

**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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\$380	\$420	\$460	\$500	\$540								

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>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$49,600</td> <td style="width: 20%; text-align: center;">\$56,650</td> <td style="width: 20%; text-align: center;">\$63,750</td> <td style="width: 20%; text-align: center;">\$70,850</td> <td style="width: 20%; text-align: center;">\$76,500</td> </tr> </table>		\$49,600	\$56,650	\$63,750	\$70,850	\$76,500
	\$49,600	\$56,650	\$63,750	\$70,850	\$76,500			
AVAIL FOR HOUSING @	33%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$16,368</td> <td style="width: 20%; text-align: center;">\$18,695</td> <td style="width: 20%; text-align: center;">\$21,038</td> <td style="width: 20%; text-align: center;">\$23,381</td> <td style="width: 20%; text-align: center;">\$25,245</td> </tr> </table>		\$16,368	\$18,695	\$21,038	\$23,381	\$25,245
	\$16,368	\$18,695	\$21,038	\$23,381	\$25,245			
ANNUAL CONDO FEE		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$4,560</td> <td style="width: 20%; text-align: center;">\$5,040</td> <td style="width: 20%; text-align: center;">\$5,520</td> <td style="width: 20%; text-align: center;">\$6,000</td> <td style="width: 20%; text-align: center;">\$6,480</td> </tr> </table>		\$4,560	\$5,040	\$5,520	\$6,000	\$6,480
	\$4,560	\$5,040	\$5,520	\$6,000	\$6,480			
TAXES @	1.1691%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$1,901</td> <td style="width: 20%; text-align: center;">\$2,199</td> <td style="width: 20%; text-align: center;">\$2,499</td> <td style="width: 20%; text-align: center;">\$2,799</td> <td style="width: 20%; text-align: center;">\$3,022</td> </tr> </table>		\$1,901	\$2,199	\$2,499	\$2,799	\$3,022
	\$1,901	\$2,199	\$2,499	\$2,799	\$3,022			
AVAILABLE FOR P+I		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$9,907</td> <td style="width: 20%; text-align: center;">\$11,456</td> <td style="width: 20%; text-align: center;">\$13,019</td> <td style="width: 20%; text-align: center;">\$14,582</td> <td style="width: 20%; text-align: center;">\$15,743</td> </tr> </table>		\$9,907	\$11,456	\$13,019	\$14,582	\$15,743
	\$9,907	\$11,456	\$13,019	\$14,582	\$15,743			
SUPPORTABLE MORT		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$146,368</td> <td style="width: 20%; text-align: center;">\$169,256</td> <td style="width: 20%; text-align: center;">\$192,349</td> <td style="width: 20%; text-align: center;">\$215,442</td> <td style="width: 20%; text-align: center;">\$232,604</td> </tr> </table>		\$146,368	\$169,256	\$192,349	\$215,442	\$232,604
	\$146,368	\$169,256	\$192,349	\$215,442	\$232,604			
DOWN PAYMENT	10%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$16,263</td> <td style="width: 20%; text-align: center;">\$18,806</td> <td style="width: 20%; text-align: center;">\$21,372</td> <td style="width: 20%; text-align: center;">\$23,938</td> <td style="width: 20%; text-align: center;">\$25,845</td> </tr> </table>		\$16,263	\$18,806	\$21,372	\$23,938	\$25,845
	\$16,263	\$18,806	\$21,372	\$23,938	\$25,845			
AFFORDABLE PRICE		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$162,631</td> <td style="width: 20%; text-align: center;">\$188,062</td> <td style="width: 20%; text-align: center;">\$213,721</td> <td style="width: 20%; text-align: center;">\$239,380</td> <td style="width: 20%; text-align: center;">\$258,449</td> </tr> </table>		\$162,631	\$188,062	\$213,721	\$239,380	\$258,449
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<b>90% OF MEDIAN</b>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$63,750</td> <td style="width: 20%; text-align: center;">\$72,850</td> <td style="width: 20%; text-align: center;">\$82,000</td> <td style="width: 20%; text-align: center;">\$91,100</td> <td style="width: 20%; text-align: center;">\$98,350</td> </tr> </table>		\$63,750	\$72,850	\$82,000	\$91,100	\$98,350
	\$63,750	\$72,850	\$82,000	\$91,100	\$98,350			
AVAIL FOR HOUSING @	33%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$21,038</td> <td style="width: 20%; text-align: center;">\$24,041</td> <td style="width: 20%; text-align: center;">\$27,060</td> <td style="width: 20%; text-align: center;">\$30,063</td> <td style="width: 20%; text-align: center;">\$32,456</td> </tr> </table>		\$21,038	\$24,041	\$27,060	\$30,063	\$32,456
	\$21,038	\$24,041	\$27,060	\$30,063	\$32,456			
ANNUAL CONDO FEE		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$4,560</td> <td style="width: 20%; text-align: center;">\$5,040</td> <td style="width: 20%; text-align: center;">\$5,520</td> <td style="width: 20%; text-align: center;">\$6,000</td> <td style="width: 20%; text-align: center;">\$6,480</td> </tr> </table>		\$4,560	\$5,040	\$5,520	\$6,000	\$6,480
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TAXES @	1.1691%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$2,653</td> <td style="width: 20%; text-align: center;">\$3,059</td> <td style="width: 20%; text-align: center;">\$3,468</td> <td style="width: 20%; text-align: center;">\$3,875</td> <td style="width: 20%; text-align: center;">\$4,183</td> </tr> </table>		\$2,653	\$3,059	\$3,468	\$3,875	\$4,183
	\$2,653	\$3,059	\$3,468	\$3,875	\$4,183			
AVAILABLE FOR P+I		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$13,824</td> <td style="width: 20%; text-align: center;">\$15,941</td> <td style="width: 20%; text-align: center;">\$18,072</td> <td style="width: 20%; text-align: center;">\$20,188</td> <td style="width: 20%; text-align: center;">\$21,793</td> </tr> </table>		\$13,824	\$15,941	\$18,072	\$20,188	\$21,793
	\$13,824	\$15,941	\$18,072	\$20,188	\$21,793			
SUPPORTABLE MORT		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$204,249</td> <td style="width: 20%; text-align: center;">\$235,523</td> <td style="width: 20%; text-align: center;">\$267,002</td> <td style="width: 20%; text-align: center;">\$298,276</td> <td style="width: 20%; text-align: center;">\$321,983</td> </tr> </table>		\$204,249	\$235,523	\$267,002	\$298,276	\$321,983
	\$204,249	\$235,523	\$267,002	\$298,276	\$321,983			
DOWN PAYMENT	10%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$22,694</td> <td style="width: 20%; text-align: center;">\$26,169</td> <td style="width: 20%; text-align: center;">\$29,667</td> <td style="width: 20%; text-align: center;">\$33,142</td> <td style="width: 20%; text-align: center;">\$35,776</td> </tr> </table>		\$22,694	\$26,169	\$29,667	\$33,142	\$35,776
	\$22,694	\$26,169	\$29,667	\$33,142	\$35,776			
AFFORDABLE PRICE		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$226,943</td> <td style="width: 20%; text-align: center;">\$261,692</td> <td style="width: 20%; text-align: center;">\$296,669</td> <td style="width: 20%; text-align: center;">\$331,418</td> <td style="width: 20%; text-align: center;">\$357,758</td> </tr> </table>		\$226,943	\$261,692	\$296,669	\$331,418	\$357,758
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<b>110% OF MEDIAN</b>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$77,950</td> <td style="width: 20%; text-align: center;">\$89,050</td> <td style="width: 20%; text-align: center;">\$100,200</td> <td style="width: 20%; text-align: center;">\$111,300</td> <td style="width: 20%; text-align: center;">\$120,250</td> </tr> </table>		\$77,950	\$89,050	\$100,200	\$111,300	\$120,250
	\$77,950	\$89,050	\$100,200	\$111,300	\$120,250			
AVAIL FOR HOUSING @	33%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$25,724</td> <td style="width: 20%; text-align: center;">\$29,387</td> <td style="width: 20%; text-align: center;">\$33,066</td> <td style="width: 20%; text-align: center;">\$36,729</td> <td style="width: 20%; text-align: center;">\$39,683</td> </tr> </table>		\$25,724	\$29,387	\$33,066	\$36,729	\$39,683
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TAXES @	1.1691%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$3,408</td> <td style="width: 20%; text-align: center;">\$3,920</td> <td style="width: 20%; text-align: center;">\$4,435</td> <td style="width: 20%; text-align: center;">\$4,948</td> <td style="width: 20%; text-align: center;">\$5,346</td> </tr> </table>		\$3,408	\$3,920	\$4,435	\$4,948	\$5,346
	\$3,408	\$3,920	\$4,435	\$4,948	\$5,346			
AVAILABLE FOR P+I		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$17,756</td> <td style="width: 20%; text-align: center;">\$20,426</td> <td style="width: 20%; text-align: center;">\$23,111</td> <td style="width: 20%; text-align: center;">\$25,781</td> <td style="width: 20%; text-align: center;">\$27,856</td> </tr> </table>		\$17,756	\$20,426	\$23,111	\$25,781	\$27,856
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	\$262,335	\$301,790	\$341,450	\$380,905	\$411,566			
DOWN PAYMENT	10%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$29,148</td> <td style="width: 20%; text-align: center;">\$33,532</td> <td style="width: 20%; text-align: center;">\$37,939</td> <td style="width: 20%; text-align: center;">\$42,323</td> <td style="width: 20%; text-align: center;">\$45,730</td> </tr> </table>		\$29,148	\$33,532	\$37,939	\$42,323	\$45,730
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AFFORDABLE PRICE		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">\$291,483</td> <td style="width: 20%; text-align: center;">\$335,322</td> <td style="width: 20%; text-align: center;">\$379,389</td> <td style="width: 20%; text-align: center;">\$423,228</td> <td style="width: 20%; text-align: center;">\$457,295</td> </tr> </table>		\$291,483	\$335,322	\$379,389	\$423,228	\$457,295
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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>