

HOUSING AFFORDABILITY

State of Washington and Counties First Time Buyers, Time Trend

County	11:Q4	12:Q1	12:Q2	12:Q3	12:Q4	13:Q1	13:Q2	13:Q3	13:Q4
ADAMS	121.5	132.6	129.7	122.6	122.2	160.5	117.0	105.9	103.6
ASOTIN	92.3	120.6	102.7	105.8	109.0	110.8	104.2	91.4	104.1
BENTON	130.0	130.1	131.7	132.9	132.5	138.8	134.5	120.5	123.1
CHELAN	78.9	82.5	90.4	82.6	87.2	102.4	86.6	81.5	80.6
CLALLAM	81.4	92.4	89.4	87.8	99.8	111.4	112.2	102.4	104.3
CLARK	111.7	120.5	110.1	111.1	109.7	106.6	102.3	89.4	94.7
COLUMBIA	75.2	102.6	109.8	111.1	138.5	123.6	137.7	82.8	97.8
COWLITZ	113.9	121.5	129.0	122.6	125.0	128.9	121.3	103.0	114.8
DOUGLAS	89.8	92.3	95.0	89.7	96.0	99.1	98.5	83.5	85.8
FERRY	92.3	136.2	110.0	104.3	88.7	122.8	107.5	88.0	117.3
FRANKLIN	115.1	112.2	110.6	108.6	105.3	107.3	101.0	87.8	87.1
GARFIELD	102.5	133.8	113.8	117.1	120.6	122.4	115.1	100.8	114.7
GRANT	111.9	101.8	108.0	117.3	107.5	116.7	109.8	103.8	98.7
GRAYS HARBOR	129.9	174.3	136.6	129.9	148.4	163.7	145.3	120.6	127.7
ISLAND	83.6	98.8	90.6	88.7	88.0	97.0	96.2	86.9	88.7
JEFFERSON	84.8	75.1	72.9	80.4	73.8	77.0	73.3	70.7	68.0
KING	77.7	78.9	71.2	71.8	73.4	73.5	66.9	58.9	61.9
KITSAP	90.3	101.3	93.4	94.8	103.0	107.7	103.5	94.6	100.5
KITTITAS	81.2	88.0	85.9	84.5	79.8	80.1	82.3	76.3	69.8
KLICKITAT	124.3	92.9	101.0	79.3	84.4	113.2	84.1	80.9	87.3
LEWIS	107.2	115.5	99.5	115.4	111.4	113.7	127.2	112.2	131.4
LINCOLN	329.6	273.0	247.1	217.1	125.2	305.0	296.3	264.0	269.7
MASON	124.3	126.4	115.3	108.0	114.5	143.8	117.6	91.3	98.2
OKANOGAN	87.9	97.9	89.3	95.9	103.9	117.9	103.4	87.8	100.3
PACIFIC	106.4	140.5	135.6	162.8	143.4	135.9	141.4	103.5	157.2
PEND OREILLE	93.1	139.8	115.0	111.0	96.2	135.6	121.0	101.0	137.4
PIERCE	113.7	120.8	111.6	108.6	111.6	112.7	100.9	87.7	92.3
SAN JUAN	47.6	63.6	61.8	55.3	63.6	51.5	55.7	48.8	44.9
SKAGIT	103.3	112.2	101.5	96.8	96.9	101.1	88.6	79.1	76.8
SKAMANIA	113.0	102.7	125.6	117.9	105.1	124.1	133.5	76.1	106.2
SNOHOMISH	97.9	102.0	94.6	92.9	96.1	93.2	86.8	76.7	78.4
SPOKANE	111.1	113.8	111.2	110.3	115.9	120.8	114.9	101.2	108.3
STEVENS	100.7	151.9	125.4	121.5	105.7	149.7	134.1	112.3	153.4
THURSTON	105.7	107.7	104.3	110.3	112.1	111.2	108.1	94.9	98.3
WAHKIAKUM	75.1	186.5	146.9	99.6	129.5	219.8	113.8	91.0	89.1
WALLA WALLA	102.3	115.0	112.7	109.7	108.3	113.3	113.6	94.2	103.4
WHATCOM	81.1	81.9	76.1	80.2	80.1	86.0	81.7	70.7	72.0
WHITMAN	67.9	70.0	68.1	66.7	73.1	74.8	72.4	65.6	71.3
YAKIMA	104.7	114.4	100.1	110.0	105.3	116.3	107.6	95.6	100.9
Statewide	95.9	101.9	93.1	93.2	95.8	98.3	92.6	80.6	83.5

Source: Runstad Center for Real Estate Studies, University of Washington

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.