

HOUSING AFFORDABILITY INDEX

State of Washington and Counties

Time Trend

County	03:Q1	03:Q2	03:Q3	03:Q4	04:Q1	04:Q2	04:Q3	04:Q4	05:Q1	05:Q2	05:Q3	05:Q4
ADAMS	222.9	234.7	228.6	224.7	242.4	191.1	187.7	199.3	178.6	202.2	188.4	213.9
ASOTIN	211.5	198.2	194.2	224.1	192.6	194.2	177.3	176.9	164.9	159.0	152.7	160.0
BENTON	190.2	189.4	187.5	193.7	197.8	189.6	183.8	188.7	193.7	183.8	180.0	173.6
CHELAN	158.8	171.6	166.6	161.7	169.4	148.2	145.8	160.3	140.1	143.8	131.2	119.1
CLALLAM	169.8	155.2	141.5	158.2	151.3	142.0	128.2	123.4	128.3	107.8	106.0	100.1
CLARK	173.0	174.1	170.6	167.6	167.6	155.0	140.3	139.4	135.2	126.5	111.9	106.9
COLUMBIA	293.6	306.4	373.9	369.9	263.0	291.2	270.7	236.3	145.6	235.0	225.7	129.9
COWLITZ	205.6	208.7	198.1	200.3	206.2	194.2	177.4	184.1	176.9	164.8	146.0	141.7
DOUGLAS	152.8	165.3	160.7	156.1	162.4	141.1	137.8	150.5	131.8	135.7	124.1	112.9
FERRY	175.5	188.6	179.9	158.1	155.0	161.9	146.1	142.2	143.7	136.7	127.8	127.6
FRANKLIN	141.5	140.6	138.8	143.0	146.0	139.9	135.6	139.2	143.5	136.8	134.5	130.2
GARFIELD	211.1	197.5	193.2	222.5	195.0	200.5	186.7	190.1	178.0	172.4	166.3	175.0
GRANT	189.2	203.3	183.4	182.0	207.9	173.0	160.3	195.1	170.5	190.3	165.9	163.3
GRAYS HARBOR	230.7	206.8	195.0	193.9	215.0	193.8	171.2	173.2	174.1	158.3	144.1	137.1
ISLAND	137.5	146.6	135.9	135.1	134.1	131.2	109.2	113.9	117.5	106.3	96.7	87.0
JEFFERSON	119.7	129.2	114.2	106.0	108.8	103.4	93.5	85.6	82.3	86.8	80.5	67.8
KING	120.1	121.3	117.4	116.9	115.4	105.1	99.6	97.8	92.9	87.4	85.3	80.1
KITSAP	160.3	155.5	142.9	150.8	144.5	136.7	127.7	128.4	121.6	111.8	106.0	103.1
KITTITAS	154.2	163.0	151.7	145.3	145.5	140.6	131.0	124.9	134.1	119.2	111.1	106.5
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	222.5	188.5	157.3	174.2	182.2	166.7	162.8	156.8	159.9	159.2	143.9	127.3
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	198.1	185.7	168.4	166.8	180.4	161.1	151.8	156.5	146.4	140.1	128.8	116.9
OKANOGAN	258.4	198.9	237.5	239.0	214.4	207.7	177.6	199.3	186.7	150.9	141.6	127.5
PACIFIC	254.0	193.9	194.4	227.0	229.8	189.4	190.6	157.3	204.5	173.6	143.1	137.9
PEND OREILLE	187.8	202.3	193.4	170.4	167.8	176.1	159.8	156.3	157.5	149.6	139.4	139.0
PIERCE	150.0	153.1	148.0	147.2	147.1	137.8	130.4	128.4	123.0	115.4	111.7	104.0
SAN JUAN	89.1	106.8	83.4	88.0	87.4	77.7	69.7	66.9	59.8	54.1	51.4	50.9
SKAGIT	141.7	152.7	144.4	143.3	145.9	131.1	123.8	123.4	125.3	107.7	104.0	97.9
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	133.6	133.2	130.1	128.6	131.3	123.1	118.1	118.0	113.9	105.7	101.0	94.7
SPOKANE	206.0	208.2	198.7	199.5	205.7	188.6	177.2	169.2	172.6	155.8	141.2	135.5
STEVENS	202.9	218.4	208.7	183.7	179.5	186.8	168.0	162.9	164.5	156.4	146.0	145.7
THURSTON	171.0	171.2	164.5	165.8	168.5	153.8	147.3	149.0	143.5	129.6	122.1	113.5
WAHIAKUM	208.4	186.7	177.3	185.5	138.7	138.7	128.7	132.8	118.9	146.6	122.9	114.0
WALLA WALLA	169.8	165.8	175.2	183.3	169.9	162.5	144.9	146.3	153.2	139.0	141.2	133.0
WHATCOM	138.7	147.9	137.2	139.9	127.3	112.3	103.1	98.1	95.3	93.6	90.6	83.2
WHITMAN	160.5	177.6	174.0	171.5	150.8	159.8	143.6	138.8	145.2	129.2	129.1	117.0
YAKIMA	175.7	178.6	162.1	173.2	171.0	159.5	148.5	157.1	163.8	156.7	154.7	147.8
Statewide	130.8	135.0	132.1	134.4	133.0	123.0	117.5	116.9	113.6	106.6	101.6	96.0

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.