



HAWAII COUNTY INCOME SCHEDULE BY FAMILY SIZE

2014

THE FOLLOWING TABLE PRESENTS INCOME LIMITS BY FAMILY SIZE AND BY PERCENTAGES OF THE VERY LOW INCOME LEVELS ESTABLISHED BY HUD. THESE INCOME LIMITS SERVE AS GUIDELINES TO ESTABLISH SALES/RENTAL PREFERENCES.

		-----LIMITS BY FAMILY SIZE-----							
MEDIAN		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
\$66,400									
Adjustments for family size		0.7000	0.8000	0.9000	1.0000	1.0800	1.1600	1.2400	1.3200
% of Income	10%	\$4,650	\$5,320	\$5,980	\$6,640	\$7,180	\$7,710	\$8,240	\$8,770
	20%	\$9,300	\$10,640	\$11,960	\$13,280	\$14,360	\$15,420	\$16,480	\$17,540
	30%	\$13,950	\$15,950	\$17,950	\$19,900	\$21,500	\$23,100	\$24,700	\$26,300
	40%	\$18,600	\$21,280	\$23,920	\$26,560	\$28,720	\$30,840	\$32,960	\$35,080
	50%	\$23,250	\$26,600	\$29,900	\$33,200	\$35,900	\$38,550	\$41,200	\$43,850
	60%	\$27,900	\$31,920	\$35,880	\$39,840	\$43,080	\$46,260	\$49,440	\$52,620
	70%	\$32,550	\$37,240	\$41,860	\$46,480	\$50,260	\$53,970	\$57,680	\$61,390
	80%	\$37,200	\$42,500	\$47,800	\$53,100	\$57,350	\$61,600	\$65,850	\$70,100
	90%	\$41,850	\$47,880	\$53,820	\$59,760	\$64,620	\$69,390	\$74,160	\$78,930
	100%	\$46,500	\$53,200	\$59,800	\$66,400	\$71,800	\$77,100	\$82,400	\$87,700
	110%	\$51,150	\$58,520	\$65,780	\$73,040	\$78,980	\$84,810	\$90,640	\$96,470
	120%	\$55,800	\$63,840	\$71,760	\$79,680	\$86,160	\$92,520	\$98,880	\$105,240
130%	\$60,450	\$69,160	\$77,740	\$86,320	\$93,340	\$100,230	\$107,120	\$114,010	
140%	\$65,100	\$74,480	\$83,720	\$92,960	\$100,520	\$107,940	\$115,360	\$122,780	

The U.S. Department of Housing and Urban Development (HUD) sets income limits that determine the eligibility of applicants for its assisted housing programs. HUD typically uses the Section 8 very low-income level (VLIL) as the basis for deriving other income limits. The VLIL is calculated by taking the 4-person income limit equal to 50% of the estimated area median family income and making adjustments if this income is outside formula constraints. For example, the VLIL is increased for areas where rental housing costs are unusually high in relation to the median income or if it is less than the relevant State non-metropolitan median family income level. See "FY 2014 HUD Income Limits Briefing Material" http://www.huduser.gov/portal/datasets/il/il14/IncomeLimits_BriefingMaterial_FY14.pdf

HHFDC uses the HUD income limits for households at the 30%, 50% and 80% income levels. For the Low Income Housing Tax Credit Program, the 60% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2014, it is the HUD Section 8 VLIL) multiplied by 1.2 (or 60/50). The limits for households at other income levels are calculated in the same way.

NOTE: This chart is provided as a guide only. You are responsible to ensure the accuracy of the numbers.



AFFORDABLE RENT GUIDELINES*

2014

Affordable rents are based on 30% of income (including utilities)**

Area	\$66,400	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
HAWAII COUNTY						
30% of Median		\$348	\$373	\$448	\$517	\$577
50% of Median		\$581	\$623	\$747	\$863	\$963
60% of Median		\$697	\$747	\$897	\$1,036	\$1,156
80% of Median		\$930	\$996	\$1,195	\$1,380	\$1,540
100% of Median		\$1,162	\$1,246	\$1,495	\$1,727	\$1,927
120% of Median		\$1,394	\$1,495	\$1,794	\$2,072	\$2,312
140% of Median		\$1,627	\$1,744	\$2,093	\$2,418	\$2,698

*Please note that our market rents may be lower than these rent guidelines.

**Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.

Based on 2014 very low income levels established by HUD.



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2014

COUNTY:	HAWAII		FAMILY SIZE:		1 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$23,250	\$27,900	\$32,550	\$37,200	\$41,850	\$46,500	\$51,150	\$55,800	\$60,450	\$65,100
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$135,100	\$162,100	\$189,200	\$216,200	\$243,200	\$270,200	\$297,200	\$324,300	\$351,300	\$378,300
3.25%	\$130,900	\$157,100	\$183,200	\$209,400	\$235,600	\$261,800	\$287,900	\$314,100	\$340,300	\$366,500
3.50%	\$126,900	\$152,200	\$177,600	\$203,000	\$228,300	\$253,700	\$279,100	\$304,400	\$329,800	\$355,200
3.75%	\$123,000	\$147,600	\$172,200	\$196,800	\$221,400	\$246,000	\$270,600	\$295,200	\$319,800	\$344,400
4.00%	\$119,300	\$143,200	\$167,000	\$190,900	\$214,800	\$238,600	\$262,500	\$286,400	\$310,200	\$334,100
4.25%	\$115,800	\$138,900	\$162,100	\$185,300	\$208,400	\$231,600	\$254,700	\$277,900	\$301,100	\$324,200
4.50%	\$112,400	\$134,900	\$157,400	\$179,900	\$202,400	\$224,800	\$247,300	\$269,800	\$292,300	\$314,800
4.75%	\$109,200	\$131,000	\$152,900	\$174,700	\$196,600	\$218,400	\$240,200	\$262,100	\$283,900	\$305,800
5.00%	\$106,100	\$127,300	\$148,600	\$169,800	\$191,000	\$212,200	\$233,400	\$254,700	\$275,900	\$297,100
5.25%	\$103,200	\$123,800	\$144,400	\$165,000	\$185,700	\$206,300	\$226,900	\$247,600	\$268,200	\$288,800
5.50%	\$100,300	\$120,400	\$140,500	\$160,500	\$180,600	\$200,600	\$220,700	\$240,800	\$260,800	\$280,900
5.75%	\$97,600	\$117,100	\$136,700	\$156,200	\$175,700	\$195,200	\$214,700	\$234,300	\$253,800	\$273,300
6.00%	\$95,000	\$114,000	\$133,000	\$152,000	\$171,000	\$190,000	\$209,000	\$228,000	\$247,000	\$266,000
6.25%	\$92,500	\$111,000	\$129,500	\$148,000	\$166,500	\$185,000	\$203,500	\$222,000	\$240,500	\$259,000
6.50%	\$90,100	\$108,100	\$126,200	\$144,200	\$162,200	\$180,200	\$198,300	\$216,300	\$234,300	\$252,300

*Please note that market sales prices may be lower than these sales price guidelines.

1. Based on **2014** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2014

COUNTY:	HAWAII		FAMILY SIZE:		2 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$26,600	\$31,920	\$37,240	\$42,500	\$47,880	\$53,200	\$58,520	\$63,840	\$69,160	\$74,480
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$154,600	\$185,500	\$216,400	\$247,000	\$278,200	\$309,200	\$340,100	\$371,000	\$401,900	\$432,800
3.25%	\$149,700	\$179,700	\$209,600	\$239,300	\$269,500	\$299,500	\$329,400	\$359,400	\$389,300	\$419,300
3.50%	\$145,100	\$174,200	\$203,200	\$231,900	\$261,200	\$290,300	\$319,300	\$348,300	\$377,300	\$406,400
3.75%	\$140,700	\$168,900	\$197,000	\$224,800	\$253,300	\$281,400	\$309,600	\$337,700	\$365,900	\$394,000
4.00%	\$136,500	\$163,800	\$191,100	\$218,100	\$245,700	\$273,000	\$300,300	\$327,600	\$354,900	\$382,200
4.25%	\$132,500	\$159,000	\$185,500	\$211,700	\$238,500	\$265,000	\$291,400	\$317,900	\$344,400	\$370,900
4.50%	\$128,600	\$154,300	\$180,100	\$205,500	\$231,500	\$257,200	\$283,000	\$308,700	\$334,400	\$360,100
4.75%	\$124,900	\$149,900	\$174,900	\$199,600	\$224,900	\$249,900	\$274,800	\$299,800	\$324,800	\$349,800
5.00%	\$121,400	\$145,700	\$170,000	\$194,000	\$218,500	\$242,800	\$267,100	\$291,400	\$315,600	\$339,900
5.25%	\$118,000	\$141,600	\$165,200	\$188,600	\$212,400	\$236,000	\$259,600	\$283,200	\$306,800	\$330,500
5.50%	\$114,800	\$137,700	\$160,700	\$183,400	\$206,600	\$229,600	\$252,500	\$275,500	\$298,400	\$321,400
5.75%	\$111,700	\$134,000	\$156,300	\$178,400	\$201,000	\$223,300	\$245,700	\$268,000	\$290,400	\$312,700
6.00%	\$108,700	\$130,400	\$152,200	\$173,700	\$195,700	\$217,400	\$239,100	\$260,900	\$282,600	\$304,400
6.25%	\$105,800	\$127,000	\$148,200	\$169,100	\$190,500	\$211,700	\$232,900	\$254,000	\$275,200	\$296,400
6.50%	\$103,100	\$123,700	\$144,300	\$164,700	\$185,600	\$206,200	\$226,800	\$247,500	\$268,100	\$288,700

*Please note that market sales prices may be lower than these sales price guidelines.

1. Based on **2014** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2014

COUNTY:	HAWAII		FAMILY SIZE: 3 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$29,900	\$35,880	\$41,860	\$47,800	\$53,820	\$59,800	\$65,780	\$71,760	\$77,740	\$83,720
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$173,800	\$208,500	\$243,300	\$277,800	\$312,800	\$347,500	\$382,300	\$417,000	\$451,800	\$486,500
3.25%	\$168,300	\$202,000	\$235,700	\$269,100	\$303,000	\$336,600	\$370,300	\$404,000	\$437,600	\$471,300
3.50%	\$163,100	\$195,800	\$228,400	\$260,800	\$293,600	\$326,300	\$358,900	\$391,500	\$424,200	\$456,800
3.75%	\$158,200	\$189,800	\$221,500	\$252,900	\$284,700	\$316,400	\$348,000	\$379,600	\$411,300	\$442,900
4.00%	\$153,400	\$184,100	\$214,800	\$245,300	\$276,200	\$306,900	\$337,600	\$368,300	\$398,900	\$429,600
4.25%	\$148,900	\$178,700	\$208,500	\$238,100	\$268,000	\$297,800	\$327,600	\$357,400	\$387,200	\$416,900
4.50%	\$144,600	\$173,500	\$202,400	\$231,100	\$260,200	\$289,200	\$318,100	\$347,000	\$375,900	\$404,800
4.75%	\$140,400	\$168,500	\$196,600	\$224,500	\$252,800	\$280,900	\$308,900	\$337,000	\$365,100	\$393,200
5.00%	\$136,500	\$163,800	\$191,000	\$218,200	\$245,600	\$272,900	\$300,200	\$327,500	\$354,800	\$382,100
5.25%	\$132,700	\$159,200	\$185,700	\$212,100	\$238,800	\$265,300	\$291,900	\$318,400	\$344,900	\$371,400
5.50%	\$129,000	\$154,800	\$180,600	\$206,300	\$232,200	\$258,000	\$283,800	\$309,600	\$335,400	\$361,300
5.75%	\$125,500	\$150,600	\$175,700	\$200,700	\$226,000	\$251,100	\$276,200	\$301,300	\$326,400	\$351,500
6.00%	\$122,200	\$146,600	\$171,100	\$195,300	\$219,900	\$244,400	\$268,800	\$293,200	\$317,700	\$342,100
6.25%	\$119,000	\$142,800	\$166,600	\$190,200	\$214,200	\$238,000	\$261,700	\$285,500	\$309,300	\$333,100
6.50%	\$115,900	\$139,100	\$162,300	\$185,300	\$208,600	\$231,800	\$255,000	\$278,200	\$301,300	\$324,500

*Please note that market sales prices may be lower than these sales price guidelines.

1. Based on **2014** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2014

COUNTY:	HAWAII		FAMILY SIZE: 4 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$33,200	\$39,840	\$46,480	\$53,100	\$59,760	\$66,400	\$73,040	\$79,680	\$86,320	\$92,960
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$192,900	\$231,500	\$270,100	\$308,600	\$347,300	\$385,900	\$424,400	\$463,000	\$501,600	\$540,200
3.25%	\$186,900	\$224,300	\$261,700	\$298,900	\$336,400	\$373,800	\$411,200	\$448,600	\$485,900	\$523,300
3.50%	\$181,100	\$217,400	\$253,600	\$289,700	\$326,100	\$362,300	\$398,500	\$434,700	\$471,000	\$507,200
3.75%	\$175,600	\$210,800	\$245,900	\$280,900	\$316,100	\$351,300	\$386,400	\$421,500	\$456,700	\$491,800
4.00%	\$170,400	\$204,500	\$238,500	\$272,500	\$306,700	\$340,800	\$374,800	\$408,900	\$443,000	\$477,100
4.25%	\$165,300	\$198,400	\$231,500	\$264,500	\$297,600	\$330,700	\$363,800	\$396,800	\$429,900	\$463,000
4.50%	\$160,500	\$192,600	\$224,700	\$256,800	\$289,000	\$321,100	\$353,200	\$385,300	\$417,400	\$449,500
4.75%	\$155,900	\$187,100	\$218,300	\$249,400	\$280,700	\$311,900	\$343,000	\$374,200	\$405,400	\$436,600
5.00%	\$151,500	\$181,800	\$212,100	\$242,300	\$272,700	\$303,000	\$333,300	\$363,700	\$394,000	\$424,300
5.25%	\$147,300	\$176,800	\$206,200	\$235,600	\$265,100	\$294,600	\$324,100	\$353,500	\$383,000	\$412,400
5.50%	\$143,300	\$171,900	\$200,600	\$229,100	\$257,900	\$286,500	\$315,200	\$343,800	\$372,500	\$401,100
5.75%	\$139,400	\$167,300	\$195,100	\$222,900	\$250,900	\$278,800	\$306,600	\$334,500	\$362,400	\$390,300
6.00%	\$135,700	\$162,800	\$189,900	\$217,000	\$244,200	\$271,300	\$298,500	\$325,600	\$352,700	\$379,900
6.25%	\$132,100	\$158,500	\$184,900	\$211,300	\$237,800	\$264,200	\$290,600	\$317,100	\$343,500	\$369,900
6.50%	\$128,700	\$154,400	\$180,200	\$205,800	\$231,600	\$257,400	\$283,100	\$308,900	\$334,600	\$360,300

*Please note that market sales prices may be lower than these sales price guidelines.

1. Based on **2014** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2014

COUNTY:	HAWAII		FAMILY SIZE: 5 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$35,900	\$43,080	\$50,260	\$57,350	\$64,620	\$71,800	\$78,980	\$86,160	\$93,340	\$100,520
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$208,600	\$250,300	\$292,100	\$333,300	\$375,500	\$417,200	\$459,000	\$500,700	\$542,400	\$584,100
3.25%	\$202,100	\$242,500	\$282,900	\$322,900	\$363,800	\$404,200	\$444,600	\$485,000	\$525,500	\$565,900
3.50%	\$195,900	\$235,000	\$274,200	\$312,900	\$352,600	\$391,700	\$430,900	\$470,100	\$509,300	\$548,400
3.75%	\$189,900	\$227,900	\$265,900	\$303,400	\$341,900	\$379,800	\$417,800	\$455,800	\$493,800	\$531,800
4.00%	\$184,200	\$221,100	\$257,900	\$294,300	\$331,600	\$368,500	\$405,300	\$442,200	\$479,000	\$515,800
4.25%	\$178,800	\$214,600	\$250,300	\$285,600	\$321,800	\$357,600	\$393,300	\$429,100	\$464,900	\$500,600
4.50%	\$173,600	\$208,300	\$243,000	\$277,300	\$312,500	\$347,200	\$381,900	\$416,600	\$451,300	\$486,000
4.75%	\$168,600	\$202,300	\$236,100	\$269,400	\$303,500	\$337,200	\$370,900	\$404,700	\$438,400	\$472,100
5.00%	\$163,800	\$196,600	\$229,400	\$261,700	\$294,900	\$327,700	\$360,500	\$393,200	\$426,000	\$458,800
5.25%	\$159,300	\$191,100	\$223,000	\$254,400	\$286,700	\$318,600	\$350,400	\$382,300	\$414,100	\$446,000
5.50%	\$154,900	\$185,900	\$216,900	\$247,500	\$278,800	\$309,800	\$340,800	\$371,800	\$402,800	\$433,700
5.75%	\$150,700	\$180,900	\$211,000	\$240,800	\$271,300	\$301,400	\$331,600	\$361,700	\$391,900	\$422,000
6.00%	\$146,700	\$176,000	\$205,400	\$234,400	\$264,100	\$293,400	\$322,700	\$352,100	\$381,400	\$410,800
6.25%	\$142,800	\$171,400	\$200,000	\$228,200	\$257,100	\$285,700	\$314,300	\$342,800	\$371,400	\$400,000
6.50%	\$139,200	\$167,000	\$194,800	\$222,300	\$250,500	\$278,300	\$306,100	\$334,000	\$361,800	\$389,600

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2. Mortgage term: **30 years** 360
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2014

COUNTY:	HAWAII		FAMILY SIZE: 6 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$38,550	\$46,260	\$53,970	\$61,600	\$69,390	\$77,100	\$84,810	\$92,520	\$100,230	\$107,940
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$224,000	\$268,800	\$313,600	\$358,000	\$403,200	\$448,000	\$492,800	\$537,600	\$582,500	\$627,300
3.25%	\$217,000	\$260,400	\$303,800	\$346,800	\$390,600	\$434,000	\$477,400	\$520,800	\$564,200	\$607,600
3.50%	\$210,300	\$252,400	\$294,500	\$336,100	\$378,600	\$420,700	\$462,700	\$504,800	\$546,900	\$588,900
3.75%	\$203,900	\$244,700	\$285,500	\$325,900	\$367,100	\$407,900	\$448,700	\$489,500	\$530,200	\$571,000
4.00%	\$197,800	\$237,400	\$277,000	\$316,100	\$356,100	\$395,700	\$435,200	\$474,800	\$514,400	\$553,900
4.25%	\$192,000	\$230,400	\$268,800	\$306,800	\$345,600	\$384,000	\$422,400	\$460,800	\$499,200	\$537,600
4.50%	\$186,400	\$223,700	\$261,000	\$297,900	\$335,500	\$372,800	\$410,100	\$447,400	\$484,600	\$521,900
4.75%	\$181,100	\$217,300	\$253,500	\$289,300	\$325,900	\$362,100	\$398,300	\$434,500	\$470,700	\$507,000
5.00%	\$175,900	\$211,100	\$246,300	\$281,100	\$316,700	\$351,900	\$387,100	\$422,300	\$457,400	\$492,600
5.25%	\$171,000	\$205,200	\$239,500	\$273,300	\$307,900	\$342,100	\$376,300	\$410,500	\$444,700	\$478,900
5.50%	\$166,300	\$199,600	\$232,900	\$265,800	\$299,400	\$332,700	\$366,000	\$399,200	\$432,500	\$465,800
5.75%	\$161,800	\$194,200	\$226,600	\$258,600	\$291,300	\$323,700	\$356,100	\$388,400	\$420,800	\$453,200
6.00%	\$157,500	\$189,000	\$220,500	\$251,700	\$283,600	\$315,100	\$346,600	\$378,100	\$409,600	\$441,100
6.25%	\$153,400	\$184,100	\$214,800	\$245,100	\$276,100	\$306,800	\$337,500	\$368,100	\$398,800	\$429,500
6.50%	\$149,400	\$179,300	\$209,200	\$238,800	\$269,000	\$298,900	\$328,700	\$358,600	\$388,500	\$418,400

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2. Mortgage term: **30 years** 360
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2014

COUNTY:	HAWAII		FAMILY SIZE: 7 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$41,200	\$49,440	\$57,680	\$65,850	\$74,160	\$82,400	\$90,640	\$98,880	\$107,120	\$115,360
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$239,400	\$287,300	\$335,200	\$382,700	\$431,000	\$478,800	\$526,700	\$574,600	\$622,500	\$670,400
3.25%	\$231,900	\$278,300	\$324,700	\$370,700	\$417,500	\$463,900	\$510,300	\$556,600	\$603,000	\$649,400
3.50%	\$224,800	\$269,700	\$314,700	\$359,300	\$404,600	\$449,600	\$494,500	\$539,500	\$584,400	\$629,400
3.75%	\$218,000	\$261,600	\$305,100	\$348,400	\$392,300	\$435,900	\$479,500	\$523,100	\$566,700	\$610,300
4.00%	\$211,400	\$253,700	\$296,000	\$337,900	\$380,600	\$422,900	\$465,100	\$507,400	\$549,700	\$592,000
4.25%	\$205,200	\$246,200	\$287,300	\$328,000	\$369,300	\$410,400	\$451,400	\$492,500	\$533,500	\$574,500
4.50%	\$199,200	\$239,100	\$278,900	\$318,400	\$358,600	\$398,400	\$438,300	\$478,100	\$518,000	\$557,800
4.75%	\$193,500	\$232,200	\$270,900	\$309,300	\$348,300	\$387,000	\$425,700	\$464,400	\$503,100	\$541,800
5.00%	\$188,000	\$225,600	\$263,200	\$300,500	\$338,500	\$376,100	\$413,700	\$451,300	\$488,900	\$526,500
5.25%	\$182,800	\$219,400	\$255,900	\$292,200	\$329,000	\$365,600	\$402,100	\$438,700	\$475,300	\$511,800
5.50%	\$177,800	\$213,300	\$248,900	\$284,100	\$320,000	\$355,600	\$391,100	\$426,700	\$462,200	\$497,800
5.75%	\$173,000	\$207,600	\$242,200	\$276,500	\$311,300	\$345,900	\$380,500	\$415,100	\$449,700	\$484,300
6.00%	\$168,400	\$202,000	\$235,700	\$269,100	\$303,000	\$336,700	\$370,400	\$404,100	\$437,700	\$471,400
6.25%	\$163,900	\$196,700	\$229,500	\$262,000	\$295,100	\$327,900	\$360,700	\$393,500	\$426,200	\$459,000
6.50%	\$159,700	\$191,600	\$223,600	\$255,200	\$287,500	\$319,400	\$351,300	\$383,300	\$415,200	\$447,200

*Please note that market sales prices may be lower than these sales price guidelines.

1. Based on **2014** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2014

COUNTY:	HAWAII		FAMILY SIZE: 8 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$43,850	\$52,620	\$61,390	\$70,100	\$78,930	\$87,700	\$96,470	\$105,240	\$114,010	\$122,780
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$254,800	\$305,800	\$356,700	\$407,400	\$458,700	\$509,600	\$560,600	\$611,600	\$662,500	\$713,500
3.25%	\$246,900	\$296,200	\$345,600	\$394,600	\$444,300	\$493,700	\$543,100	\$592,500	\$641,800	\$691,200
3.50%	\$239,200	\$287,100	\$334,900	\$382,500	\$430,600	\$478,500	\$526,300	\$574,200	\$622,000	\$669,900
3.75%	\$232,000	\$278,400	\$324,800	\$370,800	\$417,600	\$464,000	\$510,400	\$556,700	\$603,100	\$649,500
4.00%	\$225,000	\$270,000	\$315,000	\$359,700	\$405,100	\$450,100	\$495,100	\$540,100	\$585,100	\$630,100
4.25%	\$218,400	\$262,100	\$305,700	\$349,100	\$393,100	\$436,800	\$480,400	\$524,100	\$567,800	\$611,500
4.50%	\$212,000	\$254,400	\$296,800	\$339,000	\$381,700	\$424,100	\$466,500	\$508,900	\$551,300	\$593,700
4.75%	\$205,900	\$247,100	\$288,300	\$329,200	\$370,700	\$411,900	\$453,100	\$494,300	\$535,500	\$576,700
5.00%	\$200,100	\$240,200	\$280,200	\$319,900	\$360,200	\$400,300	\$440,300	\$480,300	\$520,300	\$560,400
5.25%	\$194,600	\$233,500	\$272,400	\$311,000	\$350,200	\$389,100	\$428,000	\$466,900	\$505,800	\$544,700
5.50%	\$189,200	\$227,100	\$264,900	\$302,500	\$340,600	\$378,400	\$416,300	\$454,100	\$492,000	\$529,800
5.75%	\$184,100	\$220,900	\$257,700	\$294,300	\$331,400	\$368,200	\$405,000	\$441,800	\$478,600	\$515,500
6.00%	\$179,200	\$215,000	\$250,900	\$286,500	\$322,500	\$358,400	\$394,200	\$430,100	\$465,900	\$501,700
6.25%	\$174,500	\$209,400	\$244,300	\$278,900	\$314,100	\$349,000	\$383,900	\$418,800	\$453,700	\$488,600
6.50%	\$170,000	\$204,000	\$238,000	\$271,700	\$305,900	\$339,900	\$373,900	\$407,900	\$441,900	\$475,900

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3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**