

HOUSING AFFORDABILITY INDEX

State of Washington and Counties

Time Trend

County	00:Q1	00:Q2	00:Q3	00:Q4	01:Q1	01:Q2	01:Q3	01:Q4	02:Q1
ADAMS	143.3	135.8	124.0	146.5	151.4	132.9	146.0	161.7	168.4
ASOTIN	172.0	150.8	166.1	152.2	186.4	161.9	193.6	190.0	202.7
BENTON	168.0	159.8	154.0	157.8	171.6	171.8	174.4	170.4	167.6
CHELAN	125.6	113.2	123.2	129.9	130.6	134.6	135.7	147.7	152.5
CLALLAM	139.1	114.9	113.5	117.2	132.2	126.7	123.7	129.0	141.3
CLARK	133.4	131.2	132.7	141.1	156.5	147.9	147.7	154.9	160.0
COLUMBIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
COWLITZ	142.8	132.0	135.9	154.3	150.7	147.9	141.7	159.1	167.2
DOUGLAS	120.7	104.9	112.9	117.6	116.9	120.0	120.0	129.6	132.9
FERRY	138.7	146.3	118.5	138.3	158.5	142.7	133.3	157.3	165.7
FRANKLIN	120.8	110.3	105.6	107.4	115.9	119.8	123.0	121.5	120.9
GARFIELD	173.3	138.1	147.9	131.8	157.0	135.4	159.1	153.4	160.9
GRANT	151.4	149.3	138.2	165.6	173.5	148.6	162.4	179.0	185.6
GRAYS HARBOR	143.2	141.0	155.4	172.2	175.2	154.7	160.5	169.3	184.8
ISLAND	108.3	111.2	108.0	103.4	119.1	107.7	103.2	103.9	109.9
JEFFERSON	70.7	74.8	78.1	82.2	99.7	90.6	92.3	85.9	91.3
KING	107.0	104.1	110.3	115.8	125.4	120.3	121.9	131.9	130.4
KITSAP	122.8	116.4	117.6	120.3	140.2	127.2	128.2	135.2	137.1
KITTITAS	113.9	100.7	109.3	110.3	126.7	148.4	116.9	117.5	121.9
KLICKITAT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LEWIS	185.8	152.5	141.4	162.4	191.1	164.6	143.6	142.5	156.3
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	151.6	131.2	135.4	126.6	170.9	139.7	134.2	146.4	170.1
OKANOGAN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PACIFIC	149.1	160.4	150.5	167.2	185.9	178.0	182.3	186.8	197.7
PEND OREILLE	135.9	140.9	113.6	132.1	150.9	140.7	133.4	159.6	170.4
PIERCE	123.7	116.8	119.2	125.5	133.7	133.5	136.1	143.4	141.4
SAN JUAN	83.8	78.4	68.2	66.2	89.7	93.3	91.0	105.8	113.0
SKAGIT	110.2	105.1	106.7	110.9	113.6	121.0	118.3	124.3	132.7
SKAMANIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SNOHOMISH	106.2	105.0	106.1	110.8	116.1	114.7	115.7	122.9	124.3
SPOKANE	165.4	158.5	158.2	166.6	184.2	177.1	168.1	185.5	190.4
STEVENS	146.7	153.2	124.0	144.7	165.8	149.8	140.2	165.6	174.8
THURSTON	136.8	130.7	130.0	132.3	143.0	141.3	140.5	151.6	148.7
WAHKIAKUM	189.7	92.2	90.1	131.7	274.7	94.4	91.0	172.6	89.4
WALLA WALLA	166.5	162.0	153.3	166.1	168.5	164.3	152.9	169.9	178.8
WHATCOM	123.3	117.5	121.7	128.2	138.0	130.7	136.0	139.2	138.4
WHITMAN	160.2	149.6	132.4	151.7	159.2	152.2	147.7	160.0	150.5
YAKIMA	121.5	126.0	131.3	127.5	150.7	150.6	146.6	157.7	157.3
Statewide	108.4	107.3	110.4	114.8	124.3	124.0	125.0	135.1	130.6

Source: WCRER Estimates

Notes: Housing Affordability Index measures the ability of 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.