	64.7	84.8	76.6	75.8	85.2	79.5
KING	59.4	63.7	66.0	65.7	66.9	77.7	79.7	72.7	74.0	76.4
KITSAP	76.7	83.7	80.7	80.3	81.4	90.3	103.0	96.4	99.2	109.3
KITTITAS	61.3	65.3	70.2	75.1	81.7	81.2	89.0	87.8	87.2	83.3
KLICKITAT	78.9	79.8	74.6	72.1	89.7	124.3	90.7	96.3	73.8	76.6
LEWIS	81.8	94.3	95.9	97.7	95.4	107.2	115.6	99.6	115.4	111.4
LINCOLN	N/A	185.0	337.6	217.6	163.9	329.6	271.7	244.8	214.2	123.0
MASON	90.5	103.3	106.5	117.8	118.7	124.3	131.2	124.1	120.6	132.8
OKANOGAN	73.3	68.0	79.1	81.6	75.0	87.9	96.8	87.4	92.8	99.6
PACIFIC	98.1	117.2	107.1	110.2	120.7	106.4	145.0	144.2	178.3	161.5
PEND OREILLE	90.6	95.3	99.1	92.2	85.1	93.1	141.8	118.2	115.7	101.5
PIERCE	87.7	94.4	96.5	98.1	102.4	113.7	124.2	117.9	117.8	124.4
SAN JUAN	47.2	38.6	41.4	43.2	53.7	47.6	67.0	68.4	64.2	77.3
SKAGIT	87.5	85.9	92.3	95.5	94.5	103.3	116.9	110.2	109.4	114.0
SKAMANIA	90.4	117.9	117.1	140.2	96.4	113.0	105.9	133.6	129.1	118.3
SNOHOMISH	80.2	85.1	87.9	89.3	91.6	97.9	104.2	98.6	98.8	104.1
SPOKANE	90.9	99.1	99.1	100.0	98.9	111.1	115.1	113.8	114.1	121.2
STEVENS	98.6	103.0	106.4	98.3	90.1	100.7	156.6	133.1	132.8	118.7
THURSTON	89.3	96.2	99.7	95.1	95.5	105.7	110.4	109.6	118.7	123.5
WAHIAKUM	78.9	118.8	104.5	194.4	254.7	75.1	194.2	159.3	112.4	152.3
WALLA WALLA	89.0	93.0	93.3	92.3	88.0	102.3	114.6	112.0	108.8	107.1
WHATCOM	67.0	71.1	70.0	68.1	72.2	81.1	82.7	77.5	82.3	82.8
WHITMAN	51.1	60.9	63.3	55.7	56.5	67.9	69.9	67.9	66.4	72.7
YAKIMA	93.7	95.3	101.8	96.2	102.4	104.7	113.1	97.7	106.1	100.4
Statewide	78.2	82.8	83.8	84.5	87.0	95.9	103.2	95.5	96.7	100.3

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.
- 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.