KAUAI COUNTY INCOME SCHEDULE BY FAMILY SIZE

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.

| | | | | LIMIT | S BY FAMILY SI | ZE | | | |
|-----------------|------|---------------|---------------|---------------|----------------|---------------|-----------------|---------------|---------------|
| MEDIAN | | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | <u>6 PERSON</u> | 7 PERSON | 8 PERSON |
| 74300 | | | | | | | | | |
| 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 | _ | | | | | | | | |
| | 10% | \$5,740 | \$6,560 | \$7,380 | \$8,200 | \$8,860 | \$9,520 | \$10,170 | \$10,830 |
| | 20% | \$11,480 | \$13,120 | \$14,760 | \$16,400 | \$17,720 | \$19,040 | \$20,340 | \$21,660 |
| | 30% | \$17,220 | \$19,680 | \$22,140 | \$24,600 | \$26,580 | \$28,560 | \$30,510 | \$32,490 |
| | 40% | \$22,960 | \$26,240 | \$29,520 | \$32,800 | \$35,440 | \$38,080 | \$40,680 | \$43,320 |
| ø. | 50% | \$28,700 | \$32,800 | \$36,900 | \$41,000 | \$44,300 | \$47,600 | \$50,850 | \$54,150 |
| Income | 60% | \$34,440 | \$39,360 | \$44,280 | \$49,200 | \$53,160 | \$57,120 | \$61,020 | \$64,980 |
| 20 | 70% | \$40,180 | \$45,920 | \$51,660 | \$57,400 | \$62,020 | \$66,640 | \$71,190 | \$75,810 |
| o jo | 80% | \$45,920 | \$52,480 | \$59,040 | \$65,600 | \$70,880 | \$76,160 | \$81,360 | \$86,640 |
| % | 90% | \$51,660 | \$59,040 | \$66,420 | \$73,800 | \$79,740 | \$85,680 | \$91,530 | \$97,470 |
| G · | 100% | \$57,400 | \$65,600 | \$73,800 | \$82,000 | \$88,600 | \$95,200 | \$101,700 | \$108,300 |
| | 110% | \$63,140 | \$72,160 | \$81,180 | \$90,200 | \$97,460 | \$104,720 | \$111,870 | \$119,130 |
| | 120% | \$68,880 | \$78,720 | \$88,560 | \$98,400 | \$106,320 | \$114,240 | \$122,040 | \$129,960 |
| | 130% | \$74,620 | \$85,280 | \$95,940 | \$106,600 | \$115,180 | \$123,760 | \$132,210 | \$140,790 |
| | 140% | \$80,360 | \$91,840 | \$103,320 | \$114,800 | \$124,040 | \$133,280 | \$142,380 | \$151,620 |

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 that the relevant State non-metropolitan median family income level. See "FY 2016 HUD Income Limits Briefing Material" http://www.huduser.org/portal/datasets/mtsp16/HERA-Income-Limits-Reports-FY16.PDF.

HHFDC uses the HUD income limits for households at the 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 2016, 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*

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

| <u>Area</u> | \$74,300 | <u>Studio</u> | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------|----------|---------------|-----------|-----------|-----------|-----------|
| KAUAI | | | | | | |
| 30% of Med | dian | \$430 | \$461 | \$553 | \$639 | \$714 |
| 50% of Med | dian | \$717 | \$768 | \$922 | \$1,066 | \$1,190 |
| 60% of Med | dian | \$861 | \$922 | \$1,107 | \$1,279 | \$1,428 |
| 80% of Med | dian | \$1,148 | \$1,230 | \$1,476 | \$1,706 | \$1,904 |
| 100% of Med | dian | \$1,435 | \$1,537 | \$1,845 | \$2,132 | \$2,380 |
| 120% of Med | dian | \$1,722 | \$1,844 | \$2,214 | \$2,558 | \$2,856 |
| 140% of Med | dian | \$2,009 | \$2,152 | \$2,583 | \$2,985 | \$3,332 |

^{*}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.



| COUNTY: | KAUAI | FAMILY SIZE: | 1 PERSON | | | | | | | |
|--------------|------------|--------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % of Median: | <u>50%</u> | <u>60%</u> | <u>70%</u> | <u>80%</u> | <u>90%</u> | <u>100%</u> | <u>110%</u> | <u>120%</u> | <u>130%</u> | <u>140%</u> |
| \$ Income: | \$28,700 | \$34,440 | \$40,180 | \$45,920 | \$51,660 | \$57,400 | \$63,140 | \$68,880 | \$74,620 | \$80,360 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 3.00% | \$166,800 | \$200,100 | \$233,500 | \$266,800 | \$300,200 | \$333,600 | \$366,900 | \$400,300 | \$433,600 | \$467,000 |
| 3.25% | \$161,600 | \$193,900 | \$226,200 | \$258,500 | \$290,800 | \$323,100 | \$355,400 | \$387,800 | \$420,100 | \$452,400 |
| 3.50% | \$156,600 | \$187,900 | \$219,200 | \$250,500 | \$281,900 | \$313,200 | \$344,500 | \$375,800 | \$407,100 | \$438,400 |
| 3.75% | \$151,800 | \$182,200 | \$212,600 | \$242,900 | \$273,300 | \$303,700 | \$334,000 | \$364,400 | \$394,800 | \$425,100 |
| 4.00% | \$147,300 | \$176,700 | \$206,200 | \$235,700 | \$265,100 | \$294,600 | \$324,000 | \$353,500 | \$382,900 | \$412,400 |
| 4.25% | \$142,900 | \$171,500 | \$200,100 | \$228,700 | \$257,300 | \$285,900 | \$314,500 | \$343,000 | \$371,600 | \$400,200 |
| 4.50% | \$138,800 | \$166,500 | \$194,300 | \$222,000 | \$249,800 | \$277,500 | \$305,300 | \$333,100 | \$360,800 | \$388,600 |
| 4.75% | \$134,800 | \$161,800 | \$188,700 | \$215,700 | \$242,600 | \$269,600 | \$296,500 | \$323,500 | \$350,500 | \$377,400 |
| 5.00% | \$131,000 | \$157,200 | \$183,400 | \$209,600 | \$235,800 | \$262,000 | \$288,200 | \$314,400 | \$340,600 | \$366,800 |
| 5.25% | \$127,300 | \$152,800 | \$178,300 | \$203,700 | \$229,200 | \$254,700 | \$280,100 | \$305,600 | \$331,100 | \$356,500 |
| 5.50% | \$123,800 | \$148,600 | \$173,400 | \$198,100 | \$222,900 | \$247,700 | \$272,400 | \$297,200 | \$322,000 | \$346,800 |
| 5.75% | \$120,500 | \$144,600 | \$168,700 | \$192,800 | \$216,900 | \$241,000 | \$265,100 | \$289,200 | \$313,300 | \$337,400 |
| 6.00% | \$117,300 | \$140,700 | \$164,200 | \$187,600 | \$211,100 | \$234,600 | \$258,000 | \$281,500 | \$304,900 | \$328,400 |
| 6.25% | \$114,200 | \$137,000 | \$159,900 | \$182,700 | \$205,600 | \$228,400 | \$251,200 | \$274,100 | \$296,900 | \$319,800 |
| 6.50% | \$111,200 | \$133,500 | \$155,700 | \$178,000 | \$200,200 | \$222,500 | \$244,700 | \$267,000 | \$289,200 | \$311,500 |

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

1. Based on 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%



| COUNTY: | KAUAI | FAMILY SIZE: | 2 PERSON | | | | | | | |
|--------------|------------|--------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % of Median: | <u>50%</u> | <u>60%</u> | <u>70%</u> | <u>80%</u> | <u>90%</u> | <u>100%</u> | <u>110%</u> | <u>120%</u> | <u>130%</u> | <u>140%</u> |
| \$ Income: | \$32,800 | \$39,360 | \$45,920 | \$52,480 | \$59,040 | \$65,600 | \$72,160 | \$78,720 | \$85,280 | \$91,840 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 3.00% | \$190,600 | \$228,700 | \$266,800 | \$305,000 | \$343,100 | \$381,200 | \$419,300 | \$457,500 | \$495,600 | \$533,700 |
| 3.25% | \$184,600 | \$221,600 | \$258,500 | \$295,400 | \$332,400 | \$369,300 | \$406,200 | \$443,200 | \$480,100 | \$517,000 |
| 3.50% | \$179,000 | \$214,700 | \$250,500 | \$286,300 | \$322,100 | \$357,900 | \$393,700 | \$429,500 | \$465,300 | \$501,100 |
| 3.75% | \$173,500 | \$208,200 | \$242,900 | \$277,600 | \$312,300 | \$347,000 | \$381,700 | \$416,400 | \$451,200 | \$485,900 |
| 4.00% | \$168,300 | \$202,000 | \$235,700 | \$269,300 | \$303,000 | \$336,600 | \$370,300 | \$404,000 | \$437,600 | \$471,300 |
| 4.25% | \$163,400 | \$196,000 | \$228,700 | \$261,400 | \$294,000 | \$326,700 | \$359,400 | \$392,000 | \$424,700 | \$457,400 |
| 4.50% | \$158,600 | \$190,300 | \$222,000 | \$253,800 | \$285,500 | \$317,200 | \$348,900 | \$380,600 | \$412,400 | \$444,100 |
| 4.75% | \$154,100 | \$184,900 | \$215,700 | \$246,500 | \$277,300 | \$308,100 | \$338,900 | \$369,700 | \$400,500 | \$431,300 |
| 5.00% | \$149,700 | \$179,600 | \$209,600 | \$239,500 | \$269,500 | \$299,400 | \$329,300 | \$359,300 | \$389,200 | \$419,100 |
| 5.25% | \$145,500 | \$174,600 | \$203,700 | \$232,800 | \$261,900 | \$291,100 | \$320,200 | \$349,300 | \$378,400 | \$407,500 |
| 5.50% | \$141,500 | \$169,800 | \$198,100 | \$226,500 | \$254,800 | \$283,100 | \$311,400 | \$339,700 | \$368,000 | \$396,300 |
| 5.75% | \$137,700 | \$165,200 | \$192,800 | \$220,300 | \$247,900 | \$275,400 | \$302,900 | \$330,500 | \$358,000 | \$385,600 |
| 6.00% | \$134,000 | \$160,800 | \$187,600 | \$214,500 | \$241,300 | \$268,100 | \$294,900 | \$321,700 | \$348,500 | \$375,300 |
| 6.25% | \$130,500 | \$156,600 | \$182,700 | \$208,800 | \$234,900 | \$261,000 | \$287,100 | \$313,200 | \$339,300 | \$365,400 |
| 6.50% | \$127,100 | \$152,600 | \$178,000 | \$203,400 | \$228,800 | \$254,300 | \$279,700 | \$305,100 | \$330,600 | \$356,000 |
| | | | | | | | | | | |

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

1. Based on 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%



| COUNTY: | KAUAI | FAMILY SIZE: | 3 PERSON | | | | | | | |
|--------------|------------|--------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % of Median: | <u>50%</u> | <u>60%</u> | <u>70%</u> | <u>80%</u> | <u>90%</u> | <u>100%</u> | <u>110%</u> | <u>120%</u> | <u>130%</u> | <u>140%</u> |
| \$ Income: | \$36,900 | \$44,280 | \$51,660 | \$59,040 | \$66,420 | \$73,800 | \$81,180 | \$88,560 | \$95,940 | \$103,320 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 3.00% | \$214,400 | \$257,300 | \$300,200 | \$343,100 | \$386,000 | \$428,900 | \$471,700 | \$514,600 | \$557,500 | \$600,400 |
| 3.25% | \$207,700 | \$249,300 | \$290,800 | \$332,400 | \$373,900 | \$415,500 | \$457,000 | \$498,500 | \$540,100 | \$581,600 |
| 3.50% | \$201,300 | \$241,600 | \$281,900 | \$322,100 | \$362,400 | \$402,700 | \$442,900 | \$483,200 | \$523,500 | \$563,700 |
| 3.75% | \$195,200 | \$234,300 | \$273,300 | \$312,300 | \$351,400 | \$390,400 | \$429,500 | \$468,500 | \$507,500 | \$546,600 |
| 4.00% | \$189,400 | \$227,200 | \$265,100 | \$303,000 | \$340,900 | \$378,700 | \$416,600 | \$454,500 | \$492,300 | \$530,200 |
| 4.25% | \$183,800 | \$220,500 | \$257,300 | \$294,000 | \$330,800 | \$367,500 | \$404,300 | \$441,100 | \$477,800 | \$514,600 |
| 4.50% | \$178,400 | \$214,100 | \$249,800 | \$285,500 | \$321,200 | \$356,800 | \$392,500 | \$428,200 | \$463,900 | \$499,600 |
| 4.75% | \$173,300 | \$208,000 | \$242,600 | \$277,300 | \$312,000 | \$346,600 | \$381,300 | \$415,900 | \$450,600 | \$485,300 |
| 5.00% | \$168,400 | \$202,100 | \$235,800 | \$269,500 | \$303,100 | \$336,800 | \$370,500 | \$404,200 | \$437,900 | \$471,500 |
| 5.25% | \$163,700 | \$196,500 | \$229,200 | \$261,900 | \$294,700 | \$327,400 | \$360,200 | \$392,900 | \$425,700 | \$458,400 |
| 5.50% | \$159,200 | \$191,100 | \$222,900 | \$254,800 | \$286,600 | \$318,400 | \$350,300 | \$382,100 | \$414,000 | \$445,800 |
| 5.75% | \$154,900 | \$185,900 | \$216,900 | \$247,900 | \$278,800 | \$309,800 | \$340,800 | \$371,800 | \$402,800 | \$433,800 |
| 6.00% | \$150,800 | \$180,900 | \$211,100 | \$241,300 | \$271,400 | \$301,600 | \$331,700 | \$361,900 | \$392,000 | \$422,200 |
| 6.25% | \$146,800 | \$176,200 | \$205,600 | \$234,900 | \$264,300 | \$293,700 | \$323,000 | \$352,400 | \$381,800 | \$411,100 |
| 6.50% | \$143,000 | \$171,600 | \$200,200 | \$228,800 | \$257,500 | \$286,100 | \$314,700 | \$343,300 | \$371,900 | \$400,500 |

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

1. Based on 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%



| COUNTY: | KAUAI | FAMILY SIZE: | 4 PERSON | | | | | | | |
|--------------|------------|--------------|-----------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % of Median: | <u>50%</u> | <u>60%</u> | <u>70%</u> | <u>80%</u> | <u>90%</u> | <u>100%</u> | <u>110%</u> | <u>120%</u> | <u>130%</u> | <u>140%</u> |
| \$ Income: | \$41,000 | \$49,200 | \$57,400 | \$65,600 | \$73,800 | \$82,000 | \$90,200 | \$98,400 | \$106,600 | \$114,800 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 3.00% | \$238,300 | \$285,900 | \$333,600 | \$381,200 | \$428,900 | \$476,500 | \$524,200 | \$571,800 | \$619,500 | \$667,100 |
| 3.25% | \$230,800 | \$277,000 | \$323,100 | \$369,300 | \$415,500 | \$461,600 | \$507,800 | \$553,900 | \$600,100 | \$646,300 |
| 3.50% | \$223,700 | \$268,400 | \$313,200 | \$357,900 | \$402,700 | \$447,400 | \$492,100 | \$536,900 | \$581,600 | \$626,400 |
| 3.75% | \$216,900 | \$260,300 | \$303,700 | \$347,000 | \$390,400 | \$433,800 | \$477,200 | \$520,600 | \$563,900 | \$607,300 |
| 4.00% | \$210,400 | \$252,500 | \$294,600 | \$336,600 | \$378,700 | \$420,800 | \$462,900 | \$505,000 | \$547,000 | \$589,100 |
| 4.25% | \$204,200 | \$245,000 | \$285,900 | \$326,700 | \$367,500 | \$408,400 | \$449,200 | \$490,100 | \$530,900 | \$571,700 |
| 4.50% | \$198,200 | \$237,900 | \$277,500 | \$317,200 | \$356,800 | \$396,500 | \$436,100 | \$475,800 | \$515,400 | \$555,100 |
| 4.75% | \$192,600 | \$231,100 | \$269,600 | \$308,100 | \$346,600 | \$385,100 | \$423,600 | \$462,200 | \$500,700 | \$539,200 |
| 5.00% | \$187,100 | \$224,500 | \$262,000 | \$299,400 | \$336,800 | \$374,200 | \$411,700 | \$449,100 | \$486,500 | \$523,900 |
| 5.25% | \$181,900 | \$218,300 | \$254,700 | \$291,100 | \$327,400 | \$363,800 | \$400,200 | \$436,600 | \$473,000 | \$509,300 |
| 5.50% | \$176,900 | \$212,300 | \$247,700 | \$283,100 | \$318,400 | \$353,800 | \$389,200 | \$424,600 | \$460,000 | \$495,400 |
| 5.75% | \$172,100 | \$206,600 | \$241,000 | \$275,400 | \$309,800 | \$344,300 | \$378,700 | \$413,100 | \$447,500 | \$482,000 |
| 6.00% | \$167,500 | \$201,100 | \$234,600 | \$268,100 | \$301,600 | \$335,100 | \$368,600 | \$402,100 | \$435,600 | \$469,100 |
| 6.25% | \$163,100 | \$195,800 | \$228,400 | \$261,000 | \$293,700 | \$326,300 | \$358,900 | \$391,500 | \$424,200 | \$456,800 |
| 6.50% | \$158,900 | \$190,700 | \$222,500 | \$254,300 | \$286,100 | \$317,800 | \$349,600 | \$381,400 | \$413,200 | \$445,000 |

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

1. Based on 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%



| COUNTY: | KAUAI | FAMILY SIZE: | 5 PERSON | | | | | | | |
|--------------|------------|--------------|-----------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % of Median: | <u>50%</u> | <u>60%</u> | <u>70%</u> | <u>80%</u> | <u>90%</u> | <u>100%</u> | <u>110%</u> | <u>120%</u> | <u>130%</u> | <u>140%</u> |
| \$ Income: | \$44,300 | \$53,160 | \$62,020 | \$70,880 | \$79,740 | \$88,600 | \$97,460 | \$106,320 | \$115,180 | \$124,040 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 3.00% | \$257,400 | \$308,900 | \$360,400 | \$411,900 | \$463,400 | \$514,900 | \$566,400 | \$617,800 | \$669,300 | \$720,800 |
| 3.25% | \$249,400 | \$299,300 | \$349,100 | \$399,000 | \$448,900 | \$498,800 | \$548,700 | \$598,500 | \$648,400 | \$698,300 |
| 3.50% | \$241,700 | \$290,000 | \$338,400 | \$386,700 | \$435,100 | \$483,400 | \$531,700 | \$580,100 | \$628,400 | \$676,800 |
| 3.75% | \$234,400 | \$281,200 | \$328,100 | \$375,000 | \$421,800 | \$468,700 | \$515,600 | \$562,500 | \$609,300 | \$656,200 |
| 4.00% | \$227,300 | \$272,800 | \$318,300 | \$363,700 | \$409,200 | \$454,700 | \$500,100 | \$545,600 | \$591,100 | \$636,500 |
| 4.25% | \$220,600 | \$264,800 | \$308,900 | \$353,000 | \$397,100 | \$441,300 | \$485,400 | \$529,500 | \$573,600 | \$617,800 |
| 4.50% | \$214,200 | \$257,000 | \$299,900 | \$342,700 | \$385,600 | \$428,400 | \$471,300 | \$514,100 | \$556,900 | \$599,800 |
| 4.75% | \$208,100 | \$249,700 | \$291,300 | \$332,900 | \$374,500 | \$416,100 | \$457,700 | \$499,300 | \$541,000 | \$582,600 |
| 5.00% | \$202,200 | \$242,600 | \$283,100 | \$323,500 | \$363,900 | \$404,400 | \$444,800 | \$485,200 | \$525,700 | \$566,100 |
| 5.25% | \$196,500 | \$235,900 | \$275,200 | \$314,500 | \$353,800 | \$393,100 | \$432,400 | \$471,700 | \$511,000 | \$550,300 |
| 5.50% | \$191,200 | \$229,400 | \$267,600 | \$305,800 | \$344,100 | \$382,300 | \$420,500 | \$458,800 | \$497,000 | \$535,200 |
| 5.75% | \$186,000 | \$223,200 | \$260,400 | \$297,600 | \$334,800 | \$372,000 | \$409,200 | \$446,400 | \$483,600 | \$520,800 |
| 6.00% | \$181,000 | \$217,200 | \$253,400 | \$289,600 | \$325,800 | \$362,100 | \$398,300 | \$434,500 | \$470,700 | \$506,900 |
| 6.25% | \$176,300 | \$211,500 | \$246,800 | \$282,000 | \$317,300 | \$352,500 | \$387,800 | \$423,100 | \$458,300 | \$493,600 |
| 6.50% | \$171,700 | \$206,100 | \$240,400 | \$274,700 | \$309,100 | \$343,400 | \$377,800 | \$412,100 | \$446,500 | \$480,800 |

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

1. Based on 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%



| COUNTY: | KAUAI | FAMILY SIZE: | 6 PERSON | | | | | | | |
|--------------|------------|--------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % of Median: | <u>50%</u> | <u>60%</u> | <u>70%</u> | <u>80%</u> | <u>90%</u> | <u>100%</u> | <u>110%</u> | <u>120%</u> | <u>130%</u> | <u>140%</u> |
| \$ Income: | \$47,600 | \$57,120 | \$66,640 | \$76,160 | \$85,680 | \$95,200 | \$104,720 | \$114,240 | \$123,760 | \$133,280 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 3.00% | \$276,600 | \$331,900 | \$387,300 | \$442,600 | \$497,900 | \$553,200 | \$608,500 | \$663,900 | \$719,200 | \$774,500 |
| 3.25% | \$268,000 | \$321,600 | \$375,200 | \$428,700 | \$482,300 | \$535,900 | \$589,500 | \$643,100 | \$696,700 | \$750,300 |
| 3.50% | \$259,700 | \$311,600 | \$363,600 | \$415,500 | \$467,500 | \$519,400 | \$571,400 | \$623,300 | \$675,200 | \$727,200 |
| 3.75% | \$251,800 | \$302,200 | \$352,500 | \$402,900 | \$453,300 | \$503,600 | \$554,000 | \$604,400 | \$654,700 | \$705,100 |
| 4.00% | \$244,300 | \$293,100 | \$342,000 | \$390,800 | \$439,700 | \$488,500 | \$537,400 | \$586,300 | \$635,100 | \$684,000 |
| 4.25% | \$237,100 | \$284,500 | \$331,900 | \$379,300 | \$426,700 | \$474,100 | \$521,500 | \$568,900 | \$616,400 | \$663,800 |
| 4.50% | \$230,200 | \$276,200 | \$322,200 | \$368,300 | \$414,300 | \$460,300 | \$506,400 | \$552,400 | \$598,400 | \$644,500 |
| 4.75% | \$223,600 | \$268,300 | \$313,000 | \$357,700 | \$402,400 | \$447,100 | \$491,800 | \$536,500 | \$581,300 | \$626,000 |
| 5.00% | \$217,200 | \$260,700 | \$304,100 | \$347,600 | \$391,000 | \$434,500 | \$477,900 | \$521,400 | \$564,800 | \$608,300 |
| 5.25% | \$211,200 | \$253,400 | \$295,700 | \$337,900 | \$380,100 | \$422,400 | \$464,600 | \$506,900 | \$549,100 | \$591,300 |
| 5.50% | \$205,400 | \$246,500 | \$287,600 | \$328,600 | \$369,700 | \$410,800 | \$451,900 | \$492,900 | \$534,000 | \$575,100 |
| 5.75% | \$199,800 | \$239,800 | \$279,800 | \$319,700 | \$359,700 | \$399,700 | \$439,600 | \$479,600 | \$519,600 | \$559,500 |
| 6.00% | \$194,500 | \$233,400 | \$272,300 | \$311,200 | \$350,100 | \$389,000 | \$427,900 | \$466,800 | \$505,700 | \$544,600 |
| 6.25% | \$189,400 | \$227,300 | \$265,200 | \$303,000 | \$340,900 | \$378,800 | \$416,700 | \$454,600 | \$492,500 | \$530,300 |
| 6.50% | \$184,500 | \$221,400 | \$258,300 | \$295,200 | \$332,100 | \$369,000 | \$405,900 | \$442,800 | \$479,700 | \$516,600 |

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

1. Based on 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%



| COUNTY: | KAUAI | FAMILY SIZE: | 7 PERSON | | | | | | | |
|--------------|------------|--------------|-----------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % of Median: | <u>50%</u> | <u>60%</u> | <u>70%</u> | <u>80%</u> | <u>90%</u> | <u>100%</u> | <u>110%</u> | <u>120%</u> | <u>130%</u> | <u>140%</u> |
| \$ Income: | \$50,850 | \$61,020 | \$71,190 | \$81,360 | \$91,530 | \$101,700 | \$111,870 | \$122,040 | \$132,210 | \$142,380 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 3.00% | \$295,500 | \$354,600 | \$413,700 | \$472,800 | \$531,900 | \$591,000 | \$650,100 | \$709,200 | \$768,300 | \$827,400 |
| 3.25% | \$286,300 | \$343,500 | \$400,800 | \$458,000 | \$515,300 | \$572,500 | \$629,800 | \$687,000 | \$744,300 | \$801,500 |
| 3.50% | \$277,400 | \$332,900 | \$388,400 | \$443,900 | \$499,400 | \$554,900 | \$610,400 | \$665,900 | \$721,300 | \$776,800 |
| 3.75% | \$269,000 | \$322,800 | \$376,600 | \$430,400 | \$484,200 | \$538,000 | \$591,800 | \$645,600 | \$699,400 | \$753,200 |
| 4.00% | \$261,000 | \$313,100 | \$365,300 | \$417,500 | \$469,700 | \$521,900 | \$574,100 | \$626,300 | \$678,500 | \$730,700 |
| 4.25% | \$253,200 | \$303,900 | \$354,500 | \$405,200 | \$455,800 | \$506,500 | \$557,100 | \$607,800 | \$658,400 | \$709,100 |
| 4.50% | \$245,900 | \$295,100 | \$344,200 | \$393,400 | \$442,600 | \$491,800 | \$540,900 | \$590,100 | \$639,300 | \$688,500 |
| 4.75% | \$238,800 | \$286,600 | \$334,400 | \$382,100 | \$429,900 | \$477,700 | \$525,400 | \$573,200 | \$620,900 | \$668,700 |
| 5.00% | \$232,100 | \$278,500 | \$324,900 | \$371,300 | \$417,700 | \$464,100 | \$510,600 | \$557,000 | \$603,400 | \$649,800 |
| 5.25% | \$225,600 | \$270,700 | \$315,900 | \$361,000 | \$406,100 | \$451,200 | \$496,300 | \$541,500 | \$586,600 | \$631,700 |
| 5.50% | \$219,400 | \$263,300 | \$307,200 | \$351,100 | \$395,000 | \$438,800 | \$482,700 | \$526,600 | \$570,500 | \$614,400 |
| 5.75% | \$213,500 | \$256,200 | \$298,900 | \$341,600 | \$384,300 | \$427,000 | \$469,700 | \$512,400 | \$555,100 | \$597,800 |
| 6.00% | \$207,800 | \$249,400 | \$290,900 | \$332,500 | \$374,000 | \$415,600 | \$457,100 | \$498,700 | \$540,300 | \$581,800 |
| 6.25% | \$202,300 | \$242,800 | \$283,300 | \$323,700 | \$364,200 | \$404,700 | \$445,100 | \$485,600 | \$526,100 | \$566,500 |
| 6.50% | \$197,100 | \$236,500 | \$275,900 | \$315,400 | \$354,800 | \$394,200 | \$433,600 | \$473,000 | \$512,500 | \$551,900 |

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

1. Based on 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%



| COUNTY: | KAUAI | FAMILY SIZE: | 8 PERSON | | | | | | | |
|--------------|------------|--------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % of Median: | <u>50%</u> | <u>60%</u> | <u>70%</u> | <u>80%</u> | <u>90%</u> | <u>100%</u> | <u>110%</u> | <u>120%</u> | <u>130%</u> | <u>140%</u> |
| \$ Income: | \$54,150 | \$64,980 | \$75,810 | \$86,640 | \$97,470 | \$108,300 | \$119,130 | \$129,960 | \$140,790 | \$151,620 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 3.00% | \$314,700 | \$377,600 | \$440,500 | \$503,500 | \$566,400 | \$629,300 | \$692,300 | \$755,200 | \$818,200 | \$881,100 |
| 3.25% | \$304,800 | \$365,800 | \$426,800 | \$487,700 | \$548,700 | \$609,700 | \$670,600 | \$731,600 | \$792,600 | \$853,500 |
| 3.50% | \$295,400 | \$354,500 | \$413,600 | \$472,700 | \$531,800 | \$590,900 | \$650,000 | \$709,100 | \$768,200 | \$827,200 |
| 3.75% | \$286,500 | \$343,800 | \$401,100 | \$458,300 | \$515,600 | \$572,900 | \$630,200 | \$687,500 | \$744,800 | \$802,100 |
| 4.00% | \$277,900 | \$333,500 | \$389,000 | \$444,600 | \$500,200 | \$555,800 | \$611,400 | \$666,900 | \$722,500 | \$778,100 |
| 4.25% | \$269,700 | \$323,600 | \$377,600 | \$431,500 | \$485,400 | \$539,400 | \$593,300 | \$647,200 | \$701,200 | \$755,100 |
| 4.50% | \$261,800 | \$314,200 | \$366,600 | \$418,900 | \$471,300 | \$523,700 | \$576,000 | \$628,400 | \$680,800 | \$733,100 |
| 4.75% | \$254,300 | \$305,200 | \$356,100 | \$406,900 | \$457,800 | \$508,600 | \$559,500 | \$610,400 | \$661,200 | \$712,100 |
| 5.00% | \$247,100 | \$296,600 | \$346,000 | \$395,400 | \$444,800 | \$494,300 | \$543,700 | \$593,100 | \$642,600 | \$692,000 |
| 5.25% | \$240,300 | \$288,300 | \$336,400 | \$384,400 | \$432,500 | \$480,500 | \$528,600 | \$576,600 | \$624,700 | \$672,700 |
| 5.50% | \$233,700 | \$280,400 | \$327,100 | \$373,900 | \$420,600 | \$467,300 | \$514,000 | \$560,800 | \$607,500 | \$654,200 |
| 5.75% | \$227,300 | \$272,800 | \$318,300 | \$363,700 | \$409,200 | \$454,700 | \$500,100 | \$545,600 | \$591,100 | \$636,500 |
| 6.00% | \$221,300 | \$265,500 | \$309,800 | \$354,000 | \$398,300 | \$442,600 | \$486,800 | \$531,100 | \$575,300 | \$619,600 |
| 6.25% | \$215,500 | \$258,600 | \$301,700 | \$344,700 | \$387,800 | \$430,900 | \$474,000 | \$517,100 | \$560,200 | \$603,300 |
| 6.50% | \$209,900 | \$251,900 | \$293,900 | \$335,800 | \$377,800 | \$419,800 | \$461,800 | \$503,700 | \$545,700 | \$587,700 |

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

1. Based on 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%