

HOUSING AFFORDABILITY INDEX

State of Washington and Counties Time Trend

| County | 11:Q2 | 11:Q3 | 11:Q4 | 12:Q1 | 12:Q2 | 12:Q3 | 12:Q4 | 13:Q1 | 13:Q2 |
|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| ADAMS | 182.4 | 221.0 | 189.4 | 207.9 | 204.6 | 194.6 | 195.1 | 257.7 | 188.9 |
| ASOTIN | 164.9 | 177.8 | 177.9 | 230.8 | 195.3 | 199.9 | 204.7 | 206.6 | 193.2 |
| BENTON | 185.2 | 183.4 | 198.9 | 199.0 | 201.5 | 203.3 | 202.6 | 212.2 | 205.5 |
| CHELAN | 134.4 | 134.9 | 139.5 | 146.0 | 160.1 | 146.4 | 154.7 | 181.6 | 153.6 |
| CLALLAM | 150.5 | 162.6 | 168.9 | 181.7 | 167.3 | 156.9 | 170.6 | 182.4 | 176.4 |
| CLARK | 185.6 | 191.5 | 206.0 | 221.2 | 201.2 | 202.3 | 198.8 | 192.4 | 183.7 |
| COLUMBIA | 265.6 | 317.0 | 157.7 | 211.1 | 221.8 | 220.5 | 270.1 | 237.0 | 259.6 |
| COWLITZ | 220.9 | 203.4 | 225.6 | 238.4 | 250.8 | 236.1 | 238.6 | 243.8 | 227.3 |
| DOUGLAS | 140.1 | 145.4 | 153.4 | 158.5 | 164.0 | 155.7 | 167.4 | 173.7 | 173.5 |
| FERRY | 162.9 | 150.1 | 160.7 | 242.1 | 199.6 | 193.3 | 167.9 | 237.3 | 212.2 |
| FRANKLIN | 185.2 | 183.4 | 198.9 | 199.0 | 201.5 | 203.3 | 202.6 | 212.2 | 205.5 |
| GARFIELD | 156.0 | 164.2 | 160.1 | 207.7 | 175.8 | 179.8 | 184.2 | 185.9 | 173.8 |
| GRANT | 167.8 | 162.0 | 188.3 | 171.7 | 182.7 | 199.0 | 182.9 | 199.0 | 187.7 |
| GRAYS HARBOR | 225.2 | 206.2 | 235.8 | 315.4 | 246.6 | 233.9 | 266.4 | 293.0 | 259.3 |
| ISLAND | 135.2 | 143.1 | 155.2 | 180.7 | 163.5 | 157.7 | 154.4 | 168.0 | 164.4 |
| JEFFERSON | 122.7 | 131.3 | 167.9 | 147.0 | 141.1 | 154.0 | 139.8 | 144.4 | 135.9 |
| KING | 124.0 | 127.0 | 145.2 | 146.8 | 131.9 | 132.4 | 134.9 | 134.6 | 121.9 |
| KITSAP | 153.7 | 158.7 | 170.9 | 188.3 | 170.7 | 170.2 | 181.9 | 187.2 | 176.9 |
| KITTITAS | 157.2 | 172.4 | 170.3 | 185.0 | 181.0 | 178.5 | 169.0 | 170.1 | 175.1 |
| KLICKITAT | 117.6 | 142.3 | 197.6 | 148.0 | 161.3 | 127.0 | 135.5 | 182.1 | 135.6 |
| LEWIS | 199.6 | 198.0 | 219.7 | 231.8 | 195.7 | 222.5 | 210.7 | 211.2 | 231.8 |
| LINCOLN | 379.3 | 285.9 | 564.4 | 459.5 | 409.1 | 353.7 | 200.8 | 481.5 | 460.6 |
| MASON | 207.4 | 210.8 | 217.6 | 226.2 | 210.9 | 201.9 | 219.1 | 281.3 | 235.4 |
| OKANOGAN | 160.3 | 150.7 | 177.9 | 194.1 | 173.5 | 182.6 | 194.2 | 216.1 | 186.0 |
| PACIFIC | 220.2 | 243.4 | 208.0 | 275.3 | 266.2 | 320.5 | 282.8 | 268.6 | 280.0 |
| PEND OREILLE | 168.8 | 155.5 | 166.3 | 250.5 | 206.5 | 199.9 | 173.7 | 245.4 | 219.4 |
| PIERCE | 175.9 | 185.4 | 201.9 | 216.1 | 201.0 | 197.2 | 204.2 | 207.6 | 187.3 |
| SAN JUAN | 77.6 | 96.4 | 80.7 | 109.0 | 107.1 | 96.9 | 112.5 | 92.1 | 100.6 |
| SKAGIT | 159.3 | 159.9 | 171.4 | 189.6 | 174.7 | 169.7 | 173.0 | 183.7 | 164.1 |
| SKAMANIA | 282.7 | 196.5 | 223.4 | 203.5 | 249.6 | 234.6 | 209.6 | 248.0 | 267.3 |
| SNOHOMISH | 165.6 | 171.5 | 179.3 | 186.8 | 173.3 | 170.2 | 176.0 | 170.6 | 158.9 |
| SPOKANE | 187.0 | 187.1 | 207.2 | 210.9 | 204.8 | 201.9 | 210.8 | 218.4 | 206.4 |
| STEVENS | 186.3 | 173.3 | 187.4 | 282.2 | 232.5 | 225.0 | 195.4 | 276.0 | 246.6 |
| THURSTON | 163.6 | 166.3 | 181.6 | 186.4 | 181.9 | 193.7 | 198.4 | 198.2 | 194.0 |
| WAHIAKUM | 361.8 | 459.4 | 128.5 | 327.0 | 264.4 | 183.9 | 245.6 | 428.3 | 228.0 |
| WALLA WALLA | 170.7 | 162.1 | 185.0 | 205.1 | 198.6 | 191.1 | 186.4 | 192.6 | 190.9 |
| WHATCOM | 128.0 | 137.3 | 153.2 | 154.1 | 142.7 | 149.8 | 149.0 | 159.5 | 150.9 |
| WHITMAN | 153.3 | 158.1 | 185.4 | 185.0 | 174.7 | 166.3 | 177.1 | 176.3 | 166.3 |
| YAKIMA | 165.9 | 175.4 | 180.7 | 197.6 | 173.0 | 190.2 | 182.3 | 201.5 | 186.4 |
| Statewide | 154.7 | 160.7 | 174.8 | 185.3 | 169.0 | 168.8 | 173.1 | 177.2 | 166.6 |

Source: Runstad Center for Real Estate Studies, University of Washington

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.