

2006
SAN FRANCISCO INCLUSIONARY ZONING PROGRAM

Current Median Income (4 pers): \$91,200
 30 Year fixed interest rate 6.89 %
 Monthly Condo Association Fee \$350

ASSUMED HOUSEHOLD SIZE		One	Two	Three	Four	Five
MEDIAN INCOME @	80%	\$51,100	\$58,350	\$65,700	\$72,950	\$78,800
AVAIL FOR HOUSING @	33%	\$16,863	\$19,256	\$21,681	\$24,074	\$26,004
ANNUAL CONDO FEE		\$4,200	\$4,200	\$4,200	\$4,200	\$4,200
TAXES @	1.144	\$2,524	\$2,998	\$3,472	\$3,946	\$4,326
AVAILABLE FOR P+I		\$10,139	\$12,057	\$14,009	\$15,927	\$17,478
SUPPORTABLE MORT		\$128,419	\$152,719	\$177,437	\$201,737	\$221,370
DOWN PAYMENT	10%	\$14,269	\$16,969	\$19,715	\$22,415	\$24,597
AFFORDABLE PRICE		\$142,688	\$169,688	\$197,152	\$224,152	\$245,967
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR

ASSUMED HOUSEHOLD SIZE		One	Two	Three	Four	Five
MEDIAN INCOME @	100%	\$63,840	\$72,960	\$82,080	\$91,200	\$98,496
AVAIL FOR HOUSING @	33%	\$21,067	\$24,077	\$27,086	\$30,096	\$32,504
ANNUAL CONDO FEE		\$4,200	\$4,200	\$4,200	\$4,200	\$4,200
TAXES @	1.144	\$3,354	\$3,946	\$4,538	\$5,131	\$5,605
AVAILABLE FOR P+I		\$13,514	\$15,931	\$18,348	\$20,765	\$22,699
SUPPORTABLE MORT		\$171,164	\$201,779	\$232,394	\$263,009	\$287,501
DOWN PAYMENT	10%	\$19,018	\$22,420	\$25,822	\$29,223	\$31,945
AFFORDABLE PRICE		\$190,182	\$224,199	\$258,215	\$292,232	\$319,446
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR

ASSUMED HOUSEHOLD SIZE		One	Two	Three	Four	Five
MEDIAN INCOME @	120%	\$76,600	\$87,550	\$98,500	\$109,450	\$118,200
AVAIL FOR HOUSING @	33%	\$25,278	\$28,892	\$32,505	\$36,119	\$39,006
ANNUAL CONDO FEE		\$4,200	\$4,200	\$4,200	\$4,200	\$4,200
TAXES @	1.144	\$4,183	\$4,894	\$5,605	\$6,316	\$6,883
AVAILABLE FOR P+I		\$16,895	\$19,798	\$22,700	\$25,603	\$27,923
SUPPORTABLE MORT		\$213,991	\$250,755	\$287,518	\$324,282	\$353,666
DOWN PAYMENT	10%	\$23,777	\$27,862	\$31,946	\$36,031	\$39,296
AFFORDABLE PRICE		\$237,768	\$278,616	\$319,465	\$360,313	\$392,963
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR

Interest rate is based on FreddieMac rate 30 yr Fixed
 See URL: <http://www.freddiemac.com/dlink/html/PMMS/display/PMMSOutputYr.jsp>