

**2010**  
**SAMPLE SALES PRICES FOR THE SAN FRANCISCO INCLUSIONARY HOUSING PROGRAM**  
 derived from the  
**Unadjusted Area Median Income (AMI)**  
**for HUD Metro Fair Market Rent Area (HMFA) that contains San Francisco**

*The sample pricing below applies only to developments that received their first site or building permit on or after September 9, 2006.*

Current Median Income (4 pers HH):	\$89,450				
30 Year fixed interest rate	6.43 %				
ASSUMED HOUSEHOLD SIZE					
Monthly Condo Association Fee		One	Two	Three	Four
		\$380	\$420	\$460	\$500
ASSUMED HOUSEHOLD SIZE		One	Two	Three	Four
MEDIAN INCOME @	<b>70%</b>	\$48,700	\$55,650	\$62,600	\$69,600
AVAIL FOR HOUSING @	33%	\$16,071	\$18,365	\$20,658	\$22,968
ANNUAL CONDO FEE		\$4,560	\$5,040	\$5,520	\$6,000
TAXES @	1.159%	\$1,663	\$1,924	\$2,186	\$2,451
AVAILABLE FOR P+I		\$9,848	\$11,400	\$12,952	\$14,517
SUPPORTABLE MORT		\$130,795	\$151,402	\$172,008	\$192,801
DOWN PAYMENT	10%	\$14,533	\$16,822	\$19,112	\$21,422
AFFORDABLE PRICE		\$145,328	\$168,224	\$191,120	\$214,224
BEDROOM SIZE		STUDIO	ONE	TWO	THREE
ASSUMED HOUSEHOLD SIZE		One	Two	Three	Four
MEDIAN INCOME @	<b>90%</b>	\$62,650	\$71,550	\$80,500	\$89,450
AVAIL FOR HOUSING @	33%	\$20,675	\$23,612	\$26,565	\$29,519
ANNUAL CONDO FEE		\$4,560	\$5,040	\$5,520	\$6,000
TAXES @	1.159%	\$2,327	\$2,682	\$3,040	\$3,397
AVAILABLE FOR P+I		\$13,787	\$15,889	\$18,005	\$20,122
SUPPORTABLE MORT		\$183,103	\$211,021	\$239,127	\$267,232
DOWN PAYMENT	10%	\$20,345	\$23,447	\$26,570	\$29,692
AFFORDABLE PRICE		\$203,448	\$234,468	\$265,696	\$296,925
BEDROOM SIZE		STUDIO	ONE	TWO	THREE
ASSUMED HOUSEHOLD SIZE		One	Two	Three	Four
MEDIAN INCOME @	<b>110%</b>	\$76,550	\$87,450	\$98,400	\$109,350
AVAIL FOR HOUSING @	33%	\$25,262	\$28,859	\$32,472	\$36,086
ANNUAL CONDO FEE		\$4,560	\$5,040	\$5,520	\$6,000
TAXES @	1.159%	\$2,990	\$3,440	\$3,893	\$4,345
AVAILABLE FOR P+I		\$17,712	\$20,378	\$23,059	\$25,740
SUPPORTABLE MORT		\$235,224	\$270,641	\$306,246	\$341,851
DOWN PAYMENT	10%	\$26,136	\$30,071	\$34,027	\$37,983
AFFORDABLE PRICE		\$261,360	\$300,712	\$340,273	\$379,834
BEDROOM SIZE		STUDIO	ONE	TWO	THREE

Notes:

- Median Income on this chart is from HUD for San Francisco HMFA, unadjusted for housing costs.
- Interest rate is based on FreddieMac 10 yr rolling average of annual average rates for 30 yr Fixed Rate  
 See URL: <http://www.freddiemac.com/pmms/pmms30.htm>  
 and more specifically: [http://www.freddiemac.com/pmms/docs/30yr\\_pmmsmth.xls](http://www.freddiemac.com/pmms/docs/30yr_pmmsmth.xls)
- FY2009-10 Annual Tax Rate is 0.01159, see: <http://www.sftreasurer.org/index.aspx?page=57>

Effective Date: 5/25/2010