

# 2005 Washington Homeownership Report: Homeownership Opportunities for Lower and Moderate-Income Families

At the request of the Washington Homeownership Center (formerly Community Homeownership Center or CHOC) the Washington Center for Real Estate Research (WCRER) at Washington State University has attempted to answer six questions pertaining to the market for first-time homebuyers in the state of Washington and each of the 39 counties.

- How many family households have incomes in the very low (30-50% of median) range?
- How many family households have incomes in the low (50-80% of median) range?
- How many family households have incomes in the moderate (80-100% of median) range?
- How many homes are currently owned by family households with low or moderate incomes?
- How many homes were sold in 2004 that could be afforded by family households with low or moderate incomes?
- How many family households could qualify for homeownership using a product or program offered by the Washington State Housing Finance Commission?

*"[H]omeownership lies at the heart of the American Dream. It is a key to upward mobility for low- and middle-income Americans. It is an anchor for families and a source of stability for communities. It serves as the foundation of many people's financial security. And it is a source of pride for people who have worked hard to provide for their families."*

President George Bush  
June 2001

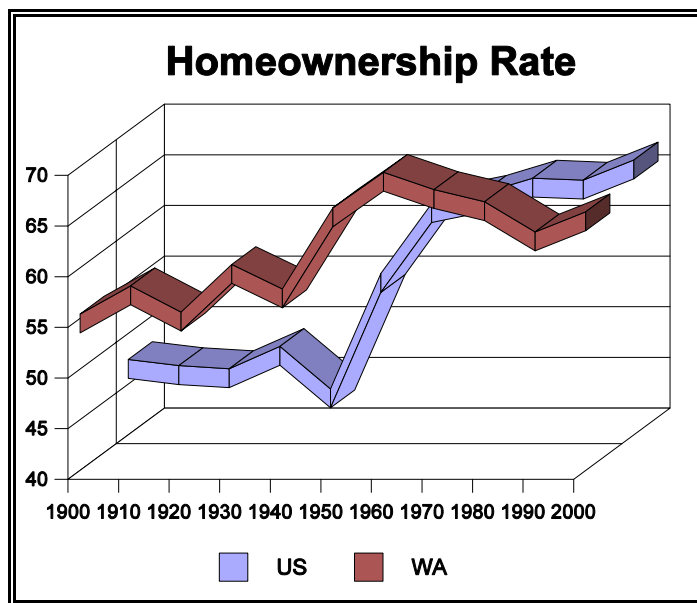
*"Maintaining a high percentage of individual homeowners is one of the searching tests that now challenge the people of the United States. (Homeownership) is both the foundation of a sound economic and social system and a guarantee that our society will continue to develop rationally as changing conditions demand."*

President Herbert Hoover

1931

## Background Assessment

A 1988 report by the National Association of Realtors® characterized homeownership as the "Key to the American Dream". That assessment was based on the results of a national survey conducted in 1986 of a cross section of Americans, asking what they considered to be components of

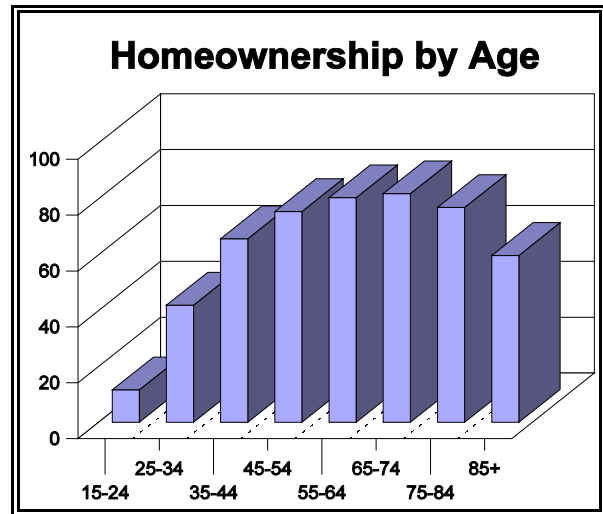
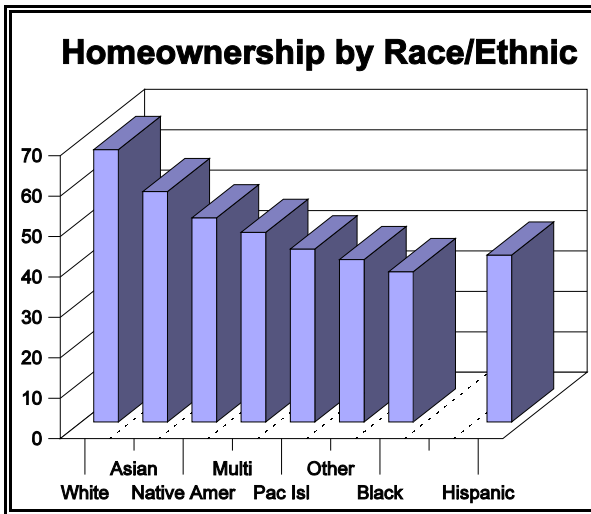


the "good life". Many options, both economic and personal, were offered. Much to the surprise of Association analysts, the top item on the list was not a happy marriage; was not a satisfying job; was not a lot of money; was not the opportunity for a college education for their children; it was a home you own, considered important by nearly nine out of ten respondents, including owners and renters alike.

The proportion of respondents aspiring to homeownership is far greater than observed homeownership rates. The adjacent exhibit illustrates long term trends in homeownership, comparing the State of Washington with national

statistics. It is noteworthy that Washington’s homeownership rate was consistently above the national level for the first 80 years of the last century, but has lagged the nation for the last 20 years. This is consistent with the increasingly urban (and suburban) nature of the state. Nationally, the highest ownership rates are observed in more rural states, and states with lower absolute housing costs.

Demographic differences in homeownership rates also need to be acknowledged. The two primary demographic factors are age and race/ethnicity of householder. Both are highly correlated to economics. Not surprisingly, homeownership rates rise as the population ages, except for modest declines among the very oldest residents. Householders in Washington younger than 25 owned homes only 11.6 percent of the time, while those in their mid-60s to mid-70s had an 81.8 percent ownership rate. Similarly, ownership rates for whites and Asians are higher than for other racial/ethnic groups. The extreme values at the time of Census 2000 were an ownership rate of



67.4 percent for whites to a rate of 37.2 percent for black/African-Americans.

### Family Income Analysis

This study is predicated on the belief that opportunities for homeownership exist for households of limited economic means, but that many of those potential owners are not aware that moderately-priced housing is available; that downpayment assistance programs exist; or that education programs which provide guidance on debt management can help them prepare for future homeownership. This report will identify the size of the low and moderate income market in each Washington county and will calculate home prices which would be theoretically affordable. The assessment will continue with an estimate of how many “affordable” homes were sold in each county in 2004. Finally, Census 2000 data will be used to identify the extent of homeownership by families with low and moderate incomes. Unfortunately, at the local level this type of data is currently only available every 10 years. Hopefully the new American Community Survey, which is conducted annually and designed to replace the long-for Census questionnaire, will make similar data available for local communities more frequently than every 10 years (but probably not annually, especially for small communities outside urban areas).

The discussion must begin with a definition of a family household. Economists and demographers rely on U.S. Bureau of the Census definitions of families as two or more individuals related by blood, marriage or adoption who share a housing unit. Accordingly, the definition includes married couples, with or without children, single parents residing with their children, unmarried adults living with blood relatives, etc. The definition excludes single persons living alone or groups of unrelated individuals (roommates). WCRER does not generally utilize the HUD family income estimates, and does not adjust for household size. However, since the community of users who will be relying on this research are more familiar with HUD income estimates compared to the other sources of family and household income, the 2004 HUD measures are used in this report. One final comment regarding the HUD income data is required. Other data sources prepare separate estimates of income for each of Washington’s 39 counties. HUD, however, has adopted a methodology which prepares separate income measures only for the largest communities, then assigns a statewide estimate to all remaining counties. Since many of those counties for which no separate estimates are provided are small, often with below-average incomes, the HUD data frequently allows a larger proportion of the residents of those communities to be counted as low-income, when they may actually have greater local purchasing power. It must further be pointed out that while based on a median family income benchmark, HUD does not stick to a family definition, publishing income limits for 1-person households which are outside the Census family standards.

**Table 1  
Washington Families by Income**

Income Range	Number of Families	% of Families
<\$10,000	67,841	4.5%
\$10,000-14,999	52,649	3.5%
\$15,000-24,999	137,182	9.1%
\$25,000-34,999	169,357	11.2%
\$35,000-49,999	259,601	17.2%
\$50,000-74,999	370,458	24.5%
\$75,000-99,999	215,124	14.3%
\$100,000-149,999	156,738	10.4%
\$150,000-199,999	40,059	2.7%
\$200,000+	40,386	2.7%
Total	1,509,395	100.0%

Source: Census 2000

**Table 2  
Washington Families by Percent of Median Income**

% of Median	Income Range	# of Families	% of Families	Cumulative %
Below 30%	<\$16,128	135,964	9.0%	9.0%
30-50%	\$16,129-26,880	153,547	10.2%	19.2%
50-80%	\$26,881-43,008	276,110	18.1%	37.3%
80-100%	\$43,008-53,760	189,735	12.6%	50.0%

Source: Census 2000

At the time of Census 2000 there were 1,509,395 family households in the state of Washington. This distribution of families for the State, as published by the Census Bureau, appears in Table 1. Assuming a linear distribution of families across the published income ranges results in the distribution of families by proportion of median family income illustrated in Table 2.

However, working with the statewide aggregates produces a

somewhat distorted picture of the relative affluence of families since it include families in higher income areas who are clearly in lower relative income ranges locally as if they were better off based on statewide measures. Accordingly, Table 3 is constructed by aggregating data tabulated at the county level. County detail appears in the Appendix.

Clearly the 2000 Census data is the gold standard of demographic data, and while it has only been available for two years we are currently at mid-decade, in the maturing stages of a recovery which follows a recession that hit

**Table 3  
Washington Families by Percent of Median Income  
(Aggregated from County Data)**

% of Median	# of Families	% of Families	Cumulative %
Below 30%	143,889	9.2%	9.2%
30-50%	172,224	11.0%	20.2%
50-80%	296,140	18.9%	39.1%
80-100%	203,852	13.0%	52.1%

Source: Census 2000

**Table 4  
Comparison of 2004 Median Family Income Estimates**

County	Claritas	HUD	County	Claritas	HUD
Adams	\$39,753	\$42,300	Lewis	\$45,913	\$47,400
Asotin	\$45,202	\$47,500	Lincoln	\$46,310	\$48,800
Benton	\$62,591	\$61,900	Mason	\$49,463	\$50,000
Chelan	\$50,990	\$54,100	Okanogan	\$37,395	\$39,400
Clallam	\$49,206	\$51,200	Pacific	\$42,164	\$44,700
Clark	\$62,093	\$67,900	Pend Oreille	\$41,881	\$42,200
Columbia	\$47,500	\$52,800	Pierce	\$60,210	\$62,100
Cowlitz	\$51,403	\$55,000	San Juan	\$54,543	\$60,100
Douglas	\$47,866	\$51,400	Skagit	\$55,130	\$56,700
Ferry	\$38,117	\$40,400	Skamania	\$47,647	\$51,000
Franklin	\$46,169	\$61,900	Snohomish	\$68,236	\$71,900
Garfield	\$48,571	\$51,000	Spokane	\$52,509	\$54,600
Grant	\$43,587	\$45,300	Stevens	\$43,662	\$46,300
Grays Harbor	\$43,484	\$45,300	Thurston	\$43,056	\$66,100
Island	\$57,247	\$71,900	Wahkiakum	\$49,094	\$51,700
Jefferson	\$51,167	\$53,300	Walla Walla	\$49,168	\$51,300
King	\$72,302	\$71,900	Whatcom	\$50,550	\$57,900
Kitsap	\$61,658	\$63,500	Whitman	\$49,153	\$52,600
Kittitas	\$51,351	\$53,900	Yakima	\$44,034	\$46,600
Klickitat	\$43,702	\$45,200			

Washington especially hard. WCRER annually purchases estimated income distributions for households and families from Claritas, a nationwide demographic information services company. Table 4 presents the median family incomes for 2004 for each county. With only a couple of exceptions, the HUD estimates of median family income are higher than the Claritas data, often by a significant margin. Especially noteworthy is the case of Island County which had been part of the Seattle metropolitan area throughout the decade of the 1990s, but which became an independent micropolitan area (smaller city – Oak Harbor) based on the 2000 Census population and commuting data. However, HUD has opted to continue including Island county with the higher income, higher cost King and Snohomish county markets as if it were

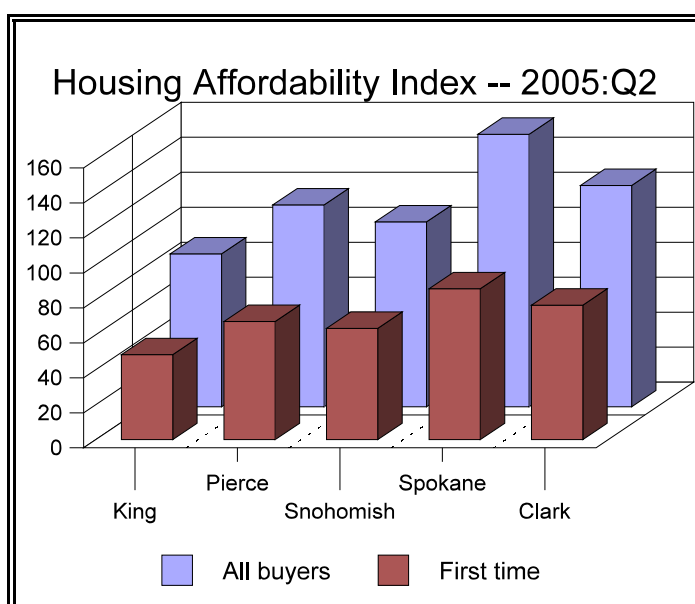
still formally part of the Seattle MSA.

One final comment about income data is needed. During the initial review of the data which appears in this report a question arose regarding the definition of “moderate” income. Initially the Washington Homeownership Center was assigning that title to families in the 50-80 percent of median range – a group which WCRER had typically described as low income. It was mutually agreed that 50-80 percent of median income would be described as “low income” while 80-100 percent of median income would represent “moderate income”. Subsequent contact with the Department of Housing and Urban Development economist in Seattle resulted in a three-page listing of housing programs and their associated income restrictions. Among homeownership programs eligibility requirements included 80 percent of median, 95 percent of median, 115 percent of median, 120 percent of median and 140 percent of median. While it may seem a bit restrictive to conclude that half of Washington’s families have incomes that are more than moderate, for public policy purposes addressing the housing needs of our least affluent families the median income cutoff is not inappropriate.

### **Affordable Ownership Housing in 2004**

Having finally identified the target population, WCRER continued with an analysis of the availability of ownership housing which could be afforded by these lower income groups. Typically WCRER approaches discussions of affordability through the Housing Affordability Index (HAI), a statistical construct initially developed at the National Association of Realtors® in 1982. The HAI measures the degree to which a median price home can be afforded by the median income family, using the family definition discussed above. It is a simplistic measure to be sure, but one which has the appeal of using a single number to represent a complex set of distributions.

The HAI assumes the purchase of a median price home by a median income family. It further assumes the use of a 30-year, fixed rate, fully amortizing loan at prevailing mortgage interest rates. No consideration is given to taxes and insurance, but the family is viewed as able to devote only 25 percent of their income to cover the principal and interest payments, with the balance of the 28 percent standard applied to conforming loans available for hazard insurance and property taxes, consistent with property tax rates in Washington. A related measure, the first-time buyer affordability index assumes the purchase of a lower-cost home (85 percent of median), a lower down payment (10 percent), a higher mortgage rate (to account for the need for mortgage insurance), and a lower level of income. Since most higher-income households already own homes, it is assumed the typical first-time buyer has an income about 70 percent of median household income (again using the standard definitions). Housing Affordability Indices as of the second quarter of 2005 for Washington’s five most



populous counties are illustrated in the accompanying graphic. A value of 100 is interpreted to mean that the family/household in question would be able to afford the home price being evaluated. Accordingly, the HAI indicates that only King County presents affordability challenges for the median income family, but that all communities present severe challenges for first-time buyers.

A single value statistic, such as the HAI cannot provide the depth of understanding required by this study. Accordingly, the initial calculations for this report focused on the key income levels identified throughout this project – 50% of median, the upper bound of the very low income group and 80% of median, the upper bound of the low income group, as well as the median itself, the upper defined bound of moderate income. At each of the these points WCRER calculated the level of principal and interest payment could be afforded, on the assumption that 25 percent of the family's income could be allocated to the mortgage payment. The next step was to calculate how large a mortgage that payment would support, assuming the family utilized a 5% House Key loan from the Washington State Housing Finance Commission. For a family at 50% of area median income, the potential loan amount ranged from a low of \$76,453 in Okanogan County to a high of \$139,517 in the three counties in the old Seattle-Bellevue-Everett MSA (Island, King and Snohomish). Finally, it is assumed that the family utilizes a downpayment assistance program, meaning the loan amount is the purchase price. There is no cash downpayment, but the purchasers still must pay closing costs, so cash at settlement remains an issue. Finally, the number of homes sold during 2004 at prices no higher than these limits were calculated for each county where data was available. While data is not available for eight of Washington's 39 counties, the omitted jurisdictions are all small.

A total of 10,790 homes throughout the state sold at prices which would have been affordable to a family with an income 30-50% of median, out of a total of 106,818 sales reported through the multiple listing services which WCRER uses as the foundation of our statistical series. That represents 10.1 percent of the home sales matched against 20 percent of Washington's families. Most of those homes are affordable only to families at the high end of the income range. For a family earning 30% of area median income, only 2,576 homes throughout the state would have been affordable. While 601 affordable homes (at 30% of median income) were sold in Spokane County last year, only 31 were sold in King County.

Not only is the proportion of affordable homes half the proportion of very low income families, those affordable homes are typically located in communities far from the urban centers where they are needed. The proportion of families with incomes below 50% of area median ranged from a low of 18.0 percent in Lincoln County to a high of 32.7 percent in Franklin County (because a single median income is used for the Tri-Cities but prevailing incomes are much lower in Franklin County than they are in neighboring Benton County). In terms of homes sold during 2004 which could be characterized as affordable to a family with an income half of the area median, the range was a high of 41.6 percent affordable in Pacific County to a low of 1.0 percent affordable in King County. In terms of absolute numbers of sales which would have been affordable to local residents at 50% of median income, ten counties recorded larger numbers of homes sold than King County, with Spokane County leading the pack.

Recasting this data as the proportion of local home sales which could be characterized as affordable is perhaps more telling. One caveat is important. The calculations are based on 50% of median family income, which is the top of the range, and clearly affordability drops off sharply with

**Table 5  
2004 Affordable Sales – 30-50% of Median  
Selected Washington Counties**

County	Affordable Sales	Total Sales	% Affordable
Asotin	303	825	36.7%
Benton	781	2,770	28.2%
Chelan/Douglas	290	1,385	20.9%
Clallam	190	1,221	15.6%
Clark	670	7,301	9.2%
Cowlitz	421	1,122	37.5%
Grant	280	775	36.1%
Grays Harbor	487	1,198	40.7%
island	168	1,816	9.3%
Jefferson	42	590	7.1%
King	315	31,480	1.0%
Kitsap	387	4,618	8.4%
Kittitas	55	599	9.2%
Lewis	242	865	28.0%
Mason	289	1,192	24.2%
Okanogan	195	474	41.1%
Pacific	200	481	41.6%
Pierce	987	14,428	6.8%
San Juan	9	286	3.1%
Skagit	117	2,047	5.7%
Snohomish	369	13,326	2.8%
Spokane	2,545	7,643	33.3%
Stevens	222	628	35.4%
Thurston	404	4,045	10.0%
Wahkiakum	10	55	18.2%
Walla Walla	164	668	24.6%
Whatcom	227	3,193	7.1%
Whitman	91	335	27.2%
Yakima	330	1,452	22.7%
Total	10,790	106,818	10.1%

incomes below that threshold. Nevertheless, there are some homes would could be affordable in each Washington county for which sales data is available. It is impossible to tell, however, to whom those homes were actually sold. This is especially true since the National Association of Realtors® has indicated that 23 percent of homes sold in 2004 were sold to investors. It is likely those purchases are concentrated in lower price ranges. However, it is also likely they have concentrated on the urban market places where there are few affordable units available for families. The result is likely increased pressure on the few affordable units in the inventory.

Increasing the income levels and affordable sales prices, naturally, increases the proportion of the market viewed as affordable. Moving to the low income range introduces 33,135 homes which become affordable, at least to families earning 80% of the median income in their counties. This represents another 31.0 percent of the homes sold last year – a total of 41.1 percent of the homes sold in 2004 throughout the state would have been affordable to a family earning 80 percent of the local median income, using the HUD income levels. The problem remains, however that the affordable units are not located in the largest urban markets where affordable housing is especially scarce. For families with incomes 80% of area median, a low of 12.2 percent of homes were affordable in San Juan County, while as many as 76.6 percent were affordable in Asotin County. Pierce County had the highest number of affordable homes sold, 6,522.

For most communities, consistent with Affordability Indexes for middle income buyers which are generally above 100, the majority of homes sold during 2004 were characterized as “affordable”

for median income households. It must be emphasized again, however, that the methodology emphasizes income at the top of each range in terms of determining the affordable prices, then proceeds as if everyone in the range can afford the home that only the highest income household in the range can support.

By the time income reaches each area's median another 20,539 homes become affordable to those households with "moderate" incomes – another 19.2 percent of the total inventory of homes sold. Statewide, a total of 64,464 homes were affordable to median income families and sold through multiple listing services last year – 60.3 percent of MLS sales. In terms of the proportion of units sold which were affordable to a typical family, the range was from 22.0 percent in San Juan County to 88.2 percent in both Asotin and Cowlitz counties. Fewer than 40 percent of local sales in King and Jefferson counties were characterized as affordable.

More than 5,000 affordable homes were sold last year in each of Washington's five most populous counties, with between 2,000 and 5,000 affordable units sold in an additional three counties. While the largest number of "affordable" homes were sold in King County, only 17.3 percent of the affordable sales were tallied in the county which accounts for at least 30 percent of the state's home MLS sales activity. It is important to point out, however, that not all home sales are processed through a multiple listing service. Many new home sales are not included in that tally, but the vast majority were constructed and sold at prices well above the affordability thresholds used in this report. More significant for the purposes of this report are those transactions which can be characterized as "for sale by owner" or

**Table 6  
2004 Affordable Sales – 50-80% of Median  
Selected Washington Counties**

County	Affordable Sales	Total Sales	% Affordable
Asotin	632	825	76.6%
Benton	2,059	2,770	74.3%
Chelan/Douglas	842	1,385	60.8%
Clallam	564	1,221	46.2%
Clark	4,147	7,301	56.8%
Cowlitz	851	1,122	75.8%
Grant	572	775	73.8%
Grays Harbor	848	1,198	70.8%
island	941	1,816	51.8%
Jefferson	139	590	23.6%
King	5,214	31,480	16.6%
Kitsap	2,097	4,618	45.4%
Kittitas	271	599	45.2%
Lewis	558	865	64.5%
Mason	708	1,192	59.4%
Okanogan	322	474	67.9%
Pacific	324	481	67.4%
Pierce	6,522	14,428	45.2%
San Juan	35	286	12.2%
Skagit	800	2,047	39.1%
Snohomish	4,680	13,326	35.1%
Spokane	5,398	7,643	70.6%
Stevens	424	628	67.5%
Thurston	2,484	4,045	61.4%
Wahkiakum	24	55	43.6%
Walla Walla	398	668	59.6%
Whatcom	994	3,193	31.1%
Whitman	202	335	60.3%
Yakima	875	1,452	60.3%
Total	43,925	106,818	41.1%

**Table 7  
2004 Affordable Sales – 80-100% of Median  
Selected Washington Counties**

County	Affordable Sales	Total Sales	% Affordable
Asotin	728	825	88.2%
Benton	2,409	2,770	87.0%
Chelan/Douglas	1,068	1,385	77.1%
Clallam	788	1,221	64.5%
Clark	5,382	7,301	73.7%
Cowlitz	990	1,122	88.2%
Grant	664	775	85.7%
Grays Harbor	991	1,198	82.7%
island	1,269	1,816	69.9%
Jefferson	224	590	38.0%
King	11,153	31,480	35.4%
Kitsap	2,906	4,618	62.9%
Kittitas	409	599	68.3%
Lewis	693	865	80.1%
Mason	886	1,192	74.3%
Okanogan	372	474	78.5%
Pacific	388	481	80.7%
Pierce	9,952	14,428	69.0%
San Juan	63	286	22.0%
Skagit	1,213	2,047	59.3%
Snohomish	8,218	13,326	61.7%
Spokane	6,302	7,643	82.5%
Stevens	532	628	84.7%
Thurston	3,199	4,045	79.1%
Wahkiakum	39	55	70.9%
Walla Walla	525	668	78.6%
Whatcom	1,706	3,193	53.4%
Whitman	265	335	79.1%
Yakima	1,130	1,452	77.8%
Total	64,464	106,818	60.3%

transacted with the assistance of a real estate broker who has chosen to conduct business without the MLS. If we assume that the same proportion of sales would be considered affordable, the total number of affordable units sold would be increased to 24,993 affordable to very low income households, another 61,972 affordable to low-income households and an additional 21,712 affordable to moderate income households – a total of 108,677 “affordable” units statewide.

One final note is required. These estimates are predicated on the assumption that these households have generally acceptable credit and have access to cash for closing costs. These frequently are major stumbling blocks which need to be addressed before these families can really participate in the ownership housing market. Homebuyer education programs become critically important to help these families prepare to address these credit and saving problems, and to help them identify programs, such as downpayment assistance, which can help make the elusive dream of homeownership a reality before adverse economic factors create even bigger obstacles.

**Homeownership by Low to Moderate Income Families**

Understanding exactly how many lower income families own their homes requires returning to data from the Census 2000. Unfortunately, this again requires a shift of definition since the Census homeownership data is for all households, not solely family households. For ease of comparison, WCRER collected data on median household income for each Washington county and computed the 30%, 50% and 80% levels for that measure. Then for income ranges identified in the Census data the number of homeowners and the homeownership rate

**Table 8  
Homeownership by Lower-  
Income Households**

Median HH Income	\$45,610
30% Median	\$13,683
50% Median	\$22,805
80% Median	\$36,488
Income <\$10,000	
Homeowners	55,390
Rate	27.2%
Income \$10,000-19,999	
Homeowners	108,889
Rate	43.1%
Income \$20,000-34,999	
Homeowners	216,794
Rate	51.2%
Income \$35,000-49,999	
Homeowners	245,996
Rate	63.1%

Source: Census 2000

for each income group are presented. Statewide data is presented in Table 8. adjacent. County-level data is presented in the Appendix.

It is important to develop some understanding of the linkages between homeownership, income and age of householder since it is likely that many seniors own their homes but in retirement have very restricted incomes. Unfortunately, the Census data does not provide for analysis by simply adding an age component to the foregoing information. It does, however, make available information on the numbers of households, by age group who own or rent their homes further identified by poverty status. While this data is far from ideal, it begins to identify the opportunities of younger households with restricted incomes to participate in the ownership housing market.

A quick note about the poverty status definition is required. This data, from the 2000 Census, uses the standard poverty definitions which are adjusted by household size and composition. Poverty estimates are based on nationwide income levels rather than localized measures. For 2000, the poverty threshold for a one-person, senior household was \$8,259. This is significantly lower than the 30% of median family income level used elsewhere in this report. At the other extreme, the highest poverty threshold was for a nine-person (or larger) household with a single related child, where any income below \$38,322 was characterized as in poverty.

As anticipated, and consistent with other data presented in this document, the homeownership rate for households living in poverty increased as the age of the householder increased. Also as anticipated, the homeownership rate was lower than for other income groups. The statewide results are illustrated in Table 9, with the county detail presented in the Appendix.

**Table 9  
Homeownership by Households in  
Poverty by Age of Householder**

Age Range	Homeowners	Owner Rate
Under 35	9,453	11.1%
35-64	39,426	37.8%
65+	17,309	49.0%

Source: Census 2000

### Conclusion

This analysis has demonstrated that of the 1.5 million families in Washington at the time of the 2000 Census, approximately 20 percent (316,100) had very low incomes (no more than 50% of median). Additional nonfamily households (single persons, unrelated individuals) would also

qualify as very low income. During 2004 only 10,790 homes were sold throughout the state which could have been afforded by these low-income persons. While the situation improves at higher income levels, there are relatively few homes sold in urban counties which could be afforded by low and moderate income families, indicating that affordable housing construction needs to be a priority in those areas. Meanwhile, outside the large urban markets there appears to be adequate affordable inventory, but too few local residents are aware that affordable ownership options are available. Here the issue is one of communication. Media can be somewhat localized in the urban markets where little opportunity exists for affordable ownership, but those potential buyers in more rural communities cannot easily be targeted with the communications message. Local governments, media outlets, economic development groups and social service agencies must all recognize the unique homeownership opportunities which exist in those communities, and strive for the stability, satisfaction and even pride which accompanies an increasing home-ownership rate among low and moderate income families. The Washington Homeownership Center and its partners can play a significant role informing lower-income families that once they clean up their credit, homeownership is not out of reach.

## Appendix

**Families by Income Level (Percent of Median)  
Census 2000**

County	Families	< 30% Median		30-50% Median		50-80% Median		80%-Median	
		#	%	#	%	#	%	#	%
Adams	4,062	309	7.6%	439	10.8%	910	22.4%	520	12.8%
Asotin	5,636	552	9.8%	586	10.4%	1,167	20.7%	648	11.5%
Benton	41,231	3,670	8.9%	4,123	10.0%	7,793	18.9%	4,783	11.6%
Chelan	17,397	1,688	9.7%	2,192	12.6%	3,462	19.9%	1,931	11.1%
Clallam	18,774	1,690	9.0%	2,065	11.0%	3,680	19.6%	2,403	12.8%
Clark	100,386	9,336	9.3%	16,263	16.2%	16,363	16.3%	14,054	14.0%
Columbia	1,169	131	11.2%	136	11.6%	237	20.3%	158	13.5%
Cowlitz	25,630	2,845	11.1%	2,973	11.6%	4,870	19.0%	3,178	12.4%
Douglas	9,145	1,006	11.0%	1,052	11.5%	1,774	19.4%	1,079	11.8%
Ferry	2,020	210	10.4%	253	12.5%	368	18.2%	250	12.4%
Franklin	12,699	2,184	17.2%	1,968	15.5%	1,714	13.5%	2,438	19.2%
Garfield	652	83	12.7%	75	11.5%	68	10.4%	117	17.9%
Grant	19,391	1,881	9.7%	2,017	10.4%	2,501	12.9%	3,781	19.5%
Grays Harbor	18,379	1,893	10.3%	1,930	10.5%	2,224	12.1%	3,584	19.5%
Island	21,820	2,117	9.7%	3,535	16.2%	6,131	28.1%	2,487	11.4%
Jefferson	7,882	473	6.0%	1,167	14.8%	1,561	19.8%	914	11.6%
King	428,467	37,277	8.7%	43,275	10.1%	77,553	18.1%	54,415	12.7%
Kitsap	63,191	5,182	8.2%	6,382	10.1%	12,449	19.7%	8,657	13.7%
Kittitas	8,285	953	11.5%	920	11.1%	1,591	19.2%	928	11.2%
Klickitat	5,401	546	10.1%	610	11.3%	1,021	18.9%	654	12.1%
Lewis	19,095	1,795	9.4%	2,100	11.0%	3,666	19.2%	2,349	12.3%
Lincoln	2,862	218	7.6%	298	10.4%	612	21.4%	386	13.5%
Mason	13,823	1,133	8.2%	1,451	10.5%	2,516	18.2%	1,921	13.9%
Okanogan	10,445	1,118	10.7%	1,191	11.4%	1,964	18.8%	1,264	12.1%
Pacific	5,848	480	8.2%	725	12.4%	1,164	19.9%	743	12.7%
Pend Oreille	3,348	345	10.3%	368	11.0%	596	17.8%	378	11.3%
Pierce	192,277	17,305	9.0%	21,343	11.1%	36,917	19.2%	23,842	12.4%

***Homeownership Opportunities for Low and Moderate Income Families in Washington***

County	Families	< 30% Median		30-50% Median		50-80% Median		80%-Median	
		#	%	#	%	#	%	#	%
San Juan	4,287	450	10.5%	532	12.4%	853	19.9%	583	13.6%
Skagit	28,595	2,488	8.7%	2,917	10.2%	5,748	20.1%	3,660	12.8%
Skamania	2,804	303	10.8%	297	10.6%	547	19.5%	348	12.4%
Snohomish	168,238	13,627	8.1%	18,170	10.8%	33,984	20.2%	24,563	14.6%
Spokane	109,137	12,551	11.5%	9,058	8.3%	22,155	20.3%	13,206	12.1%
Stevens	11,221	1,178	10.5%	1,369	12.2%	2,098	18.7%	1,369	12.2%
Thurston	58,488	4,796	8.2%	6,258	10.7%	11,815	20.2%	8,130	13.9%
Wahkiakum	1,101	84	7.6%	148	13.4%	208	18.9%	143	13.0%
Walla Walla	13,406	1,434	10.7%	1,703	12.7%	2,359	17.6%	1,515	11.3%
Whatcom	43,847	3,815	8.7%	4,692	10.7%	8,769	20.0%	5,832	13.3%
Whitman	8,209	1,026	12.5%	911	11.1%	1,576	19.2%	878	10.7%
Yakima	54,828	5,702	10.4%	6,689	12.2%	10,801	19.7%	5,702	10.4%
Statewide	1,563,476	143,869	9.2%	172,178	11.0%	295,783	18.9%	203,792	13.0%

**Renter Households by Income Range  
Census 2000**

Area	Under 30%	30-50%	Cumulative <50%	50-80%	Cumulative <80%	80-100%	Cumulative <Median
Statewide	172,481	130,140	302,621	180,562	483,183	87,355	570,538
Adams	235	279	514	381	895	211	1,106
Asotin	535	482	1,017	296	1,313	200	1,513
Benton	3,529	3,116	6,645	3,774	10,419	1,790	12,209
Chelan	1,722	1,605	3,327	1,976	5,303	995	6,298
Clallam	1,670	1,313	2,983	1,424	4,407	1,007	5,414
Clark	8,255	6,768	15,023	9,806	24,829	5,602	30,431
Columbia	113	94	207	110	317	50	367
Cowlitz	2,808	2,087	4,895	2,367	7,262	1,241	8,503
Douglas	637	511	1,148	862	2,010	370	2,380
Ferry	171	127	298	140	438	68	506
Franklin	1,346	956	2,302	1,028	3,330	487	3,817
Garfield	38	48	86	53	139	27	166
Grant	1,808	1,272	3,080	1,771	4,851	949	5,800
Grays Harbor	1,815	1,457	3,272	1,634	4,906	917	5,823
Island	1,473	1,406	2,879	2,103	4,982	965	5,947
Jefferson	681	563	1,244	442	1,686	243	1,929
King	59,014	45,686	104,700	64,908	169,608	32,950	202,558
Kitsap	5,942	4,258	10,200	7,082	17,282	3,455	20,737
Kittitas	1,770	1,138	2,908	875	3,783	482	4,265
Klickitat	513	372	885	458	1,343	255	1,598
Lewis	1,672	1,315	2,987	1,510	4,497	951	5,448
Lincoln	172	242	414	132	546	121	667
Mason	875	620	1,495	795	2,290	411	2,701
Okanogan	983	880	1,863	948	2,811	455	3,266
Pacific	458	391	849	513	1,362	223	1,585
Pend Oreille	279	205	484	180	664	118	782
Pierce	19,187	16,251	35,438	23,262	58,700	10,431	69,131

***Homeownership Opportunities for Low and Moderate Income Families in Washington***

<b>Area</b>	<b>Under 30%</b>	<b>30-50%</b>	<b>Cumulative &lt;50%</b>	<b>50-80%</b>	<b>Cumulative &lt;80%</b>	<b>80-100%</b>	<b>Cumulative &lt;Median</b>
San Juan	338	299	637	351	988	157	1,145
Skagit	2,333	1,989	4,322	2,481	6,803	1,328	8,131
Skamania	253	139	392	178	570	111	681
Snohomish	13,334	12,027	25,361	17,905	43,266	9,159	52,425
Spokane	12,997	9,753	22,750	12,492	35,242	6,421	41,663
Stevens	794	610	1,404	703	2,107	310	2,417
Thurston	5,705	4,557	10,262	6,595	16,857	3,171	20,028
Wahkiakum	67	39	106	66	172	36	208
Walla Walla	1,688	1,304	2,992	1,488	4,480	644	5,124
Whatcom	5,526	3,915	9,441	5,103	14,544	2,361	16,905
Whitman	1,939	1,588	3,527	1,500	5,027	650	5,677
Yakima	5,570	4,349	9,919	5,659	15,578	3,361	18,939
	168,245	134,011	302,256	183,351	485,607	92,683	578,290

**Homeownership Opportunities for Low and Moderate Income Families in Washington**

<b>50% of HUD Median Family Income -- 2004</b>					
County	Median Income	50% income	Affordable P&I	Mortgage Amount (Sales Price)	Affordable Very Low Income Homes Sold
Adams	\$42,300	\$21,150	\$441	\$82,080	n/a
Asotin	\$47,500	\$23,750	\$495	\$92,171	303
Benton	\$61,900	\$30,950	\$645	\$120,113	781
Chelan/Douglas	\$54,100	\$27,050	\$564	\$104,977	290
Clallam	\$51,200	\$25,600	\$533	\$99,350	190
Clark	\$67,900	\$33,950	\$707	\$131,755	670
Columbia	\$52,800	\$26,400	\$550	\$102,455	421
Cowlitz	\$55,000	\$27,500	\$573	\$106,724	280
Ferry	\$40,400	\$20,200	\$421	\$78,394	n/a
Franklin	\$61,900	\$30,950	\$645	\$120,113	n/a
Garfield	\$51,000	\$25,500	\$531	\$98,962	n/a
Grant	\$45,300	\$22,650	\$472	\$87,902	280
Grays Harbor	\$45,300	\$22,650	\$472	\$87,902	487
Island	\$71,900	\$35,950	\$749	\$139,517	168
Jefferson	\$53,300	\$26,650	\$555	\$103,425	42
King	\$71,900	\$35,950	\$749	\$139,517	315
Kitsap	\$63,500	\$31,750	\$661	\$123,218	387
Kittitas	\$53,900	\$26,950	\$561	\$104,589	55
Klickitat	\$45,200	\$22,600	\$471	\$87,708	n/a
Lewis	\$47,400	\$23,700	\$494	\$91,977	242
Lincoln	\$48,800	\$24,400	\$508	\$94,693	n/a
Mason	\$50,000	\$25,000	\$521	\$97,022	289
Okanogan	\$39,400	\$19,700	\$410	\$76,453	195
Pacific	\$44,700	\$22,350	\$466	\$86,737	200
Pierce	\$62,100	\$31,050	\$647	\$120,501	987
San Juan	\$60,100	\$30,050	\$626	\$116,620	9
Skagit	\$56,700	\$28,350	\$591	\$110,023	117
Skamania	\$51,000	\$25,500	\$531	\$98,962	n/a
Snohomish	\$71,900	\$35,950	\$749	\$139,517	369
Spokane	\$54,600	\$27,300	\$569	\$105,948	2,545
Stevens/Pend Oreille	\$46,300	\$23,150	\$482	\$89,842	222
Thurston	\$66,100	\$33,050	\$689	\$128,263	404
Wahkiakum	\$51,700	\$25,850	\$539	\$100,320	10
Walla Walla	\$51,300	\$25,650	\$534	\$99,544	164
Whatcom	\$57,900	\$28,950	\$603	\$112,351	227
Whitman	\$52,600	\$26,300	\$548	\$102,067	91
Yakima	\$46,600	\$23,300	\$485	\$90,424	330
				range: \$76,453 - \$139,517	10,790

**80% HUD Median Family Income -- 2004**

County	80% Income	Affordable Monthly P&I for 80%	Mortgage Amount (Sales Price)	2004 affordable low income (50-80%) homes sold	Cumulative homes sold affordable to low and very low income families
Adams	\$33,840	\$705	\$131,329	n/a	n/a
Asotin	\$38,000	\$792	\$147,473	329	632
Benton	\$49,520	\$1,032	\$192,181	1,278	2,059
Chelan/Douglas	\$43,280	\$902	\$167,964	552	842
Clallam	\$40,960	\$853	\$158,960	374	564
Clark	\$54,320	\$1,132	\$210,809	3,477	4,147
Columbia	\$42,240	\$880	\$163,928	n/a	n/a
Cowlitz	\$44,000	\$917	\$170,758	430	851
Ferry	\$32,320	\$673	\$125,430	n/a	n/a
Franklin	\$49,520	\$1,032	\$192,181	n/a	n/a
Garfield	\$40,800	\$850	\$158,339	n/a	n/a
Grant	\$36,240	\$755	\$140,643	292	572
Grays Harbor	\$36,240	\$755	\$140,643	361	848
Island	\$57,520	\$1,198	\$223,227	773	941
Jefferson	\$42,640	\$888	\$165,480	97	139
King	\$57,520	\$1,198	\$223,227	4,899	5,214
Kitsap	\$50,800	\$1,058	\$197,148	1,710	2,097
Kittitas	\$43,120	\$898	\$167,343	216	271
Klickitat	\$36,160	\$753	\$140,332	n/a	n/a
Lewis	\$37,920	\$790	\$147,162	316	558
Lincoln	\$39,040	\$813	\$151,509	n/a	n/a
Mason	\$40,000	\$833	\$155,235	419	708
Okanogan	\$31,520	\$657	\$122,325	127	322
Pacific	\$35,760	\$745	\$138,780	124	324
Pierce	\$49,680	\$1,035	\$192,801	5,535	6,522
San Juan	\$48,080	\$1,002	\$186,592	26	35
Skagit	\$45,360	\$945	\$176,036	683	800
Skamania	\$40,800	\$850	\$158,339	n/a	n/a
Snohomish	\$57,520	\$1,198	\$223,227	4,311	4,680
Spokane	\$43,680	\$910	\$169,516	2,853	5,398
Stevens/Pend Oreille	\$37,040	\$772	\$143,747	202	424
Thurston	\$52,880	\$1,102	\$205,220	2,080	2,484
Wahkiakum	\$41,360	\$862	\$160,513	14	24
Walla Walla	\$41,040	\$855	\$159,271	234	398
Whatcom	\$46,320	\$965	\$179,762	767	994
Whitman	\$42,080	\$877	\$163,307	111	202
Yakima	\$37,280	\$777	\$144,679	545	875
		range: \$122,325 - \$223,227		33,135	43,925

*Homeownership Opportunities for Low and Moderate Income Families in Washington*

<b>HUD Median Family Income -- 2004</b>					
County	Median Income	Affordable Monthly P&I for Median Income	Mortgage Amount (Sales Price)	2004 affordable moderate income (80%-median) homes sold	Cumulative homes sold affordable to very low to moderate income families
Adams	\$42,300	\$881	\$164,161	n/a	n/a
Asotin	\$47,500	\$990	\$181,341	96	728
Benton	\$61,900	\$1,290	\$240,226	350	2,409
Chelan/Douglas	\$54,100	\$1,127	\$209,955	226	1,068
Clallam	\$51,200	\$1,067	\$198,700	224	788
Clark	\$67,900	\$1,415	\$263,511	1,235	5,382
Columbia	\$52,800	\$1,100	\$204,910	n/a	n/a
Cowlitz	\$55,000	\$1,146	\$213,448	139	990
Ferry	\$40,400	\$842	\$156,787	n/a	n/a
Franklin	\$61,900	\$1,290	\$240,226	n/a	n/a
Garfield	\$51,000	\$1,063	\$197,924	n/a	n/a
Grant	\$45,300	\$944	\$175,803	92	664
Grays Harbor	\$45,300	\$944	\$175,803	143	991
Island	\$71,900	\$1,498	\$279,034	328	1,269
Jefferson	\$53,300	\$1,100	\$206,850	85	224
King	\$71,900	\$1,498	\$279,034	5,939	11,153
Kitsap	\$63,500	\$1,323	\$246,435	809	2,906
Kittitas	\$53,900	\$1,123	\$209,179	138	409
Klickitat	\$45,200	\$942	\$175,415	n/a	n/a
Lewis	\$47,400	\$988	\$183,953	135	693
Lincoln	\$48,800	\$1,017	\$189,386	n/a	n/a
Mason	\$50,000	\$1,042	\$194,043	178	886
Okanogan	\$39,400	\$821	\$152,906	50	372
Pacific	\$44,700	\$931	\$173,475	64	388
Pierce	\$62,100	\$1,294	\$241,002	3,430	9,952
San Juan	\$60,100	\$1,252	\$233,240	28	63
Skagit	\$56,700	\$1,181	\$220,045	413	1,213
Skamania	\$51,000	\$1,063	\$197,924	n/a	n/a
Snohomish	\$71,900	\$1,498	\$279,034	3,538	8,218
Spokane	\$54,600	\$1,138	\$211,895	904	6,302
Stevens/Pend Oreille	\$46,300	\$965	\$179,684	108	532
Thurston	\$66,100	\$1,377	\$256,525	715	3,199
Wahkiakum	\$51,700	\$1,077	\$200,641	15	39
Walla Walla	\$51,300	\$1,069	\$199,088	127	525
Whatcom	\$57,900	\$1,206	\$224,702	712	1,706
Whitman	\$52,600	\$1,096	\$204,134	63	265
Yakima	\$46,600	\$971	\$180,848	255	1,130
		range: \$152,906 - \$279,034		20,539	64,464

**Affordable Housing Options by 2004 Income Level  
Selected Washington Counties**

County	30% Median			50% Median			80% Median			Median		
	Income	Price	Sold <Price	Income	Price	Sold <Price	Income	Price	Sold <Price	Income	Price	Sold <Price
Asotin	\$14,250	\$55,302	81	\$23,750	\$92,171	303	\$38,000	\$147,473	632	\$47,500	\$184,341	728
Benton	\$18,570	\$72,068	170	\$30,950	\$120,113	781	\$49,520	\$192,181	2,059	\$61,900	\$240,226	2,409
Chelan/Douglas	\$16,230	\$62,986	87	\$27,050	\$104,977	290	\$43,280	\$167,964	842	\$54,100	\$209,955	1,068
Clallam	\$15,360	\$59,610	69	\$25,600	\$99,350	190	\$40,960	\$158,960	564	\$51,200	\$198,700	788
Clark	\$20,370	\$79,053	119	\$33,950	\$131,755	670	\$54,320	\$210,809	4,147	\$67,900	\$263,511	5,382
Cowlitz	\$16,500	\$64,034	141	\$27,500	\$106,724	421	\$44,000	\$170,758	851	\$55,000	\$213,448	990
Grant	\$13,590	\$52,741	75	\$22,650	\$87,902	280	\$36,240	\$140,643	572	\$45,300	\$175,803	664
Grays Harbor	\$13,590	\$52,741	208	\$22,650	\$87,902	487	\$36,240	\$140,643	848	\$45,300	\$175,803	991
Island	\$21,570	\$83,710	23	\$35,950	\$139,517	168	\$57,520	\$223,227	941	\$71,900	\$279,034	1,269
Jefferson	\$15,990	\$62,055	14	\$26,650	\$103,425	42	\$42,640	\$165,480	139	\$53,300	\$206,850	224
King	\$21,570	\$83,710	31	\$35,950	\$139,517	315	\$57,520	\$223,227	5,214	\$71,900	\$279,034	11,153
Kitsap	\$19,050	\$73,931	61	\$31,750	\$123,218	387	\$50,800	\$197,148	2,097	\$63,500	\$246,435	2,906
Kittitas	\$16,170	\$62,754	11	\$26,950	\$104,589	55	\$43,120	\$167,343	271	\$53,900	\$209,179	409
Lewis	\$14,220	\$55,186	61	\$23,700	\$91,977	242	\$37,920	\$147,162	558	\$47,400	\$183,953	693
Mason	\$15,000	\$58,213	68	\$25,000	\$97,022	289	\$40,000	\$155,235	708	\$50,000	\$194,043	886
Okanogan	\$11,820	\$45,872	77	\$19,700	\$76,453	195	\$31,520	\$122,325	322	\$39,400	\$152,906	372
Pacific	\$13,410	\$52,042	79	\$22,350	\$86,737	200	\$35,760	\$138,780	324	\$44,700	\$173,475	388
Pierce	\$18,630	\$72,301	130	\$31,050	\$120,501	987	\$49,680	\$192,801	6,522	\$62,100	\$241,002	9,952
San Juan	\$18,030	\$69,972	3	\$30,050	\$116,620	9	\$48,080	\$186,592	35	\$60,100	\$233,240	63

***Homeownership Opportunities for Low and Moderate Income Families in Washington***

County	30% Median			50% Median			80% Median			Median		
	Income	Price	Sold <Price	Income	Price	Sold <Price	Income	Price	Sold <Price	Income	Price	Sold <Price
Skagit	\$17,010	\$66,014	18	\$28,350	\$110,023	117	\$45,360	\$176,036	800	\$56,700	\$220,045	1,213
Snohomish	\$21,570	\$83,710	63	\$35,950	\$139,517	369	\$57,520	\$223,227	4,680	\$71,900	\$279,034	8,218
Spokane	\$16,380	\$63,569	602	\$27,300	\$105,948	2,545	\$43,680	\$169,516	5,398	\$54,600	\$211,895	6,302
Stevens	\$13,890	\$53,905	74	\$23,150	\$89,842	222	\$37,040	\$143,747	424	\$46,300	\$179,684	532
Thurston	\$19,830	\$76,958	76	\$33,050	\$128,263	404	\$52,880	\$205,220	2,484	\$66,100	\$256,525	3,199
Wahkiakim	\$15,510	\$60,192	6	\$25,850	\$100,320	10	\$41,360	\$160,513	24	\$51,700	\$200,641	39
Walla Walla	\$15,390	\$59,727	37	\$25,650	\$99,544	164	\$41,040	\$159,271	398	\$51,300	\$199,088	525
Whatcom	\$17,370	\$67,411	85	\$28,950	\$112,351	227	\$46,320	\$179,762	994	\$57,900	\$224,702	1,706
Whitman	\$15,780	\$61,240	27	\$26,300	\$102,067	91	\$42,080	\$163,307	202	\$52,600	\$204,134	265
Yakima	\$13,980	\$54,255	80	\$23,300	\$90,424	330	\$37,280	\$144,679	875	\$46,600	\$180,848	1,130
Statewide			2,576			10,790			43,925			64,464

**Homeownership by Lower-Income Households by County  
Census 2000**

County	Median HH Income	30% Median	50% Median	80% Median	<\$10,000		\$10,000-19,999		\$20,000-29,999		\$30,000-39,999	
					Homeowner	Rate	Homeowner	Rate	Homeowner	Rate	Homeowner	Rate
Adams	\$33,423	\$10,027	\$16,712	\$26,738	183	34.7%	469	54.8%	912	62.9%	828	75.20%
Asotin	\$33,519	\$10,056	\$16,760	\$26,815	344	32.2%	611	45.6%	1,330	62.6%	1,073	71.9%
Benton	\$46,624	\$13,987	\$23,312	\$37,299	1,242	28.1%	2,648	43.3%	5,540	55.9%	5,853	67.0%
Chelan	\$37,120	\$11,136	\$18,560	\$29,696	805	26.6%	1,609	42.7%	3,308	57.0%	2,279	67.2%
Clallam	\$36,429	\$10,929	\$18,215	\$29,143	1,439	42.2%	2,292	56.3%	4,162	69.8%	4,881	76.8%
Clark	\$48,150	\$14,445	\$24,075	\$38,520	2,430	26.1%	5,641	45.0%	11,635	51.9%	15,174	63.5%
Columbia	\$35,337	\$10,601	\$17,669	\$28,270	54	27.7%	172	56.8%	244	65.2%	242	72.2%
Cowlitz	\$39,343	\$11,803	\$19,672	\$31,474	1,309	30.1%	2,505	47.8%	4,182	58.5%	4,615	70.3%
Douglas	\$38,950	\$11,685	\$19,475	\$31,160	506	43.7%	927	58.7%	1,526	59.0%	1,568	75.3%
Ferry	\$30,353	\$9,106	\$15,177	\$24,282	220	49.4%	359	66.0%	472	72.5%	382	79.1%
Franklin	\$39,049	\$11,715	\$19,525	\$31,239	437	25.7%	989	45.3%	1,642	57.4%	1,895	68.7%
Garfield	\$32,452	\$9,736	\$16,226	\$25,962	78	54.9%	107	59.4%	164	71.9%	112	73.7%
Grant	\$35,277	\$10,583	\$17,639	\$28,222	1,022	34.1%	1,942	51.5%	3,730	62.4%	3,701	73.1%
Grays Harbor	\$34,102	\$10,231	\$17,051	\$27,282	1,491	39.0%	2,348	53.1%	3,928	65.0%	3,591	73.0%
Island	\$45,366	\$13,610	\$22,683	\$36,293	682	33.8%	1,389	47.5%	3,325	58.0%	3,570	69.1%
Jefferson	\$38,171	\$11,451	\$19,086	\$30,537	505	37.9%	1,041	58.2%	1,974	78.7%	1,622	77.9%
King	\$52,896	\$15,869	\$26,448	\$42,317	10,670	20.4%	21,068	34.5%	44,956	39.6%	58,561	52.5%
Kitsap	\$46,897	\$14,069	\$23,449	\$37,518	1,759	25.5%	3,831	42.2%	8,331	53.0%	10,360	65.2%
Kittitas	\$32,237	\$9,671	\$16,119	\$25,790	359	15.9%	801	34.8%	1,552	57.8%	1,459	71.4%
Klickitat	\$34,457	\$10,337	\$17,229	\$27,566	407	38.1%	207	58.1%	1,056	63.2%	1,012	71.1%

**Homeownership Opportunities for Low and Moderate Income Families in Washington**

County	Median HH Income	30% Median	50% Median	80% Median	<\$10,000		\$10,000-19,999		\$20,000-29,999		\$30,000-39,999	
					Homeowner	Rate	Homeowner	Rate	Homeowner	Rate	Homeowner	Rate
Lewis	\$35,178	\$10,553	\$17,589	\$28,142	1,267	37.3%	2,457	57.6%	3,926	65.5%	3,991	79.8%
Lincoln	\$35,206	\$10,562	\$17,603	\$28,165	231	50.3%	406	62.7%	757	74.1%	638	80200.0%
Mason	\$39,686	\$11,906	\$19,843	\$31,749	1,035	55.4%	1,644	67.0%	3,081	75.9%	3,191	82.3%
Okanogan	\$29,907	\$8,972	\$14,954	\$23,926	978	39.9%	1,556	54.5%	2,583	68.3%	2,078	77.7%
Pacific	\$31,307	\$9,392	\$15,654	\$25,046	653	50.2%	1,146	65.4%	1,625	72.6%	1,322	81.4%
Pend Oreille	\$31,360	\$9,408	\$15,680	\$25,088	334	45.8%	627	70.9%	794	78.2%	696	82.8%
Pierce	\$44,853	\$13,456	\$22,427	\$35,882	5,817	25.2%	11,038	38.4%	23,887	47.1%	29,062	62.5%
San Juan	\$43,344	\$13,003	\$21,672	\$34,675	255	44.3%	469	59.4%	820	66.1%	931	77.6%
Skagit	\$42,442	\$12,733	\$21,221	\$33,954	1,240	34.5%	2,398	50.0%	4,841	62.3%	5,099	69.2%
Skamania	\$39,248	\$11,774	\$19,624	\$31,398	143	37.6%	296	62.4%	559	70.8%	558	75.5%
Snohomish	\$52,767	\$15,830	\$26,384	\$42,214	3,992	28.9%	8,091	44.5%	18,017	49.4%	23,065	61.0%
Spokane	\$37,191	\$11,157	\$18,596	\$29,753	4,943	25.9%	10,713	45.0%	20,598	56.4%	20,463	71.1%
Stevens	\$34,524	\$10,357	\$17,262	\$27,619	1,016	51.7%	1,645	65.3%	2,497	75.7%	2,434	83.6%
Thurston	\$46,929	\$14,079	\$23,465	\$37,543	1,851	28.3%	3,540	42.3%	7,928	51.2%	9,372	64.9%
Wahkiakum	\$38,987	\$11,696	\$19,494	\$31,190	46	37.7%	134	66.3%	309	82.8%	221	75.7%
Walla Walla	\$35,198	\$10,559	\$17,599	\$28,158	605	23.5%	1,469	44.5%	2,591	60.4%	2,383	71.9%
Whatcom	\$40,207	\$12,062	\$20,104	\$32,166	1,834	25.1%	3,652	42.4%	6,819	52.3%	7,878	67.7%
Whitman	\$28,796	\$8,639	\$14,398	\$23,037	381	12.9%	725	23.4%	1,357	44.6%	1,210	58.3%
Yakima	\$34,879	\$10,464	\$17,440	\$27,903	2,827	31.7%	5,455	46.3%	9,836	57.1%	8,976	70.6%

Note: Shaded cells indicate the income range containing the 80% of median value. In King and Snohomish counties that value range is beyond the data presented in the body of the table.

**Homeownership by Households in Poverty by Age of Householder  
Washington Counties  
Census 2000**

County	Under 35		35-64		65+	
	Homeowners	Rate	Homeowners	Rate	Homeowners	Rate
Adams	40	15.2%	178	45.2%	86	78.2%
Asotin	10	2.3%	263	46.5%	79	73.8%
Benton	388	19.5%	982	46.5%	375	45.7%
Chelan	109	11.9%	510	38.5%	294	49.7%
Clallam	176	19.7%	900	52.9%	535	70.1%
Clark	444	10.7%	1,862	37.4%	770	51.3%
Columbia	0	0.0%	42	41.2%	36	63.2%
Cowlitz	229	13.9%	955	41.3%	359	53.9%
Douglas	97	20.4%	391	57.2%	154	73.0%
Ferry	22	20.4%	178	60.3%	60	64.5%
Franklin	174	16.4%	389	33.8%	113	46.9%
Garfield	16	42.1%	40	70.2%	25	86.2%
Grant	321	21.1%	743	42.1%	331	57.1%
Grays Harbor	183	14.9%	1,016	47.6%	454	65.0%
Island	53	8.4%	477	47.4%	208	68.0%
Jefferson	54	19.7%	396	50.6%	166	64.6%
King	1,625	7.5%	7,141	28.4%	3,195	34.3%
Kitsap	237	9.4%	1,357	36.5%	483	47.7%
Kittitas	97	5.1%	264	37.0%	110	39.0%
Klickitat	47	16.5%	269	45.8%	187	61.1%
Lewis	174	16.7%	871	50.8%	484	64.4%
Lincoln	28	32.6%	172	58.5%	68	57.6%
Mason	169	26.7%	752	62.3%	252	74.1%
Okanogan	147	18.6%	791	48.4%	266	61.9%
Pacific	39	14.7%	415	58.9%	210	64.2%
Pend Oreille	45	21.8%	300	60.9%	59	61.5%
Pierce	904	10.0%	4,303	33.5%	1,844	51.5%

*Homeownership Opportunities for Low and Moderate Income Families in Washington*

County	Under 35		35-64		65+	
	Homeowners	Rate	Homeowners	Rate	Homeowners	Rate
San Juan	44	34.6%	250	56.7%	45	81.8%
Skagit	177	15.1%	846	45.8%	355	48.3%
Skamania	10	10.3%	127	44.6%	47	61.0%
Snohomish	538	11.6%	2,912	38.0%	1,183	47.5%
Spokane	1,090	13.1%	2,862	33.6%	1,577	50.6%
Stevens	159	29.7%	816	63.2%	288	64.6%
Thurston	292	9.4%	1,374	42.6%	541	60.1%
Wahkiakum	6	19.4%	44	55.0%	3	18.8%
Walla Walla	120	9.1%	384	40.2%	224	41.9%
Whatcom	311	6.6%	1,305	43.7%	646	58.4%
Whitman	133	4.2%	205	38.6%	132	75.9%
Yakima	745	18.5%	2,344	75.9%	1,067	51.3%