

2024
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
Published by the San Francisco Mayor's Office of Housing and Community Development

The prices below are samples only. The actual price for an Inclusionary Housing Program unit will be determined at the time of pricing according to the method explained in the San Francisco Inclusionary Affordable Housing Program Monitoring and Procedures Manual, including an adjustment for unbundled parking.

Current Median Income (4 pers HH, 100%):	\$149,850					
30 Year fixed interest rate	4.24%					
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
Monthly Condo Association Fee	----->	\$802	\$898	\$995	\$1,129	\$1,270
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	70% OF MEDIAN	\$73,450	\$83,950	\$94,400	\$104,900	\$113,300
AVAIL FOR HOUSING @	33%	\$24,239	\$27,704	\$31,152	\$34,617	\$37,389
ANNUAL CONDO FEE		\$9,624	\$10,776	\$11,940	\$13,548	\$15,240
TAXES @	1.17769382%	\$2,654	\$3,074	\$3,489	\$3,827	\$4,023
AVAILABLE FOR P+I		\$11,960	\$13,853	\$15,723	\$17,242	\$18,126
SUPPORTABLE MORT		\$202,844	\$234,947	\$266,655	\$292,430	\$307,420
DOWN PAYMENT	10%	\$22,538	\$26,105	\$29,628	\$32,492	\$34,158
AFFORDABLE PRICE		\$225,382	\$261,053	\$296,284	\$324,922	\$341,578
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	80% OF MEDIAN	\$83,900	\$95,900	\$107,900	\$119,900	\$129,500
AVAIL FOR HOUSING @	33%	\$27,687	\$31,647	\$35,607	\$39,567	\$42,735
ANNUAL CONDO FEE		\$9,624	\$10,776	\$11,940	\$13,548	\$15,240
TAXES @	1.17769382%	\$3,281	\$3,791	\$4,298	\$4,726	\$4,994
AVAILABLE FOR P+I		\$14,782	\$17,080	\$19,369	\$21,293	\$22,501
SUPPORTABLE MORT		\$250,708	\$289,682	\$328,489	\$361,134	\$381,620
DOWN PAYMENT	10%	\$27,856	\$32,187	\$36,499	\$40,126	\$42,402
AFFORDABLE PRICE		\$278,564	\$321,869	\$364,988	\$401,260	\$424,023
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	90% OF MEDIAN	\$94,400	\$107,900	\$121,350	\$134,850	\$145,650
AVAIL FOR HOUSING @	33%	\$31,152	\$35,607	\$40,046	\$44,501	\$48,065
ANNUAL CONDO FEE		\$9,624	\$10,776	\$11,940	\$13,548	\$15,240
TAXES @	1.17769382%	\$3,910	\$4,510	\$5,105	\$5,622	\$5,962
AVAILABLE FOR P+I		\$17,618	\$20,321	\$23,001	\$25,331	\$26,863
SUPPORTABLE MORT		\$298,801	\$344,645	\$390,094	\$429,609	\$455,592
DOWN PAYMENT	10%	\$33,200	\$38,294	\$43,344	\$47,734	\$50,621
AFFORDABLE PRICE		\$332,001	\$382,939	\$433,438	\$477,344	\$506,213
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	100% OF MEDIAN	\$104,900	\$119,900	\$134,850	\$149,850	\$161,850
AVAIL FOR HOUSING @	33%	\$34,617	\$39,567	\$44,501	\$49,451	\$53,411
ANNUAL CONDO FEE		\$9,624	\$10,776	\$11,940	\$13,548	\$15,240
TAXES @	1.17769382%	\$4,539	\$5,229	\$5,914	\$6,521	\$6,933
AVAILABLE FOR P+I		\$20,454	\$23,562	\$26,647	\$29,382	\$31,238
SUPPORTABLE MORT		\$346,894	\$399,608	\$451,928	\$498,313	\$529,792
DOWN PAYMENT	10%	\$38,544	\$44,401	\$50,214	\$55,368	\$58,866
AFFORDABLE PRICE		\$385,437	\$444,009	\$502,142	\$553,681	\$588,658
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	105% OF MEDIAN	\$110,150	\$125,900	\$141,600	\$157,350	\$169,950
AVAIL FOR HOUSING @	33%	\$36,350	\$41,547	\$46,728	\$51,926	\$56,084
ANNUAL CONDO FEE		\$9,624	\$10,776	\$11,940	\$13,548	\$15,240
TAXES @	1.17769382%	\$4,854	\$5,589	\$6,318	\$6,970	\$7,418
AVAILABLE FOR P+I		\$21,872	\$25,182	\$28,470	\$31,407	\$33,425
SUPPORTABLE MORT		\$370,940	\$427,090	\$482,845	\$532,665	\$566,893
DOWN PAYMENT	10%	\$41,216	\$47,454	\$53,649	\$59,185	\$62,988
AFFORDABLE PRICE		\$412,156	\$474,544	\$536,494	\$591,850	\$629,881
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	110% OF MEDIAN	\$115,400	\$131,900	\$148,350	\$164,850	\$178,050
AVAIL FOR HOUSING @	33%	\$38,082	\$43,527	\$48,956	\$54,401	\$58,757
ANNUAL CONDO FEE		\$9,624	\$10,776	\$11,940	\$13,548	\$15,240
TAXES @	1.17769382%	\$5,169	\$5,948	\$6,723	\$7,420	\$7,904
AVAILABLE FOR P+I		\$23,289	\$26,803	\$30,293	\$33,433	\$35,613
SUPPORTABLE MORT		\$394,986	\$454,572	\$513,761	\$567,017	\$603,993
DOWN PAYMENT	10%	\$43,887	\$50,508	\$57,085	\$63,002	\$67,110
AFFORDABLE PRICE		\$438,874	\$505,080	\$570,846	\$630,019	\$671,103
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	120% OF MEDIAN	\$125,900	\$143,900	\$161,800	\$179,800	\$194,200
AVAIL FOR HOUSING @	33%	\$41,547	\$47,487	\$53,394	\$59,334	\$64,086
ANNUAL CONDO FEE		\$9,624	\$10,776	\$11,940	\$13,548	\$15,240
TAXES @	1.17769382%	\$5,798	\$6,668	\$7,529	\$8,316	\$8,871
AVAILABLE FOR P+I		\$26,125	\$30,043	\$33,925	\$37,470	\$39,975
SUPPORTABLE MORT		\$443,079	\$509,535	\$575,366	\$635,493	\$677,964
DOWN PAYMENT	10%	\$49,231	\$56,615	\$63,930	\$70,610	\$75,329
AFFORDABLE PRICE		\$492,310	\$566,150	\$639,296	\$706,103	\$753,294
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	130% OF MEDIAN	\$136,350	\$155,850	\$175,300	\$194,800	\$210,400
AVAIL FOR HOUSING @	33%	\$44,996	\$51,431	\$57,849	\$64,284	\$69,432
ANNUAL CONDO FEE		\$9,624	\$10,776	\$11,940	\$13,548	\$15,240
TAXES @	1.17769382%	\$6,424	\$7,384	\$8,338	\$9,215	\$9,842
AVAILABLE FOR P+I		\$28,947	\$33,271	\$37,571	\$41,521	\$44,350
SUPPORTABLE MORT		\$490,943	\$564,269	\$637,200	\$704,197	\$752,165
DOWN PAYMENT	10%	\$54,549	\$62,697	\$70,800	\$78,244	\$83,574
AFFORDABLE PRICE		\$545,492	\$626,966	\$708,000	\$782,441	\$835,739
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR

Notes:
1. Median Income on this chart is derived 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: <https://www.freddiemac.com/pmms>
3. FY2023-24 Annual Tax Rate is 10%, see: <https://sftreasurer.org/property/secured-property-taxes>
4. Figures above further derived via application of MOHCD AMI Hold Harmless Policy, effective 05/03/2019: <https://tinyurl.com/SFAMIHoldHarmless>

Effective Date: 04/30/2024