

HOUSING AFFORDABILITY INDEX

State of Washington and Counties

Time Trend

County	06:Q3	06:Q4	07:Q1	07:Q2	07:Q3	07:Q4	08:Q1	08:Q2	08:Q3	08:Q4
ADAMS	171.5	170.4	195.6	181.0	156.7	162.3	159.4	168.9	153.9	169.2
ASOTIN	132.1	130.7	145.0	128.0	126.8	135.6	141.0	134.9	130.6	146.4
BENTON	159.5	180.9	169.7	167.5	154.6	159.4	175.9	171.7	158.7	169.8
CHELAN	96.8	102.8	101.7	93.1	86.0	86.1	95.5	94.9	95.6	105.2
CLALLAM	90.4	89.9	92.2	93.3	83.9	98.9	98.7	92.8	96.2	106.7
CLARK	94.3	98.0	100.0	96.2	92.9	100.5	111.1	109.6	114.0	123.8
COLUMBIA	185.2	168.4	107.7	195.7	149.3	151.0	142.9	153.7	189.1	285.6
COWLITZ	116.8	122.2	124.3	120.4	108.0	118.9	127.8	131.2	115.5	137.5
DOUGLAS	90.8	97.7	95.8	87.9	87.0	92.3	93.3	99.3	101.9	96.4
FERRY	104.7	106.7	109.4	104.2	102.0	114.4	130.3	107.3	109.6	131.2
FRANKLIN	119.5	135.5	127.0	125.3	115.6	119.1	132.8	131.0	122.2	132.1
GARFIELD	138.3	134.9	150.3	133.4	132.7	142.6	146.0	137.4	131.0	144.5
GRANT	135.3	136.7	147.4	123.8	110.6	113.6	121.1	122.6	109.7	127.1
GRAYS HARBOR	118.4	131.5	126.8	120.1	105.5	122.0	138.1	133.5	131.1	150.3
ISLAND	75.8	79.3	84.3	78.9	73.5	82.0	87.6	88.9	87.3	86.8
JEFFERSON	65.2	70.9	68.7	68.5	68.6	67.0	75.1	80.6	88.1	86.6
KING	68.9	69.6	70.9	66.4	64.7	72.4	77.0	74.3	76.9	87.0
KITSAP	92.7	96.7	96.1	92.0	88.9	101.5	109.0	106.2	104.2	117.9
KITTITAS	84.8	86.6	89.9	85.6	83.1	81.9	92.6	94.1	107.5	113.3
KLICKITAT	N/A	N/A	106.3	87.6	100.7	99.1	91.0	102.9	95.2	97.4
LEWIS	102.7	111.4	107.7	105.0	93.5	110.3	112.2	117.6	122.4	123.2
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	109.6	110.5	113.7	108.4	96.3	112.0	121.0	122.7	122.5	141.3
OKANOGAN	114.4	110.3	120.3	100.6	87.0	107.0	106.9	101.3	106.5	128.1
PACIFIC	116.8	128.1	111.7	136.0	127.5	131.0	130.8	121.3	133.1	126.4
PEND OREILLE	116.3	119.3	121.0	114.0	110.5	122.5	139.7	115.2	117.8	141.1
PIERCE	91.7	95.6	95.0	94.0	89.8	97.6	106.8	105.3	109.2	120.5
SAN JUAN	53.5	39.3	51.2	45.9	39.1	33.6	51.6	43.6	44.0	57.6
SKAGIT	86.5	92.6	94.2	84.3	86.7	90.8	89.4	93.5	96.1	96.9
SKAMANIA	N/A	N/A	78.3	91.3	89.1	92.6	84.6	81.7	111.5	111.7
SNOHOMISH	80.5	83.4	80.5	78.3	76.8	80.4	87.1	87.7	88.3	97.1
SPOKANE	115.2	126.4	126.8	116.7	107.7	119.2	129.6	122.1	122.4	132.2
STEVENS	123.4	127.1	129.3	122.1	118.6	132.0	150.9	124.7	127.9	153.6
THURSTON	104.0	108.4	108.8	100.1	98.1	104.9	110.7	108.9	110.1	115.5
WAHKIAKUM	97.8	88.8	133.6	106.2	98.4	117.3	91.5	128.2	132.8	156.0
WALLA WALLA	113.3	131.4	122.8	114.6	102.3	114.9	121.2	124.5	117.0	128.9
WHATCOM	81.1	85.2	84.1	82.8	81.8	86.4	91.8	90.9	90.0	97.9
WHITMAN	109.3	123.8	120.2	110.2	93.7	114.5	110.6	103.9	104.9	112.9
YAKIMA	135.0	140.7	145.1	132.3	116.6	125.7	135.8	130.6	124.8	145.2
Statewide	84.7	87.0	88.3	83.5	81.8	90.5	95.2	95.5	96.9	107.5

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.