

# HOUSING AFFORDABILITY INDEX

## State of Washington and Counties

### Time Trend

County	11:Q1	11:Q2	11:Q3	11:Q4	12:Q1	12:Q2	12:Q3	12:Q4	13:Q1
ADAMS	205.8	182.4	221.0	189.4	207.9	204.6	194.6	195.1	257.7
ASOTIN	209.1	164.9	177.8	177.9	230.8	195.3	199.9	204.7	206.6
BENTON	182.5	185.2	183.4	198.9	199.0	201.5	203.3	202.6	212.2
CHELAN	139.0	134.4	134.9	139.5	146.0	160.1	146.4	154.7	181.6
CLALLAM	156.0	150.5	162.6	168.9	181.7	167.3	156.9	170.6	182.4
CLARK	180.4	185.6	191.5	206.0	221.2	201.2	202.3	198.8	192.4
COLUMBIA	219.6	265.6	317.0	157.7	211.1	221.8	220.5	270.1	237.0
COWLITZ	203.1	220.9	203.4	225.6	238.4	250.8	236.1	238.6	243.8
DOUGLAS	124.8	140.1	145.4	153.4	158.5	164.0	155.7	167.4	173.7
FERRY	175.3	162.9	150.1	160.7	242.1	199.6	193.3	167.9	237.3
FRANKLIN	182.5	185.2	183.4	198.9	199.0	201.5	203.3	202.6	212.2
GARFIELD	202.7	156.0	164.2	160.1	207.7	175.8	179.8	184.2	185.9
GRANT	156.9	167.8	162.0	188.3	171.7	182.7	199.0	182.9	199.0
GRAYS HARBOR	206.7	225.2	206.2	235.8	315.4	246.6	233.9	266.4	293.0
ISLAND	141.2	135.2	143.1	155.2	180.7	163.5	157.7	154.4	168.0
JEFFERSON	113.9	122.7	131.3	167.9	147.0	141.1	154.0	139.8	144.4
KING	124.0	124.0	127.0	145.2	146.8	131.9	132.4	134.9	134.6
KITSAP	151.5	153.7	158.7	170.9	188.3	170.7	170.2	181.9	187.2
KITTITAS	145.9	157.2	172.4	170.3	185.0	181.0	178.5	169.0	170.1
KLICKITAT	125.2	117.6	142.3	197.6	148.0	161.3	127.0	135.5	182.1
LEWIS	192.7	199.6	198.0	219.7	231.8	195.7	222.5	210.7	211.2
LINCOLN	588.3	379.3	285.9	564.4	459.5	409.1	353.7	200.8	481.5
MASON	186.0	207.4	210.8	217.6	226.2	210.9	201.9	219.1	281.3
OKANOGAN	151.6	160.3	150.7	177.9	194.1	173.5	182.6	194.2	216.1
PACIFIC	212.0	220.2	243.4	208.0	275.3	266.2	320.5	282.8	268.6
PEND OREILLE	181.9	168.8	155.5	166.3	250.5	206.5	199.9	173.7	245.4
PIERCE	171.6	175.9	185.4	201.9	216.1	201.0	197.2	204.2	207.6
SAN JUAN	74.5	77.6	96.4	80.7	109.0	107.1	96.9	112.5	92.1
SKAGIT	151.9	159.3	159.9	171.4	189.6	174.7	169.7	173.0	183.7
SKAMANIA	233.6	282.7	196.5	223.4	203.5	249.6	234.6	209.6	248.0
SNOHOMISH	161.8	165.6	171.5	179.3	186.8	173.3	170.2	176.0	170.6
SPOKANE	183.3	187.0	187.1	207.2	210.9	204.8	201.9	210.8	218.4
STEVENS	198.6	186.3	173.3	187.4	282.2	232.5	225.0	195.4	276.0
THURSTON	169.6	163.6	166.3	181.6	186.4	181.9	193.7	198.4	198.2
WAHIAKUM	200.4	361.8	459.4	128.5	327.0	264.4	183.9	245.6	428.3
WALLA WALLA	173.4	170.7	162.1	185.0	205.1	198.6	191.1	186.4	192.6
WHATCOM	130.1	128.0	137.3	153.2	154.1	142.7	149.8	149.0	159.5
WHITMAN	171.2	153.3	158.1	185.4	185.0	174.7	166.3	177.1	176.3
YAKIMA	176.8	165.9	175.4	180.7	197.6	173.0	190.2	182.3	201.5
<b>Statewide</b>	<b>152.2</b>	<b>154.7</b>	<b>160.7</b>	<b>174.8</b>	<b>185.3</b>	<b>169.0</b>	<b>168.8</b>	<b>173.1</b>	<b>177.2</b>

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.