

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	03:Q2	03:Q3	03:Q4
ADAMS	169.9	140.8	151.5	164.5	165.4	167.9	187.2	178.9	178.3	191.5	172.6	171.2
ASOTIN	184.6	160.4	191.7	188.0	197.4	191.8	194.0	197.8	211.5	198.2	194.2	224.1
BENTON	177.9	177.3	179.8	175.5	169.9	176.2	171.9	177.5	190.2	189.4	187.5	193.7
CHELAN	138.4	140.0	140.0	151.2	152.7	145.7	157.9	159.4	158.8	171.6	166.6	161.7
CLALLAM	147.8	143.1	139.2	145.2	156.5	143.2	152.7	151.0	169.8	155.2	141.5	158.2
CLARK	151.9	146.4	147.0	155.0	158.4	155.6	159.1	165.9	173.0	174.1	170.6	167.6
COLUMBIA	320.2	324.8	227.2	223.4	314.2	254.4	317.0	439.6	293.6	306.4	373.9	369.9
COWLITZ	164.4	162.7	156.5	176.4	183.3	194.6	187.1	196.6	205.6	208.7	198.1	200.3
DOUGLAS	131.8	133.5	133.7	144.6	146.2	139.6	151.6	153.2	152.8	165.3	160.7	156.1
FERRY	164.6	147.5	137.0	160.8	166.0	174.0	183.4	151.0	175.5	188.6	179.9	158.1
FRANKLIN	135.6	134.7	136.2	132.5	127.9	132.3	128.7	132.5	141.5	140.6	138.8	143.0
GARFIELD	187.3	162.4	193.7	189.5	198.6	192.6	194.5	197.8	211.1	197.5	193.2	222.5
GRANT	179.2	148.6	160.0	173.8	175.0	177.7	198.3	189.7	189.2	203.3	183.4	182.0
GRAYS HARBOR	201.9	179.9	187.4	198.4	214.1	203.9	202.9	209.4	230.7	206.8	195.0	193.9
ISLAND	132.5	125.4	122.7	126.2	134.2	131.7	128.9	139.0	137.5	146.6	135.9	135.1
JEFFERSON	121.2	109.2	110.9	102.7	107.1	117.8	121.9	112.6	119.7	129.2	114.2	106.0
KING	107.0	103.2	104.1	112.1	108.7	104.6	110.1	117.1	120.1	121.3	117.4	116.9
KITSAP	155.4	140.3	140.8	147.8	147.0	145.9	147.3	154.3	160.3	155.5	142.9	150.8
KITTITAS	153.4	141.3	140.1	140.6	143.5	139.4	144.4	138.6	154.2	163.0	151.7	145.3
KLICKITAT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LEWIS	199.3	174.3	153.0	152.7	165.9	171.2	174.5	171.7	222.5	188.5	157.3	174.2
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	195.1	159.4	153.0	166.7	190.5	168.5	167.7	171.8	198.1	185.7	168.4	166.8
OKANOGAN	N/A	N/A	N/A	N/A	192.1	163.7	215.9	193.6	258.4	198.9	237.5	239.0
PACIFIC	233.6	212.1	213.7	215.7	221.5	230.0	219.8	220.6	254.0	193.9	194.4	227.0
PEND OREILLE	172.8	155.2	144.6	170.1	176.0	184.9	195.4	161.3	187.8	202.3	193.4	170.4
PIERCE	50.5	58.0	67.0	78.6	83.8	91.3	100.5	112.8	126.0	136.9	140.3	147.2
SAN JUAN	87.7	88.0	86.0	96.4	99.7	88.7	80.7	83.5	89.1	106.8	83.4	88.0
SKAGIT	123.3	131.3	128.2	134.4	141.0	127.2	131.9	141.0	141.7	152.7	144.4	143.3
SKAMANIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SNOHOMISH	119.6	116.2	115.9	121.8	120.0	119.7	122.5	128.5	133.6	133.2	130.1	128.6
SPOKANE	184.3	180.1	172.1	191.1	194.5	193.4	188.2	204.5	206.0	208.2	198.7	199.5
STEVENS	187.5	168.3	156.7	184.2	190.5	200.1	211.3	174.3	202.9	218.4	208.7	183.7
THURSTON	158.0	154.8	153.4	164.9	158.8	160.4	159.2	167.1	171.0	171.2	164.5	165.8
WAHKIAKUM	445.2	127.8	135.3	228.5	115.2	212.4	177.3	194.6	208.4	186.7	177.3	185.5
WALLA WALLA	175.4	169.8	157.7	174.7	180.6	156.4	174.6	174.3	169.8	165.8	175.2	183.3
WHATCOM	136.4	129.0	134.0	136.8	133.8	137.3	138.6	145.0	138.7	147.9	137.2	139.9
WHITMAN	151.3	144.1	140.1	152.0	141.0	142.7	157.0	186.3	160.5	177.6	174.0	171.5
YAKIMA	157.1	154.8	150.2	161.0	157.7	163.2	163.4	156.8	175.7	178.6	162.1	173.2
Statewide	120.2	118.6	118.5	126.9	119.3	119.8	122.2	128.4	130.8	135.0	132.1	134.4

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.