

HOUSING AFFORDABILITY

State of Washington and Counties First Time Buyers, 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	127.4	116.7	113.2	122.1	124.2	111.5	136.9	121.5	135.3	135.0	124.0
ASOTIN	97.3	89.6	93.0	100.6	107.7	84.8	91.2	92.3	120.9	103.2	106.5
BENTON	114.0	117.3	116.8	118.7	120.3	122.5	121.6	130.0	128.2	127.9	127.3
CHELAN	69.0	73.5	72.7	74.3	76.0	73.2	73.2	78.9	84.6	95.1	89.0
CLALLAM	61.9	62.9	69.3	67.8	75.9	72.5	77.7	81.4	88.9	82.9	78.7
CLARK	85.3	87.2	90.5	97.5	98.2	100.8	103.8	111.7	120.0	109.2	109.8
COLUMBIA	102.1	125.0	74.3	154.9	103.0	123.2	145.4	75.2	104.4	113.5	116.6
COWLITZ	92.0	87.0	91.1	98.7	101.7	110.8	102.0	113.9	120.8	127.6	120.6
DOUGLAS	75.1	69.9	78.7	83.2	71.6	80.5	83.8	89.8	93.0	96.3	91.6
FERRY	100.4	84.5	90.6	94.5	97.5	90.1	82.5	92.3	143.7	122.2	122.0
FRANKLIN	96.6	101.0	102.2	105.4	108.5	112.0	112.8	115.1	108.0	102.1	95.8
GARFIELD	110.0	100.5	103.5	110.9	117.8	91.9	98.0	102.5	138.5	121.8	129.3
GRANT	89.7	88.2	91.5	98.3	94.9	102.1	99.0	111.9	99.3	102.8	108.7
GRAYS HARBOR	97.2	104.6	105.3	104.6	113.0	122.6	111.7	129.9	176.3	139.8	134.5
ISLAND	70.5	71.0	72.2	76.7	77.8	73.1	76.0	83.6	99.5	91.9	90.5
JEFFERSON	56.3	54.3	62.5	62.0	58.4	61.7	64.7	84.8	76.6	75.8	85.2
KING	60.7	59.9	59.4	63.7	66.0	65.7	66.9	77.7	79.7	72.7	74.0
KITSAP	81.9	81.4	76.7	83.7	80.7	80.3	81.4	90.3	103.0	96.4	99.2
KITTITAS	67.6	70.0	61.3	65.3	70.2	75.1	81.7	81.2	89.0	87.8	87.2
KLICKITAT	60.8	74.3	78.9	79.8	74.6	72.1	89.7	124.3	90.7	96.3	73.8
LEWIS	94.1	81.3	81.8	94.3	95.9	97.7	95.4	107.2	115.6	99.6	115.4
LINCOLN	N/A	N/A	N/A	185.0	337.6	217.6	163.9	329.6	271.7	244.8	214.2
MASON	102.3	98.8	90.5	103.3	106.5	117.8	118.7	124.3	131.2	124.1	120.6
OKANOGAN	73.0	74.6	73.3	68.0	79.1	81.6	75.0	87.9	96.8	87.4	92.8
PACIFIC	100.6	95.6	98.1	117.2	107.1	110.2	120.7	106.4	145.0	144.2	178.3
PEND OREILLE	99.0	83.9	90.6	95.3	99.1	92.2	85.1	93.1	141.8	118.2	115.7
PIERCE	89.5	87.3	87.7	94.4	96.5	98.1	102.4	113.7	124.2	117.9	117.8
SAN JUAN	50.1	56.3	47.2	38.6	41.4	43.2	53.7	47.6	67.0	68.4	64.2
SKAGIT	85.9	83.2	87.5	85.9	92.3	95.5	94.5	103.3	116.9	110.2	109.4
SKAMANIA	110.8	112.5	90.4	117.9	117.1	140.2	96.4	113.0	105.9	133.6	129.1
SNOHOMISH	77.1	76.8	80.2	85.1	87.9	89.3	91.6	97.9	104.2	98.6	98.8
SPOKANE	94.0	93.2	90.9	99.1	99.1	100.0	98.9	111.1	115.1	113.8	114.1
STEVENS	109.2	92.0	98.6	103.0	106.4	98.3	90.1	100.7	156.6	133.1	132.8
THURSTON	91.0	89.7	89.3	96.2	99.7	95.1	95.5	105.7	110.4	109.6	118.7
WAHKIACUM	90.8	105.2	78.9	118.8	104.5	194.4	254.7	75.1	194.2	159.3	112.4
WALLA WALLA	84.0	81.8	89.0	93.0	93.3	92.3	88.0	102.3	114.6	112.0	108.8
WHATCOM	70.3	67.8	67.0	71.1	70.0	68.1	72.2	81.1	82.7	77.5	82.3
WHITMAN	52.7	52.0	51.1	60.9	63.3	55.7	56.5	67.9	69.9	67.9	66.4
YAKIMA	93.1	90.4	93.7	95.3	101.8	96.2	102.4	104.7	113.1	97.7	106.1
Statewide	76.9	77.0	78.2	82.8	83.8	84.5	87.0	95.9	103.2	95.5	96.6

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.