

HOUSING AFFORDABILITY INDEX

State of Washington and Counties

Time Trend

County	04:Q1	04:Q2	04:Q3	04:Q4	05:Q1	05:Q2	05:Q3	05:Q4	06:Q1	06:Q2
ADAMS	242.4	191.1	187.7	199.3	178.6	202.2	188.4	213.9	259.8	170.5
ASOTIN	192.6	194.2	177.3	176.9	164.9	159.0	152.7	160.0	147.0	134.8
BENTON	197.8	189.6	183.8	188.7	193.7	183.8	180.0	173.6	178.5	170.2
CHELAN	169.4	148.2	145.8	160.3	140.1	143.8	131.2	119.1	128.1	119.2
CLALLAM	151.3	142.0	128.2	123.4	128.3	107.8	106.0	100.1	98.6	87.9
CLARK	167.6	155.0	140.3	139.4	135.2	126.5	111.9	106.9	102.9	97.6
COLUMBIA	263.0	291.2	270.7	236.3	145.6	235.0	225.7	129.9	200.3	195.5
COWLITZ	206.2	194.2	177.4	184.1	176.9	164.8	146.0	141.7	139.1	123.5
DOUGLAS	162.4	141.1	137.8	150.5	131.8	135.7	124.1	112.9	122.0	104.3
FERRY	155.0	161.9	146.1	142.2	143.7	136.7	127.8	127.6	125.0	116.1
FRANKLIN	146.0	139.9	135.6	139.2	143.5	136.8	134.5	130.2	133.9	127.8
GARFIELD	195.0	200.5	186.7	190.1	178.0	172.4	166.3	175.0	158.6	143.5
GRANT	207.9	173.0	160.3	195.1	170.5	190.3	165.9	163.3	146.5	144.8
GRAYS HARBOR	215.0	193.8	171.2	173.2	174.1	158.3	144.1	137.1	135.2	125.6
ISLAND	134.1	131.2	109.2	113.9	117.5	106.3	96.7	87.0	83.3	82.9
JEFFERSON	108.8	103.4	93.5	85.6	82.3	86.8	80.5	67.8	67.7	64.5
KING	115.4	105.1	99.6	97.8	92.9	87.4	85.3	80.1	77.1	70.4
KITSAP	144.5	136.7	127.7	128.4	121.6	111.8	106.0	103.1	103.7	96.2
KITTITAS	145.5	140.6	131.0	124.9	134.1	119.2	111.1	106.5	109.9	91.4
KLICKITAT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LEWIS	182.2	166.7	162.8	156.8	159.9	159.2	143.9	127.3	130.4	120.5
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	180.4	161.1	151.8	156.5	146.4	140.1	128.8	116.9	126.5	113.3
OKANOGAN	214.4	207.7	177.6	199.3	186.7	150.9	141.6	127.5	105.8	120.0
PACIFIC	229.8	189.4	190.6	157.3	204.5	173.6	143.1	137.9	143.3	156.5
PEND OREILLE	167.8	176.1	159.8	156.3	157.5	149.6	139.4	139.0	136.9	128.0
PIERCE	147.1	137.8	130.4	128.4	123.0	115.4	111.7	104.0	101.1	95.9
SAN JUAN	87.4	77.7	69.7	66.9	59.8	54.1	51.4	50.9	37.6	36.5
SKAGIT	145.9	131.1	123.8	123.4	125.3	107.7	104.0	97.9	95.7	88.9
SKAMANIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SNOHOMISH	131.3	123.1	118.1	118.0	113.9	105.7	101.0	94.7	90.9	85.4
SPOKANE	205.7	188.6	177.2	169.2	172.6	155.8	141.2	135.5	133.2	124.4
STEVENS	179.5	186.8	168.0	162.9	164.5	156.4	146.0	145.7	144.2	135.4
THURSTON	168.5	153.8	147.3	149.0	143.5	129.6	122.1	113.5	111.6	106.8
WAHKIAKUM	138.7	138.7	128.7	132.8	118.9	146.6	122.9	114.0	176.1	97.7
WALLA WALLA	169.9	162.5	144.9	146.3	153.2	139.0	141.2	133.0	136.8	112.9
WHATCOM	127.3	112.3	103.1	98.1	95.3	93.6	90.6	83.2	90.7	83.6
WHITMAN	150.8	159.8	143.6	138.8	145.2	129.2	129.1	117.0	113.6	109.2
YAKIMA	171.0	159.5	148.5	157.1	163.8	156.7	154.7	147.8	148.7	142.1
Statewide	133.0	123.0	117.5	116.9	113.6	106.6	101.6	96.0	93.4	87.9

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.