

Jurisdiction	Median Household Income	Max Purchase Price of Median Income	Median Home Sales Price	Income Required to Qualify for Median Priced Home	Percent of families <u>CAN</u> afford	Percent of families <u>CANNOT</u> afford
Adams	\$63,105	\$284,400	\$370,000	\$89,000	17.2%	82.8%
Asotin	\$63,724	\$276,400	\$310,000	\$75,000	38.1%	61.9%
Benton	\$83,778	\$368,900	\$440,000	\$105,500	37.1%	62.9%
Chelan	\$71,876	\$353,900	\$598,950	\$144,500	15.1%	84.9%
Clallam	\$66,108	\$318,600	\$510,375	\$123,500	11.0%	89.0%
Clark	\$90,115	\$406,500	\$531,000	\$128,500	19.0%	81.0%
Columbia	\$68,825	\$309,100	\$397,500	\$95,000	31.1%	68.9%
Cowlitz	\$70,912	\$314,400	\$385,000	\$92,500	26.8%	73.2%
Douglas	\$79,422	\$357,300	\$461,950	\$110,500	23.5%	76.5%
Ferry	\$50,424	\$221,600	\$262,500	\$63,500	30.9%	69.1%
Franklin	\$77,877	\$347,300	\$434,999	\$105,000	35.2%	64.8%
Garfield	\$57,958	\$232,700	\$199,000	\$47,500	50.6%	49.4%
Grant	\$66,387	\$290,200	\$336,218	\$81,000	33.8%	66.2%
Grays Harbor	\$59,105	\$270,300	\$370,000	\$89,500	19.9%	80.1%
Island	\$82,850	\$389,600	\$582,000	\$140,500	16.2%	83.8%
Jefferson	\$64,796	\$337,600	\$650,000	\$155,500	14.0%	86.0%
King	\$116,340	\$556,400	\$872,500	\$210,500	21.8%	78.2%
Kitsap	\$93,675	\$422,300	\$549,777	\$132,500	28.6%	71.4%
Kittitas	\$66,800	\$344,600	\$649,900	\$155,500	12.9%	87.1%
Klickitat	\$66,581	\$308,700	\$442,000	\$107,000	25.6%	74.4%
Lewis	\$67,247	\$314,500	\$461,950	\$110,500	14.7%	85.3%
Lincoln	\$68,172	\$268,800	\$205,000	\$49,500	60.4%	39.6%
Mason	\$74,388	\$335,900	\$440,000	\$105,000	19.4%	80.6%
Okanogan	\$58,218	\$254,500	\$295,000	\$70,000	30.9%	69.1%
Pacific	\$58,889	\$270,200	\$374,000	\$90,000	22.5%	77.5%
Pend Oreille	\$59,353	\$296,900	\$522,500	\$125,000	17.1%	82.9%
Pierce	\$91,486	\$414,600	\$550,000	\$130,500	29.3%	70.7%
San Juan	\$76,745	\$432,700	\$965,000	\$232,500	11.0%	89.0%
Skagit	\$82,029	\$384,800	\$570,546	\$135,000	24.9%	75.1%
Skamania	\$84,500	\$409,400	\$665,000	\$160,000	16.9%	83.1%
Snohomish	\$104,083	\$489,200	\$730,000	\$175,000	19.7%	80.3%
Spokane	\$70,394	\$320,100	\$430,000	\$102,500	29.3%	70.7%
Stevens	\$62,381	\$279,500	\$356,000	\$85,000	31.2%	68.8%
Thurston	\$88,895	\$403,800	\$539,950	\$128,500	17.2%	82.8%
Wahkiakum	\$59,167	\$288,200	\$475,000	\$115,000	14.3%	85.7%
Walla Walla	\$66,635	\$302,700	\$405,000	\$96,000	28.5%	71.5%
Whatcom	\$77,581	\$386,600	\$674,000	\$162,750	10.6%	89.4%
Whitman	\$49,345	\$241,000	\$400,000	\$95,500	21.3%	78.7%
Yakima	\$64,910	\$285,200	\$337,250	\$81,500	29.8%	70.3%
Washington State	\$90,325	\$425,700	\$640,000	\$151,500	26.7%	73.3%

Housing Affordability Index - Washington State

Median Income:	\$90,325
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$640,000
Annual Property Tax:	\$2,631
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$219 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$128,000
Mortgage Amount:	\$512,000
Point Cost:	\$0
Savings amount left with:	-\$118,000
Monthly Principal:	\$358
Monthly Interest:	\$3,327
Total New Monthly Payment:	\$3,998
Payment as % of Income:	53.12%
Months saving needed for down payment:	800

FHA	3.5%
Down Payment:	\$22,400
1.5% Upfront MIP:	\$9,264
Mortgage Amount:	\$617,600
Savings Amount Left With:	-\$21,664
Monthly Principal:	\$504
Monthly Interest:	\$3,614
Monthly PMI (0.85%):	\$437
Total New Monthly Payment:	\$4,869
Payment as % of income:	64.69%
payment:	157.76

Housing Affordability Index - Adams County, WA

Median Income:	\$63,105
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$370,000
Annual Property Tax:	\$3,972
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$331
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

*Don't edit

*Don't edit

*Don't edit

STANDARD MORTGAGE	20%
Down Payment:	\$74,000
Mortgage Amount:	\$296,000
Point Cost:	\$0
Savings amount left with:	-\$64,000
Monthly Principal:	\$207
Monthly Interest:	\$1,923
Total New Monthly Payment:	\$2,556
Payment as % of Income:	48.60%
Months saving needed for down payment:	440

FHA	3.5%
Down Payment:	\$12,950
1.5% Upfront MIP:	\$5,356
Mortgage Amount:	\$357,050
Savings Amount Left With:	-\$8,306
Monthly Principal:	\$291
Monthly Interest:	\$2,089
Monthly PMI (0.85%):	\$253
Total New Monthly Payment:	\$3,059
Payment as % of income:	58.17%
payment:	68.71

Housing Affordability Index - Asotin County, WA

Median Income:	\$63,724
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$310,000
Annual Property Tax:	\$3,635
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$303 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$62,000
Mortgage Amount:	\$248,000
Point Cost:	\$0
Savings amount left with:	-\$52,000
Monthly Principal:	\$173
Monthly Interest:	\$1,611
Total New Monthly Payment:	\$2,182
Payment as % of Income:	41.09%
Months saving needed for down payment:	360

FHA	3.5%
Down Payment:	\$10,850
1.5% Upfront MIP:	\$4,487
Mortgage Amount:	\$299,150
Savings Amount Left With:	-\$5,337
Monthly Principal:	\$244
Monthly Interest:	\$1,751
Monthly PMI (0.85%):	\$212
Total New Monthly Payment:	\$2,604
Payment as % of income:	49.03%
payment:	48.92

Housing Affordability Index - Benton County, WA

Median Income:	\$83,778
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$440,000
Annual Property Tax:	\$4,548
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$379 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$88,000
Mortgage Amount:	\$352,000
Point Cost:	\$0
Savings amount left with:	-\$78,000
Monthly Principal:	\$246
Monthly Interest:	\$2,287
Total New Monthly Payment:	\$3,007
Payment as % of Income:	43.06%
Months saving needed for down payment:	533

FHA	3.5%
Down Payment:	\$15,400
1.5% Upfront MIP:	\$6,369
Mortgage Amount:	\$424,600
Savings Amount Left With:	-\$11,769
Monthly Principal:	\$347
Monthly Interest:	\$2,485
Monthly PMI (0.85%):	\$301
Total New Monthly Payment:	\$3,605
Payment as % of income:	51.64%
payment:	91.79

Housing Affordability Index - Chelan County, WA

Median Income:	\$71,876
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$598,950
Annual Property Tax:	\$4,646
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$387 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$119,790
Mortgage Amount:	\$479,160
Point Cost:	\$0
Savings amount left with:	-\$109,790
Monthly Principal:	\$335
Monthly Interest:	\$3,113
Total New Monthly Payment:	\$3,930
Payment as % of Income:	65.61%
Months saving needed for down payment:	745

FHA	3.5%
Down Payment:	\$20,963
1.5% Upfront MIP:	\$8,670
Mortgage Amount:	\$577,987
Savings Amount Left With:	-\$19,633
Monthly Principal:	\$472
Monthly Interest:	\$3,382
Monthly PMI (0.85%):	\$409
Total New Monthly Payment:	\$4,745
Payment as % of income:	79.22%
payment:	144.22

Housing Affordability Index - Clallam County, WA

Median Income:	\$66,108
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$510,375
Annual Property Tax:	\$3,850
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$321
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$102,075
Mortgage Amount:	\$408,300
Point Cost:	\$0
Savings amount left with:	-\$92,075
Monthly Principal:	\$285
Monthly Interest:	\$2,653
Total New Monthly Payment:	\$3,354
Payment as % of Income:	60.88%
Months saving needed for down payment:	627

FHA	3.5%
Down Payment:	\$17,863
1.5% Upfront MIP:	\$7,388
Mortgage Amount:	\$492,512
Savings Amount Left With:	-\$15,251
Monthly Principal:	\$402
Monthly Interest:	\$2,882
Monthly PMI (0.85%):	\$349
Total New Monthly Payment:	\$4,048
Payment as % of income:	73.48%
payment:	115.01

Housing Affordability Index - Clark County, WA

Median Income:	\$90,115
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$531,000
Annual Property Tax:	\$5,504
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$459 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$106,200
Mortgage Amount:	\$424,800
Point Cost:	\$0
Savings amount left with:	-\$96,200
Monthly Principal:	\$297
Monthly Interest:	\$2,760
Total New Monthly Payment:	\$3,610
Payment as % of Income:	48.07%
Months saving needed for down payment:	655

FHA	3.5%
Down Payment:	\$18,585
1.5% Upfront MIP:	\$7,686
Mortgage Amount:	\$512,415
Savings Amount Left With:	-\$16,271
Monthly Principal:	\$418
Monthly Interest:	\$2,998
Monthly PMI (0.85%):	\$363
Total New Monthly Payment:	\$4,333
Payment as % of income:	57.70%
payment:	121.81

Housing Affordability Index - Columbia County, WA

Median Income:	\$68,825
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$397,500
Annual Property Tax:	\$2,795
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$233
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$79,500
Mortgage Amount:	\$318,000
Point Cost:	\$0
Savings amount left with:	-\$69,500
Monthly Principal:	\$222
Monthly Interest:	\$2,066
Total New Monthly Payment:	\$2,616
Payment as % of Income:	45.61%
Months saving needed for down payment:	477

FHA	3.5%
Down Payment:	\$13,913
1.5% Upfront MIP:	\$5,754
Mortgage Amount:	\$383,588
Savings Amount Left With:	-\$9,666
Monthly Principal:	\$313
Monthly Interest:	\$2,245
Monthly PMI (0.85%):	\$272
Total New Monthly Payment:	\$3,157
Payment as % of income:	55.04%
payment:	77.78

Housing Affordability Index - Cowlitz County, WA

Median Income:	\$70,912
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$385,000
Annual Property Tax:	\$3,595
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$300
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$77,000
Mortgage Amount:	\$308,000
Point Cost:	\$0
Savings amount left with:	-\$67,000
Monthly Principal:	\$215
Monthly Interest:	\$2,001
Total New Monthly Payment:	\$2,611
Payment as % of Income:	44.18%
Months saving needed for down payment:	460

FHA	3.5%
Down Payment:	\$13,475
1.5% Upfront MIP:	\$5,573
Mortgage Amount:	\$371,525
Savings Amount Left With:	-\$9,048
Monthly Principal:	\$303
Monthly Interest:	\$2,174
Monthly PMI (0.85%):	\$263
Total New Monthly Payment:	\$3,134
Payment as % of income:	53.04%
payment:	73.65

Housing Affordability Index - Douglas County, WA

Median Income:	\$79,422
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$461,950
Annual Property Tax:	\$4,666
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$389 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$92,390
Mortgage Amount:	\$369,560
Point Cost:	\$0
Savings amount left with:	-\$82,390
Monthly Principal:	\$258
Monthly Interest:	\$2,401
Total New Monthly Payment:	\$3,143
Payment as % of Income:	47.48%
Months saving needed for down payment:	563

FHA	3.5%
Down Payment:	\$16,168
1.5% Upfront MIP:	\$6,687
Mortgage Amount:	\$445,782
Savings Amount Left With:	-\$12,855
Monthly Principal:	\$364
Monthly Interest:	\$2,609
Monthly PMI (0.85%):	\$316
Total New Monthly Payment:	\$3,771
Payment as % of income:	56.98%
payment:	99.03

Housing Affordability Index - Ferry County, WA

Median Income:	\$50,424
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$262,500
Annual Property Tax:	\$2,112
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$176
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$52,500
Mortgage Amount:	\$210,000
Point Cost:	\$0
Savings amount left with:	-\$42,500
Monthly Principal:	\$147
Monthly Interest:	\$1,364
Total New Monthly Payment:	\$1,782
Payment as % of Income:	42.40%
Months saving needed for down payment:	297

FHA	3.5%
Down Payment:	\$9,188
1.5% Upfront MIP:	\$3,800
Mortgage Amount:	\$253,313
Savings Amount Left With:	-\$2,987
Monthly Principal:	\$207
Monthly Interest:	\$1,482
Monthly PMI (0.85%):	\$179
Total New Monthly Payment:	\$2,139
Payment as % of income:	50.90%
payment:	33.25

Housing Affordability Index - Franklin County, WA

Median Income:	\$77,877
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$434,999
Annual Property Tax:	\$5,094
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$425 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$87,000
Mortgage Amount:	\$347,999
Point Cost:	\$0
Savings amount left with:	-\$77,000
Monthly Principal:	\$243
Monthly Interest:	\$2,261
Total New Monthly Payment:	\$3,023
Payment as % of Income:	46.59%
Months saving needed for down payment:	527

FHA	3.5%
Down Payment:	\$15,225
1.5% Upfront MIP:	\$6,297
Mortgage Amount:	\$419,774
Savings Amount Left With:	-\$11,522
Monthly Principal:	\$343
Monthly Interest:	\$2,456
Monthly PMI (0.85%):	\$297
Total New Monthly Payment:	\$3,615
Payment as % of income:	55.71%
payment:	90.14

Housing Affordability Index - Garfield County, WA

Median Income:	\$57,958
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$199,000
Annual Property Tax:	\$3,910
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$326 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$39,800
Mortgage Amount:	\$159,200
Point Cost:	\$0
Savings amount left with:	-\$29,800
Monthly Principal:	\$111
Monthly Interest:	\$1,034
Total New Monthly Payment:	\$1,566
Payment as % of Income:	32.42%
Months saving needed for down payment:	212

FHA	3.5%
Down Payment:	\$6,965
1.5% Upfront MIP:	\$2,881
Mortgage Amount:	\$192,035
Savings Amount Left With:	\$154
Monthly Principal:	\$157
Monthly Interest:	\$1,124
Monthly PMI (0.85%):	\$136
Total New Monthly Payment:	\$1,837
Payment as % of income:	38.03%
payment:	12.30

Housing Affordability Index - Grant County, WA

Median Income:	\$66,387
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$336,218
Annual Property Tax:	\$3,454
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$288
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$67,244
Mortgage Amount:	\$268,974
Point Cost:	\$0
Savings amount left with:	-\$57,244
Monthly Principal:	\$188
Monthly Interest:	\$1,748
Total New Monthly Payment:	\$2,318
Payment as % of Income:	41.90%
Months saving needed for down payment:	395

FHA	3.5%
Down Payment:	\$11,768
1.5% Upfront MIP:	\$4,867
Mortgage Amount:	\$324,450
Savings Amount Left With:	-\$6,634
Monthly Principal:	\$265
Monthly Interest:	\$1,899
Monthly PMI (0.85%):	\$230
Total New Monthly Payment:	\$2,775
Payment as % of income:	50.17%
payment:	57.56

Housing Affordability Index - Grays Harbor County, WA

Median Income:	\$59,105
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$370,000
Annual Property Tax:	\$3,166
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$264 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$74,000
Mortgage Amount:	\$296,000
Point Cost:	\$0
Savings amount left with:	-\$64,000
Monthly Principal:	\$207
Monthly Interest:	\$1,923
Total New Monthly Payment:	\$2,488
Payment as % of Income:	50.52%
Months saving needed for down payment:	440

FHA	3.5%
Down Payment:	\$12,950
1.5% Upfront MIP:	\$5,356
Mortgage Amount:	\$357,050
Savings Amount Left With:	-\$8,306
Monthly Principal:	\$291
Monthly Interest:	\$2,089
Monthly PMI (0.85%):	\$253
Total New Monthly Payment:	\$2,992
Payment as % of income:	60.74%
payment:	68.71

Housing Affordability Index - Island County, WA

Median Income:	\$82,850
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$582,000
Annual Property Tax:	\$4,043
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$337 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$116,400
Mortgage Amount:	\$465,600
Point Cost:	\$0
Savings amount left with:	-\$106,400
Monthly Principal:	\$326
Monthly Interest:	\$3,025
Total New Monthly Payment:	\$3,782
Payment as % of Income:	54.78%
Months saving needed for down payment:	723

FHA	3.5%
Down Payment:	\$20,370
1.5% Upfront MIP:	\$8,424
Mortgage Amount:	\$561,630
Savings Amount Left With:	-\$18,794
Monthly Principal:	\$458
Monthly Interest:	\$3,286
Monthly PMI (0.85%):	\$398
Total New Monthly Payment:	\$4,574
Payment as % of income:	66.25%
payment:	138.63

Housing Affordability Index - Jefferson County, WA

Median Income:	\$64,796
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$650,000
Annual Property Tax:	\$4,416
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$368 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$130,000
Mortgage Amount:	\$520,000
Point Cost:	\$0
Savings amount left with:	-\$120,000
Monthly Principal:	\$364
Monthly Interest:	\$3,379
Total New Monthly Payment:	\$4,205
Payment as % of Income:	77.87%
Months saving needed for down payment:	813

FHA	3.5%
Down Payment:	\$22,750
1.5% Upfront MIP:	\$9,409
Mortgage Amount:	\$627,250
Savings Amount Left With:	-\$22,159
Monthly Principal:	\$512
Monthly Interest:	\$3,670
Monthly PMI (0.85%):	\$444
Total New Monthly Payment:	\$5,089
Payment as % of income:	94.25%
payment:	161.06

Housing Affordability Index - King County, WA

Median Income:	\$116,340
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$872,500
Annual Property Tax:	\$7,304
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$609 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$174,500
Mortgage Amount:	\$698,000
Point Cost:	\$0
Savings amount left with:	-\$164,500
Monthly Principal:	\$488
Monthly Interest:	\$4,535
Total New Monthly Payment:	\$5,726
Payment as % of Income:	59.06%
Months saving needed for down payment:	1,110

FHA	3.5%
Down Payment:	\$30,538
1.5% Upfront MIP:	\$12,629
Mortgage Amount:	\$841,963
Savings Amount Left With:	-\$33,167
Monthly Principal:	\$687
Monthly Interest:	\$4,927
Monthly PMI (0.85%):	\$596
Total New Monthly Payment:	\$6,914
Payment as % of income:	71.31%
payment:	234.45

Housing Affordability Index - Kitsap County, WA

Median Income:	\$93,675
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$549,777
Annual Property Tax:	\$4,857
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$405 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$109,955
Mortgage Amount:	\$439,822
Point Cost:	\$0
Savings amount left with:	-\$99,955
Monthly Principal:	\$307
Monthly Interest:	\$2,858
Total New Monthly Payment:	\$3,664
Payment as % of Income:	46.94%
Months saving needed for down payment:	680

FHA	3.5%
Down Payment:	\$19,242
1.5% Upfront MIP:	\$7,958
Mortgage Amount:	\$530,535
Savings Amount Left With:	-\$17,200
Monthly Principal:	\$433
Monthly Interest:	\$3,105
Monthly PMI (0.85%):	\$376
Total New Monthly Payment:	\$4,412
Payment as % of income:	56.52%
payment:	128.00

Housing Affordability Index - Kittitas County, WA

Median Income:	\$66,800
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$649,900
Annual Property Tax:	\$3,938
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$328 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$129,980
Mortgage Amount:	\$519,920
Point Cost:	\$0
Savings amount left with:	-\$119,980
Monthly Principal:	\$363
Monthly Interest:	\$3,378
Total New Monthly Payment:	\$4,164
Payment as % of Income:	74.81%
Months saving needed for down payment:	813

FHA	3.5%
Down Payment:	\$22,747
1.5% Upfront MIP:	\$9,407
Mortgage Amount:	\$627,154
Savings Amount Left With:	-\$22,154
Monthly Principal:	\$512
Monthly Interest:	\$3,670
Monthly PMI (0.85%):	\$444
Total New Monthly Payment:	\$5,049
Payment as % of income:	90.69%
payment:	161.03

Housing Affordability Index - Klickitat County, WA

Median Income:	\$66,581
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$442,000
Annual Property Tax:	\$5,000
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$417 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$88,400
Mortgage Amount:	\$353,600
Point Cost:	\$0
Savings amount left with:	-\$78,400
Monthly Principal:	\$247
Monthly Interest:	\$2,298
Total New Monthly Payment:	\$3,056
Payment as % of Income:	55.08%
Months saving needed for down payment:	536

FHA	3.5%
Down Payment:	\$15,470
1.5% Upfront MIP:	\$6,398
Mortgage Amount:	\$426,530
Savings Amount Left With:	-\$11,868
Monthly Principal:	\$348
Monthly Interest:	\$2,496
Monthly PMI (0.85%):	\$302
Total New Monthly Payment:	\$3,657
Payment as % of income:	65.91%
payment:	92.45

Housing Affordability Index - Lewis County, WA

Median Income:	\$67,247
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$461,950
Annual Property Tax:	\$3,234
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$270
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$92,390
Mortgage Amount:	\$369,560
Point Cost:	\$0
Savings amount left with:	-\$82,390
Monthly Principal:	\$258
Monthly Interest:	\$2,401
Total New Monthly Payment:	\$3,023
Payment as % of Income:	53.95%
Months saving needed for down payment:	563

FHA	3.5%
Down Payment:	\$16,168
1.5% Upfront MIP:	\$6,687
Mortgage Amount:	\$445,782
Savings Amount Left With:	-\$12,855
Monthly Principal:	\$364
Monthly Interest:	\$2,609
Monthly PMI (0.85%):	\$316
Total New Monthly Payment:	\$3,652
Payment as % of income:	65.17%
payment:	99.03

Housing Affordability Index - Lincoln County, WA

Median Income:	\$68,172
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$205,000
Annual Property Tax:	\$1,778
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$148
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$41,000
Mortgage Amount:	\$164,000
Point Cost:	\$0
Savings amount left with:	-\$31,000
Monthly Principal:	\$115
Monthly Interest:	\$1,066
Total New Monthly Payment:	\$1,423
Payment as % of Income:	25.05%
Months saving needed for down payment:	220

FHA	3.5%
Down Payment:	\$7,175
1.5% Upfront MIP:	\$2,967
Mortgage Amount:	\$197,825
Savings Amount Left With:	-\$142
Monthly Principal:	\$161
Monthly Interest:	\$1,158
Monthly PMI (0.85%):	\$140
Total New Monthly Payment:	\$1,702
Payment as % of income:	29.96%
payment:	14.28

Housing Affordability Index - Mason County, WA

Median Income:	\$74,388
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$440,000
Annual Property Tax:	\$3,480
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$290
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$88,000
Mortgage Amount:	\$352,000
Point Cost:	\$0
Savings amount left with:	-\$78,000
Monthly Principal:	\$246
Monthly Interest:	\$2,287
Total New Monthly Payment:	\$2,918
Payment as % of Income:	47.07%
Months saving needed for down payment:	533

FHA	3.5%
Down Payment:	\$15,400
1.5% Upfront MIP:	\$6,369
Mortgage Amount:	\$424,600
Savings Amount Left With:	-\$11,769
Monthly Principal:	\$347
Monthly Interest:	\$2,485
Monthly PMI (0.85%):	\$301
Total New Monthly Payment:	\$3,516
Payment as % of income:	56.72%
payment:	91.79

Housing Affordability Index - Okanogan County, WA

Median Income:	\$58,218
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$295,000
Annual Property Tax:	\$4,290
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$358 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$59,000
Mortgage Amount:	\$236,000
Point Cost:	\$0
Savings amount left with:	-\$49,000
Monthly Principal:	\$165
Monthly Interest:	\$1,533
Total New Monthly Payment:	\$2,150
Payment as % of Income:	44.32%
Months saving needed for down payment:	340

FHA	3.5%
Down Payment:	\$10,325
1.5% Upfront MIP:	\$4,270
Mortgage Amount:	\$284,675
Savings Amount Left With:	-\$4,595
Monthly Principal:	\$232
Monthly Interest:	\$1,666
Monthly PMI (0.85%):	\$202
Total New Monthly Payment:	\$2,552
Payment as % of income:	52.60%
payment:	43.97

Housing Affordability Index - Pacific County, WA

Median Income:	\$58,889
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$374,000
Annual Property Tax:	\$2,640
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$220 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$74,800
Mortgage Amount:	\$299,200
Point Cost:	\$0
Savings amount left with:	-\$64,800
Monthly Principal:	\$209
Monthly Interest:	\$1,944
Total New Monthly Payment:	\$2,468
Payment as % of Income:	50.28%
Months saving needed for down payment:	445

FHA	3.5%
Down Payment:	\$13,090
1.5% Upfront MIP:	\$5,414
Mortgage Amount:	\$360,910
Savings Amount Left With:	-\$8,504
Monthly Principal:	\$295
Monthly Interest:	\$2,112
Monthly PMI (0.85%):	\$256
Total New Monthly Payment:	\$2,977
Payment as % of income:	60.65%
payment:	70.02

Housing Affordability Index - Pend Oreille County, WA

Median Income:	\$59,353
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$522,500
Annual Property Tax:	\$2,817
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$235 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$104,500
Mortgage Amount:	\$418,000
Point Cost:	\$0
Savings amount left with:	-\$94,500
Monthly Principal:	\$292
Monthly Interest:	\$2,716
Total New Monthly Payment:	\$3,337
Payment as % of Income:	67.48%
Months saving needed for down payment:	643

FHA	3.5%
Down Payment:	\$18,288
1.5% Upfront MIP:	\$7,563
Mortgage Amount:	\$504,213
Savings Amount Left With:	-\$15,851
Monthly Principal:	\$412
Monthly Interest:	\$2,950
Monthly PMI (0.85%):	\$357
Total New Monthly Payment:	\$4,048
Payment as % of income:	81.85%
payment:	119.00

Housing Affordability Index - Pierce County, WA

Median Income:	\$91,486
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$550,000
Annual Property Tax:	\$5,573
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$464
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$110,000
Mortgage Amount:	\$440,000
Point Cost:	\$0
Savings amount left with:	-\$100,000
Monthly Principal:	\$308
Monthly Interest:	\$2,859
Total New Monthly Payment:	\$3,725
Payment as % of Income:	48.86%
Months saving needed for down payment:	680

FHA	3.5%
Down Payment:	\$19,250
1.5% Upfront MIP:	\$7,961
Mortgage Amount:	\$530,750
Savings Amount Left With:	-\$17,211
Monthly Principal:	\$433
Monthly Interest:	\$3,106
Monthly PMI (0.85%):	\$376
Total New Monthly Payment:	\$4,474
Payment as % of income:	58.68%
payment:	128.08

Housing Affordability Index - San Juan County, WA

Median Income:	\$76,745
Selling another house first?	FALSE
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$965,000
Annual Property Tax:	\$3,825
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$319
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$193,000
Mortgage Amount:	\$772,000
Point Cost:	\$0
Savings amount left with:	-\$183,000
Monthly Principal:	\$540
Monthly Interest:	\$5,016
Total New Monthly Payment:	\$5,969
Payment as % of Income:	93.33%
Months saving needed for down payment:	1,233

FHA	3.5%
Down Payment:	\$33,775
1.5% Upfront MIP:	\$13,968
Mortgage Amount:	\$931,225
Savings Amount Left With:	-\$37,743
Monthly Principal:	\$760
Monthly Interest:	\$5,449
Monthly PMI (0.85%):	\$660
Total New Monthly Payment:	\$7,282
Payment as % of income:	113.86%
payment:	264.96

Housing Affordability Index - Skagit County, WA

Median Income:	\$82,029
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$570,546
Annual Property Tax:	\$4,807
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$401 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$114,109
Mortgage Amount:	\$456,437
Point Cost:	\$0
Savings amount left with:	-\$104,109
Monthly Principal:	\$319
Monthly Interest:	\$2,966
Total New Monthly Payment:	\$3,780
Payment as % of Income:	55.30%
Months saving needed for down payment:	707

FHA	3.5%
Down Payment:	\$19,969
1.5% Upfront MIP:	\$8,259
Mortgage Amount:	\$550,577
Savings Amount Left With:	-\$18,228
Monthly Principal:	\$449
Monthly Interest:	\$3,222
Monthly PMI (0.85%):	\$390
Total New Monthly Payment:	\$4,556
Payment as % of income:	66.65%
payment:	134.85

Housing Affordability Index - Skamania County, WA

Median Income:	\$84,500
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$665,000
Annual Property Tax:	\$3,443
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$287 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$133,000
Mortgage Amount:	\$532,000
Point Cost:	\$0
Savings amount left with:	-\$123,000
Monthly Principal:	\$372
Monthly Interest:	\$3,457
Total New Monthly Payment:	\$4,210
Payment as % of Income:	59.79%
Months saving needed for down payment:	833

FHA	3.5%
Down Payment:	\$23,275
1.5% Upfront MIP:	\$9,626
Mortgage Amount:	\$641,725
Savings Amount Left With:	-\$22,901
Monthly Principal:	\$524
Monthly Interest:	\$3,755
Monthly PMI (0.85%):	\$455
Total New Monthly Payment:	\$5,115
Payment as % of income:	72.64%
payment:	166.01

Housing Affordability Index - Snohomish County, WA

Median Income:	\$104,083
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$730,000
Annual Property Tax:	\$6,630
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$553 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$146,000
Mortgage Amount:	\$584,000
Point Cost:	\$0
Savings amount left with:	-\$136,000
Monthly Principal:	\$408
Monthly Interest:	\$3,795
Total New Monthly Payment:	\$4,850
Payment as % of Income:	55.91%
Months saving needed for down payment:	920

FHA	3.5%
Down Payment:	\$25,550
1.5% Upfront MIP:	\$10,567
Mortgage Amount:	\$704,450
Savings Amount Left With:	-\$26,117
Monthly Principal:	\$575
Monthly Interest:	\$4,122
Monthly PMI (0.85%):	\$499
Total New Monthly Payment:	\$5,843
Payment as % of income:	67.37%
payment:	187.45

Housing Affordability Index - Spokane County, WA

Median Income:	\$70,394
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$430,000
Annual Property Tax:	\$4,393
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$366 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$86,000
Mortgage Amount:	\$344,000
Point Cost:	\$0
Savings amount left with:	-\$76,000
Monthly Principal:	\$241
Monthly Interest:	\$2,235
Total New Monthly Payment:	\$2,936
Payment as % of Income:	50.05%
Months saving needed for down payment:	520

FHA	3.5%
Down Payment:	\$15,050
1.5% Upfront MIP:	\$6,224
Mortgage Amount:	\$414,950
Savings Amount Left With:	-\$11,274
Monthly Principal:	\$339
Monthly Interest:	\$2,428
Monthly PMI (0.85%):	\$294
Total New Monthly Payment:	\$3,521
Payment as % of income:	60.03%
payment:	88.50

Housing Affordability Index - Stevens County, WA

Median Income:	\$62,381
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$356,000
Annual Property Tax:	\$2,552
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$213 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$71,200
Mortgage Amount:	\$284,800
Point Cost:	\$0
Savings amount left with:	-\$61,200
Monthly Principal:	\$199
Monthly Interest:	\$1,850
Total New Monthly Payment:	\$2,357
Payment as % of Income:	45.34%
Months saving needed for down payment:	421

FHA	3.5%
Down Payment:	\$12,460
1.5% Upfront MIP:	\$5,153
Mortgage Amount:	\$343,540
Savings Amount Left With:	-\$7,613
Monthly Principal:	\$280
Monthly Interest:	\$2,010
Monthly PMI (0.85%):	\$243
Total New Monthly Payment:	\$2,841
Payment as % of income:	54.65%
payment:	64.09

Housing Affordability Index - Thurston County, WA

Median Income:	\$88,895
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$539,950
Annual Property Tax:	\$4,992
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$416 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$107,990
Mortgage Amount:	\$431,960
Point Cost:	\$0
Savings amount left with:	-\$97,990
Monthly Principal:	\$302
Monthly Interest:	\$2,807
Total New Monthly Payment:	\$3,619
Payment as % of Income:	48.85%
Months saving needed for down payment:	667

FHA	3.5%
Down Payment:	\$18,898
1.5% Upfront MIP:	\$7,816
Mortgage Amount:	\$521,052
Savings Amount Left With:	-\$16,714
Monthly Principal:	\$425
Monthly Interest:	\$3,049
Monthly PMI (0.85%):	\$369
Total New Monthly Payment:	\$4,354
Payment as % of income:	58.77%
payment:	124.76

Housing Affordability Index - Wahkiakum County, WA

Median Income:	\$59,167
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$475,000
Annual Property Tax:	\$3,993
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$333 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$95,000
Mortgage Amount:	\$380,000
Point Cost:	\$0
Savings amount left with:	-\$85,000
Monthly Principal:	\$266
Monthly Interest:	\$2,469
Total New Monthly Payment:	\$3,162
Payment as % of Income:	64.13%
Months saving needed for down payment:	580

FHA	3.5%
Down Payment:	\$16,625
1.5% Upfront MIP:	\$6,876
Mortgage Amount:	\$458,375
Savings Amount Left With:	-\$13,501
Monthly Principal:	\$374
Monthly Interest:	\$2,682
Monthly PMI (0.85%):	\$325
Total New Monthly Payment:	\$3,808
Payment as % of income:	77.24%
payment:	103.34

Housing Affordability Index - Walla Walla County, WA

Median Income:	\$66,635
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$405,000
Annual Property Tax:	\$4,414
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$368 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$81,000
Mortgage Amount:	\$324,000
Point Cost:	\$0
Savings amount left with:	-\$71,000
Monthly Principal:	\$227
Monthly Interest:	\$2,105
Total New Monthly Payment:	\$2,794
Payment as % of Income:	50.31%
Months saving needed for down payment:	487

FHA	3.5%
Down Payment:	\$14,175
1.5% Upfront MIP:	\$5,862
Mortgage Amount:	\$390,825
Savings Amount Left With:	-\$10,037
Monthly Principal:	\$319
Monthly Interest:	\$2,287
Monthly PMI (0.85%):	\$277
Total New Monthly Payment:	\$3,345
Payment as % of income:	60.24%
payment:	80.25

Housing Affordability Index - Whatcom County, WA

Median Income:	\$77,581
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$674,000
Annual Property Tax:	\$4,477
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$373 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$134,800
Mortgage Amount:	\$539,200
Point Cost:	\$0
Savings amount left with:	-\$124,800
Monthly Principal:	\$377
Monthly Interest:	\$3,503
Total New Monthly Payment:	\$4,348
Payment as % of Income:	67.25%
Months saving needed for down payment:	845

FHA	3.5%
Down Payment:	\$23,590
1.5% Upfront MIP:	\$9,756
Mortgage Amount:	\$650,410
Savings Amount Left With:	-\$23,346
Monthly Principal:	\$531
Monthly Interest:	\$3,806
Monthly PMI (0.85%):	\$461
Total New Monthly Payment:	\$5,265
Payment as % of income:	81.44%
payment:	168.97

Housing Affordability Index - Whitman County, WA

Median Income:	\$49,345
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$400,000
Annual Property Tax:	\$3,901
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$325 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$80,000
Mortgage Amount:	\$320,000
Point Cost:	\$0
Savings amount left with:	-\$70,000
Monthly Principal:	\$224
Monthly Interest:	\$2,079
Total New Monthly Payment:	\$2,722
Payment as % of Income:	66.21%
Months saving needed for down payment:	480

FHA	3.5%
Down Payment:	\$14,000
1.5% Upfront MIP:	\$5,790
Mortgage Amount:	\$386,000
Savings Amount Left With:	-\$9,790
Monthly Principal:	\$315
Monthly Interest:	\$2,259
Monthly PMI (0.85%):	\$273
Total New Monthly Payment:	\$3,267
Payment as % of income:	79.44%
payment:	78.60

Housing Affordability Index - Yakima County, WA

Median Income:	\$64,910
Selling another house first?	FALSE <small>*Don't edit</small>
Current Mortgage amount remaining:	\$0
Realtor commission percent:	5.3%
Closing cost percent (est.):	3.0%
Median Home Sales Price:	\$337,250
Annual Property Tax:	\$3,645
HOA/Condo Fees (monthly):	\$0
Home Insurance (monthly):	\$94
Monthly Property Tax:	\$304 <small>*Don't edit</small>
Standard Mortgage Rate (percent):	7.797%
Mortgage Points	0.000
FHA Mortgage Rate (percent):	7.022%
Current Accessible Savings:	\$10,000
Savings required to keep:	\$2,000
Profit After Current Home Sale:	\$0 <small>*Don't edit</small>
How much are you saving per month:	\$150

STANDARD MORTGAGE	20%
Down Payment:	\$67,450
Mortgage Amount:	\$269,800
Point Cost:	\$0
Savings amount left with:	-\$57,450
Monthly Principal:	\$189
Monthly Interest:	\$1,753
Total New Monthly Payment:	\$2,340
Payment as % of Income:	43.26%
Months saving needed for down payment:	396

FHA	3.5%
Down Payment:	\$11,804
1.5% Upfront MIP:	\$4,882
Mortgage Amount:	\$325,446
Savings Amount Left With:	-\$6,685
Monthly Principal:	\$266
Monthly Interest:	\$1,904
Monthly PMI (0.85%):	\$231
Total New Monthly Payment:	\$2,799
Payment as % of income:	51.74%
payment:	57.90

Date Pulled	Conventional with 20% down	FHA with 3% down
6-May-24	7.797	7.022