

# HOUSING AFFORDABILITY INDEX

## State of Washington and Counties Time Trend

County	10:Q1	10:Q2	10:Q3	10:Q4	11:Q1	11:Q2	11:Q3	11:Q4	12:Q1	12:Q2	12:Q3
ADAMS	209.5	193.3	188.9	205.3	205.8	182.4	221.0	189.4	207.9	204.6	185.2
ASOTIN	184.8	171.4	179.1	195.0	209.1	164.9	177.8	177.9	230.8	195.3	199.9
BENTON	176.3	180.4	178.7	180.6	182.5	185.2	183.4	198.9	199.0	201.5	203.3
CHELAN	119.7	129.5	130.2	135.3	139.0	134.4	134.9	139.5	146.0	160.1	146.4
CLALLAM	125.7	127.9	141.1	138.2	156.0	150.5	162.6	168.9	181.7	167.3	156.9
CLARK	154.8	158.7	165.4	178.9	180.4	185.6	191.5	206.0	221.2	201.2	202.3
COLUMBIA	206.7	256.3	154.6	326.7	219.6	265.6	317.0	157.7	211.1	221.8	220.5
COWLITZ	184.0	173.9	182.1	197.2	203.1	220.9	203.4	225.6	238.4	250.8	236.1
DOUGLAS	127.5	119.8	136.2	145.5	124.8	140.1	145.4	153.4	158.5	164.0	155.7
FERRY	171.9	146.8	159.6	169.1	175.3	162.9	150.1	160.7	242.1	199.6	193.3
FRANKLIN	176.3	180.4	178.7	180.6	182.5	185.2	183.4	198.9	199.0	201.5	203.3
GARFIELD	184.0	170.5	178.0	193.6	202.7	156.0	164.2	160.1	207.7	175.8	179.8
GRANT	151.9	148.4	153.1	163.3	156.9	167.8	162.0	188.3	171.7	182.7	199.0
GRAYS HARBOR	174.5	188.6	190.9	190.4	206.7	225.2	206.2	235.8	315.4	246.6	233.9
ISLAND	123.8	125.2	128.1	136.9	141.2	135.2	143.1	155.2	180.7	163.5	157.7
JEFFERSON	104.0	101.5	118.4	118.7	113.9	122.7	131.3	167.9	147.0	141.1	154.0
KING	111.5	110.5	110.4	119.1	124.0	124.0	127.0	145.2	146.8	131.9	132.4
KITSAP	145.4	146.2	139.7	154.4	151.5	153.7	158.7	170.9	188.3	170.7	170.2
KITTITAS	136.3	142.1	125.5	134.7	145.9	157.2	172.4	170.3	185.0	181.0	178.5
KLICKITAT	107.3	130.2	137.3	137.9	125.2	117.6	142.3	197.6	148.0	161.3	127.0
LEWIS	182.5	158.7	160.9	186.6	192.7	199.6	198.0	219.7	231.8	195.7	222.5
LINCOLN	N/A	N/A	N/A	322.6	588.3	379.3	285.9	564.4	459.5	409.1	353.7
MASON	173.3	168.6	155.7	179.2	186.0	207.4	210.8	217.6	226.2	210.9	201.9
OKANOGAN	132.7	136.9	135.9	127.4	151.6	160.3	150.7	177.9	194.1	173.5	182.6
PACIFIC	192.2	184.2	190.8	230.0	212.0	220.2	243.4	208.0	275.3	266.2	320.5
PEND OREILLE	178.3	152.3	165.7	175.6	181.9	168.8	155.5	166.3	250.5	206.5	199.9
PIERCE	152.9	150.6	153.1	166.4	171.6	175.9	185.4	201.9	216.1	201.0	197.2
SAN JUAN	86.5	98.6	83.7	69.5	74.5	77.6	96.4	80.7	109.0	107.1	96.9
SKAGIT	134.6	132.0	140.4	139.4	151.9	159.3	159.9	171.4	189.6	174.7	169.7
SKAMANIA	211.0	216.8	176.4	232.8	233.6	282.7	196.5	223.4	203.5	249.6	234.6
SNOHOMISH	136.9	137.5	145.0	155.3	161.8	165.6	171.5	179.3	186.8	173.3	170.2
SPOKANE	169.9	169.2	165.7	181.4	183.3	187.0	187.1	207.2	210.9	204.8	201.9
STEVENS	192.3	164.3	178.9	189.7	198.6	186.3	173.3	187.4	282.2	232.5	225.0
THURSTON	148.3	147.8	148.7	162.0	169.6	163.6	166.3	181.6	186.4	181.9	193.7
WAHKIAKUM	176.0	205.1	154.8	234.6	200.4	361.8	459.4	128.5	327.0	264.4	183.9
WALLA WALLA	153.7	150.8	165.2	173.7	173.4	170.7	162.1	185.0	205.1	198.6	191.1
WHATCOM	128.1	123.9	122.8	130.6	130.1	128.0	137.3	153.2	154.1	142.7	149.8
WHITMAN	135.0	134.8	134.4	162.2	171.2	153.3	158.1	185.4	185.0	174.7	166.3
YAKIMA	166.0	160.3	165.0	166.9	176.8	165.9	175.4	180.7	197.6	173.0	190.2
<b>Statewide</b>	<b>135.9</b>	<b>136.9</b>	<b>140.2</b>	<b>149.4</b>	<b>152.2</b>	<b>154.7</b>	<b>160.7</b>	<b>174.8</b>	<b>185.3</b>	<b>169.0</b>	<b>168.7</b>

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.