

# HOUSING AFFORDABILITY INDEX

## State of Washington and Counties

### Time Trend

County	02:Q1	02:Q2	02:Q3	02:Q4	03:Q1	03:Q2	03:Q3	03:Q4	04:Q1
ADAMS	207.4	216.6	218.4	221.9	222.9	234.7	228.6	224.7	244.7
ASOTIN	197.4	191.8	194.0	197.8	211.5	198.2	194.2	224.1	197.0
BENTON	169.9	176.2	171.9	177.5	190.2	189.4	187.5	193.7	199.3
CHELAN	152.7	145.7	157.9	159.4	158.8	171.6	166.6	161.7	170.4
CLALLAM	156.5	143.2	152.7	151.0	169.8	155.2	141.5	158.2	152.2
CLARK	158.4	155.6	159.1	165.9	173.0	174.1	170.6	167.6	170.8
COLUMBIA	314.2	254.4	317.0	439.6	293.6	306.4	373.9	369.9	268.6
COWLITZ	183.3	194.6	187.1	196.6	205.6	208.7	198.1	200.3	210.6
DOUGLAS	146.2	139.6	151.6	153.2	152.8	165.3	160.7	156.1	164.8
FERRY	166.0	174.0	183.4	151.0	175.5	188.6	179.9	158.1	156.9
FRANKLIN	127.9	132.3	128.7	132.5	141.5	140.6	138.8	143.0	146.7
GARFIELD	198.6	192.6	194.5	197.8	211.1	197.5	193.2	222.5	195.3
GRANT	175.0	177.7	198.3	189.7	189.2	203.3	183.4	182.0	208.4
GRAYS HARBOR	214.1	203.9	202.9	209.4	230.7	206.8	195.0	193.9	219.6
ISLAND	134.2	131.7	128.9	139.0	137.5	146.6	135.9	135.1	136.9
JEFFERSON	107.1	117.8	121.9	112.6	119.7	129.2	114.2	106.0	112.1
KING	108.7	104.6	110.1	117.1	120.1	121.3	117.4	116.9	119.1
KITSAP	147.0	145.9	147.3	154.3	160.3	155.5	142.9	150.8	146.6
KITTITAS	143.5	139.4	144.4	138.6	154.2	163.0	151.7	145.3	148.8
KLICKITAT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LEWIS	165.9	171.2	174.5	171.7	222.5	188.5	157.3	174.2	183.5
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	190.5	168.5	167.7	171.8	198.1	185.7	168.4	166.8	183.1
OKANOGAN	192.1	163.7	215.9	193.6	258.4	198.9	237.5	239.0	218.7
PACIFIC	221.5	230.0	219.8	220.6	254.0	193.9	194.4	227.0	238.8
PEND OREILLE	176.0	184.9	195.4	161.3	187.8	202.3	193.4	170.4	169.4
PIERCE	136.4	135.8	137.7	143.7	150.0	153.1	148.0	147.2	148.4
SAN JUAN	99.7	88.7	80.7	83.5	89.1	106.8	83.4	88.0	90.1
SKAGIT	141.0	127.2	131.9	141.0	141.7	152.7	144.4	143.3	149.6
SKAMANIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SNOHOMISH	120.0	119.7	122.5	128.5	133.6	133.2	130.1	128.6	132.3
SPOKANE	194.5	193.4	188.2	204.5	206.0	208.2	198.7	199.5	209.8
STEVENS	190.5	200.1	211.3	174.3	202.9	218.4	208.7	183.7	182.6
THURSTON	158.8	160.4	159.2	167.1	171.0	171.2	164.5	165.8	170.2
WAHKIAKUM	115.2	212.4	177.3	194.6	208.4	186.7	177.3	185.5	142.4
WALLA WALLA	180.6	156.4	174.6	174.3	169.8	165.8	175.2	183.3	173.8
WHATCOM	133.8	137.3	138.6	145.0	138.7	147.9	137.2	139.9	131.6
WHITMAN	141.0	142.7	157.0	186.3	160.5	177.6	174.0	171.5	152.8
YAKIMA	157.7	163.2	163.4	156.8	175.7	178.6	162.1	173.2	173.8
Statewide	119.3	119.8	122.2	128.4	130.8	135.0	132.1	134.4	137.3

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.