HOUSING AFFORDABILITY INDEX

State of Washington and Counties
Time Trend

County	09:Q3	09:Q4	10:Q1	10:Q2	10:Q3	10:Q4	11:Q1	11:Q2	11:Q3
Adams	178.8	191.9	209.5	193.3	188.9	205.3	205.8	182.4	221.0
Asotin	170.7	180.3	184.8	171.4	179.1	195.0	209.1	164.9	177.8
Benton	174.5	187.2	176.3	180.4	178.7	180.6	182.5	185.2	183.4
Chelan	124.2	124.4	119.7	129.5	130.2	135.3	139.0	134.4	134.9
Clallam	118.1	130.2	125.7	127.9	141.1	138.2	156.0	150.5	162.6
Clark	148.6	161.9	154.8	158.7	165.4	178.9	180.4	185.6	191.5
Columbia	194.4	200.5	206.7	256.3	154.6	326.7	219.6	265.6	317.0
Cowlitz	162.2	175.1	184.0	173.9	182.1	197.2	203.1	220.9	203.4
Douglas	110.8	136.2	127.5	119.8	136.2	145.5	124.8	140.1	145.4
Ferry	152.2	149.8	171.9	146.8	159.6	169.1	175.3	162.9	150.1
Franklin	174.5	187.2	176.3	180.4	178.7	180.6	182.5	185.2	183.4
Garfield	170.5	179.6	184.0	170.5	178.0	193.6	202.7	156.0	164.2
Grant	136.4	164.4	151.9	148.4	153.1	163.3	156.9	167.8	162.0
Grays Harbor	173.6	181.3	174.5	188.6	190.9	190.4	206.7	225.2	206.2
Island	117.4	123.0	123.8	125.2	128.1	136.9	141.2	135.2	143.1
Jefferson	105.4	91.4	104.0	101.5	118.4	118.7	113.9	122.7	131.3
King	104.2	110.0	111.5	110.5	110.4	119.1	124.0	124.0	127.0
Kitsap	132.6	140.6	145.4	146.2	139.7	154.4	151.5	153.7	158.7
Kittitas	128.9	124.5	136.3	142.1	125.5	134.7	145.9	157.2	172.4
Klickitat	130.5	143.2	107.3	130.2	137.3	137.9	125.2	117.6	142.3
Lewis	151.8	165.6	182.5	158.7	160.9	186.6	192.7	199.6	198.0
Lincoln	N/A	N/A	N/A	N/A	N/A	322.6	588.3	379.3	285.9
Mason	151.9	172.5	173.3	168.6	155.7	179.2	186.0	207.4	210.8
Okanogan	129.5	131.7	132.7	136.9	135.9	127.4	151.6	160.3	150.7
Pacific	155.0	158.5	192.2	184.2	190.8	230.0	212.0	220.2	243.4
Pend Oreille	158.5	155.3	178.3	152.3	165.7	175.6	181.9	168.8	155.5
Pierce	137.9	149.1	152.9	150.6	153.1	166.4	171.6	175.9	185.4
San Juan	60.4	75.3	86.5	98.6	83.7	69.5	74.5	77.6	96.4
Skagit	122.2	132.4	134.6	132.0	140.4	139.4	151.9	159.3	159.9
Skamania	153.1	171.5	211.0	216.8	176.4	232.8	233.6	282.7	196.5
Snohomish	124.0	133.9	136.9	137.5	145.0	155.3	161.8	165.6	171.5
Spokane	156.7	170.4	169.9	169.2	165.7	181.4	183.3	187.0	187.1
Stevens	170.4	167.3	192.3	164.3	178.9	189.7	198.6	186.3	173.3
Thurston	133.3	148.4	148.3	147.8	148.7	162.0	169.6	163.6	166.3
Wahkiakum	156.5	284.9	176.0	205.1	154.8	234.6	200.4	361.8	459.4
Walla Walla	158.4	163.6	153.7	150.8	165.2	173.7	173.4	170.7	162.1
Whatcom	117.7	122.9	128.1	123.9	122.8	130.6	130.1	128.0	137.3
Whitman	152.8	151.7	135.0	134.8	134.4	162.2	171.2	153.3	158.1
Yakima	152.6	168.2	166.0	160.3	165.0	166.9	176.8	165.9	175.4
Statewide	124.1	136.8	135.9	136.9	140.2	149.4	152.2	154.7	160.7

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.