

HOUSING AFFORDABILITY

State of Washington and Counties First Time Buyers, Time Trend

County	11:Q1	11:Q2	11:Q3	11:Q4	12:Q1	12:Q2	12:Q3	12:Q4	13:Q1
ADAMS	124.2	111.5	136.9	121.5	135.3	135.0	130.2	132.3	177.2
ASOTIN	107.7	84.8	91.2	92.3	120.9	103.2	106.5	110.0	111.9
BENTON	120.3	122.5	121.6	130.0	128.2	127.9	127.3	125.0	129.0
CHELAN	76.0	73.2	73.2	78.9	84.6	95.1	89.0	96.1	115.2
CLALLAM	75.9	72.5	77.7	81.4	88.9	82.9	78.7	86.7	93.9
CLARK	98.2	100.8	103.8	111.7	120.0	109.2	109.8	108.0	104.5
COLUMBIA	103.0	123.2	145.4	75.2	104.4	113.5	116.6	147.4	133.4
COWLITZ	101.7	110.8	102.0	113.9	120.8	127.6	120.6	122.3	125.5
DOUGLAS	71.6	80.5	83.8	89.8	93.0	96.3	91.6	98.7	102.5
FERRY	97.5	90.1	82.5	92.3	143.7	122.2	122.0	109.1	158.6
FRANKLIN	108.5	112.0	112.8	115.1	108.0	102.1	95.8	88.3	85.0
GARFIELD	117.8	91.9	98.0	102.5	138.5	121.8	129.3	137.1	143.2
GRANT	94.9	102.1	99.0	111.9	99.3	102.8	108.7	97.1	102.6
GRAYS HARBOR	113.0	122.6	111.7	129.9	176.3	139.8	134.5	155.3	173.2
ISLAND	77.8	73.1	76.0	83.6	99.5	91.9	90.5	90.4	100.3
JEFFERSON	58.4	61.7	64.7	84.8	76.6	75.8	85.2	79.5	84.4
KING	66.0	65.7	66.9	77.7	79.7	72.7	74.0	76.4	77.3
KITSAP	80.7	80.3	81.4	90.3	103.0	96.4	99.2	109.3	115.8
KITTITAS	70.2	75.1	81.7	81.2	89.0	87.8	87.2	83.3	84.5
KLICKITAT	74.6	72.1	89.7	124.3	90.7	96.3	73.8	76.6	100.2
LEWIS	95.9	97.7	95.4	107.2	115.6	99.6	115.4	111.4	113.8
LINCOLN	337.6	217.6	163.9	329.6	271.7	244.8	214.2	123.0	298.4
MASON	106.5	117.8	118.7	124.3	131.2	124.1	120.6	132.8	173.0
OKANOGAN	79.1	81.6	75.0	87.9	96.8	87.4	92.8	99.6	111.9
PACIFIC	107.1	110.2	120.7	106.4	145.0	144.2	178.3	161.5	157.4
PEND OREILLE	99.1	92.2	85.1	93.1	141.8	118.2	115.7	101.5	145.0
PIERCE	96.5	98.1	102.4	113.7	124.2	117.9	117.8	124.4	128.8
SAN JUAN	41.4	43.2	53.7	47.6	67.0	68.4	64.2	77.3	65.5
SKAGIT	92.3	95.5	94.5	103.3	116.9	110.2	109.4	114.0	123.6
SKAMANIA	117.1	140.2	96.4	113.0	105.9	133.6	129.1	118.3	143.7
SNOHOMISH	87.9	89.3	91.6	97.9	104.2	98.6	98.8	104.1	102.9
SPOKANE	99.1	100.0	98.9	111.1	115.1	113.8	114.1	121.2	127.7
STEVENS	106.4	98.3	90.1	100.7	156.6	133.1	132.8	118.7	172.5
THURSTON	99.7	95.1	95.5	105.7	110.4	109.6	118.7	123.5	125.4
WAHKIAKUM	104.5	194.4	254.7	75.1	194.2	159.3	112.4	152.3	269.4
WALLA WALLA	93.3	92.3	88.0	102.3	114.6	112.0	108.8	107.1	111.7
WHATCOM	70.0	68.1	72.2	81.1	82.7	77.5	82.3	82.8	89.7
WHITMAN	63.3	55.7	56.5	67.9	69.9	67.9	66.4	72.7	74.2
YAKIMA	101.8	96.2	102.4	104.7	113.1	97.7	106.1	100.4	109.5
Statewide	83.8	84.5	87.0	95.9	103.2	95.5	96.7	100.6	104.4

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.
- 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.