

**2026**  
**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%):	\$162,100					
30 Year fixed interest rate	4.77%					
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
Monthly Condo Association Fee	----->	\$863	\$967	\$1,071	\$1,215	\$1,367
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	<b>70% OF MEDIAN</b>	\$79,400	\$90,800	\$102,150	\$113,450	\$122,550
AVAIL FOR HOUSING @	33%	\$26,202	\$29,964	\$33,710	\$37,439	\$40,442
ANNUAL CONDO FEE		\$10,356	\$11,604	\$12,852	\$14,580	\$16,404
TAXES @	1.18268325%	\$2,744	\$3,179	\$3,612	\$3,958	\$4,163
AVAILABLE FOR P+I		\$13,102	\$15,181	\$17,246	\$18,900	\$19,875
SUPPORTABLE MORT		\$208,821	\$241,950	\$274,863	\$301,232	\$318,769
DOWN PAYMENT	10%	\$23,202	\$26,883	\$30,540	\$33,470	\$35,197
AFFORDABLE PRICE		\$232,023	\$268,834	\$305,403	\$334,702	\$351,966
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	<b>80% OF MEDIAN</b>	\$90,750	\$103,750	\$116,700	\$129,700	\$140,050
AVAIL FOR HOUSING @	33%	\$29,948	\$34,238	\$38,511	\$42,801	\$46,217
ANNUAL CONDO FEE		\$10,356	\$11,604	\$12,852	\$14,580	\$16,404
TAXES @	1.18268325%	\$3,393	\$3,920	\$4,443	\$4,887	\$5,163
AVAILABLE FOR P+I		\$16,199	\$18,714	\$21,216	\$23,334	\$24,650
SUPPORTABLE MORT		\$258,179	\$298,267	\$338,137	\$371,900	\$392,873
DOWN PAYMENT	10%	\$28,687	\$33,141	\$37,671	\$41,322	\$43,653
AFFORDABLE PRICE		\$286,866	\$331,408	\$375,708	\$413,222	\$436,525
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	<b>90% OF MEDIAN</b>	\$102,100	\$116,750	\$131,300	\$145,900	\$157,550
AVAIL FOR HOUSING @	33%	\$33,693	\$38,528	\$43,329	\$48,147	\$51,992
ANNUAL CONDO FEE		\$10,356	\$11,604	\$12,852	\$14,580	\$16,404
TAXES @	1.18268325%	\$4,041	\$4,662	\$5,278	\$5,813	\$6,163
AVAILABLE FOR P+I		\$19,296	\$22,261	\$25,199	\$27,754	\$29,425
SUPPORTABLE MORT		\$307,538	\$354,801	\$401,630	\$442,350	\$468,976
DOWN PAYMENT	10%	\$34,171	\$39,422	\$44,626	\$49,150	\$52,108
AFFORDABLE PRICE		\$341,709	\$394,224	\$446,255	\$491,500	\$521,085
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	<b>100% OF MEDIAN</b>	\$113,450	\$129,700	\$145,900	\$162,100	\$175,050
AVAIL FOR HOUSING @	33%	\$37,439	\$42,801	\$48,147	\$53,493	\$57,767
ANNUAL CONDO FEE		\$10,356	\$11,604	\$12,852	\$14,580	\$16,404
TAXES @	1.18268325%	\$4,690	\$5,402	\$6,112	\$6,739	\$7,163
AVAILABLE FOR P+I		\$22,393	\$25,795	\$29,183	\$32,174	\$34,200
SUPPORTABLE MORT		\$356,896	\$411,118	\$465,122	\$512,800	\$545,080
DOWN PAYMENT	10%	\$39,655	\$45,680	\$51,680	\$56,978	\$60,564
AFFORDABLE PRICE		\$396,552	\$456,798	\$516,802	\$569,778	\$605,645
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	<b>105% OF MEDIAN</b>	\$119,100	\$136,200	\$153,200	\$170,200	\$183,800
AVAIL FOR HOUSING @	33%	\$39,303	\$44,946	\$50,556	\$56,166	\$60,654
ANNUAL CONDO FEE		\$10,356	\$11,604	\$12,852	\$14,580	\$16,404
TAXES @	1.18268325%	\$5,013	\$5,774	\$6,529	\$7,202	\$7,663
AVAILABLE FOR P+I		\$23,934	\$27,568	\$31,175	\$34,384	\$36,587
SUPPORTABLE MORT		\$381,467	\$439,385	\$496,868	\$548,025	\$583,132
DOWN PAYMENT	10%	\$42,385	\$48,821	\$55,208	\$60,892	\$64,792
AFFORDABLE PRICE		\$423,852	\$488,205	\$552,075	\$608,917	\$647,924
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	<b>110% OF MEDIAN</b>	\$124,800	\$142,650	\$160,500	\$178,300	\$192,550
AVAIL FOR HOUSING @	33%	\$41,184	\$47,075	\$52,965	\$58,839	\$63,542
ANNUAL CONDO FEE		\$10,356	\$11,604	\$12,852	\$14,580	\$16,404
TAXES @	1.18268325%	\$5,339	\$6,143	\$6,946	\$7,664	\$8,163
AVAILABLE FOR P+I		\$25,489	\$29,328	\$33,167	\$36,595	\$38,975
SUPPORTABLE MORT		\$406,255	\$467,435	\$528,614	\$583,250	\$621,184
DOWN PAYMENT	10%	\$45,139	\$51,937	\$58,735	\$64,806	\$69,020
AFFORDABLE PRICE		\$451,395	\$519,372	\$587,349	\$648,056	\$690,204
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	<b>120% OF MEDIAN</b>	\$136,150	\$155,650	\$175,100	\$194,500	\$210,050
AVAIL FOR HOUSING @	33%	\$44,930	\$51,365	\$57,783	\$64,185	\$69,317
ANNUAL CONDO FEE		\$10,356	\$11,604	\$12,852	\$14,580	\$16,404
TAXES @	1.18268325%	\$5,987	\$6,885	\$7,781	\$8,590	\$9,163
AVAILABLE FOR P+I		\$28,586	\$32,875	\$37,150	\$41,015	\$43,750
SUPPORTABLE MORT		\$455,614	\$523,969	\$592,106	\$653,701	\$697,287
DOWN PAYMENT	10%	\$50,624	\$58,219	\$65,790	\$72,633	\$77,476
AFFORDABLE PRICE		\$506,238	\$582,187	\$657,896	\$726,334	\$774,764
BEDROOM SIZE		STUDIO	ONE	TWO	THREE	FOUR
ASSUMED HOUSEHOLD SIZE		1 Person	2 Person	3 Person	4 Person	5 Person
MEDIAN INCOME @	<b>130% OF MEDIAN</b>	\$147,500	\$168,600	\$189,650	\$210,750	\$227,550
AVAIL FOR HOUSING @	33%	\$48,675	\$55,638	\$62,585	\$69,548	\$75,092
ANNUAL CONDO FEE		\$10,356	\$11,604	\$12,852	\$14,580	\$16,404
TAXES @	1.18268325%	\$6,636	\$7,625	\$8,612	\$9,519	\$10,163
AVAILABLE FOR P+I		\$31,683	\$36,409	\$41,120	\$45,449	\$48,524
SUPPORTABLE MORT		\$504,972	\$580,285	\$655,381	\$724,368	\$773,391
DOWN PAYMENT	10%	\$56,108	\$64,476	\$72,820	\$80,485	\$85,932
AFFORDABLE PRICE		\$561,080	\$644,762	\$728,201	\$804,854	\$859,323
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/journals>  
 3. FY2025-26 Annual Tax Rate is 1.1827%, see: <https://sf-treasurer.org/property/assessed-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: 06/01/2026