

HOUSING AFFORDABILITY INDEX

State of Washington and Counties

Time Trend

County	10:Q3	10:Q4	11:Q1	11:Q2	11:Q3	11:Q4	12:Q1	12:Q2	12:Q3	12:Q4
ADAMS	188.9	205.3	205.8	182.4	221.0	189.4	207.9	204.6	194.6	195.1
ASOTIN	179.1	195.0	209.1	164.9	177.8	177.9	230.8	195.3	199.9	204.7
BENTON	178.7	180.6	182.5	185.2	183.4	198.9	199.0	201.5	203.3	202.6
CHELAN	130.2	135.3	139.0	134.4	134.9	139.5	146.0	160.1	146.4	154.7
CLALLAM	141.1	138.2	156.0	150.5	162.6	168.9	181.7	167.3	156.9	170.6
CLARK	165.4	178.9	180.4	185.6	191.5	206.0	221.2	201.2	202.3	198.8
COLUMBIA	154.6	326.7	219.6	265.6	317.0	157.7	211.1	221.8	220.5	270.1
COWLITZ	182.1	197.2	203.1	220.9	203.4	225.6	238.4	250.8	236.1	238.6
DOUGLAS	136.2	145.5	124.8	140.1	145.4	153.4	158.5	164.0	155.7	167.4
FERRY	159.6	169.1	175.3	162.9	150.1	160.7	242.1	199.6	193.3	167.9
FRANKLIN	178.7	180.6	182.5	185.2	183.4	198.9	199.0	201.5	203.3	202.6
GARFIELD	178.0	193.6	202.7	156.0	164.2	160.1	207.7	175.8	179.8	184.2
GRANT	153.1	163.3	156.9	167.8	162.0	188.3	171.7	182.7	199.0	182.9
GRAYS HARBOR	190.9	190.4	206.7	225.2	206.2	235.8	315.4	246.6	233.9	266.4
ISLAND	128.1	136.9	141.2	135.2	143.1	155.2	180.7	163.5	157.7	154.4
JEFFERSON	118.4	118.7	113.9	122.7	131.3	167.9	147.0	141.1	154.0	139.8
KING	110.4	119.1	124.0	124.0	127.0	145.2	146.8	131.9	132.4	134.9
KITSAP	139.7	154.4	151.5	153.7	158.7	170.9	188.3	170.7	170.2	181.9
KITTITAS	125.5	134.7	145.9	157.2	172.4	170.3	185.0	181.0	178.5	169.0
KLICKITAT	137.3	137.9	125.2	117.6	142.3	197.6	148.0	161.3	127.0	135.5
LEWIS	160.9	186.6	192.7	199.6	198.0	219.7	231.8	195.7	222.5	210.7
LINCOLN	N/A	322.6	588.3	379.3	285.9	564.4	459.5	409.1	353.7	200.8
MASON	155.7	179.2	186.0	207.4	210.8	217.6	226.2	210.9	201.9	219.1
OKANOGAN	135.9	127.4	151.6	160.3	150.7	177.9	194.1	173.5	182.6	194.2
PACIFIC	190.8	230.0	212.0	220.2	243.4	208.0	275.3	266.2	320.5	282.8
PEND OREILLE	165.7	175.6	181.9	168.8	155.5	166.3	250.5	206.5	199.9	173.7
PIERCE	153.1	166.4	171.6	175.9	185.4	201.9	216.1	201.0	197.2	204.2
SAN JUAN	83.7	69.5	74.5	77.6	96.4	80.7	109.0	107.1	96.9	112.5
SKAGIT	140.4	139.4	151.9	159.3	159.9	171.4	189.6	174.7	169.7	173.0
SKAMANIA	176.4	232.8	233.6	282.7	196.5	223.4	203.5	249.6	234.6	209.6
SNOHOMISH	145.0	155.3	161.8	165.6	171.5	179.3	186.8	173.3	170.2	176.0
SPOKANE	165.7	181.4	183.3	187.0	187.1	207.2	210.9	204.8	201.9	210.8
STEVENS	178.9	189.7	198.6	186.3	173.3	187.4	282.2	232.5	225.0	195.4
THURSTON	148.7	162.0	169.6	163.6	166.3	181.6	186.4	181.9	193.7	198.4
WAHKIAKUM	154.8	234.6	200.4	361.8	459.4	128.5	327.0	264.4	183.9	245.6
WALLA WALLA	165.2	173.7	173.4	170.7	162.1	185.0	205.1	198.6	191.1	186.4
WHATCOM	122.8	130.6	130.1	128.0	137.3	153.2	154.1	142.7	149.8	149.0
WHITMAN	134.4	162.2	171.2	153.3	158.1	185.4	185.0	174.7	166.3	177.1
YAKIMA	165.0	166.9	176.8	165.9	175.4	180.7	197.6	173.0	190.2	182.3
Statewide	140.2	149.4	152.2	154.7	160.7	174.8	185.3	169.0	168.7	172.6

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.