

**Price Points for IZ Units by Bedroom Size  
Adjusted for Income and Family Size  
(2009 Income Figures Using 30% of Monthly Income for Housing)**

PRICING FOR-SALE INCLUSIONARY DWELLING UNITS: 4th Quarter 2009 October 1 - December 31, 2009  
(does not include pricing for condos or units with other regular association fees or dues)

= independent variables;  =maximum Inclusionary Dwelling Unit prices

General Assumptions	
Interest Rate	4.94%
Periodic Rate	0.4117%
Term	30 years
Payments	360
Mortgage Constant	0.0640
Downpayment %	5.00%
Loan to Value	95.00%
Tax Rate	0.019500 2008 Mill rate
Taxes & Insurance	30.00% of payment (estimate)

Dwelling Unit Size: efficiency

% of Area Media Income	Family Size	Annual Income	Monthly Income	30% of Monthly Income for Housing	Home Value	Down Payment	Loan Amount	Taxes & Insurance	Mortgage (P&I)	Total Payment
80%	1	\$ 44,800	\$ 3,733	\$ 1,120	\$ 154,787	\$ 7,739	\$ 147,048	\$ 336	\$ 784	\$ 1,120
70%	1	\$ 39,200	\$ 3,267	\$ 980	\$ 135,439	\$ 6,772	\$ 128,667	\$ 294	\$ 686	\$ 980
60%	1	\$ 33,600	\$ 2,800	\$ 840	\$ 116,090	\$ 5,805	\$ 110,286	\$ 252	\$ 588	\$ 840
50%	1	\$ 28,000	\$ 2,333	\$ 700	\$ 96,742	\$ 4,837	\$ 91,905	\$ 210	\$ 490	\$ 700

Dwelling Unit Size: One-Bedroom

% of Area Media Income	Family Size	Annual Income	Monthly Income	30% of Monthly Income for Housing	Home Value	Down Payment	Loan Amount	Taxes & Insurance	Mortgage (P&I)	Total Payment
80%	1.5	\$48,000	\$ 4,000	\$ 1,200	\$ 165,843	\$ 8,292	\$ 157,551	\$ 360	\$ 840	\$ 1,200
70%	1.5	\$42,000	\$ 3,500	\$ 1,050	\$ 145,113	\$ 7,256	\$ 137,857	\$ 315	\$ 735	\$ 1,050
60%	1.5	\$36,000	\$ 3,000	\$ 900	\$ 124,382	\$ 6,219	\$ 118,163	\$ 270	\$ 630	\$ 900
50%	1.5	\$30,000	\$ 2,500	\$ 750	\$ 103,652	\$ 5,183	\$ 98,469	\$ 225	\$ 525	\$ 750

Dwelling Unit Size: Two-Bedroom

% of Area Media Income	Family Size	Annual Income	Monthly Income	30% of Monthly Income for Housing	Home Value	Down Payment	Loan Amount	Taxes & Insurance	Mortgage (P&I)	Total Payment
80%	3	\$ 57,600	\$ 4,800	\$ 1,440	\$ 199,012	\$ 9,951	\$ 189,061	\$ 432	\$ 1,008	\$ 1,440
70%	3	\$ 50,400	\$ 4,200	\$ 1,260	\$ 174,135	\$ 8,707	\$ 165,429	\$ 378	\$ 882	\$ 1,260
60%	3	\$ 43,200	\$ 3,600	\$ 1,080	\$ 149,259	\$ 7,463	\$ 141,796	\$ 324	\$ 756	\$ 1,080
50%	3	\$ 36,000	\$ 3,000	\$ 900	\$ 124,382	\$ 6,219	\$ 118,163	\$ 270	\$ 630	\$ 900

Dwelling Unit Size: Three-Bedroom

% of Area Media Income	Family Size	Annual Income	Monthly Income	30% of Monthly Income for Housing	Home Value	Down Payment	Loan Amount	Taxes & Insurance	Mortgage (P&I)	Total Payment
80%	4.5	\$66,550	\$ 5,546	\$ 1,664	\$ 229,935	\$ 11,497	\$ 218,438	\$ 499	\$ 1,165	\$ 1,664
70%	4.5	\$58,240	\$ 4,853	\$ 1,456	\$ 201,223	\$ 10,061	\$ 191,162	\$ 437	\$ 1,019	\$ 1,456
60%	4.5	\$49,920	\$ 4,160	\$ 1,248	\$ 172,477	\$ 8,624	\$ 163,853	\$ 374	\$ 874	\$ 1,248
50%	4.5	\$41,600	\$ 3,467	\$ 1,040	\$ 143,731	\$ 7,187	\$ 136,544	\$ 312	\$ 728	\$ 1,040

Dwelling Unit Size: Four-Bedroom

% of Area Media Income	Family Size	Annual Income	Monthly Income	30% of Monthly Income for Housing	Home Value	Down Payment	Loan Amount	Taxes & Insurance	Mortgage (P&I)	Total Payment
80%	6	\$ 74,250	\$ 6,188	\$ 1,856	\$ 256,539	\$ 12,827	\$ 243,712	\$ 557	\$ 1,299	\$ 1,856
70%	6	\$ 69,160	\$ 5,763	\$ 1,729	\$ 238,952	\$ 11,948	\$ 227,005	\$ 519	\$ 1,210	\$ 1,729
60%	6	\$ 59,280	\$ 4,940	\$ 1,482	\$ 204,816	\$ 10,241	\$ 194,575	\$ 445	\$ 1,037	\$ 1,482
50%	6	\$40,400	\$ 3,367	\$ 1,010	\$ 139,585	\$ 6,979	\$ 132,605	\$ 303	\$ 707	\$ 1,010

Source: The 30%, 50% and 80% figures are taken from HUD tables. They do not necessarily represent the precise mathematical percentage of the median income base of 100%. The additional % figures are provided for your convenience and are locally derived by formula from the 50% figure (i.e., 20% of 2x50% median income figure).