

**2013**  
**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):	\$91,100											
30 Year fixed interest rate	5.44 %											
BEDROOM SIZE												
Monthly Condo Association Fee	----->											
		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 20%;">STUDIO</th> <th style="width: 20%;">ONE</th> <th style="width: 20%;">TWO</th> <th style="width: 20%;">THREE</th> <th style="width: 20%;">FOUR</th> </tr> <tr> <td style="text-align: center;">\$380</td> <td style="text-align: center;">\$420</td> <td style="text-align: center;">\$460</td> <td style="text-align: center;">\$500</td> <td style="text-align: center;">\$540</td> </tr> </table>	STUDIO	ONE	TWO	THREE	FOUR	\$380	\$420	\$460	\$500	\$540
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ASSUMED HOUSEHOLD SIZE		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 20%;">1 PERSON</th> <th style="width: 20%;">2 PERSONS</th> <th style="width: 20%;">3 PERSONS</th> <th style="width: 20%;">4 PERSONS</th> <th style="width: 20%;">5 PERSONS</th> </tr> </table>	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS
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<b>70% OF MEDIAN</b>							
MEDIAN INCOME @	33%	\$49,600	\$56,650	\$63,750	\$70,850	\$76,500	
AVAIL FOR HOUSING @		\$16,368	\$18,695	\$21,038	\$23,381	\$25,245	
ANNUAL CONDO FEE		\$4,560	\$5,040	\$5,520	\$6,000	\$6,480	
TAXES @	1.1691%	\$1,901	\$2,199	\$2,499	\$2,799	\$3,022	
AVAILABLE FOR P+I		\$9,907	\$11,456	\$13,019	\$14,582	\$15,743	
SUPPORTABLE MORT		\$146,368	\$169,256	\$192,349	\$215,442	\$232,604	
DOWN PAYMENT	10%	\$16,263	\$18,806	\$21,372	\$23,938	\$25,845	
AFFORDABLE PRICE		\$162,631	\$188,062	\$213,721	\$239,380	\$258,449	
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR	

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<b>90% OF MEDIAN</b>							
MEDIAN INCOME @	33%	\$63,750	\$72,850	\$82,000	\$91,100	\$98,350	
AVAIL FOR HOUSING @		\$21,038	\$24,041	\$27,060	\$30,063	\$32,456	
ANNUAL CONDO FEE		\$4,560	\$5,040	\$5,520	\$6,000	\$6,480	
TAXES @	1.1691%	\$2,653	\$3,059	\$3,468	\$3,875	\$4,183	
AVAILABLE FOR P+I		\$13,824	\$15,941	\$18,072	\$20,188	\$21,793	
SUPPORTABLE MORT		\$204,249	\$235,523	\$267,002	\$298,276	\$321,983	
DOWN PAYMENT	10%	\$22,694	\$26,169	\$29,667	\$33,142	\$35,776	
AFFORDABLE PRICE		\$226,943	\$261,692	\$296,669	\$331,418	\$357,758	
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR	

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<b>110% OF MEDIAN</b>							
MEDIAN INCOME @	33%	\$77,950	\$89,050	\$100,200	\$111,300	\$120,250	
AVAIL FOR HOUSING @		\$25,724	\$29,387	\$33,066	\$36,729	\$39,683	
ANNUAL CONDO FEE		\$4,560	\$5,040	\$5,520	\$6,000	\$6,480	
TAXES @	1.1691%	\$3,408	\$3,920	\$4,435	\$4,948	\$5,346	
AVAILABLE FOR P+I		\$17,756	\$20,426	\$23,111	\$25,781	\$27,856	
SUPPORTABLE MORT		\$262,335	\$301,790	\$341,450	\$380,905	\$411,566	
DOWN PAYMENT	10%	\$29,148	\$33,532	\$37,939	\$42,323	\$45,730	
AFFORDABLE PRICE		\$291,483	\$335,322	\$379,389	\$423,228	\$457,295	
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR	

Notes:

1. Median Income on this chart is from HUD for San Francisco HMFA, unadjusted for housing costs.
2. 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)
3. FY2012-13 Annual Tax Rate is 0.011691, see: <http://www.sftreasurer.org/index.aspx?page=57>