

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-----									
<u>MEDIAN</u>		<u>1 PERSON</u>	<u>2 PERSON</u>	<u>3 PERSON</u>	<u>4 PERSON</u>	<u>5 PERSON</u>	<u>6 PERSON</u>	<u>7 PERSON</u>	<u>8 PERSON</u>
\$86,300									
Adjustments		<u>0.7000</u>	<u>0.8000</u>	<u>0.9000</u>	<u>1.0000</u>	<u>1.0800</u>	<u>1.1600</u>	<u>1.2400</u>	<u>1.3200</u>
for family size									
% of Income	10%	\$6,050	\$6,910	\$7,770	\$8,630	\$9,330	\$10,020	\$10,710	\$11,400
	20%	\$12,100	\$13,820	\$15,540	\$17,260	\$18,660	\$20,040	\$21,420	\$22,800
	30%	\$18,150	\$20,730	\$23,310	\$25,890	\$27,990	\$30,060	\$32,130	\$34,200
	40%	\$24,200	\$27,640	\$31,080	\$34,520	\$37,320	\$40,080	\$42,840	\$45,600
	50%	\$30,250	\$34,550	\$38,850	\$43,150	\$46,650	\$50,100	\$53,550	\$57,000
	60%	\$36,300	\$41,460	\$46,620	\$51,780	\$55,980	\$60,120	\$64,260	\$68,400
	70%	\$42,350	\$48,370	\$54,390	\$60,410	\$65,310	\$70,140	\$74,970	\$79,800
	80%	\$48,400	\$55,280	\$62,160	\$69,040	\$74,640	\$80,160	\$85,680	\$91,200
	90%	\$54,450	\$62,190	\$69,930	\$77,670	\$83,970	\$90,180	\$96,390	\$102,600
	100%	\$60,500	\$69,100	\$77,700	\$86,300	\$93,300	\$100,200	\$107,100	\$114,000
	110%	\$66,550	\$76,010	\$85,470	\$94,930	\$102,630	\$110,220	\$117,810	\$125,400
	120%	\$72,600	\$82,920	\$93,240	\$103,560	\$111,960	\$120,240	\$128,520	\$136,800
	130%	\$78,650	\$89,830	\$101,010	\$112,190	\$121,290	\$130,260	\$139,230	\$148,200
	140%	\$84,700	\$96,740	\$108,780	\$120,820	\$130,620	\$140,280	\$149,940	\$159,600

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 2015 HUD Income Limits Briefing Material" [http://www.huduser.org/portal/datasets/il/il15/IncomeLimits\\_BriefingMaterial\\_FY15.pdf](http://www.huduser.org/portal/datasets/il/il15/IncomeLimits_BriefingMaterial_FY15.pdf)

HHFDC uses the HUD income limits for households at the 50% income level. For the Low Income Housing Tax Credit Program, the 60% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2015, 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\*

2015

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

<u>Area</u>	<u>\$86,300</u>	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
<b>KAUAI</b>						
30% of Median		\$453	\$486	\$582	\$673	\$751
50% of Median		\$756	\$810	\$971	\$1,122	\$1,252
60% of Median		\$907	\$972	\$1,165	\$1,347	\$1,503
80% of Median		\$1,210	\$1,296	\$1,554	\$1,796	\$2,004
100% of Median		\$1,512	\$1,620	\$1,942	\$2,245	\$2,505
120% of Median		\$1,814	\$1,944	\$2,330	\$2,694	\$3,006
140% of Median		\$2,117	\$2,268	\$2,719	\$3,143	\$3,507

\*Please note that are 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 2015 very low income levels established by HUD.



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2015

COUNTY:	<b>KAUAI</b>		FAMILY SIZE:	<b>1 PERSON</b>						
<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$30,250</b>	<b>\$36,300</b>	<b>\$42,350</b>	<b>\$48,400</b>	<b>\$54,450</b>	<b>\$60,500</b>	<b>\$66,550</b>	<b>\$72,600</b>	<b>\$78,650</b>	<b>\$84,700</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$175,800	\$210,900	\$246,100	\$281,300	\$316,400	\$351,600	\$386,700	\$421,900	\$457,000	\$492,200
<b>3.25%</b>	\$170,300	\$204,400	\$238,400	\$272,500	\$306,500	\$340,600	\$374,600	\$408,700	\$442,800	\$476,800
<b>3.50%</b>	\$165,000	\$198,100	\$231,100	\$264,100	\$297,100	\$330,100	\$363,100	\$396,100	\$429,100	\$462,100
<b>3.75%</b>	\$160,000	\$192,000	\$224,000	\$256,000	\$288,100	\$320,100	\$352,100	\$384,100	\$416,100	\$448,100
<b>4.00%</b>	\$155,200	\$186,300	\$217,300	\$248,400	\$279,400	\$310,500	\$341,500	\$372,600	\$403,600	\$434,700
<b>4.25%</b>	\$150,700	\$180,800	\$210,900	\$241,000	\$271,200	\$301,300	\$331,400	\$361,600	\$391,700	\$421,800
<b>4.50%</b>	\$146,300	\$175,500	\$204,800	\$234,000	\$263,300	\$292,500	\$321,800	\$351,000	\$380,300	\$409,600
<b>4.75%</b>	\$142,100	\$170,500	\$198,900	\$227,300	\$255,700	\$284,100	\$312,600	\$341,000	\$369,400	\$397,800
<b>5.00%</b>	\$138,100	\$165,700	\$193,300	\$220,900	\$248,500	\$276,100	\$303,700	\$331,300	\$359,000	\$386,600
<b>5.25%</b>	\$134,200	\$161,100	\$187,900	\$214,700	\$241,600	\$268,400	\$295,300	\$322,100	\$349,000	\$375,800
<b>5.50%</b>	\$130,500	\$156,600	\$182,700	\$208,800	\$235,000	\$261,100	\$287,200	\$313,300	\$339,400	\$365,500
<b>5.75%</b>	\$127,000	\$152,400	\$177,800	\$203,200	\$228,600	\$254,000	\$279,400	\$304,800	\$330,200	\$355,600
<b>6.00%</b>	\$123,600	\$148,300	\$173,100	\$197,800	\$222,500	\$247,200	\$271,900	\$296,700	\$321,400	\$346,100
<b>6.25%</b>	\$120,400	\$144,400	\$168,500	\$192,600	\$216,700	\$240,700	\$264,800	\$288,900	\$313,000	\$337,000
<b>6.50%</b>	\$117,300	\$140,700	\$164,200	\$187,600	\$211,100	\$234,500	\$258,000	\$281,400	\$304,900	\$328,300

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

1. Based on **2015** 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 P & I Expense **28.00%**
4. Down Payment of: **5.00%**



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2015

COUNTY:	<b>KAUAI</b>		FAMILY SIZE:	<b>2 PERSON</b>						
% of Median:	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
\$ Income:	<b>\$34,550</b>	<b>\$41,460</b>	<b>\$48,370</b>	<b>\$55,280</b>	<b>\$62,190</b>	<b>\$69,100</b>	<b>\$76,010</b>	<b>\$82,920</b>	<b>\$89,830</b>	<b>\$96,740</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$200,800	\$240,900	\$281,100	\$321,200	\$361,400	\$401,500	\$441,700	\$481,900	\$522,000	\$562,200
<b>3.25%</b>	\$194,500	\$233,400	\$272,300	\$311,200	\$350,100	\$389,000	\$427,900	\$466,800	\$505,700	\$544,600
<b>3.50%</b>	\$188,500	\$226,200	\$263,900	\$301,600	\$339,300	\$377,000	\$414,700	\$452,400	\$490,100	\$527,800
<b>3.75%</b>	\$182,800	\$219,300	\$255,900	\$292,400	\$329,000	\$365,600	\$402,100	\$438,700	\$475,200	\$511,800
<b>4.00%</b>	\$177,300	\$212,800	\$248,200	\$283,700	\$319,100	\$354,600	\$390,100	\$425,500	\$461,000	\$496,500
<b>4.25%</b>	\$172,100	\$206,500	\$240,900	\$275,300	\$309,700	\$344,100	\$378,600	\$413,000	\$447,400	\$481,800
<b>4.50%</b>	\$167,100	\$200,500	\$233,900	\$267,300	\$300,700	\$334,100	\$367,500	\$400,900	\$434,400	\$467,800
<b>4.75%</b>	\$162,300	\$194,700	\$227,200	\$259,600	\$292,100	\$324,500	\$357,000	\$389,400	\$421,900	\$454,400
<b>5.00%</b>	\$157,700	\$189,200	\$220,800	\$252,300	\$283,800	\$315,400	\$346,900	\$378,400	\$410,000	\$441,500
<b>5.25%</b>	\$153,300	\$183,900	\$214,600	\$245,300	\$275,900	\$306,600	\$337,200	\$367,900	\$398,600	\$429,200
<b>5.50%</b>	\$149,100	\$178,900	\$208,700	\$238,500	\$268,300	\$298,200	\$328,000	\$357,800	\$387,600	\$417,400
<b>5.75%</b>	\$145,100	\$174,100	\$203,100	\$232,100	\$261,100	\$290,100	\$319,100	\$348,100	\$377,100	\$406,100
<b>6.00%</b>	\$141,200	\$169,400	\$197,700	\$225,900	\$254,100	\$282,400	\$310,600	\$338,800	\$367,100	\$395,300
<b>6.25%</b>	\$137,500	\$165,000	\$192,500	\$220,000	\$247,500	\$275,000	\$302,500	\$329,900	\$357,400	\$384,900
<b>6.50%</b>	\$133,900	\$160,700	\$187,500	\$214,300	\$241,100	\$267,800	\$294,600	\$321,400	\$348,200	\$375,000

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

1. Based on **2015** 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 P & I Expense **28.00%**
4. Down Payment of: **5.00%**



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2015

COUNTY: **KAUAI** FAMILY SIZE: **3 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$38,850</b>	<b>\$46,620</b>	<b>\$54,390</b>	<b>\$62,160</b>	<b>\$69,930</b>	<b>\$77,700</b>	<b>\$85,470</b>	<b>\$93,240</b>	<b>\$101,010</b>	<b>\$108,780</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$225,800	\$270,900	\$316,100	\$361,200	\$406,400	\$451,500	\$496,700	\$541,800	\$587,000	\$632,100
<b>3.25%</b>	\$218,700	\$262,400	\$306,200	\$349,900	\$393,700	\$437,400	\$481,200	\$524,900	\$568,600	\$612,400
<b>3.50%</b>	\$212,000	\$254,400	\$296,800	\$339,100	\$381,500	\$423,900	\$466,300	\$508,700	\$551,100	\$593,500
<b>3.75%</b>	\$205,500	\$246,600	\$287,700	\$328,800	\$369,900	\$411,100	\$452,200	\$493,300	\$534,400	\$575,500
<b>4.00%</b>	\$199,400	\$239,200	\$279,100	\$319,000	\$358,900	\$398,700	\$438,600	\$478,500	\$518,400	\$558,200
<b>4.25%</b>	\$193,500	\$232,200	\$270,900	\$309,600	\$348,300	\$387,000	\$425,700	\$464,400	\$503,100	\$541,800
<b>4.50%</b>	\$187,900	\$225,400	\$263,000	\$300,600	\$338,100	\$375,700	\$413,300	\$450,800	\$488,400	\$526,000
<b>4.75%</b>	\$182,500	\$219,000	\$255,500	\$291,900	\$328,400	\$364,900	\$401,400	\$437,900	\$474,400	\$510,900
<b>5.00%</b>	\$177,300	\$212,800	\$248,200	\$283,700	\$319,200	\$354,600	\$390,100	\$425,500	\$461,000	\$496,500
<b>5.25%</b>	\$172,400	\$206,800	\$241,300	\$275,800	\$310,300	\$344,700	\$379,200	\$413,700	\$448,200	\$482,600
<b>5.50%</b>	\$167,600	\$201,200	\$234,700	\$268,200	\$301,700	\$335,300	\$368,800	\$402,300	\$435,900	\$469,400
<b>5.75%</b>	\$163,100	\$195,700	\$228,300	\$261,000	\$293,600	\$326,200	\$358,800	\$391,400	\$424,100	\$456,700
<b>6.00%</b>	\$158,800	\$190,500	\$222,300	\$254,000	\$285,800	\$317,500	\$349,300	\$381,000	\$412,800	\$444,500
<b>6.25%</b>	\$154,600	\$185,500	\$216,400	\$247,300	\$278,300	\$309,200	\$340,100	\$371,000	\$401,900	\$432,800
<b>6.50%</b>	\$150,600	\$180,700	\$210,800	\$240,900	\$271,100	\$301,200	\$331,300	\$361,400	\$391,500	\$421,600

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

1. Based on **2015** 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 P & I Expense **28.00%**
4. Down Payment of: **5.00%**



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2015

COUNTY: **KAUAI** FAMILY SIZE: **4 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$43,150</b>	<b>\$51,780</b>	<b>\$60,410</b>	<b>\$69,040</b>	<b>\$77,670</b>	<b>\$86,300</b>	<b>\$94,930</b>	<b>\$103,560</b>	<b>\$112,190</b>	<b>\$120,820</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$250,800	\$300,900	\$351,100	\$401,200	\$451,400	\$501,500	\$551,700	\$601,800	\$652,000	\$702,100
<b>3.25%</b>	\$242,900	\$291,500	\$340,100	\$388,700	\$437,200	\$485,800	\$534,400	\$583,000	\$631,600	\$680,200
<b>3.50%</b>	\$235,400	\$282,500	\$329,600	\$376,700	\$423,800	\$470,900	\$517,900	\$565,000	\$612,100	\$659,200
<b>3.75%</b>	\$228,300	\$273,900	\$319,600	\$365,200	\$410,900	\$456,500	\$502,200	\$547,900	\$593,500	\$639,200
<b>4.00%</b>	\$221,400	\$265,700	\$310,000	\$354,300	\$398,600	\$442,900	\$487,200	\$531,400	\$575,700	\$620,000
<b>4.25%</b>	\$214,900	\$257,900	\$300,900	\$343,800	\$386,800	\$429,800	\$472,800	\$515,800	\$558,700	\$601,700
<b>4.50%</b>	\$208,600	\$250,400	\$292,100	\$333,800	\$375,600	\$417,300	\$459,000	\$500,700	\$542,500	\$584,200
<b>4.75%</b>	\$202,700	\$243,200	\$283,700	\$324,300	\$364,800	\$405,300	\$445,900	\$486,400	\$526,900	\$567,500
<b>5.00%</b>	\$196,900	\$236,300	\$275,700	\$315,100	\$354,500	\$393,900	\$433,300	\$472,600	\$512,000	\$551,400
<b>5.25%</b>	\$191,400	\$229,700	\$268,000	\$306,300	\$344,600	\$382,900	\$421,200	\$459,500	\$497,800	\$536,100
<b>5.50%</b>	\$186,200	\$223,400	\$260,700	\$297,900	\$335,100	\$372,400	\$409,600	\$446,900	\$484,100	\$521,300
<b>5.75%</b>	\$181,200	\$217,400	\$253,600	\$289,800	\$326,100	\$362,300	\$398,500	\$434,800	\$471,000	\$507,200
<b>6.00%</b>	\$176,300	\$211,600	\$246,900	\$282,100	\$317,400	\$352,700	\$387,900	\$423,200	\$458,500	\$493,700
<b>6.25%</b>	\$171,700	\$206,000	\$240,400	\$274,700	\$309,100	\$343,400	\$377,700	\$412,100	\$446,400	\$480,800
<b>6.50%</b>	\$167,300	\$200,700	\$234,200	\$267,600	\$301,100	\$334,500	\$368,000	\$401,400	\$434,900	\$468,300

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

1. Based on **2015** 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 P & I Expense **28.00%**
4. Down Payment of: **5.00%**



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2015

COUNTY: **KAUAI** FAMILY SIZE: **5 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$46,650</b>	<b>\$55,980</b>	<b>\$65,310</b>	<b>\$74,640</b>	<b>\$83,970</b>	<b>\$93,300</b>	<b>\$102,630</b>	<b>\$111,960</b>	<b>\$121,290</b>	<b>\$130,620</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$271,100	\$325,300	\$379,500	\$433,700	\$488,000	\$542,200	\$596,400	\$650,600	\$704,800	\$759,100
<b>3.25%</b>	\$262,600	\$315,100	\$367,700	\$420,200	\$472,700	\$525,200	\$577,800	\$630,300	\$682,800	\$735,300
<b>3.50%</b>	\$254,500	\$305,400	\$356,300	\$407,200	\$458,100	\$509,000	\$560,000	\$610,900	\$661,800	\$712,700
<b>3.75%</b>	\$246,800	\$296,100	\$345,500	\$394,900	\$444,200	\$493,600	\$542,900	\$592,300	\$641,700	\$691,000
<b>4.00%</b>	\$239,400	\$287,300	\$335,200	\$383,000	\$430,900	\$478,800	\$526,700	\$574,600	\$622,400	\$670,300
<b>4.25%</b>	\$232,300	\$278,800	\$325,300	\$371,700	\$418,200	\$464,700	\$511,100	\$557,600	\$604,100	\$650,500
<b>4.50%</b>	\$225,600	\$270,700	\$315,800	\$360,900	\$406,000	\$451,100	\$496,300	\$541,400	\$586,500	\$631,600
<b>4.75%</b>	\$219,100	\$262,900	\$306,700	\$350,600	\$394,400	\$438,200	\$482,000	\$525,800	\$569,700	\$613,500
<b>5.00%</b>	\$212,900	\$255,500	\$298,100	\$340,600	\$383,200	\$425,800	\$468,400	\$511,000	\$553,600	\$596,100
<b>5.25%</b>	\$207,000	\$248,400	\$289,800	\$331,200	\$372,600	\$414,000	\$455,300	\$496,700	\$538,100	\$579,500
<b>5.50%</b>	\$201,300	\$241,600	\$281,800	\$322,100	\$362,300	\$402,600	\$442,800	\$483,100	\$523,400	\$563,600
<b>5.75%</b>	\$195,800	\$235,000	\$274,200	\$313,400	\$352,500	\$391,700	\$430,900	\$470,000	\$509,200	\$548,400
<b>6.00%</b>	\$190,600	\$228,800	\$266,900	\$305,000	\$343,100	\$381,300	\$419,400	\$457,500	\$495,600	\$533,800
<b>6.25%</b>	\$185,600	\$222,700	\$259,900	\$297,000	\$334,100	\$371,200	\$408,400	\$445,500	\$482,600	\$519,700
<b>6.50%</b>	\$180,800	\$217,000	\$253,200	\$289,300	\$325,500	\$361,600	\$397,800	\$434,000	\$470,100	\$506,300

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

1. Based on **2015** 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 P & I Expense **28.00%**
4. Down Payment of: **5.00%**



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2015

COUNTY:	<b>KAUAI</b>		FAMILY SIZE:	<b>6 PERSON</b>						
<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$50,100</b>	<b>\$60,120</b>	<b>\$70,140</b>	<b>\$80,160</b>	<b>\$90,180</b>	<b>\$100,200</b>	<b>\$110,220</b>	<b>\$120,240</b>	<b>\$130,260</b>	<b>\$140,280</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$291,100	\$349,400	\$407,600	\$465,800	\$524,000	\$582,300	\$640,500	\$698,700	\$757,000	\$815,200
<b>3.25%</b>	\$282,000	\$338,400	\$394,900	\$451,300	\$507,700	\$564,100	\$620,500	\$676,900	\$733,300	\$789,700
<b>3.50%</b>	\$273,300	\$328,000	\$382,700	\$437,400	\$492,000	\$546,700	\$601,400	\$656,000	\$710,700	\$765,400
<b>3.75%</b>	\$265,000	\$318,100	\$371,100	\$424,100	\$477,100	\$530,100	\$583,100	\$636,100	\$689,100	\$742,100
<b>4.00%</b>	\$257,100	\$308,500	\$359,900	\$411,400	\$462,800	\$514,200	\$565,600	\$617,000	\$668,500	\$719,900
<b>4.25%</b>	\$249,500	\$299,400	\$349,300	\$399,200	\$449,100	\$499,000	\$548,900	\$598,800	\$648,700	\$698,600
<b>4.50%</b>	\$242,300	\$290,700	\$339,200	\$387,600	\$436,100	\$484,500	\$533,000	\$581,400	\$629,900	\$678,300
<b>4.75%</b>	\$235,300	\$282,400	\$329,400	\$376,500	\$423,500	\$470,600	\$517,700	\$564,700	\$611,800	\$658,800
<b>5.00%</b>	\$228,700	\$274,400	\$320,100	\$365,800	\$411,600	\$457,300	\$503,000	\$548,800	\$594,500	\$640,200
<b>5.25%</b>	\$222,300	\$266,700	\$311,200	\$355,700	\$400,100	\$444,600	\$489,000	\$533,500	\$577,900	\$622,400
<b>5.50%</b>	\$216,200	\$259,400	\$302,700	\$345,900	\$389,100	\$432,400	\$475,600	\$518,800	\$562,100	\$605,300
<b>5.75%</b>	\$210,300	\$252,400	\$294,500	\$336,500	\$378,600	\$420,700	\$462,700	\$504,800	\$546,900	\$588,900
<b>6.00%</b>	\$204,700	\$245,700	\$286,600	\$327,600	\$368,500	\$409,500	\$450,400	\$491,300	\$532,300	\$573,200
<b>6.25%</b>	\$199,400	\$239,200	\$279,100	\$319,000	\$358,800	\$398,700	\$438,600	\$478,400	\$518,300	\$558,200
<b>6.50%</b>	\$194,200	\$233,000	\$271,900	\$310,700	\$349,600	\$388,400	\$427,200	\$466,100	\$504,900	\$543,700

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

1. Based on **2015** 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 P & I Expense **28.00%**
4. Down Payment of: **5.00%**



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2015

COUNTY: **KAUAI** FAMILY SIZE: **7 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$53,550</b>	<b>\$64,260</b>	<b>\$74,970</b>	<b>\$85,680</b>	<b>\$96,390</b>	<b>\$107,100</b>	<b>\$117,810</b>	<b>\$128,520</b>	<b>\$139,230</b>	<b>\$149,940</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$311,200	\$373,400	\$435,700	\$497,900	\$560,100	\$622,400	\$684,600	\$746,800	\$809,100	\$871,300
<b>3.25%</b>	\$301,500	\$361,800	\$422,000	\$482,300	\$542,600	\$602,900	\$663,200	\$723,500	\$783,800	\$844,100
<b>3.50%</b>	\$292,200	\$350,600	\$409,000	\$467,500	\$525,900	\$584,300	\$642,800	\$701,200	\$759,600	\$818,100
<b>3.75%</b>	\$283,300	\$340,000	\$396,600	\$453,300	\$509,900	\$566,600	\$623,200	\$679,900	\$736,600	\$793,200
<b>4.00%</b>	\$274,800	\$329,800	\$384,700	\$439,700	\$494,700	\$549,600	\$604,600	\$659,500	\$714,500	\$769,500
<b>4.25%</b>	\$266,700	\$320,000	\$373,400	\$426,700	\$480,000	\$533,400	\$586,700	\$640,100	\$693,400	\$746,700
<b>4.50%</b>	\$258,900	\$310,700	\$362,500	\$414,300	\$466,100	\$517,900	\$569,700	\$621,400	\$673,200	\$725,000
<b>4.75%</b>	\$251,500	\$301,800	\$352,100	\$402,400	\$452,700	\$503,000	\$553,300	\$603,600	\$653,900	\$704,200
<b>5.00%</b>	\$244,400	\$293,300	\$342,200	\$391,000	\$439,900	\$488,800	\$537,700	\$586,600	\$635,400	\$684,300
<b>5.25%</b>	\$237,600	\$285,100	\$332,600	\$380,100	\$427,700	\$475,200	\$522,700	\$570,200	\$617,700	\$665,200
<b>5.50%</b>	\$231,100	\$277,300	\$323,500	\$369,700	\$415,900	\$462,100	\$508,300	\$554,600	\$600,800	\$647,000
<b>5.75%</b>	\$224,800	\$269,800	\$314,700	\$359,700	\$404,700	\$449,600	\$494,600	\$539,600	\$584,500	\$629,500
<b>6.00%</b>	\$218,800	\$262,600	\$306,400	\$350,100	\$393,900	\$437,700	\$481,400	\$525,200	\$568,900	\$612,700
<b>6.25%</b>	\$213,100	\$255,700	\$298,300	\$340,900	\$383,500	\$426,200	\$468,800	\$511,400	\$554,000	\$596,600
<b>6.50%</b>	\$207,600	\$249,100	\$290,600	\$332,100	\$373,600	\$415,100	\$456,700	\$498,200	\$539,700	\$581,200

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

1. Based on **2015** 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 P & I Expense **28.00%**
4. Down Payment of: **5.00%**



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2015

COUNTY:	<b>KAUAI</b>		FAMILY SIZE:	<b>8 PERSON</b>						
% of Median:	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
\$ Income:	<b>\$57,000</b>	<b>\$68,400</b>	<b>\$79,800</b>	<b>\$91,200</b>	<b>\$102,600</b>	<b>\$114,000</b>	<b>\$125,400</b>	<b>\$136,800</b>	<b>\$148,200</b>	<b>\$159,600</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$331,200	\$397,500	\$463,700	\$530,000	\$596,200	\$662,500	\$728,700	\$795,000	\$861,200	\$927,500
<b>3.25%</b>	\$320,900	\$385,100	\$449,200	\$513,400	\$577,600	\$641,800	\$705,900	\$770,100	\$834,300	\$898,500
<b>3.50%</b>	\$311,000	\$373,200	\$435,400	\$497,600	\$559,800	\$622,000	\$684,200	\$746,400	\$808,600	\$870,800
<b>3.75%</b>	\$301,500	\$361,900	\$422,200	\$482,500	\$542,800	\$603,100	\$663,400	\$723,700	\$784,000	\$844,300
<b>4.00%</b>	\$292,500	\$351,000	\$409,500	\$468,000	\$526,500	\$585,000	\$643,500	\$702,000	\$760,500	\$819,000
<b>4.25%</b>	\$283,900	\$340,700	\$397,400	\$454,200	\$511,000	\$567,800	\$624,500	\$681,300	\$738,100	\$794,900
<b>4.50%</b>	\$275,600	\$330,700	\$385,900	\$441,000	\$496,100	\$551,200	\$606,400	\$661,500	\$716,600	\$771,700
<b>4.75%</b>	\$267,700	\$321,300	\$374,800	\$428,300	\$481,900	\$535,400	\$589,000	\$642,500	\$696,000	\$749,600
<b>5.00%</b>	\$260,100	\$312,200	\$364,200	\$416,200	\$468,300	\$520,300	\$572,300	\$624,300	\$676,400	\$728,400
<b>5.25%</b>	\$252,900	\$303,500	\$354,100	\$404,600	\$455,200	\$505,800	\$556,400	\$606,900	\$657,500	\$708,100
<b>5.50%</b>	\$246,000	\$295,100	\$344,300	\$393,500	\$442,700	\$491,900	\$541,100	\$590,300	\$639,500	\$688,700
<b>5.75%</b>	\$239,300	\$287,200	\$335,000	\$382,900	\$430,700	\$478,600	\$526,500	\$574,300	\$622,200	\$670,000
<b>6.00%</b>	\$232,900	\$279,500	\$326,100	\$372,700	\$419,300	\$465,800	\$512,400	\$559,000	\$605,600	\$652,200
<b>6.25%</b>	\$226,800	\$272,200	\$317,500	\$362,900	\$408,300	\$453,600	\$499,000	\$544,300	\$589,700	\$635,100
<b>6.50%</b>	\$220,900	\$265,100	\$309,300	\$353,500	\$397,700	\$441,900	\$486,100	\$530,300	\$574,400	\$618,600

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

- Based on **2015** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing P & I Expense **28.00%**
- Down Payment of: **5.00%**