HOUSING AFFORDABILITY INDEX

State of Washington and Counties

Time Trend

County	05:Q2	05:Q3	05:Q4	06:Q1	06:Q2	06:Q3	06:Q4	07:Q1	07:Q2	07:Q3
ADAMS	206.4	193.5	233.0	254.7	157.5	171.5	170.4	185.1	164.7	160.3
ASOTIN	159.0	152.7	160.0	146.8	134.3	132.1	130.7	145.0	128.0	126.8
BENTON	183.8	180.0	173.6	178.1	169.6	159.5	180.9	169.7	167.5	154.6
CHELAN	143.8	131.2	119.1	127.8	118.7	96.8	102.8	101.7	93.1	86.0
CLALLAM	107.8	106.0	100.1	98.5	87.6	90.4	89.9	92.8	86.9	83.9
CLARK	126.5	111.9	106.9	102.7	97.3	94.3	98.0	100.0	96.2	92.9
COLUMBIA	235.0	225.7	129.9	200.4	195.6	185.2	168.4	107.7	195.7	149.3
COWLITZ	164.8	146.0	141.7	138.9	123.2	116.8	122.2	124.3	120.4	108.0
DOUGLAS	135.7	124.1	112.9	121.7	103.7	90.8	97.7	95.8	87.9	87.0
FERRY	136.7	127.8	127.6	124.6	115.5	104.7	106.7	109.4	104.2	102.0
FRANKLIN	136.8	134.5	130.2	133.5	127.1	119.5	135.5	127.0	125.3	115.6
GARFIELD	172.4	166.3	175.0	158.2	142.6	138.3	134.9	150.3	133.4	132.7
GRANT	190.3	165.9	163.3	146.1	144.1	135.3	136.7	147.4	123.8	110.6
GRAYS HARBOR	158.3	144.1	137.1	135.0	125.2	118.4	131.5	126.8	120.1	105.5
ISLAND	106.3	96.7	87.0	83.2	82.7	75.8	79.3	84.3	78.9	73.5
JEFFERSON	86.8	80.5	67.8	67.5	64.2	65.2	70.9	68.7	68.5	68.6
KING	87.4	85.3	80.1	77.0	70.2	68.9	69.6	70.9	66.4	64.7
KITSAP	111.8	106.0	103.1	103.5	95.8	92.7	96.7	96.1	92.0	88.9
KITTITAS	119.2	111.1	106.5	109.7	91.1	84.8	86.6	89.9	85.6	83.1
KLICKITAT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	106.3	87.6	100.7
LEWIS	159.2	143.9	127.3	130.1	120.0	102.7	111.4	107.7	105.0	93.5
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	140.1	128.8	116.9	126.1	112.8	109.6	110.5	113.7	108.4	96.3
OKANOGAN	150.9	141.6	127.5	105.6	119.5	114.4	110.3	120.3	100.6	87.0
PACIFIC	173.6	143.1	137.9	142.9	155.7	116.8	128.1	111.7	136.0	127.5
PEND OREILLE	149.6	139.4	139.0	136.7	127.5	116.3	119.3	121.0	114.0	110.5
PIERCE	115.4	111.7	104.0	100.9	95.5	91.7	95.6	95.0	94.0	89.8
SAN JUAN	54.1	51.4	50.9	37.6	36.5	53.5	39.3	51.2	45.9	39.1
SKAGIT	107.7	104.0	97.9	95.5	88.6	86.5	92.6	94.2	84.3	86.7
SKAMANIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	78.3	91.3	89.1
SNOHOMISH	105.7	101.0	94.7	90.7	85.1	80.5	83.4	80.5	78.3	76.8
SPOKANE	155.8	141.2	135.5	133.0	124.0	115.2	126.4	126.8	116.7	107.7
STEVENS	156.4	146.0	145.7	143.9	134.8	123.4	127.1	129.3	122.1	118.6
THURSTON	129.6	122.1	113.5	111.3	106.3	104.0	108.4	108.8	100.1	98.1
WAHKIAKUM	146.6	122.9	114.0	175.8	97.4	97.8	88.8	133.6	106.2	93.6
WALLA WALLA	139.0	141.2	133.0	136.6	112.5	113.3	131.4	122.8	114.6	102.3
WHATCOM	93.6	90.6	83.2	90.0	82.5	81.1	85.2	84.1	82.8	81.8
WHITMAN	129.2	129.1	117.0	113.4	108.8	109.3	123.8	121.3	97.1	98.4
YAKIMA	156.7	154.7	147.8	148.4	141.4	135.0	140.7	145.1	132.3	116.6
Statewide	106.6	101.6	96.0	93.3	87.6	84.7	87.0	88.3	83.5	81.8

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.