

HOUSING AFFORDABILITY INDEX

State of Washington and Counties

Time Trend

County	00:Q4	01:Q1	01:Q2	01:Q3	01:Q4	02:Q1	02:Q2	02:Q3	02:Q4
ADAMS	146.5	151.4	132.9	146.0	161.7	168.4	172.1	188.8	181.4
ASOTIN	152.2	186.4	161.9	193.6	190.0	202.7	194.8	195.1	198.0
BENTON	157.8	171.6	171.8	174.4	170.4	167.6	171.9	170.1	176.1
CHELAN	129.9	130.6	134.6	135.7	147.7	152.5	144.8	160.3	163.3
CLALLAM	117.2	132.2	126.7	123.7	129.0	141.3	127.7	134.1	131.8
CLARK	141.1	156.5	147.9	147.7	154.9	160.0	154.4	160.4	167.3
COLUMBIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
COWLITZ	154.3	150.7	147.9	141.7	159.1	167.2	174.7	172.7	182.3
DOUGLAS	117.6	116.9	120.0	120.0	129.6	132.9	125.2	140.8	143.5
FERRY	138.3	158.5	142.7	133.3	157.3	165.7	172.4	175.3	142.8
FRANKLIN	107.4	115.9	119.8	123.0	121.5	120.9	125.3	119.7	123.4
GARFIELD	131.8	157.0	135.4	159.1	153.4	160.9	151.9	161.9	165.7
GRANT	165.6	173.5	148.6	162.4	179.0	185.6	188.8	200.5	190.0
GRAYS HARBOR	172.2	175.2	154.7	160.5	169.3	184.8	173.2	180.3	188.0
ISLAND	103.4	119.1	107.7	103.2	103.9	109.9	104.3	108.9	118.0
JEFFERSON	82.2	99.7	90.6	92.3	85.9	91.3	99.5	103.9	96.3
KING	115.8	125.4	120.3	121.9	131.9	130.4	124.4	134.0	143.6
KITSAP	120.3	140.2	127.2	128.2	135.2	137.1	135.0	133.6	139.3
KITTITAS	110.3	126.7	148.4	116.9	117.5	121.9	117.1	118.0	112.1
KLICKITAT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LEWIS	162.4	191.1	164.6	143.6	142.5	156.3	158.4	164.2	161.5
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	126.6	170.9	139.7	134.2	146.4	170.1	148.8	151.1	155.5
OKANOGAN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PACIFIC	167.2	185.9	178.0	182.3	186.8	197.7	205.7	185.2	183.6
PEND OREILLE	132.1	150.9	140.7	133.4	159.6	170.4	179.7	191.5	159.8
PIERCE	125.5	133.7	133.5	136.1	143.4	141.4	140.0	143.6	150.7
SAN JUAN	66.2	89.7	93.3	91.0	105.8	113.0	101.0	87.5	89.9
SKAGIT	110.9	113.6	121.0	118.3	124.3	132.7	118.5	124.1	132.9
SKAMANIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SNOHOMISH	110.8	116.1	114.7	115.7	122.9	124.3	123.8	127.1	134.1
SPOKANE	166.6	184.2	177.1	168.1	185.5	190.4	185.7	188.1	205.7
STEVENS	144.7	165.8	149.8	140.2	165.6	174.8	182.1	188.3	154.5
THURSTON	132.3	143.0	141.3	140.5	151.6	148.7	148.8	144.9	151.2
WAHKIAKUM	131.7	274.7	94.4	91.0	172.6	89.4	164.5	142.4	158.9
WALLA WALLA	166.1	168.5	164.3	152.9	169.9	178.8	153.2	171.0	170.7
WHATCOM	128.2	138.0	130.7	136.0	139.2	138.4	140.6	136.6	141.1
WHITMAN	151.7	159.2	152.2	147.7	160.0	150.5	150.1	155.5	180.4
YAKIMA	127.5	150.7	150.6	146.6	157.7	157.3	161.4	163.9	158.0
Statewide	114.8	124.3	124.0	125.0	135.1	130.6	131.2	135.8	144.2

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.