

HOUSING AFFORDABILITY

State of Washington and Counties First Time Buyers, Time Trend

County	09:Q3	09:Q4	10:Q1	10:Q2	10:Q3	10:Q4	11:Q1	11:Q2	11:Q3	11:Q4	12:Q1	12:Q2
ADAMS	108.3	117.5	127.4	116.7	113.2	122.1	124.2	111.5	136.9	121.5	135.3	135.0
ASOTIN	90.6	95.5	97.3	89.6	93.0	100.6	107.7	84.8	91.2	92.3	120.9	103.2
BENTON	112.9	120.3	114.0	117.3	116.8	118.7	120.3	122.5	121.6	130.0	128.2	127.9
CHELAN	73.8	72.9	69.0	73.5	72.7	74.3	76.0	73.2	73.2	78.9	84.6	95.1
CLALLAM	60.3	64.2	61.9	62.9	69.3	67.8	75.9	72.5	77.7	81.4	88.9	82.9
CLARK	83.8	89.5	85.3	87.2	90.5	97.5	98.2	100.8	103.8	111.7	120.0	109.2
COLUMBIA	97.4	100.4	102.1	125.0	74.3	154.9	103.0	123.2	145.4	75.2	104.4	113.5
COWLITZ	84.5	87.5	92.0	87.0	91.1	98.7	101.7	110.8	102.0	113.9	120.8	127.6
DOUGLAS	64.8	80.9	75.1	69.9	78.7	83.2	71.6	80.5	83.8	89.8	93.0	96.3
FERRY	88.4	88.7	100.4	84.5	90.6	94.5	97.5	90.1	82.5	92.3	143.7	122.2
FRANKLIN	94.3	100.2	96.6	101.0	102.2	105.4	108.5	112.0	112.8	115.1	108.0	102.1
GARFIELD	101.9	108.9	110.0	100.5	103.5	110.9	117.8	91.9	98.0	102.5	138.5	121.8
GRANT	84.5	96.4	89.7	88.2	91.5	98.3	94.9	102.1	99.0	111.9	99.3	102.8
GRAYS HARBOR	97.0	101.4	97.2	104.6	105.3	104.6	113.0	122.6	111.7	129.9	176.3	139.8
ISLAND	68.6	70.4	70.5	71.0	72.2	76.7	77.8	73.1	76.0	83.6	99.5	91.9
JEFFERSON	57.4	50.0	56.3	54.3	62.5	62.0	58.4	61.7	64.7	84.8	76.6	75.8
KING	58.1	60.2	60.7	59.9	59.4	63.7	66.0	65.7	66.9	77.7	79.7	72.7
KITSAP	77.4	80.2	81.9	81.4	76.7	83.7	80.7	80.3	81.4	90.3	103.0	96.4
KITTITAS	63.9	62.2	67.6	70.0	61.3	65.3	70.2	75.1	81.7	81.2	89.0	87.8
KLICKITAT	72.2	80.5	60.8	74.3	78.9	79.8	74.6	72.1	89.7	124.3	90.7	96.3
LEWIS	81.3	85.9	94.1	81.3	81.8	94.3	95.9	97.7	95.4	107.2	115.6	99.6
LINCOLN	N/A	N/A	N/A	N/A	N/A	185.0	337.6	217.6	163.9	329.6	271.7	244.8
MASON	89.8	102.7	102.3	98.8	90.5	103.3	106.5	117.8	118.7	124.3	131.2	124.1
OKANOGAN	72.9	73.2	73.0	74.6	73.3	68.0	79.1	81.6	75.0	87.9	96.8	87.4
PACIFIC	80.9	83.7	100.6	95.6	98.1	117.2	107.1	110.2	120.7	106.4	145.0	144.2
PEND OREILLE	87.6	86.8	99.0	83.9	90.6	95.3	99.1	92.2	85.1	93.1	141.8	118.2
PIERCE	82.2	88.2	89.5	87.3	87.7	94.4	96.5	98.1	102.4	113.7	124.2	117.9
SAN JUAN	35.5	44.2	50.1	56.3	47.2	38.6	41.4	43.2	53.7	47.6	67.0	68.4
SKAGIT	79.2	85.5	85.9	83.2	87.5	85.9	92.3	95.5	94.5	103.3	116.9	110.2
SKAMANIA	80.1	91.1	110.8	112.5	90.4	117.9	117.1	140.2	96.4	113.0	105.9	133.6
SNOHOMISH	71.8	76.2	77.1	76.8	80.2	85.1	87.9	89.3	91.6	97.9	104.2	98.6
SPOKANE	87.3	94.7	94.0	93.2	90.9	99.1	99.1	100.0	98.9	111.1	115.1	113.8
STEVENS	97.7	96.4	109.2	92.0	98.6	103.0	106.4	98.3	90.1	100.7	156.6	133.1
THURSTON	83.0	92.0	91.0	89.7	89.3	96.2	99.7	95.1	95.5	105.7	110.4	109.6
WAHKIAKUM	82.1	147.9	90.8	105.2	78.9	118.8	104.5	194.4	254.7	75.1	194.2	159.3
WALLA WALLA	87.6	89.9	84.0	81.8	89.0	93.0	93.3	92.3	88.0	102.3	114.6	112.0
WHATCOM	64.0	67.6	70.3	67.8	67.0	71.1	70.0	68.1	72.2	81.1	82.7	77.5
WHITMAN	62.0	59.9	52.7	52.0	51.1	60.9	63.3	55.7	56.5	67.9	69.9	67.9
YAKIMA	87.1	93.7	93.1	90.4	93.7	95.3	101.8	96.2	102.4	104.7	113.1	97.7
Statewide	71.8	77.9	76.9	77.0	78.2	82.8	83.8	84.5	87.0	95.9	103.2	95.5

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.