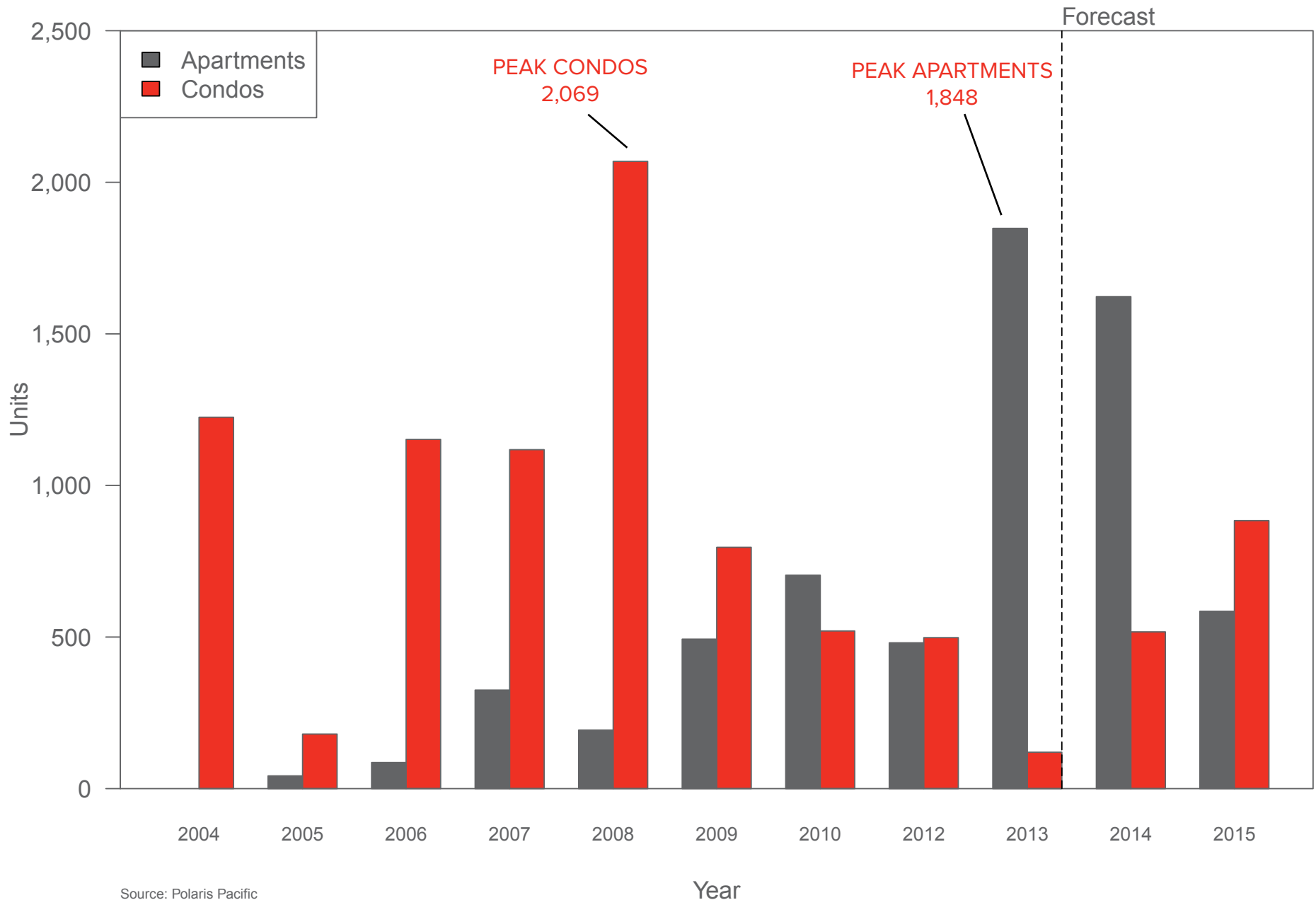


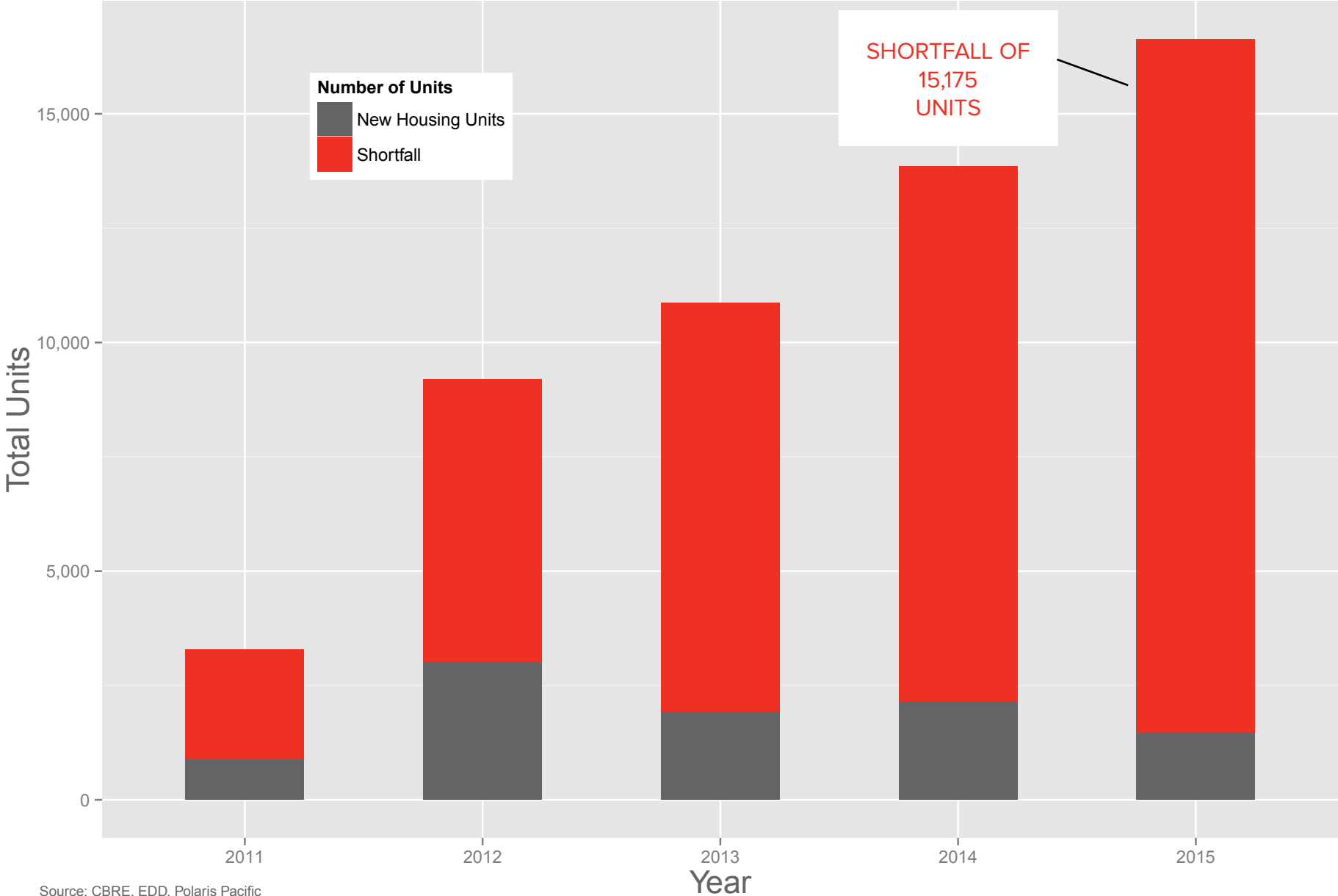
**POLARIS**PACIFIC

**San Francisco Housing Action Coalition**

# SAN FRANCISCO ANNUAL MULTI-FAMILY COMPLETIONS

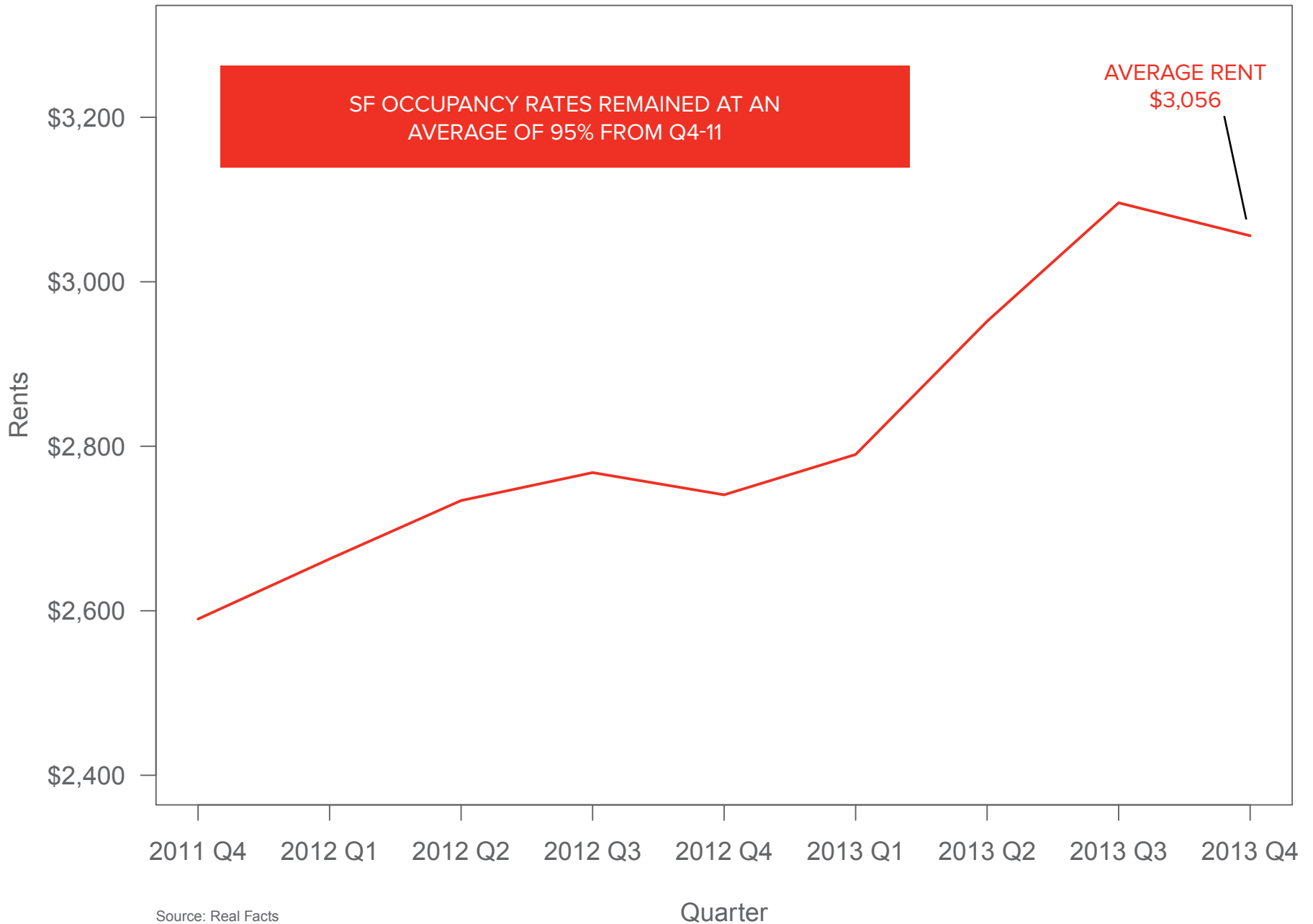


# SAN FRANCISCO HOUSING SUPPLY AND DEMAND

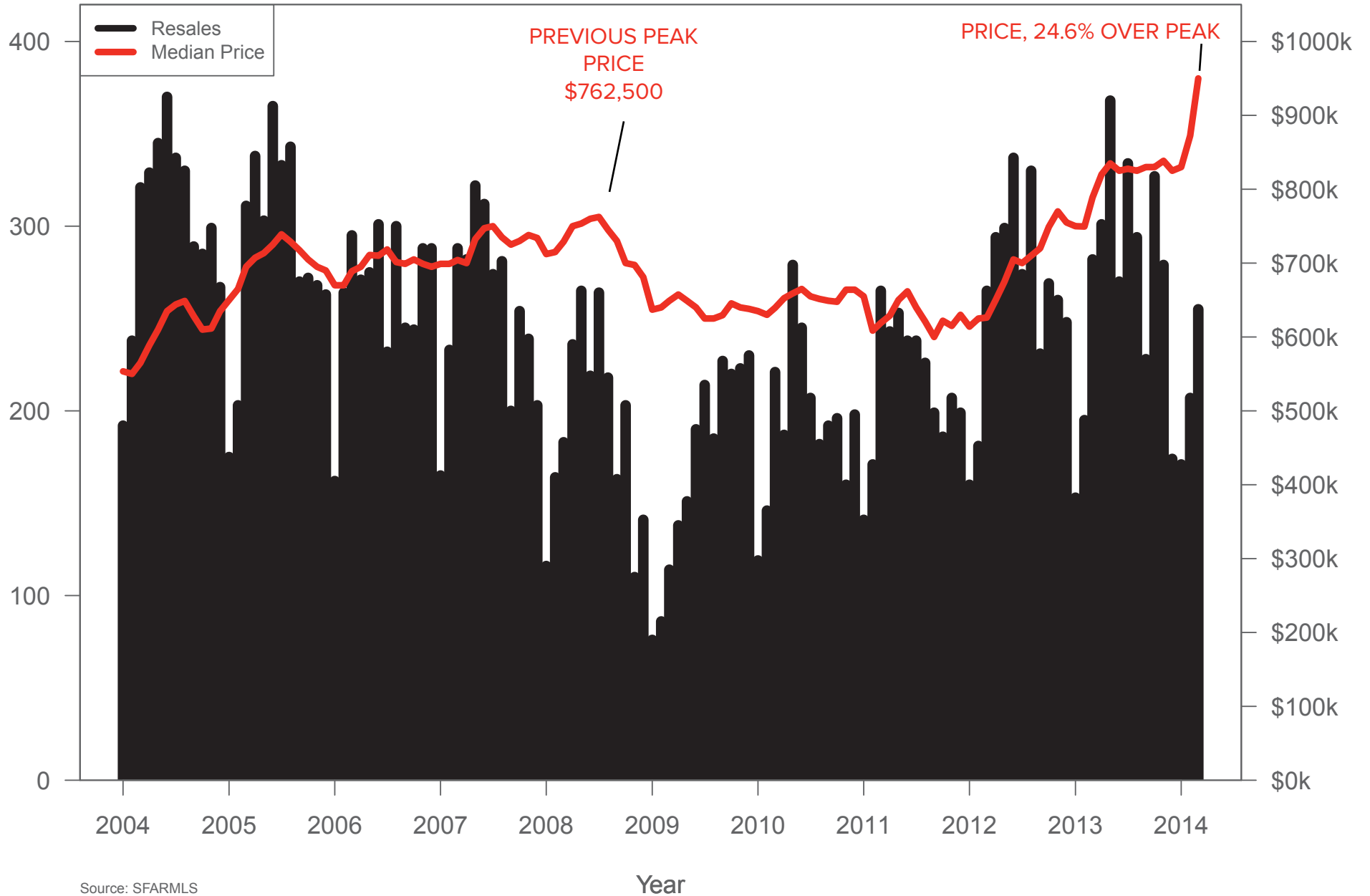


Source: CBRE, EDD, Polaris Pacific

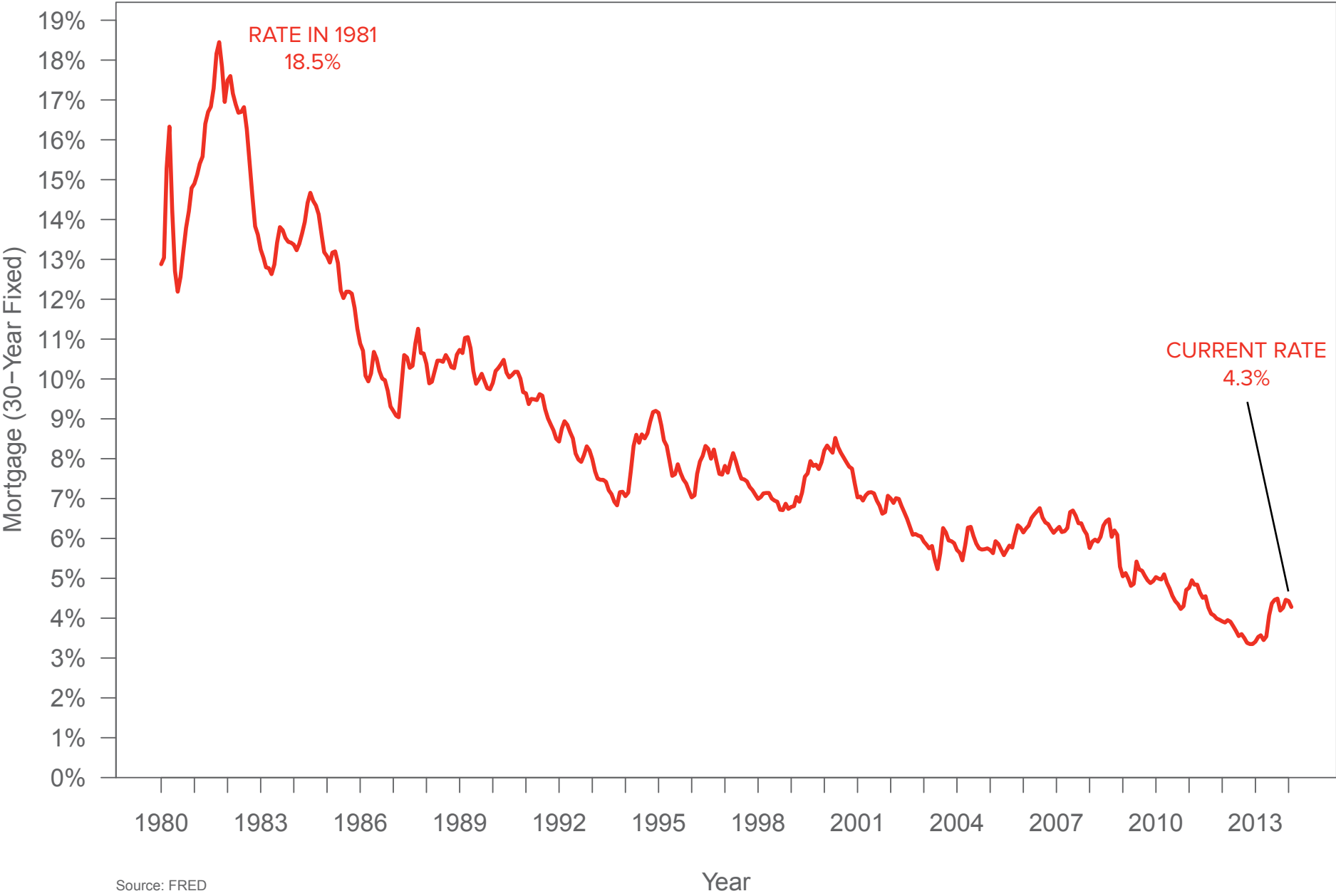
# SAN FRANCISCO RENTS



# SAN FRANCISCO CONDOMINIUM PRICES AND SALES



# HISTORICAL 30-YEAR MORTGAGE RATES



# PURCHASING POWER - HOUSEHOLD INCOME AND HOME PRICES

		Income				
		\$75k	\$100k	\$125k	\$150k	\$200k
Interest Rate	5.50%	\$280,000	\$405,000	\$530,000	\$655,000	\$905,000
	5%	\$295,000	\$425,000	\$555,000	\$685,000	\$945,000
	4.50%	\$305,000	\$440,000	\$580,000	\$715,000	\$985,000
	4.10%	\$315,000	\$455,000	\$600,000	\$740,000	\$1,020,000

PURCHASE PRICE ASSUMES A 20% DOWN PAYMENT. THE TABLE DISPLAYS THE MAXIMUM HOME PRICE A BUYER COULD AFFORD USING THE SHOWN INTEREST RATE, 41% DEBT TO INCOME RATIO, 360-MONTH FIXED RATE TERM WITH AN AVERAGE HOA DUE OF \$600 PER MONTH AND PROPERTY TAXES AT 1.2%.

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