

HOUSING AFFORDABILITY INDEX

State of Washington and Counties

Time Trend

County	05:Q1	05:Q2	05:Q3	05:Q4	06:Q1	06:Q2	06:Q3	06:Q4	07:Q1
ADAMS	193.0	206.4	193.5	233.0	254.7	157.5	171.5	170.4	178.8
ASOTIN	164.9	159.0	152.7	160.0	146.8	134.3	132.1	130.7	147.0
BENTON	193.7	183.8	180.0	173.6	178.1	169.6	159.5	180.9	171.5
CHELAN	140.1	143.8	131.2	119.1	127.8	118.7	96.8	102.8	102.9
CLALLAM	128.3	107.8	106.0	100.1	98.5	87.6	90.4	89.9	93.1
CLARK	135.2	126.5	111.9	106.9	102.7	97.3	94.3	98.0	100.9
COLUMBIA	145.6	235.0	225.7	129.9	200.4	195.6	185.2	168.4	108.2
COWLITZ	176.9	164.8	146.0	141.7	138.9	123.2	116.8	122.2	125.4
DOUGLAS	131.8	135.7	124.1	112.9	121.7	103.7	90.8	97.7	95.8
FERRY	143.7	136.7	127.8	127.6	124.6	115.5	104.7	106.7	108.1
FRANKLIN	143.5	136.8	134.5	130.2	133.5	127.1	119.5	135.5	128.4
GARFIELD	178.0	172.4	166.3	175.0	158.2	142.6	138.3	134.9	149.5
GRANT	170.5	190.3	165.9	163.3	146.1	144.1	135.3	136.7	149.0
GRAYS HARBOR	174.1	158.3	144.1	137.1	135.0	125.2	118.4	131.5	128.5
ISLAND	117.5	106.3	96.7	87.0	83.2	82.7	75.8	79.3	85.3
JEFFERSON	82.3	86.8	80.5	67.8	67.5	64.2	65.2	70.9	68.8
KING	92.9	87.4	85.3	80.1	77.0	70.2	68.9	69.6	70.7
KITSAP	121.6	111.8	106.0	103.1	103.5	95.8	92.7	96.7	96.6
KITTITAS	134.1	119.2	111.1	106.5	109.7	91.1	84.8	86.6	90.5
KLICKITAT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LEWIS	159.9	159.2	143.9	127.3	130.1	120.0	102.7	111.4	107.7
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	146.4	140.1	128.8	116.9	126.1	112.8	109.6	110.5	114.9
OKANOGAN	186.7	150.9	141.6	127.5	105.6	119.5	114.4	110.3	120.9
PACIFIC	204.5	173.6	143.1	137.9	142.9	155.7	116.8	128.1	113.1
PEND OREILLE	157.5	149.6	139.4	139.0	136.7	127.5	116.3	119.3	121.7
PIERCE	123.0	115.4	111.7	104.0	100.9	95.5	91.7	95.6	95.6
SAN JUAN	59.8	54.1	51.4	50.9	37.6	36.5	53.5	39.3	52.8
SKAGIT	125.3	107.7	104.0	97.9	95.5	88.6	86.5	92.6	94.9
SKAMANIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SNOHOMISH	113.9	105.7	101.0	94.7	90.7	85.1	80.5	83.4	81.6
SPOKANE	172.6	155.8	141.2	135.5	133.0	124.0	115.2	126.4	127.5
STEVENS	164.5	156.4	146.0	145.7	143.9	134.8	123.4	127.1	130.2
THURSTON	143.5	129.6	122.1	113.5	111.3	106.3	104.0	108.4	110.1
WAHKIAKUM	118.9	146.6	122.9	114.0	175.8	97.4	97.8	88.8	134.2
WALLA WALLA	153.2	139.0	141.2	133.0	136.6	112.5	113.3	131.4	124.3
WHATCOM	95.3	93.6	90.6	83.2	90.0	82.5	81.1	85.2	84.4
WHITMAN	145.2	129.2	129.1	117.0	113.4	108.8	109.3	123.8	121.5
YAKIMA	163.8	156.7	154.7	147.8	148.4	141.4	135.0	140.7	147.0
Statewide	113.6	106.6	101.6	96.0	93.3	87.6	84.7	87.0	88.9

Source: WCRER Estimates

Notes:

Housing Affordability Index measures the ability of a 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.