

2025
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%): \$155,850
30 Year fixed interest rate 4.49%
BEDROOM SIZE
Monthly Condo Association Fee ----->

| | | STUDIO | ONE | TWO | THREE | FOUR |
|------------------------|----------------------|-----------|-----------|-----------|-----------|-----------|
| ASSUMED HOUSEHOLD SIZE | | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person |
| MEDIAN INCOME @ | 70% OF MEDIAN | \$76,350 | \$87,300 | \$98,200 | \$109,100 | \$117,800 |
| AVAIL FOR HOUSING @ | 33% | \$25,196 | \$28,809 | \$32,406 | \$36,003 | \$38,874 |
| ANNUAL CONDO FEE | | \$9,576 | \$10,728 | \$11,880 | \$13,488 | \$15,168 |
| TAXES @ | 1.17143563% | \$2,757 | \$3,191 | \$3,623 | \$3,974 | \$4,184 |
| AVAILABLE FOR P+I | | \$12,863 | \$14,890 | \$16,903 | \$18,541 | \$19,522 |
| SUPPORTABLE MORT | | \$211,799 | \$245,176 | \$278,330 | \$305,301 | \$321,451 |
| DOWN PAYMENT | 10% | \$23,533 | \$27,242 | \$30,826 | \$33,922 | \$35,717 |
| AFFORDABLE PRICE | | \$235,332 | \$272,418 | \$309,256 | \$339,223 | \$357,168 |
| 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 | \$87,300 | \$99,750 | \$112,200 | \$124,700 | \$134,650 |
| AVAIL FOR HOUSING @ | 33% | \$28,809 | \$32,918 | \$37,026 | \$41,151 | \$44,435 |
| ANNUAL CONDO FEE | | \$9,576 | \$10,728 | \$11,880 | \$13,488 | \$15,168 |
| TAXES @ | 1.17143563% | \$3,395 | \$3,916 | \$4,438 | \$4,882 | \$5,165 |
| AVAILABLE FOR P+I | | \$15,838 | \$18,273 | \$20,708 | \$22,781 | \$24,101 |
| SUPPORTABLE MORT | | \$260,797 | \$300,887 | \$340,977 | \$375,107 | \$396,851 |
| DOWN PAYMENT | 10% | \$28,977 | \$33,432 | \$37,886 | \$41,679 | \$44,095 |
| AFFORDABLE PRICE | | \$289,775 | \$334,319 | \$378,863 | \$416,786 | \$440,945 |
| BEDROOM SIZE | | STUDIO | ONE | TWO | THREE | FOUR |

| | | STUDIO | ONE | TWO | THREE | FOUR |
|------------------------|----------------------|-----------|-----------|-----------|-----------|-----------|
| ASSUMED HOUSEHOLD SIZE | | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person |
| MEDIAN INCOME @ | 90% OF MEDIAN | \$98,200 | \$112,250 | \$126,250 | \$140,250 | \$151,450 |
| AVAIL FOR HOUSING @ | 33% | \$32,406 | \$37,043 | \$41,663 | \$46,283 | \$49,979 |
| ANNUAL CONDO FEE | | \$9,576 | \$10,728 | \$11,880 | \$13,488 | \$15,168 |
| TAXES @ | 1.17143563% | \$4,029 | \$4,644 | \$5,256 | \$5,788 | \$6,144 |
| AVAILABLE FOR P+I | | \$18,801 | \$21,670 | \$24,526 | \$27,006 | \$28,667 |
| SUPPORTABLE MORT | | \$309,572 | \$356,822 | \$403,847 | \$444,690 | \$472,027 |
| DOWN PAYMENT | 10% | \$34,397 | \$39,647 | \$44,872 | \$49,410 | \$52,447 |
| AFFORDABLE PRICE | | \$343,969 | \$396,469 | \$448,719 | \$494,100 | \$524,474 |
| BEDROOM SIZE | | STUDIO | ONE | TWO | THREE | FOUR |

| | | STUDIO | ONE | TWO | THREE | FOUR |
|------------------------|-----------------------|-----------|-----------|-----------|-----------|-----------|
| ASSUMED HOUSEHOLD SIZE | | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person |
| MEDIAN INCOME @ | 100% OF MEDIAN | \$109,100 | \$124,700 | \$140,250 | \$155,850 | \$168,300 |
| AVAIL FOR HOUSING @ | 33% | \$36,003 | \$41,151 | \$46,283 | \$51,431 | \$55,539 |
| ANNUAL CONDO FEE | | \$9,576 | \$10,728 | \$11,880 | \$13,488 | \$15,168 |
| TAXES @ | 1.17143563% | \$4,664 | \$5,370 | \$6,072 | \$6,697 | \$7,125 |
| AVAILABLE FOR P+I | | \$21,763 | \$25,053 | \$28,331 | \$31,246 | \$33,246 |
| SUPPORTABLE MORT | | \$358,347 | \$412,533 | \$466,494 | \$514,496 | \$547,426 |
| DOWN PAYMENT | 10% | \$39,816 | \$45,837 | \$51,833 | \$57,166 | \$60,825 |
| AFFORDABLE PRICE | | \$398,164 | \$458,369 | \$518,327 | \$571,662 | \$608,251 |
| BEDROOM SIZE | | STUDIO | ONE | TWO | THREE | FOUR |

| | | STUDIO | ONE | TWO | THREE | FOUR |
|------------------------|-----------------------|-----------|-----------|-----------|-----------|-----------|
| ASSUMED HOUSEHOLD SIZE | | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person |
| MEDIAN INCOME @ | 105% OF MEDIAN | \$114,550 | \$130,950 | \$147,250 | \$163,650 | \$176,700 |
| AVAIL FOR HOUSING @ | 33% | \$37,802 | \$43,214 | \$48,593 | \$54,005 | \$58,311 |
| ANNUAL CONDO FEE | | \$9,576 | \$10,728 | \$11,880 | \$13,488 | \$15,168 |
| TAXES @ | 1.17143563% | \$4,982 | \$5,734 | \$6,480 | \$7,151 | \$7,615 |
| AVAILABLE FOR P+I | | \$23,244 | \$26,752 | \$30,233 | \$33,366 | \$35,528 |
| SUPPORTABLE MORT | | \$382,735 | \$440,500 | \$497,817 | \$549,399 | \$585,014 |
| DOWN PAYMENT | 10% | \$42,526 | \$48,944 | \$55,313 | \$61,044 | \$65,002 |
| AFFORDABLE PRICE | | \$425,261 | \$489,444 | \$553,131 | \$610,444 | \$650,016 |
| BEDROOM SIZE | | STUDIO | ONE | TWO | THREE | FOUR |

| | | STUDIO | ONE | TWO | THREE | FOUR |
|------------------------|-----------------------|-----------|-----------|-----------|-----------|-----------|
| ASSUMED HOUSEHOLD SIZE | | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person |
| MEDIAN INCOME @ | 110% OF MEDIAN | \$120,000 | \$137,150 | \$154,300 | \$171,450 | \$185,150 |
| AVAIL FOR HOUSING @ | 33% | \$39,600 | \$45,260 | \$50,919 | \$56,579 | \$61,100 |
| ANNUAL CONDO FEE | | \$9,576 | \$10,728 | \$11,880 | \$13,488 | \$15,168 |
| TAXES @ | 1.17143563% | \$5,299 | \$6,095 | \$6,890 | \$7,605 | \$8,107 |
| AVAILABLE FOR P+I | | \$24,725 | \$28,437 | \$32,149 | \$35,485 | \$37,825 |
| SUPPORTABLE MORT | | \$407,122 | \$468,243 | \$529,365 | \$584,302 | \$622,826 |
| DOWN PAYMENT | 10% | \$45,236 | \$52,027 | \$58,818 | \$64,922 | \$69,203 |
| AFFORDABLE PRICE | | \$452,358 | \$520,270 | \$588,183 | \$649,225 | \$692,029 |
| BEDROOM SIZE | | STUDIO | ONE | TWO | THREE | FOUR |

| | | STUDIO | ONE | TWO | THREE | FOUR |
|------------------------|-----------------------|-----------|-----------|-----------|-----------|-----------|
| ASSUMED HOUSEHOLD SIZE | | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person |
| MEDIAN INCOME @ | 120% OF MEDIAN | \$130,900 | \$149,650 | \$168,300 | \$187,000 | \$201,950 |
| AVAIL FOR HOUSING @ | 33% | \$43,197 | \$49,385 | \$55,539 | \$61,710 | \$66,644 |
| ANNUAL CONDO FEE | | \$9,576 | \$10,728 | \$11,880 | \$13,488 | \$15,168 |
| TAXES @ | 1.17143563% | \$5,934 | \$6,823 | \$7,706 | \$8,511 | \$9,085 |
| AVAILABLE FOR P+I | | \$27,687 | \$31,834 | \$35,953 | \$39,711 | \$42,390 |
| SUPPORTABLE MORT | | \$455,897 | \$524,178 | \$592,011 | \$653,885 | \$698,002 |
| DOWN PAYMENT | 10% | \$50,655 | \$58,242 | \$65,779 | \$72,654 | \$77,556 |
| AFFORDABLE PRICE | | \$506,552 | \$582,420 | \$657,790 | \$726,539 | \$775,558 |
| BEDROOM SIZE | | STUDIO | ONE | TWO | THREE | FOUR |

| | | STUDIO | ONE | TWO | THREE | FOUR |
|------------------------|-----------------------|-----------|-----------|-----------|-----------|-----------|
| ASSUMED HOUSEHOLD SIZE | | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person |
| MEDIAN INCOME @ | 130% OF MEDIAN | \$141,850 | \$162,100 | \$182,350 | \$202,600 | \$218,800 |
| AVAIL FOR HOUSING @ | 33% | \$46,811 | \$53,493 | \$60,176 | \$66,858 | \$72,204 |
| ANNUAL CONDO FEE | | \$9,576 | \$10,728 | \$11,880 | \$13,488 | \$15,168 |
| TAXES @ | 1.17143563% | \$6,572 | \$7,548 | \$8,524 | \$9,420 | \$10,067 |
| AVAILABLE FOR P+I | | \$30,663 | \$35,217 | \$39,772 | \$43,950 | \$46,969 |
| SUPPORTABLE MORT | | \$504,896 | \$579,889 | \$654,882 | \$723,691 | \$773,402 |
| DOWN PAYMENT | 10% | \$56,100 | \$64,432 | \$72,765 | \$80,410 | \$85,934 |
| AFFORDABLE PRICE | | \$560,995 | \$644,321 | \$727,646 | \$804,102 | \$859,335 |
| 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. FY2024-25 Annual Tax Rate is 1.1714%, see: <https://sf.treasure.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: 05/02/2025