HONOLULU 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.

				LIMITS	S BY FAMILY SIZ	ZE			
MEDIAN		1 PERSON	2 PERSON	3 PERSON	4 PERSON	<u>5 PERSON</u>	<u>6 PERSON</u>	7 PERSON	8 PERSON
\$86,600									
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%	\$7,330	\$8,370	\$9,420	\$10,460	\$11,300	\$12,140	\$12,980	\$13,810
	20%	\$14,660	\$16,740	\$18,840	\$20,920	\$22,600	\$24,280	\$25,960	\$27,620
	30%	\$21,990	\$25,110	\$28,260	\$31,380	\$33,900	\$36,420	\$38,940	\$41,430
	40%	\$29,320	\$33,480	\$37,680	\$41,840	\$45,200	\$48,560	\$51,920	\$55,240
0	50%	\$36,650	\$41,850	\$47,100	\$52,300	\$56,500	\$60,700	\$64,900	\$69,050
Ĕ	60%	\$43,980	\$50,220	\$56,520	\$62,760	\$67,800	\$72,840	\$77,880	\$82,860
Income	70%	\$51,310	\$58,590	\$65,940	\$73,220	\$79,100	\$84,980	\$90,860	\$96,670
of	80%	\$58,640	\$66,960	\$75,360	\$83,680	\$90,400	\$97,120	\$103,840	\$110,480
%	90%	\$65,970	\$75,330	\$84,780	\$94,140	\$101,700	\$109,260	\$116,820	\$124,290
0.	100%	\$73,300	\$83,700	\$94,200	\$104,600	\$113,000	\$121,400	\$129,800	\$138,100
	110%	\$80,630	\$92,070	\$103,620	\$115,060	\$124,300	\$133,540	\$142,780	\$151,910
	120%	\$87,960	\$100,440	\$113,040	\$125,520	\$135,600	\$145,680	\$155,760	\$165,720
	130%	\$95,290	\$108,810	\$122,460	\$135,980	\$146,900	\$157,820	\$168,740	\$179,530
	140%	\$102,620	\$117,180	\$131,880	\$146,440	\$158,200	\$169,960	\$181,720	\$193,340

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 Very Low-Income Limit (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 median family income (based on the U.S. Census Bureau's ACS median family income estimates) 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 2017 HUD Income Limits Briefing Material" at https://www.huduser.gov/portal/datasets/il//il17/IncomeLimitsBriefingMaterial-FY17.pdf

HHFDC uses the HUD income limits for households at the 50% and 60% income limits as calculated for the Multifamily Tax Subsidy Project (MTSP) charts. For HHFDC programs, the 80% income limit is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL for FY 2017, multiplied by 1.6 (or 80/50). The limits for households at other income limits are calculated in the same way. For further information see "Multifamily Tax Subsidy Income Limits" at https://www.huduser.gov/portal/datasets/mtsp.html

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>	\$86,600	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
HONOLULU COUN	NTY					
30% of Media	n	\$549	\$588	\$706	\$816	\$910
50% of Media	n	\$916	\$981	\$1,177	\$1,360	\$1,517
60% of Media	n	\$1,099	\$1,177	\$1,413	\$1,632	\$1,821
80% of Media	n	\$1,466	\$1,570	\$1,884	\$2,176	\$2,428
100% of Media	n	\$1,832	\$1,962	\$2,355	\$2,720	\$3,035
120% of Media	n	\$2,198	\$2,354	\$2,826	\$3,264	\$3,642
140% of Media	n	\$2,565	\$2,747	\$3,297	\$3,808	\$4,249

^{*}Please note that area 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:	HONOLULU	FAMILY SIZE:	1 PERSON

% of Median: \$ Income:	<u>50%</u> \$36,650	<u>60%</u> \$43,980	<u>70%</u> \$51,310	<u>80%</u> \$58,640	<u>90%</u> \$65,970	<u>100%</u> \$73,300	<u>110%</u> \$80,630	<u>120%</u> \$87,960	<u>130%</u> \$95,290	<u>140%</u> \$102,620
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$213,000	\$255,600	\$298,200	\$340,800	\$383,400	\$426,000	\$468,600	\$511,100	\$553,700	\$596,300
3.58%	\$198,000	\$237,600	\$277,200	\$316,800	\$356,400	\$396,000	\$435,600	\$475,200	\$514,800	\$554,400
3.50%	\$200,000	\$240,000	\$279,900	\$319,900	\$359,900	\$399,900	\$439,900	\$479,900	\$519,900	\$559,900
3.75%	\$193,900	\$232,700	\$271,400	\$310,200	\$349,000	\$387,800	\$426,600	\$465,300	\$504,100	\$542,900
4.00%	\$188,100	\$225,700	\$263,300	\$300,900	\$338,500	\$376,200	\$413,800	\$451,400	\$489,000	\$526,600
4.25%	\$182,500	\$219,000	\$255,500	\$292,000	\$328,500	\$365,100	\$401,600	\$438,100	\$474,600	\$511,100
4.50%	\$177,200	\$212,700	\$248,100	\$283,500	\$319,000	\$354,400	\$389,900	\$425,300	\$460,800	\$496,200
4.75%	\$172,100	\$206,600	\$241,000	\$275,400	\$309,800	\$344,300	\$378,700	\$413,100	\$447,500	\$482,000
5.00%	\$167,300	\$200,700	\$234,200	\$267,600	\$301,100	\$334,500	\$368,000	\$401,400	\$434,900	\$468,300
5.25%	\$162,600	\$195,100	\$227,700	\$260,200	\$292,700	\$325,200	\$357,700	\$390,300	\$422,800	\$455,300
5.50%	\$158,100	\$189,800	\$221,400	\$253,000	\$284,700	\$316,300	\$347,900	\$379,500	\$411,200	\$442,800
5.75%	\$153,900	\$184,600	\$215,400	\$246,200	\$277,000	\$307,700	\$338,500	\$369,300	\$400,100	\$430,800
6.00%	\$149,800	\$179,700	\$209,700	\$239,600	\$269,600	\$299,500	\$329,500	\$359,400	\$389,400	\$419,300
6.25%	\$145,800	\$175,000	\$204,200	\$233,300	\$262,500	\$291,700	\$320,800	\$350,000	\$379,200	\$408,300
6.50%	\$142,100	\$170,500	\$198,900	\$227,300	\$255,700	\$284,100	\$312,500	\$340,900	\$369,400	\$397,800

*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 Monthly Payments.

3. Mortgage Expense of: 28% Principal and Interest (P&I) only.

4. Down Payment of: 5.00%

5. Max Housing Expense: 38.00% Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private



COUNTY: HONOLULU FA	AMILY SIZE: 2 PERSON
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% 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:	\$41,850	\$50,220	\$58,590	\$66,960	\$75,330	\$83,700	\$92,070	\$100,440	\$108,810	\$117,180
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$243,200	\$291,800	\$340,500	\$389,100	\$437,800	\$486,400	\$535,000	\$583,700	\$632,300	\$680,900
3.58%	\$226,100	\$271,300	\$316,500	\$361,700	\$406,900	\$452,200	\$497,400	\$542,600	\$587,800	\$633,000
3.50%	\$228,300	\$274,000	\$319,700	\$365,300	\$411,000	\$456,700	\$502,300	\$548,000	\$593,700	\$639,300
3.75%	\$221,400	\$265,700	\$310,000	\$354,200	\$398,500	\$442,800	\$487,100	\$531,400	\$575,600	\$619,900
4.00%	\$214,800	\$257,700	\$300,700	\$343,600	\$386,600	\$429,500	\$472,500	\$515,400	\$558,400	\$601,300
4.25%	\$208,400	\$250,100	\$291,800	\$333,500	\$375,200	\$416,800	\$458,500	\$500,200	\$541,900	\$583,600
4.50%	\$202,400	\$242,800	\$283,300	\$323,800	\$364,200	\$404,700	\$445,200	\$485,700	\$526,100	\$566,600
4.75%	\$196,600	\$235,900	\$275,200	\$314,500	\$353,800	\$393,100	\$432,400	\$471,700	\$511,000	\$550,400
5.00%	\$191,000	\$229,200	\$267,400	\$305,600	\$343,800	\$382,000	\$420,200	\$458,400	\$496,600	\$534,800
5.25%	\$185,700	\$222,800	\$260,000	\$297,100	\$334,200	\$371,400	\$408,500	\$445,600	\$482,800	\$519,900
5.50%	\$180,600	\$216,700	\$252,800	\$288,900	\$325,000	\$361,200	\$397,300	\$433,400	\$469,500	\$505,600
5.75%	\$175,700	\$210,800	\$246,000	\$281,100	\$316,300	\$351,400	\$386,500	\$421,700	\$456,800	\$492,000
6.00%	\$171,000	\$205,200	\$239,400	\$273,600	\$307,800	\$342,000	\$376,200	\$410,400	\$444,600	\$478,800
6.25%	\$166,500	\$199,800	\$233,100	\$266,400	\$299,700	\$333,100	\$366,400	\$399,700	\$433,000	\$466,300
6.50%	\$162,200	\$194,700	\$227,100	\$259,500	\$292,000	\$324,400	\$356,900	\$389,300	\$421,800	\$454,200

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COUNTY: HONOLULU FAMILY SIZE: 3 PERSON

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<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>
\$47,100	\$56,520	\$65,940	\$75,360	\$84,780	\$94,200	\$103,620	\$113,040	\$122,460	\$131,880
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\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$273,700	\$328,400	\$383,200	\$437,900	\$492,700	\$547,400	\$602,200	\$656,900	\$711,600	\$766,400
\$254,400	\$305,300	\$356,200	\$407,100	\$458,000	\$508,900	\$559,800	\$610,700	\$661,500	\$712,400
\$257,000	\$308,400	\$359,800	\$411,200	\$462,600	\$514,000	\$565,400	\$616,700	\$668,100	\$719,500
\$249,200	\$299,000	\$348,800	\$398,700	\$448,500	\$498,300	\$548,200	\$598,000	\$647,800	\$697,700
\$241,700	\$290,000	\$338,400	\$386,700	\$435,100	\$483,400	\$531,800	\$580,100	\$628,400	\$676,800
\$234,600	\$281,500	\$328,400	\$375,300	\$422,200	\$469,100	\$516,100	\$563,000	\$609,900	\$656,800
\$227,700	\$273,300	\$318,800	\$364,400	\$409,900	\$455,500	\$501,000	\$546,600	\$592,100	\$637,700
\$221,200	\$265,500	\$309,700	\$353,900	\$398,200	\$442,400	\$486,700	\$530,900	\$575,200	\$619,400
\$215,000	\$258,000	\$300,900	\$343,900	\$386,900	\$429,900	\$472,900	\$515,900	\$558,900	\$601,900
\$209,000	\$250,800	\$292,600	\$334,400	\$376,100	\$417,900	\$459,700	\$501,500	\$543,300	\$585,100
\$203,200	\$243,900	\$284,500	\$325,200	\$365,800	\$406,500	\$447,100	\$487,800	\$528,400	\$569,100
\$197,700	\$237,300	\$276,800	\$316,400	\$355,900	\$395,500	\$435,000	\$474,600	\$514,100	\$553,700
\$192,500	\$231,000	\$269,500	\$308,000	\$346,400	\$384,900	\$423,400	\$461,900	\$500,400	\$538,900
\$187,400	\$224,900	\$262,400	\$299,900	\$337,300	\$374,800	\$412,300	\$449,800	\$487,300	\$524,800
\$182,600	\$219,100	\$255,600	\$292,100	\$328,600	\$365,100	\$401,600	\$438,200	\$474,700	\$511,200
	\$0% \$47,100 \$0 \$273,700 \$254,400 \$257,000 \$249,200 \$241,700 \$234,600 \$227,700 \$221,200 \$215,000 \$209,000 \$203,200 \$197,700 \$192,500 \$187,400	50% 60% \$47,100 \$56,520 \$0 \$56,520 \$0 \$273,700 \$328,400 \$254,400 \$305,300 \$257,000 \$308,400 \$249,200 \$299,000 \$241,700 \$290,000 \$234,600 \$281,500 \$227,700 \$273,300 \$221,200 \$265,500 \$215,000 \$258,000 \$209,000 \$250,800 \$203,200 \$243,900 \$197,700 \$237,300 \$192,500 \$231,000 \$187,400 \$224,900	50% 60% 70% \$47,100 \$56,520 \$65,940 \$0 \$0 \$0 \$273,700 \$328,400 \$383,200 \$254,400 \$305,300 \$356,200 \$257,000 \$308,400 \$359,800 \$249,200 \$299,000 \$348,800 \$241,700 \$290,000 \$338,400 \$234,600 \$281,500 \$328,400 \$227,700 \$273,300 \$318,800 \$221,200 \$265,500 \$309,700 \$215,000 \$258,000 \$300,900 \$209,000 \$250,800 \$292,600 \$203,200 \$243,900 \$284,500 \$197,700 \$237,300 \$276,800 \$192,500 \$231,000 \$269,500 \$187,400 \$224,900 \$262,400	50% 60% 70% 80% \$47,100 \$56,520 \$65,940 \$75,360 \$0 \$0 \$0 \$0 \$273,700 \$328,400 \$383,200 \$437,900 \$254,400 \$305,300 \$356,200 \$407,100 \$257,000 \$308,400 \$359,800 \$411,200 \$249,200 \$299,000 \$348,800 \$398,700 \$241,700 \$290,000 \$338,400 \$386,700 \$234,600 \$281,500 \$328,400 \$375,300 \$227,700 \$273,300 \$318,800 \$364,400 \$221,200 \$265,500 \$309,700 \$353,900 \$215,000 \$258,000 \$300,900 \$343,900 \$209,000 \$243,900 \$284,500 \$325,200 \$197,700 \$237,300 \$276,800 \$316,400 \$192,500 \$231,000 \$269,500 \$308,000 \$187,400 \$224,900 \$262,400 \$299,900	50% 60% 70% 80% 90% \$47,100 \$56,520 \$65,940 \$75,360 \$84,780 \$0 \$0 \$0 \$0 \$0 \$273,700 \$328,400 \$383,200 \$437,900 \$492,700 \$254,400 \$305,300 \$356,200 \$407,100 \$458,000 \$257,000 \$308,400 \$359,800 \$411,200 \$462,600 \$249,200 \$299,000 \$348,800 \$398,700 \$448,500 \$241,700 \$290,000 \$338,400 \$386,700 \$435,100 \$234,600 \$281,500 \$328,400 \$375,300 \$422,200 \$227,700 \$273,300 \$318,800 \$364,400 \$409,900 \$221,200 \$265,500 \$309,700 \$353,900 \$398,200 \$215,000 \$258,000 \$300,900 \$343,900 \$386,900 \$203,200 \$243,900 \$284,500 \$325,200 \$365,800 \$197,700 \$237,300 \$276,800 \$316,400 \$355,900 <	50% 60% 70% 80% 90% 100% \$47,100 \$56,520 \$65,940 \$75,360 \$84,780 \$94,200 \$0 \$0 \$0 \$0 \$0 \$0 \$273,700 \$328,400 \$383,200 \$437,900 \$492,700 \$547,400 \$254,400 \$305,300 \$356,200 \$407,100 \$458,000 \$508,900 \$257,000 \$308,400 \$359,800 \$411,200 \$462,600 \$514,000 \$249,200 \$299,000 \$348,800 \$398,700 \$448,500 \$498,300 \$241,700 \$290,000 \$338,400 \$386,700 \$435,100 \$483,400 \$234,600 \$281,500 \$328,400 \$375,300 \$422,200 \$469,100 \$227,700 \$273,300 \$318,800 \$364,400 \$409,900 \$455,500 \$215,000 \$258,000 \$309,700 \$338,900 \$386,900 \$442,400 \$203,200 \$243,900 \$284,500 \$325,200 \$365,800 \$406,500	50% 60% 70% 80% 90% 100% 110% \$47,100 \$56,520 \$65,940 \$75,360 \$84,780 \$94,200 \$103,620 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$273,700 \$328,400 \$383,200 \$437,900 \$492,700 \$547,400 \$602,200 \$254,400 \$305,300 \$356,200 \$407,100 \$458,000 \$508,900 \$559,800 \$257,000 \$308,400 \$359,800 \$411,200 \$462,600 \$514,000 \$565,400 \$249,200 \$299,000 \$348,800 \$398,700 \$448,500 \$498,300 \$548,200 \$241,700 \$290,000 \$338,400 \$386,700 \$435,100 \$483,400 \$531,800 \$234,600 \$281,500 \$328,400 \$375,300 \$422,200 \$469,100 \$516,100 \$227,700 \$273,300 \$318,800 \$364,400 \$409,900 \$455,500 \$501,000 \$215,000 \$258,000 \$300,900 \$343,900	50% 60% 70% 80% 90% 100% 110% 120% \$47,100 \$56,520 \$65,940 \$75,360 \$84,780 \$94,200 \$103,620 \$113,040 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$273,700 \$328,400 \$383,200 \$437,900 \$492,700 \$547,400 \$602,200 \$656,900 \$254,400 \$305,300 \$356,200 \$407,100 \$458,000 \$508,900 \$559,800 \$610,700 \$257,000 \$308,400 \$359,800 \$411,200 \$462,600 \$514,000 \$565,400 \$616,700 \$249,200 \$299,000 \$348,800 \$398,700 \$448,500 \$498,300 \$548,200 \$598,000 \$241,700 \$290,000 \$338,400 \$386,700 \$435,100 \$483,400 \$531,800 \$580,100 \$227,700 \$273,300 \$318,800 \$364,400 \$409,900 \$455,500 \$501,000 \$546,600 \$215,000 \$258,000 \$309,700	50% 60% 70% 80% 90% 100% \$103,620 \$113,040 \$122,460 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$273,700 \$328,400 \$383,200 \$437,900 \$492,700 \$547,400 \$602,200 \$656,900 \$711,600 \$254,400 \$305,300 \$356,200 \$407,100 \$458,000 \$508,900 \$559,800 \$611,700 \$661,500 \$257,000 \$308,400 \$359,800 \$411,200 \$462,600 \$514,000 \$565,400 \$616,700 \$668,100 \$249,200 \$299,000 \$348,800 \$386,700 \$448,500 \$548,200 \$598,000 \$647,800 \$241,700 \$290,000 \$338,400 \$366,700 \$435,100 \$483,400 \$531,800 \$580,100 \$628,400 \$234,600 \$281,500 \$328,400 \$375,300 \$422,200 \$469,100 \$516,100 \$563,000 \$609,900 \$221,200 \$265,500 \$309,700 \$353,900 \$398,200 <t< th=""></t<>

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3. Mortgage Expense of: 28% Principal and Interest (P&I) only.

4. Down Payment of: 5.00%

5. Max Housing Expense: 38.00% Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private



COUNTY:	HONOLULU	FAMILY SIZE:	4 PERSON

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% 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:	\$52,300	\$62,760	\$73,220	\$83,680	\$94,140	\$104,600	\$115,060	\$125,520	\$135,980	\$1 <u>46,44</u> 0
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0.000/	ФО.	ФО.	ФО.	ФО.	C O	C O	C O	Φ0	C O	C O
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$303,900	\$364,700	\$425,500	\$486,300	\$547,100	\$607,800	\$668,600	\$729,400	\$790,200	\$851,000
3.58%	\$282,500	\$339,000	\$395,500	\$452,100	\$508,600	\$565,100	\$621,600	\$678,100	\$734,600	\$791,100
3.50%	\$285,400	\$342,400	\$399,500	\$456,600	\$513,600	\$570,700	\$627,800	\$684,800	\$741,900	\$799,000
3.75%	\$276,700	\$332,000	\$387,400	\$442,700	\$498,000	\$553,400	\$608,700	\$664,000	\$719,400	\$774,700
4.00%	\$268,400	\$322,100	\$375,800	\$429,400	\$483,100	\$536,800	\$590,500	\$644,100	\$697,800	\$751,500
4.25%	\$260,500	\$312,600	\$364,700	\$416,800	\$468,800	\$520,900	\$573,000	\$625,100	\$677,200	\$729,300
4.50%	\$252,900	\$303,500	\$354,000	\$404,600	\$455,200	\$505,800	\$556,400	\$606,900	\$657,500	\$708,100
4.75%	\$245,600	\$294,800	\$343,900	\$393,000	\$442,100	\$491,300	\$540,400	\$589,500	\$638,700	\$687,800
5.00%	\$238,700	\$286,400	\$334,200	\$381,900	\$429,600	\$477,400	\$525,100	\$572,900	\$620,600	\$668,300
5.25%	\$232,000	\$278,500	\$324,900	\$371,300	\$417,700	\$464,100	\$510,500	\$556,900	\$603,300	\$649,700
5.50%	\$225,700	\$270,800	\$315,900	\$361,100	\$406,200	\$451,300	\$496,500	\$541,600	\$586,800	\$631,900
5.75%	\$219,600	\$263,500	\$307,400	\$351,300	\$395,200	\$439,100	\$483,100	\$527,000	\$570,900	\$614,800
6.00%	\$213,700	\$256,500	\$299,200	\$341,900	\$384,700	\$427,400	\$470,200	\$512,900	\$555,700	\$598,400
6.25%	\$208,100	\$249,700	\$291,300	\$333,000	\$374,600	\$416,200	\$457,800	\$499,500	\$541,100	\$582,700
6.50%	\$202,700	\$243,300	\$283,800	\$324,400	\$364,900	\$405,400	\$446,000	\$486,500	\$527,100	\$567,600

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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 Monthly Payments.

3. Mortgage Expense of: 28% Principal and Interest (P&I) only.

4. Down Payment of: 5.00%

5. Max Housing Expense: 38.00% Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private



COUNTY: HONOLULU FAMILY SIZE: 5 PERSON

% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
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\$ Income:	\$56,500	\$67,800	\$79,100	\$90,400	\$101,700	\$113,000	\$124,300	\$135,600	\$146,900	\$158,200
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$328,300	\$394,000	\$459,700	\$525,300	\$591,000	\$656,700	\$722,300	\$788,000	\$853,700	\$919,300
3.58%	\$305,200	\$366,300	\$427,300	\$488,400	\$549,400	\$610,400	\$671,500	\$732,500	\$793,600	\$854,600
3.50%	\$308,300	\$369,900	\$431,600	\$493,200	\$554,900	\$616,500	\$678,200	\$739,800	\$801,500	\$863,100
3.75%	\$298,900	\$358,700	\$418,500	\$478,200	\$538,000	\$597,800	\$657,600	\$717,400	\$777,100	\$836,900
4.00%	\$289,900	\$347,900	\$405,900	\$463,900	\$521,900	\$579,900	\$637,900	\$695,900	\$753,900	\$811,900
4.25%	\$281,400	\$337,700	\$393,900	\$450,200	\$506,500	\$562,800	\$619,000	\$675,300	\$731,600	\$787,900
4.50%	\$273,200	\$327,800	\$382,500	\$437,100	\$491,800	\$546,400	\$601,000	\$655,700	\$710,300	\$765,000
4.75%	\$265,400	\$318,400	\$371,500	\$424,600	\$477,700	\$530,700	\$583,800	\$636,900	\$689,900	\$743,000
5.00%	\$257,900	\$309,400	\$361,000	\$412,600	\$464,100	\$515,700	\$567,300	\$618,900	\$670,400	\$722,000
5.25%	\$250,700	\$300,800	\$350,900	\$401,100	\$451,200	\$501,400	\$551,500	\$601,600	\$651,800	\$701,900
5.50%	\$243,800	\$292,600	\$341,300	\$390,100	\$438,800	\$487,600	\$536,400	\$585,100	\$633,900	\$682,600
5.75%	\$237,200	\$284,600	\$332,100	\$379,500	\$427,000	\$474,400	\$521,800	\$569,300	\$616,700	\$664,200
6.00%	\$230,900	\$277,100	\$323,200	\$369,400	\$415,600	\$461,800	\$507,900	\$554,100	\$600,300	\$646,500
6.25%	\$224,800	\$269,800	\$314,700	\$359,700	\$404,700	\$449,600	\$494,600	\$539,600	\$584,500	\$629,500
6.50%	\$219,000	\$262,800	\$306,600	\$350,400	\$394,200	\$438,000	\$481,800	\$525,600	\$569,400	\$613,200

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3. Mortgage Expense of: 28% Principal and Interest (P&I) only.

4. Down Payment of: 5.00%

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COUNTY:	HONOLULU FAMI	LY SIZE:	6 PERSON	

% of Median: \$ Income:	<u>50%</u> \$60,700	<u>60%</u> \$72,840	<u>70%</u> \$84,980	<u>80%</u> \$97,120	<u>90%</u> \$109,260	<u>100%</u> \$121,400	<u>110%</u> \$133,540	<u>120%</u> \$145,680	<u>130%</u> \$157,820	<u>140%</u> \$169,960
					I	I	I		T.	
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$352,700	\$423,300	\$493,800	\$564,400	\$634,900	\$705,500	\$776,000	\$846,600	\$917,100	\$987,700
3.58%	\$327,900	\$393,500	\$459,100	\$524,700	\$590,200	\$655,800	\$721,400	\$787,000	\$852,600	\$918,200
3.50%	\$331,200	\$397,400	\$463,700	\$529,900	\$596,100	\$662,400	\$728,600	\$794,800	\$861,100	\$927,300
3.75%	\$321,100	\$385,300	\$449,600	\$513,800	\$578,000	\$642,200	\$706,500	\$770,700	\$834,900	\$899,100
4.00%	\$311,500	\$373,800	\$436,100	\$498,400	\$560,700	\$623,000	\$685,300	\$747,600	\$809,900	\$872,200
4.25%	\$302,300	\$362,800	\$423,200	\$483,700	\$544,100	\$604,600	\$665,100	\$725,500	\$786,000	\$846,400
4.50%	\$293,500	\$352,200	\$410,900	\$469,600	\$528,300	\$587,000	\$645,700	\$704,400	\$763,100	\$821,800
4.75%	\$285,100	\$342,100	\$399,100	\$456,100	\$513,200	\$570,200	\$627,200	\$684,200	\$741,200	\$798,200
5.00%	\$277,000	\$332,400	\$387,800	\$443,200	\$498,700	\$554,100	\$609,500	\$664,900	\$720,300	\$775,700
5.25%	\$269,300	\$323,200	\$377,000	\$430,900	\$484,800	\$538,600	\$592,500	\$646,300	\$700,200	\$754,100
5.50%	\$261,900	\$314,300	\$366,700	\$419,100	\$471,500	\$523,800	\$576,200	\$628,600	\$681,000	\$733,400
5.75%	\$254,800	\$305,800	\$356,800	\$407,700	\$458,700	\$509,700	\$560,600	\$611,600	\$662,600	\$713,500
6.00%	\$248,000	\$297,700	\$347,300	\$396,900	\$446,500	\$496,100	\$545,700	\$595,300	\$644,900	\$694,500
6.25%	\$241,500	\$289,800	\$338,100	\$386,500	\$434,800	\$483,100	\$531,400	\$579,700	\$628,000	\$676,300
6.50%	\$235,300	\$282,300	\$329,400	\$376,500	\$423,500	\$470,600	\$517,600	\$564,700	\$611,700	\$658,800

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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 Monthly Payments.

3. Mortgage Expense of: 28% Principal and Interest (P&I) only.

4. Down Payment of: 5.00%

5. Max Housing Expense: 38.00% Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private



COUNTY:	HONOLULU	FAMILY SIZE:	7 PERSON

% of Median: \$ Income:	<u>50%</u> \$64,900	<u>60%</u> \$77,880	<u>70%</u> \$90,860	<u>80%</u> \$103,840	<u>90%</u> \$116,820	<u>100%</u> \$129,800	<u>110%</u> \$142,780	<u>120%</u> \$155,760	<u>130%</u> \$168,740	<u>140%</u> \$181,720
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$377,100	\$452,600	\$528,000	\$603,400	\$678,900	\$754,300	\$829,700	\$905,100	\$980,600	\$1,056,000
3.58%	\$350,600	\$420,700	\$490,800	\$561,000	\$631,100	\$701,200	\$771,300	\$841,400	\$911,600	\$981,700
3.50%	\$354,100	\$424,900	\$495,700	\$566,600	\$637,400	\$708,200	\$779,000	\$849,800	\$920,700	\$991,500
3.75%	\$343,300	\$412,000	\$480,700	\$549,300	\$618,000	\$686,700	\$755,300	\$824,000	\$892,700	\$961,300
4.00%	\$333,100	\$399,700	\$466,300	\$532,900	\$599,500	\$666,100	\$732,700	\$799,300	\$865,900	\$932,600
4.25%	\$323,200	\$387,900	\$452,500	\$517,200	\$581,800	\$646,400	\$711,100	\$775,700	\$840,400	\$905,000
4.50%	\$313,800	\$376,600	\$439,300	\$502,100	\$564,900	\$627,600	\$690,400	\$753,200	\$815,900	\$878,700
4.75%	\$304,800	\$365,800	\$426,700	\$487,700	\$548,700	\$609,600	\$670,600	\$731,600	\$792,500	\$853,500
5.00%	\$296,200	\$355,400	\$414,700	\$473,900	\$533,200	\$592,400	\$651,600	\$710,900	\$770,100	\$829,400
5.25%	\$287,900	\$345,500	\$403,100	\$460,700	\$518,300	\$575,900	\$633,500	\$691,100	\$748,700	\$806,200
5.50%	\$280,000	\$336,100	\$392,100	\$448,100	\$504,100	\$560,100	\$616,100	\$672,100	\$728,100	\$784,100
5.75%	\$272,500	\$327,000	\$381,500	\$435,900	\$490,400	\$544,900	\$599,400	\$653,900	\$708,400	\$762,900
6.00%	\$265,200	\$318,200	\$371,300	\$424,300	\$477,400	\$530,400	\$583,500	\$636,500	\$689,500	\$742,600
6.25%	\$258,200	\$309,900	\$361,500	\$413,200	\$464,800	\$516,500	\$568,100	\$619,800	\$671,400	\$723,100
6.50%	\$251,600	\$301,900	\$352,200	\$402,500	\$452,800	\$503,100	\$553,400	\$603,800	\$654,100	\$704,400

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COUNTY:	HONOLULU	FAMILY SIZE:	8 PERSON

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% 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:	\$69,050	\$82,860	\$96,670	\$110,480	\$124,290	\$138,100	\$151,910	\$165,720	\$179,530	\$193,340
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0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$401,300	\$481,500	\$561,800	\$642,000	\$722,300	\$802,500	\$882,800	\$963,000	\$1,043,300	\$1,123,500
3.58%	\$373,000	\$447,600	\$522,200	\$596,800	\$671,400	\$746,000	\$820,600	\$895,200	\$969,800	\$1,044,500
3.50%	\$376,700	\$452,100	\$527,400	\$602,800	\$678,100	\$753,500	\$828,800	\$904,200	\$979,500	\$1,054,900
3.75%	\$365,300	\$438,400	\$511,400	\$584,500	\$657,500	\$730,600	\$803,600	\$876,700	\$949,800	\$1,022,800
4.00%	\$354,400	\$425,200	\$496,100	\$567,000	\$637,800	\$708,700	\$779,600	\$850,400	\$921,300	\$992,200
4.25%	\$343,900	\$412,700	\$481,400	\$550,200	\$619,000	\$687,800	\$756,600	\$825,300	\$894,100	\$962,900
4.50%	\$333,900	\$400,700	\$467,400	\$534,200	\$601,000	\$667,800	\$734,500	\$801,300	\$868,100	\$934,900
4.75%	\$324,300	\$389,200	\$454,000	\$518,900	\$583,700	\$648,600	\$713,500	\$778,300	\$843,200	\$908,100
5.00%	\$315,100	\$378,200	\$441,200	\$504,200	\$567,200	\$630,300	\$693,300	\$756,300	\$819,400	\$882,400
5.25%	\$306,400	\$367,600	\$428,900	\$490,200	\$551,400	\$612,700	\$674,000	\$735,300	\$796,500	\$857,800
5.50%	\$297,900	\$357,500	\$417,100	\$476,700	\$536,300	\$595,900	\$655,500	\$715,100	\$774,700	\$834,300
5.75%	\$289,900	\$347,900	\$405,800	\$463,800	\$521,800	\$579,800	\$637,800	\$695,700	\$753,700	\$811,700
6.00%	\$282,200	\$338,600	\$395,000	\$451,500	\$507,900	\$564,300	\$620,800	\$677,200	\$733,600	\$790,100
6.25%	\$274,800	\$329,700	\$384,700	\$439,600	\$494,600	\$549,500	\$604,500	\$659,400	\$714,400	\$769,300
6.50%	\$267,600	\$321,200	\$374,700	\$428,200	\$481,800	\$535,300	\$588,800	\$642,400	\$695,900	\$749,400

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