

# HOUSING AFFORDABILITY INDEX

## State of Washington and Counties

### Time Trend

County	04:Q3	04:Q4	05:Q1	05:Q2	05:Q3	05:Q4	06:Q1	06:Q2	06:Q3	06:Q4
ADAMS	187.7	199.3	193.0	206.4	193.5	233.0	255.2	158.2	172.6	193.9
ASOTIN	177.3	176.9	164.9	159.0	152.7	160.0	147.0	134.8	132.8	130.7
BENTON	183.8	188.7	193.7	183.8	180.0	173.6	178.5	170.2	160.4	180.9
CHELAN	145.8	160.3	140.1	143.8	131.2	119.1	128.1	119.2	97.5	102.8
CLALLAM	128.2	123.4	128.3	107.8	106.0	100.1	98.6	87.9	90.9	89.9
CLARK	140.3	139.4	135.2	126.5	111.9	106.9	102.9	97.6	94.7	98.0
COLUMBIA	270.7	236.3	145.6	235.0	225.7	129.9	200.3	195.5	185.1	168.4
COWLITZ	177.4	184.1	176.9	164.8	146.0	141.7	139.1	123.5	117.2	122.2
DOUGLAS	137.8	150.5	131.8	135.7	124.1	112.9	122.0	104.3	91.6	97.7
FERRY	146.1	142.2	143.7	136.7	127.8	127.6	125.0	116.1	105.5	106.7
FRANKLIN	135.6	139.2	143.5	136.8	134.5	130.2	133.9	127.8	120.5	135.5
GARFIELD	186.7	190.1	178.0	172.4	166.3	175.0	158.6	143.5	139.5	134.9
GRANT	160.3	195.1	170.5	190.3	165.9	163.3	146.5	144.8	136.3	136.7
GRAYS HARBOR	171.2	173.2	174.1	158.3	144.1	137.1	135.2	125.6	118.9	131.5
ISLAND	109.2	113.9	117.5	106.3	96.7	87.0	83.3	82.9	76.1	79.3
JEFFERSON	93.5	85.6	82.3	86.8	80.5	67.8	67.7	64.5	65.6	70.9
KING	99.6	97.8	92.9	87.4	85.3	80.1	77.1	70.4	69.2	69.6
KITSAP	127.7	128.4	121.6	111.8	106.0	103.1	103.7	96.2	93.4	96.7
KITTITAS	131.0	124.9	134.1	119.2	111.1	106.5	109.9	91.4	85.3	86.6
KLICKITAT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LEWIS	162.8	156.8	159.9	159.2	143.9	127.3	130.4	120.5	103.3	111.4
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	151.8	156.5	146.4	140.1	128.8	116.9	126.5	113.3	110.4	110.5
OKANOGAN	177.6	199.3	186.7	150.9	141.6	127.5	105.8	120.0	115.1	110.3
PACIFIC	190.6	157.3	204.5	173.6	143.1	137.9	143.3	156.5	117.7	128.1
PEND OREILLE	159.8	156.3	157.5	149.6	139.4	139.0	136.9	128.0	117.0	119.3
PIERCE	130.4	128.4	123.0	115.4	111.7	104.0	101.1	95.9	92.3	95.6
SAN JUAN	69.7	66.9	59.8	54.1	51.4	50.9	37.6	36.5	53.6	39.3
SKAGIT	123.8	123.4	125.3	107.7	104.0	97.9	95.7	88.9	87.0	92.6
SKAMANIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SNOHOMISH	118.1	118.0	113.9	105.7	101.0	94.7	90.9	85.4	80.9	83.4
SPOKANE	177.2	169.2	172.6	155.8	141.2	135.5	133.2	124.4	115.7	126.4
STEVENS	168.0	162.9	164.5	156.4	146.0	145.7	144.2	135.4	124.3	127.1
THURSTON	147.3	149.0	143.5	129.6	122.1	113.5	111.6	106.8	104.7	108.4
WAHKIAKUM	128.7	132.8	118.9	146.6	122.9	114.0	176.1	97.7	98.3	88.8
WALLA WALLA	144.9	146.3	153.2	139.0	141.2	133.0	136.8	112.9	113.9	131.4
WHATCOM	103.1	98.1	95.3	93.6	90.6	83.2	90.7	83.6	82.7	85.2
WHITMAN	143.6	138.8	145.2	129.2	129.1	117.0	113.6	109.2	109.9	123.8
YAKIMA	148.5	157.1	163.8	156.7	154.7	147.8	148.7	142.1	135.9	140.7
Statewide	117.5	116.9	113.6	106.6	101.6	96.0	93.4	87.9	85.1	87.0

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.