

HOUSING AFFORDABILITY INDEX

State of Washington and Counties

Time Trend

County	06:Q1	06:Q2	06:Q3	06:Q4	07:Q1	07:Q2	07:Q3	07:Q4	08:Q1	08:Q2
ADAMS	254.7	157.5	171.5	170.4	185.1	164.7	145.4	157.4	172.9	165.7
ASOTIN	146.8	134.3	132.1	130.7	145.0	128.0	126.8	135.6	141.0	134.9
BENTON	178.1	169.6	159.5	180.9	169.7	167.5	154.6	159.4	175.9	171.7
CHELAN	127.8	118.7	96.8	102.8	101.7	93.1	86.0	86.1	95.5	94.9
CLALLAM	98.5	87.6	90.4	89.9	92.2	93.3	83.9	98.9	98.7	92.8
CLARK	102.7	97.3	94.3	98.0	100.0	96.2	92.9	100.5	111.1	109.6
COLUMBIA	200.4	195.6	185.2	168.4	107.7	195.7	149.3	151.0	142.9	153.7
COWLITZ	138.9	123.2	116.8	122.2	124.3	120.4	108.0	118.9	127.8	131.2
DOUGLAS	121.7	103.7	90.8	97.7	95.8	87.9	87.0	92.3	93.3	99.3
FERRY	124.6	115.5	104.7	106.7	109.4	104.2	102.0	114.4	130.3	107.3
FRANKLIN	133.5	127.1	119.5	135.5	127.0	125.3	115.6	119.1	132.8	131.0
GARFIELD	158.2	142.6	138.3	134.9	150.3	133.4	132.7	142.6	146.0	137.4
GRANT	146.1	144.1	135.3	136.7	147.4	123.8	110.6	113.6	121.1	122.6
GRAYS HARBOR	135.0	125.2	118.4	131.5	126.8	120.1	105.5	122.0	138.1	133.5
ISLAND	83.2	82.7	75.8	79.3	84.3	78.9	73.5	82.0	87.6	88.9
JEFFERSON	67.5	64.2	65.2	70.9	68.7	68.5	68.6	67.0	75.1	80.6
KING	77.0	70.2	68.9	69.6	70.9	66.4	64.7	72.4	77.0	74.3
KITSAP	103.5	95.8	92.7	96.7	96.1	92.0	88.9	101.5	109.0	106.2
KITTITAS	109.7	91.1	84.8	86.6	89.9	85.6	83.1	81.9	92.6	94.1
KLICKITAT	N/A	N/A	N/A	N/A	106.3	87.6	100.7	99.1	91.0	102.9
LEWIS	130.1	120.0	102.7	111.4	107.7	105.0	93.5	110.3	112.2	117.6
LINCOLN	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MASON	126.1	112.8	109.6	110.5	113.7	108.4	96.3	112.0	121.0	122.7
OKANOGAN	105.6	119.5	114.4	110.3	120.3	100.6	87.0	107.0	106.9	101.3
PACIFIC	142.9	155.7	116.8	128.1	111.7	136.0	127.5	131.0	130.8	121.3
PEND OREILLE	136.7	127.5	116.3	119.3	121.0	114.0	110.5	122.5	139.7	115.2
PIERCE	100.9	95.5	91.7	95.6	95.0	94.0	89.8	97.6	106.8	105.3
SAN JUAN	37.6	36.5	53.5	39.3	51.2	45.9	39.1	33.6	51.6	43.6
SKAGIT	95.5	88.6	86.5	92.6	94.2	84.3	86.7	90.8	89.4	93.5
SKAMANIA	N/A	N/A	N/A	N/A	78.3	91.3	89.1	92.6	84.6	81.7
SNOHOMISH	90.7	85.1	80.5	83.4	80.5	78.3	76.8	80.4	87.1	87.7
SPOKANE	133.0	124.0	115.2	126.4	126.8	116.7	107.7	119.2	129.6	122.1
STEVENS	143.9	134.8	123.4	127.1	129.3	122.1	118.6	132.0	150.9	124.7
THURSTON	111.3	106.3	104.0	108.4	108.8	100.1	98.1	104.9	110.7	108.9
WAHKIAKUM	175.8	97.4	97.8	88.8	133.6	106.2	98.4	117.3	91.5	128.2
WALLA WALLA	136.6	112.5	113.3	131.4	122.8	114.6	102.3	114.9	121.2	124.5
WHATCOM	90.0	82.5	81.1	85.2	84.1	82.8	81.8	86.4	91.8	90.9
WHITMAN	113.4	108.8	109.3	123.8	120.2	110.2	93.7	114.5	110.6	103.9
YAKIMA	148.4	141.4	135.0	140.7	145.1	132.3	116.6	125.7	135.8	130.6
Statewide	93.3	87.6	84.7	87.0	88.3	83.5	81.8	90.5	95.2	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.