

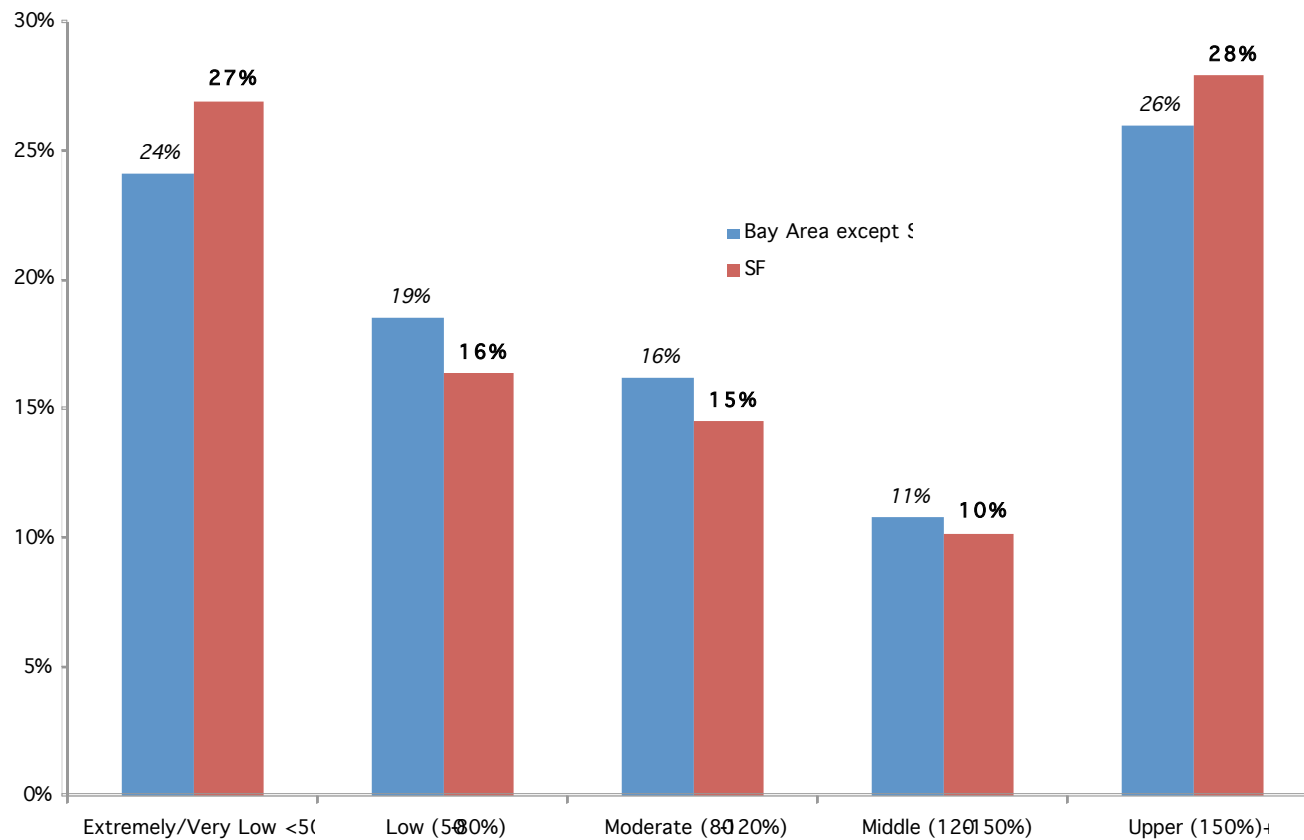
# Moderate Income Households and Housing in San Francisco

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# Income Distribution in San Francisco and the Bay Area

Distribution of Population by Household Income  
San Francisco and Remainder of Bay Area

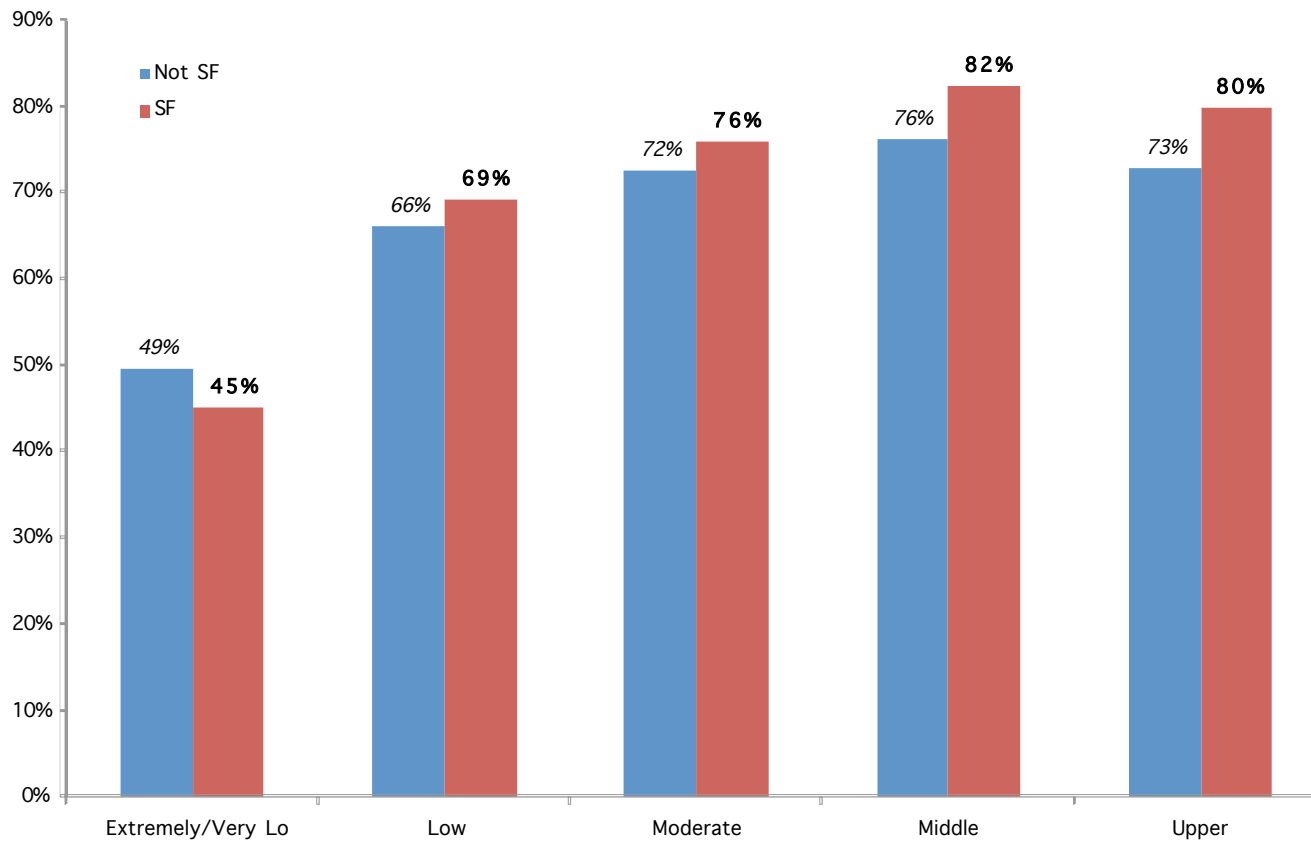


Source: U.S. Census American Community Survey 2005-9 5 year sample / IPUMS



# Adult Labor Force Status by HH Income Category, SF and Bay Area

### Labor Force Participation Rates Adults by Household Income Category

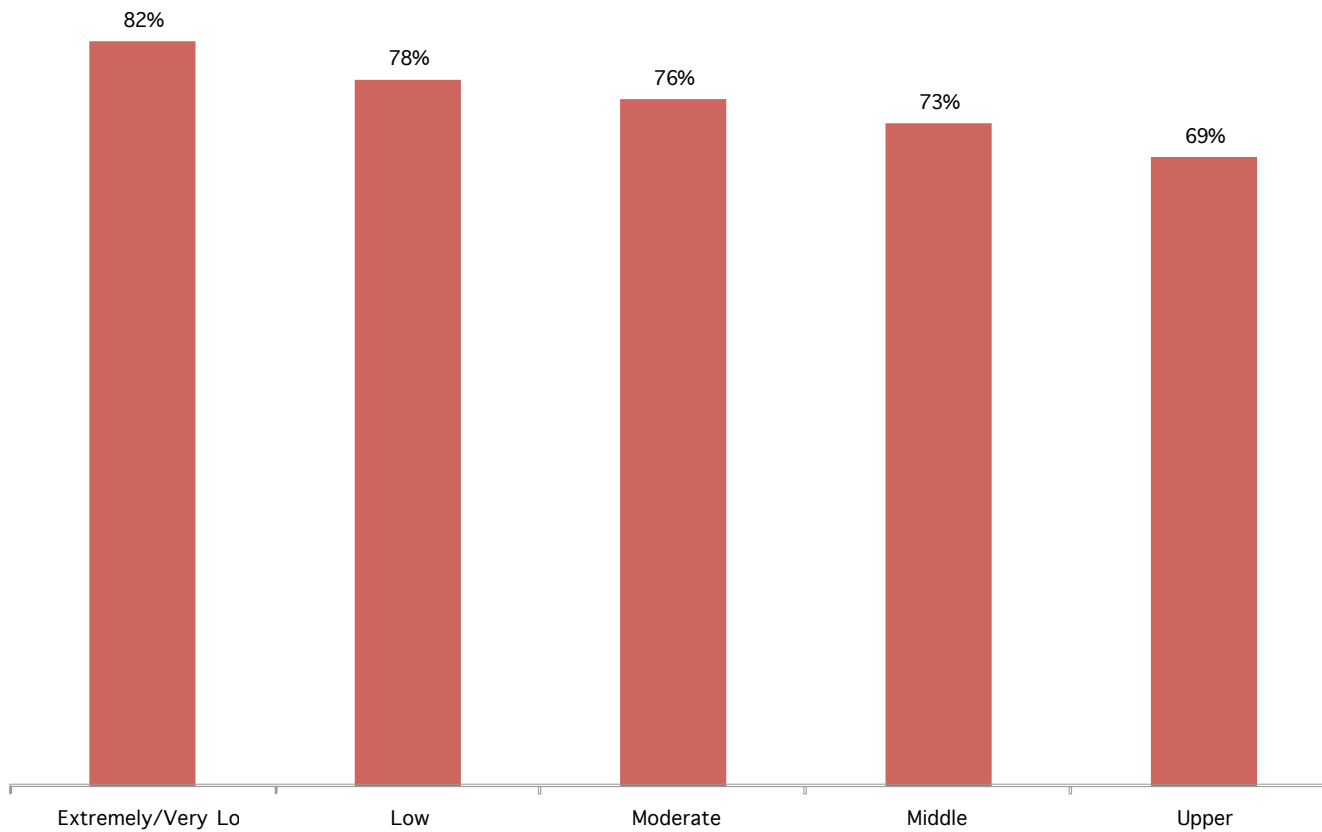


Source: U.S. Census American Community Survey 2005-9 5 year sample / IPUMS



# Place of Work for Employed Adults Residing in San Francisco, by Household Income Category

Percent of Employed SF Residents who work in :  
By Household Income Category, 2005



Source: U.S. Census American Community Survey 2005-9 5 year sample / IPUMS



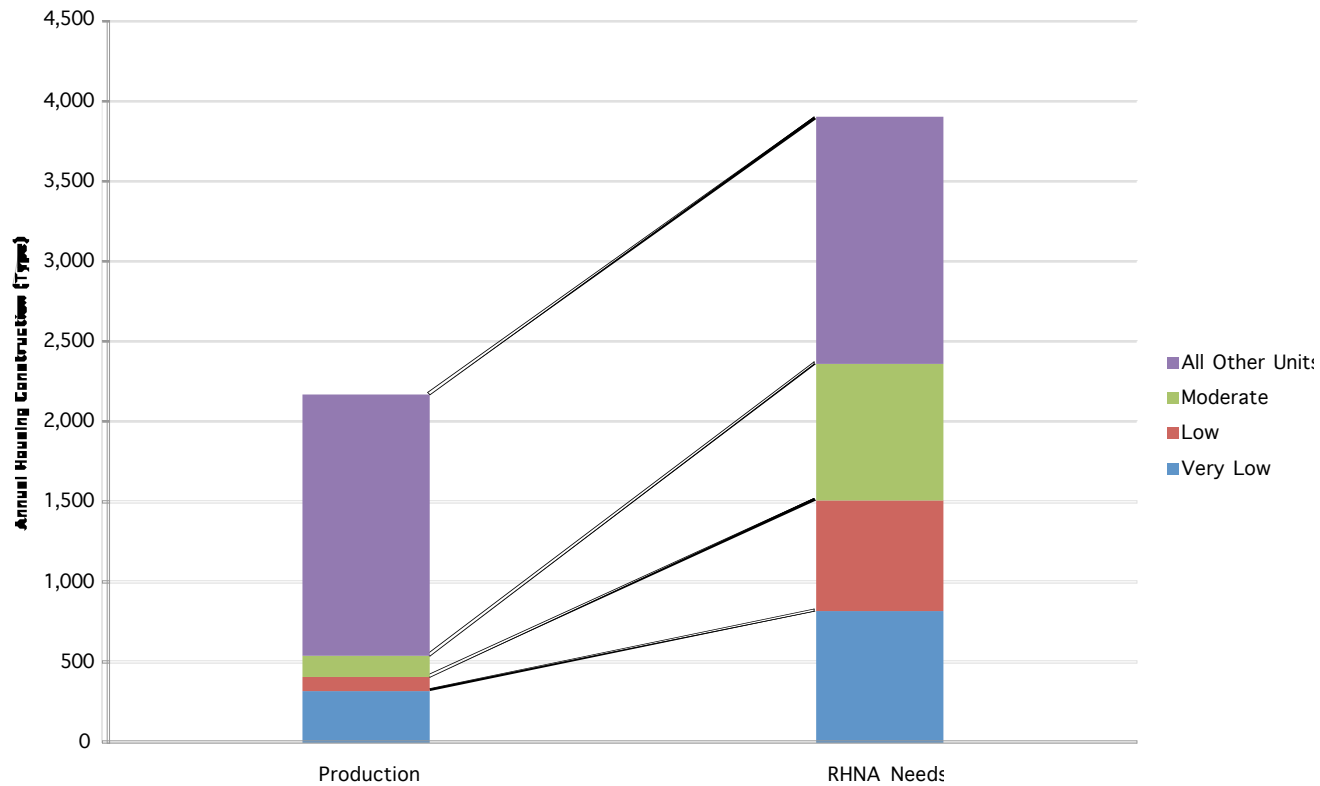
# Typical Occupations at Various AMI Levels in San Francisco

	<b>Typical Occupations</b>
50% AMI	Hotel Desk Clerk
60% AMI	Medical Assistant
70% AMI	Billing and Posting Clerks
80% AMI	Cement Masons
90% AMI	Bus & Truck Mechanics
100% AMI	Legal Secretaries
110% AMI	Compensation, Benefits, and Job Analysis Specialists
120% AMI	Public Relations Specialists
140% AMI	Clinical, Counseling, and School Psychologists
150% AMI	Civil Engineers
160% AMI	Dental Hygienists
170% AMI	Software Developers, Systems Software
180% AMI	Financial Analysts
190% AMI	Pediatricians, General
200% AMI	Dentists, General



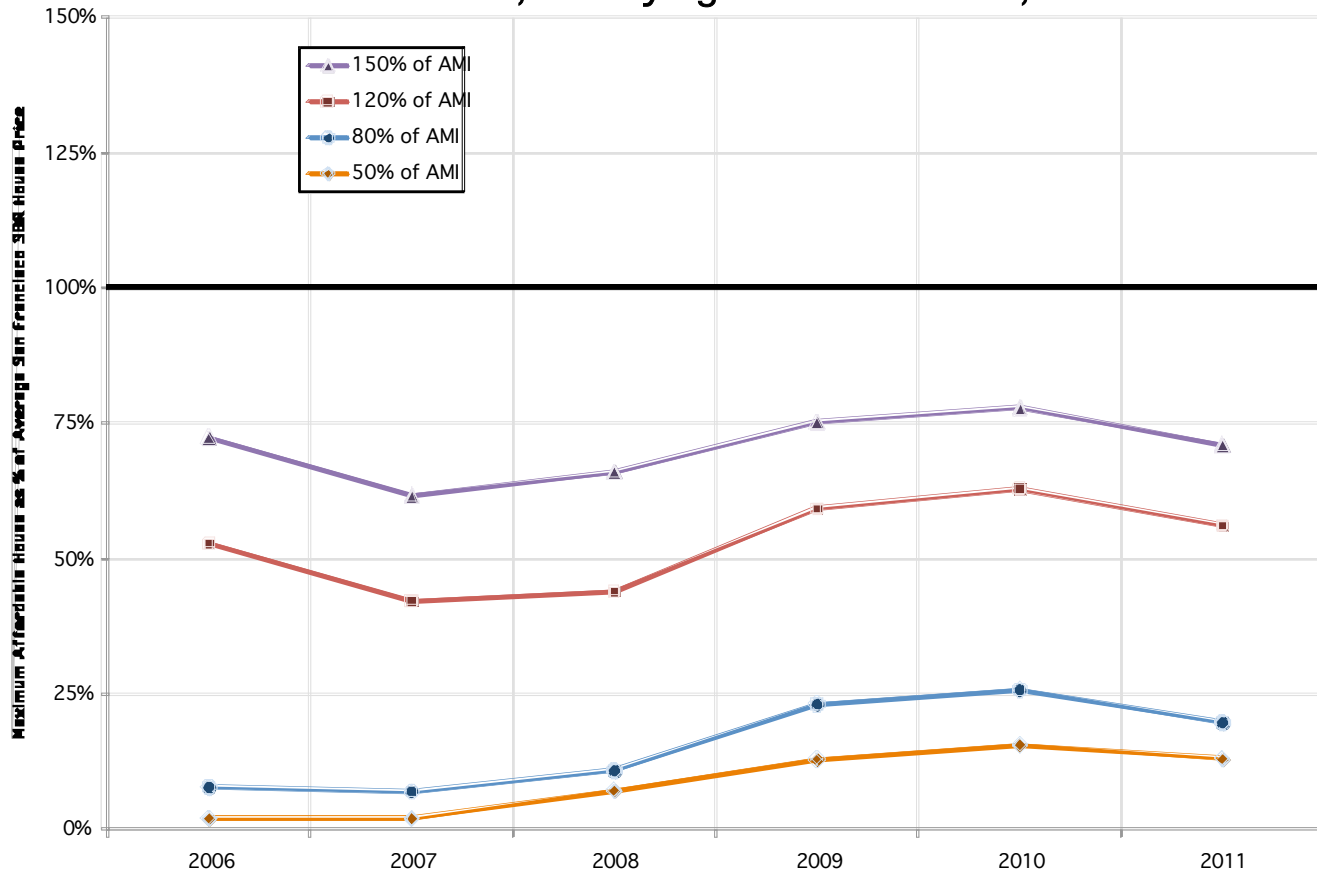
# Housing Production and RHNA Needs

Annual San Francisco Housing Production 2008  
and Annual Needs per RHNA 2007



# Percentage of Rental Vacancies Affordable for Different Income Groups in San Francisco

% of 3BR New Vacant SF Rental Units Affordable to a Household, Varying Income Levels, 2006-2011

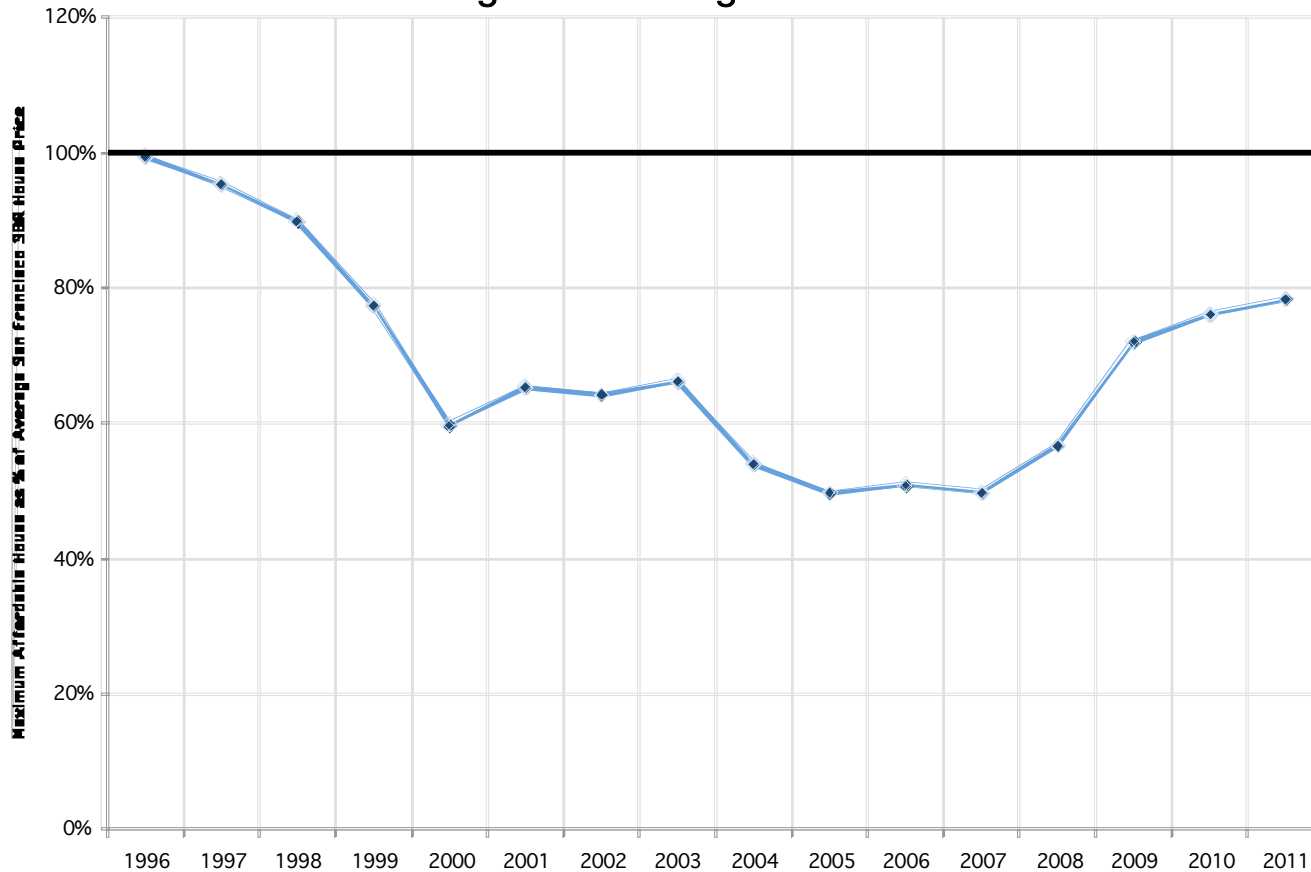


A unit is considered “affordable” for an income level if its asking rent is less than 33% of the monthly household income.  
 Source for average San Francisco asking rent for 3-bedroom units: Craigslist.



# Affordability of Market-Rate Housing for 100% AMI Households in San Francisco

Maximum Affordable House for a Household at 100% as a Percentage of Average San Francisco 2011 P



“Maximum Affordable House” assumes 10% down, 90% mortgage financing at average mortgage rate for that year, with 33% of household income used for mortgage payments.

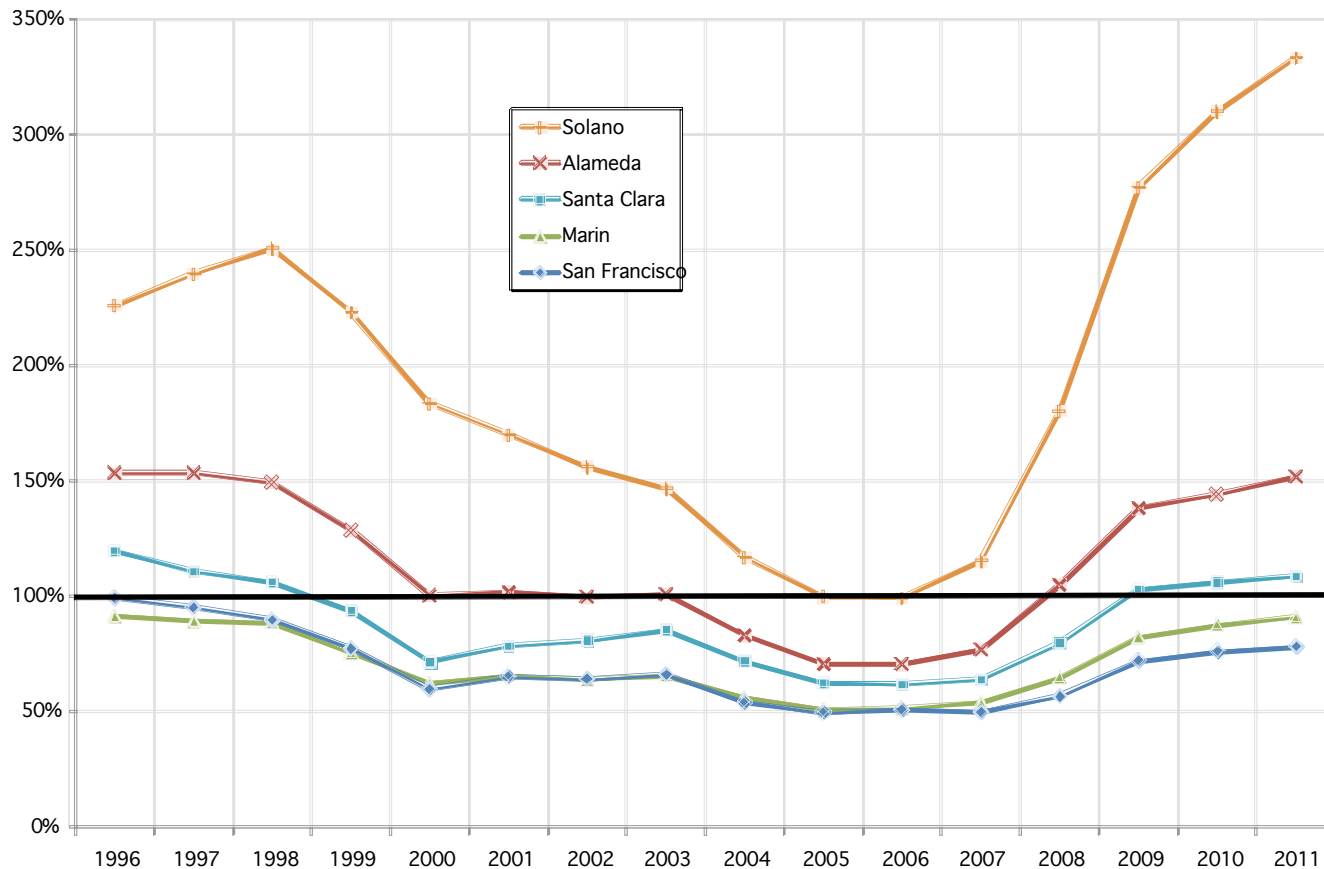
Source for average San Francisco housing price for 3-bedroom units: Zillow.





# Affordability of Market-Rate Housing for 100% AMI Households Around the Bay Area

Maximum Affordable Household at 100% AMI (as % of Average 3BR Housing Prices in Selected Bay Area Counties)



“Maximum Affordable House” assumes 10% down, 90% mortgage financing at average mortgage rate for that year, with 33% of household income used for mortgage payments.  
 Source for housing prices for 3-bedroom units: Zillow.

