

HOUSING AFFORDABILITY INDEX

State of Washington and Counties

Time Trend

County	01:Q1	01:Q2	01:Q3	01:Q4	02:Q1	02:Q2	02:Q3	02:Q4	03:Q1
ADAMS	151.4	132.9	146.0	161.7	168.4	172.1	188.8	181.4	182.1
ASOTIN	186.4	161.9	193.6	190.0	202.7	194.8	195.1	198.0	211.2
BENTON	171.6	171.8	174.4	170.4	167.6	171.9	170.1	176.1	189.6
CHELAN	130.6	134.6	135.7	147.7	152.5	144.8	160.3	163.3	164.6
CLALLAM	132.2	126.7	123.7	129.0	141.3	127.7	134.1	131.8	147.4
CLARK	156.5	147.9	147.7	154.9	160.0	154.4	160.4	167.3	174.8
COLUMBIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
COWLITZ	150.7	147.9	141.7	159.1	167.2	174.7	172.7	182.3	191.9
DOUGLAS	116.9	120.0	120.0	129.6	132.9	125.2	140.8	143.5	144.6
FERRY	158.5	142.7	133.3	157.3	165.7	172.4	175.3	142.8	164.6
FRANKLIN	115.9	119.8	123.0	121.5	120.9	125.3	119.7	123.4	132.3
GARFIELD	157.0	135.4	159.1	153.4	160.9	151.9	161.9	165.7	178.2
GRANT	173.5	148.6	162.4	179.0	185.6	188.8	200.5	190.0	188.3
GRAYS HARBOR	175.2	154.7	160.5	169.3	184.8	173.2	180.3	188.0	209.6
ISLAND	119.1	107.7	103.2	103.9	109.9	104.3	108.9	118.0	117.5
JEFFERSON	99.7	90.6	92.3	85.9	91.3	99.5	103.9	96.3	102.8
KING	125.4	120.3	121.9	131.9	130.4	124.4	134.0	143.6	148.7
KITSAP	140.2	127.2	128.2	135.2	137.1	135.0	133.6	139.3	144.2
KITTITAS	126.7	148.4	116.9	117.5	121.9	117.1	118.0	112.1	123.7
KLICKITAT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LEWIS	191.1	164.6	143.6	142.5	156.3	158.4	164.2	161.5	209.7
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	170.9	139.7	134.2	146.4	170.1	148.8	151.1	155.5	180.6
OKANOGAN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PACIFIC	185.9	178.0	182.3	186.8	197.7	205.7	185.2	183.6	209.4
PEND OREILLE	150.9	140.7	133.4	159.6	170.4	179.7	191.5	159.8	188.5
PIERCE	133.7	133.5	136.1	143.4	141.4	140.0	143.6	150.7	158.6
SAN JUAN	89.7	93.3	91.0	105.8	113.0	101.0	87.5	89.9	95.5
SKAGIT	113.6	121.0	118.3	124.3	132.7	118.5	124.1	132.9	134.2
SKAMANIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SNOHOMISH	116.1	114.7	115.7	122.9	124.3	123.8	127.1	134.1	140.6
SPOKANE	184.2	177.1	168.1	185.5	190.4	185.7	188.1	205.7	208.9
STEVENS	165.8	149.8	140.2	165.6	174.8	182.1	188.3	154.5	179.2
THURSTON	143.0	141.3	140.5	151.6	148.7	148.8	144.9	151.2	154.1
WAHKIAKUM	274.7	94.4	91.0	172.6	89.4	164.5	142.4	158.9	173.2
WALLA WALLA	168.5	164.3	152.9	169.9	178.8	153.2	171.0	170.7	166.6
WHATCOM	138.0	130.7	136.0	139.2	138.4	140.6	136.6	141.1	133.5
WHITMAN	159.2	152.2	147.7	160.0	150.5	150.1	155.5	180.4	152.1
YAKIMA	150.7	150.6	146.6	157.7	157.3	161.4	163.9	158.0	178.2
Statewide	124.3	124.0	125.0	135.1	130.6	131.2	135.8	144.2	145.1

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.