

HOUSING AFFORDABILITY INDEX

State of Washington and Counties Time Trend

County	09:Q1	09:Q2	09:Q3	09:Q4	10:Q1	10:Q2	10:Q3	10:Q4	11:Q1	11:Q2
Adams	265.4	187.4	178.8	191.9	209.5	193.3	188.9	205.3	205.8	182.4
Asotin	176.2	165.9	170.7	180.3	184.8	171.4	179.1	195.0	209.1	164.9
Benton	185.6	185.9	174.5	187.2	176.3	180.4	178.7	180.6	182.5	185.2
Chelan	112.6	122.7	124.2	124.4	119.7	129.5	130.2	135.3	139.0	134.4
Clallam	117.2	124.0	118.1	130.2	125.7	127.9	141.1	138.2	156.0	150.5
Clark	144.8	152.5	148.6	161.9	154.8	158.7	165.4	178.9	180.4	185.6
Columbia	191.1	247.9	194.4	200.5	206.7	256.3	154.6	326.7	219.6	265.6
Cowlitz	155.6	158.0	162.2	175.1	184.0	173.9	182.1	197.2	203.1	220.9
Douglas	120.8	123.6	110.8	136.2	127.5	119.8	136.2	145.5	124.8	140.1
Ferry	142.3	145.8	152.2	149.8	171.9	146.8	159.6	169.1	175.3	162.9
Franklin	185.6	185.9	174.5	187.2	176.3	180.4	178.7	180.6	182.5	185.2
Garfield	177.1	166.2	170.5	179.6	184.0	170.5	178.0	193.6	202.7	156.0
Grant	150.6	144.6	136.4	164.4	151.9	148.4	153.1	163.3	156.9	167.8
Grays Harbor	160.4	169.9	173.6	181.3	174.5	188.6	190.9	190.4	206.7	225.2
Island	124.5	122.2	117.4	123.0	123.8	125.2	128.1	136.9	141.2	135.2
Jefferson	113.3	129.2	105.4	91.4	104.0	101.5	118.4	118.7	113.9	122.7
King	105.9	105.0	104.2	110.0	111.5	110.5	110.4	119.1	124.0	124.0
Kitsap	139.5	139.1	132.6	140.6	145.4	146.2	139.7	154.4	151.5	153.7
Kittitas	127.1	141.3	128.9	124.5	136.3	142.1	125.5	134.7	145.9	157.2
Klickitat	101.1	157.4	130.5	143.2	107.3	130.2	137.3	137.9	125.2	117.6
Lewis	155.4	169.7	151.8	165.6	182.5	158.7	160.9	186.6	192.7	199.6
Lincoln	N/A	N/A	N/A	N/A	N/A	N/A	N/A	322.6	588.3	379.3
Mason	177.8	165.6	151.9	172.5	173.3	168.6	155.7	179.2	186.0	207.4
Okanogan	151.8	135.4	129.5	131.7	132.7	136.9	135.9	127.4	151.6	160.3
Pacific	189.0	185.1	155.0	158.5	192.2	184.2	190.8	230.0	212.0	220.2
Pend Oreille	149.3	152.5	158.5	155.3	178.3	152.3	165.7	175.6	181.9	168.8
Pierce	135.2	140.8	137.9	149.1	152.9	150.6	153.1	166.4	171.6	175.9
San Juan	45.6	91.1	60.4	75.3	86.5	98.6	83.7	69.5	74.5	77.6
Skagit	116.6	126.0	122.2	132.4	134.6	132.0	140.4	139.4	151.9	159.3
Skamania	175.4	192.9	153.1	171.5	211.0	216.8	176.4	232.8	233.6	282.7
Snohomish	117.9	122.7	124.0	133.9	136.9	137.5	145.0	155.3	161.8	165.6
Spokane	152.1	159.0	156.7	170.4	169.9	169.2	165.7	181.4	183.3	187.0
Stevens	159.9	163.6	170.4	167.3	192.3	164.3	178.9	189.7	198.6	186.3
Thurston	129.7	137.4	133.3	148.4	148.3	147.8	148.7	162.0	169.6	163.6
Wahkiakum	56.2	183.6	156.5	284.9	176.0	205.1	154.8	234.6	200.4	361.8
Walla Walla	148.8	157.1	158.4	163.6	153.7	150.8	165.2	173.7	173.4	170.7
Whatcom	116.1	116.3	117.7	122.9	128.1	123.9	122.8	130.6	130.1	128.0
Whitman	154.2	132.7	152.8	151.7	135.0	134.8	134.4	162.2	171.2	153.3
Yakima	169.1	150.9	152.6	168.2	166.0	160.3	165.0	166.9	176.8	165.9
Statewide	126.9	124.3	124.1	136.8	135.9	136.9	140.2	149.4	152.2	154.7

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.
- First-time buyer index assumes the purchaser's income is 70% of the median household income.
- Home purchased by first-time buyers is 85% of area's median price.
- All loans are assumed to be 30 year loans.
- All buyer index assumes 20% downpayment. First-time buyer index assumes 10% down.
- It is assumed 25% of income can be used for principal and interest payments.