## 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	<u>5 PERSON</u>	<u>6 PERSON</u>	7 PERSON	8 PERSON
\$79,200									
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%	\$5,980	\$6,830	\$7,680	\$8,530	\$9,220	\$9,900	\$10,580	\$11,260
	20%	\$11,960	\$13,660	\$15,360	\$17,060	\$18,440	\$19,800	\$21,160	\$22,520
	30%	\$17,940	\$20,490	\$23,040	\$25,590	\$27,660	\$29,700	\$31,740	\$33,780
	40%	\$23,920	\$27,320	\$30,720	\$34,120	\$36,880	\$39,600	\$42,320	\$45,040
0	50%	\$29,900	\$34,150	\$38,400	\$42,650	\$46,100	\$49,500	\$52,900	\$56,300
Ĕ	60%	\$35,880	\$40,980	\$46,080	\$51,180	\$55,320	\$59,400	\$63,480	\$67,560
Income	70%	\$41,860	\$47,810	\$53,760	\$59,710	\$64,540	\$69,300	\$74,060	\$78,820
of I	80%	\$47,840	\$54,640	\$61,440	\$68,240	\$73,760	\$79,200	\$84,640	\$90,080
%	90%	\$53,820	\$61,470	\$69,120	\$76,770	\$82,980	\$89,100	\$95,220	\$101,340
0.	100%	\$59,800	\$68,300	\$76,800	\$85,300	\$92,200	\$99,000	\$105,800	\$112,600
	110%	\$65,780	\$75,130	\$84,480	\$93,830	\$101,420	\$108,900	\$116,380	\$123,860
	120%	\$71,760	\$81,960	\$92,160	\$102,360	\$110,640	\$118,800	\$126,960	\$135,120
	130%	\$77,740	\$88,790	\$99,840	\$110,890	\$119,860	\$128,700	\$137,540	\$146,380
	140%	\$83,720	\$95,620	\$107,520	\$119,420	\$129,080	\$138,600	\$148,120	\$157,640

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>	\$79,200	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
KAUAI						
30% of Med	ian	\$448	\$480	\$576	\$665	\$742
50% of Med	ian	\$747	\$800	\$960	\$1,109	\$1,237
60% of Med	ian	\$897	\$960	\$1,152	\$1,331	\$1,485
80% of Med	ian	\$1,196	\$1,281	\$1,536	\$1,775	\$1,980
100% of Med	ian	\$1,495	\$1,601	\$1,920	\$2,218	\$2,475
120% of Med	ian	\$1,794	\$1,921	\$2,304	\$2,662	\$2,970
140% of Med	ian	\$2,093	\$2,241	\$2,688	\$3,106	\$3,465

<sup>\*</sup>Please note that area market rents may be lower than these rent guidelines.

<sup>\*\*</sup>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:	\$29,900	\$35,880	\$41,860	\$47,840	\$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	\$278,000	\$312,800	\$347,500	\$382,300	\$417,000	\$451,800	\$486,500
3.25%	\$168,300	\$202,000	\$235,700	\$269,300	\$303,000	\$336,600	\$370,300	\$404,000	\$437,600	\$471,300
3.50%	\$163,100	\$195,800	\$228,400	\$261,000	\$293,600	\$326,300	\$358,900	\$391,500	\$424,200	\$456,800
3.75%	\$158,200	\$189,800	\$221,500	\$253,100	\$284,700	\$316,400	\$348,000	\$379,600	\$411,300	\$442,900
4.00%	\$153,400	\$184,100	\$214,800	\$245,500	\$276,200	\$306,900	\$337,600	\$368,300	\$398,900	\$429,600
4.25%	\$148,900	\$178,700	\$208,500	\$238,300	\$268,000	\$297,800	\$327,600	\$357,400	\$387,200	\$416,900
4.50%	\$144,600	\$173,500	\$202,400	\$231,300	\$260,200	\$289,200	\$318,100	\$347,000	\$375,900	\$404,800
4.75%	\$140,400	\$168,500	\$196,600	\$224,700	\$252,800	\$280,900	\$308,900	\$337,000	\$365,100	\$393,200
5.00%	\$136,500	\$163,800	\$191,000	\$218,300	\$245,600	\$272,900	\$300,200	\$327,500	\$354,800	\$382,100
5.25%	\$132,700	\$159,200	\$185,700	\$212,300	\$238,800	\$265,300	\$291,900	\$318,400	\$344,900	\$371,400
5.50%	\$129,000	\$154,800	\$180,600	\$206,400	\$232,200	\$258,000	\$283,800	\$309,600	\$335,400	\$361,300
5.75%	\$125,500	\$150,600	\$175,700	\$200,800	\$226,000	\$251,100	\$276,200	\$301,300	\$326,400	\$351,500
6.00%	\$122,200	\$146,600	\$171,100	\$195,500	\$219,900	\$244,400	\$268,800	\$293,200	\$317,700	\$342,100
6.25%	\$119,000	\$142,800	\$166,600	\$190,400	\$214,200	\$238,000	\$261,700	\$285,500	\$309,300	\$333,100
6.50%	\$115,900	\$139,100	\$162,300	\$185,400	\$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 2017 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: Principal and Interest (P&I) only. 28%

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:	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:	\$34,150	\$40,980	\$47,810	\$54,640	\$61,470	\$68,300	\$75,130	\$81,960	\$88,790	\$95,620
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$198,500	\$238,100	\$277,800	\$317,500	\$357,200	\$396,900	\$436,600	\$476,300	\$516,000	\$555,700
3.25%	\$192,200	\$230,700	\$269,100	\$307,600	\$346,000	\$384,500	\$422,900	\$461,400	\$499,800	\$538,300
3.50%	\$186,300	\$223,600	\$260,900	\$298,100	\$335,400	\$372,600	\$409,900	\$447,200	\$484,400	\$521,700
3.75%	\$180,700	\$216,800	\$252,900	\$289,100	\$325,200	\$361,300	\$397,500	\$433,600	\$469,700	\$505,900
4.00%	\$175,300	\$210,300	\$245,400	\$280,400	\$315,500	\$350,500	\$385,600	\$420,600	\$455,700	\$490,700
4.25%	\$170,100	\$204,100	\$238,100	\$272,100	\$306,100	\$340,200	\$374,200	\$408,200	\$442,200	\$476,200
4.50%	\$165,100	\$198,200	\$231,200	\$264,200	\$297,200	\$330,300	\$363,300	\$396,300	\$429,300	\$462,400
4.75%	\$160,400	\$192,500	\$224,500	\$256,600	\$288,700	\$320,800	\$352,900	\$384,900	\$417,000	\$449,100
5.00%	\$155,900	\$187,000	\$218,200	\$249,400	\$280,500	\$311,700	\$342,900	\$374,100	\$405,200	\$436,400
5.25%	\$151,500	\$181,800	\$212,100	\$242,400	\$272,700	\$303,000	\$333,300	\$363,600	\$393,900	\$424,200
5.50%	\$147,400	\$176,800	\$206,300	\$235,800	\$265,200	\$294,700	\$324,200	\$353,700	\$383,100	\$412,600
5.75%	\$143,400	\$172,000	\$200,700	\$229,400	\$258,100	\$286,700	\$315,400	\$344,100	\$372,800	\$401,400
6.00%	\$139,600	\$167,500	\$195,400	\$223,300	\$251,200	\$279,100	\$307,000	\$334,900	\$362,800	\$390,700
6.25%	\$135,900	\$163,100	\$190,200	\$217,400	\$244,600	\$271,800	\$298,900	\$326,100	\$353,300	\$380,500
6.50%	\$132,400	\$158,800	\$185,300	\$211,800	\$238,300	\$264,700	\$291,200	\$317,700	\$344,200	\$370,600

### \*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 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:	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:	\$38,400	\$46,080	\$53,760	\$61,440	\$69,120	\$76,800	\$84,480	\$92,160	\$99,840	\$107,520
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$223,100	\$267,800	\$312,400	\$357,000	\$401,700	\$446,300	\$490,900	\$535,600	\$580,200	\$624,800
3.25%	\$216,200	\$259,400	\$302,600	\$345,900	\$389,100	\$432,300	\$475,600	\$518,800	\$562,100	\$605,300
3.50%	\$209,500	\$251,400	\$293,300	\$335,200	\$377,100	\$419,000	\$460,900	\$502,800	\$544,700	\$586,600
3.75%	\$203,100	\$243,800	\$284,400	\$325,000	\$365,700	\$406,300	\$446,900	\$487,500	\$528,200	\$568,800
4.00%	\$197,100	\$236,500	\$275,900	\$315,300	\$354,700	\$394,100	\$433,500	\$472,900	\$512,400	\$551,800
4.25%	\$191,200	\$229,500	\$267,700	\$306,000	\$344,200	\$382,500	\$420,700	\$459,000	\$497,200	\$535,500
4.50%	\$185,700	\$222,800	\$259,900	\$297,100	\$334,200	\$371,400	\$408,500	\$445,600	\$482,800	\$519,900
4.75%	\$180,400	\$216,400	\$252,500	\$288,600	\$324,600	\$360,700	\$396,800	\$432,800	\$468,900	\$505,000
5.00%	\$175,300	\$210,300	\$245,400	\$280,400	\$315,500	\$350,500	\$385,600	\$420,600	\$455,700	\$490,700
5.25%	\$170,400	\$204,400	\$238,500	\$272,600	\$306,700	\$340,700	\$374,800	\$408,900	\$443,000	\$477,000
5.50%	\$165,700	\$198,800	\$232,000	\$265,100	\$298,300	\$331,400	\$364,500	\$397,700	\$430,800	\$463,900
5.75%	\$161,200	\$193,500	\$225,700	\$257,900	\$290,200	\$322,400	\$354,700	\$386,900	\$419,200	\$451,400
6.00%	\$156,900	\$188,300	\$219,700	\$251,100	\$282,500	\$313,800	\$345,200	\$376,600	\$408,000	\$439,400
6.25%	\$152,800	\$183,400	\$213,900	\$244,500	\$275,000	\$305,600	\$336,200	\$366,700	\$397,300	\$427,800
6.50%	\$148,800	\$178,600	\$208,400	\$238,200	\$267,900	\$297,700	\$327,500	\$357,200	\$387,000	\$416,800

### \*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:	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:	\$42,650	\$51,180	\$59,710	\$68,240	\$76,770	\$85,300	\$93,830	\$102,360	\$110,890	\$119,420
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$247,800	\$297,400	\$347,000	\$396,600	\$446,100	\$495,700	\$545,300	\$594,800	\$644,400	\$694,000
3.25%	\$240,100	\$288,100	\$336,100	\$384,200	\$432,200	\$480,200	\$528,200	\$576,200	\$624,300	\$672,300
3.50%	\$232,700	\$279,200	\$325,800	\$372,300	\$418,900	\$465,400	\$511,900	\$558,500	\$605,000	\$651,600
3.75%	\$225,600	\$270,800	\$315,900	\$361,000	\$406,100	\$451,300	\$496,400	\$541,500	\$586,600	\$631,800
4.00%	\$218,900	\$262,600	\$306,400	\$350,200	\$394,000	\$437,700	\$481,500	\$525,300	\$569,100	\$612,800
4.25%	\$212,400	\$254,900	\$297,400	\$339,900	\$382,300	\$424,800	\$467,300	\$509,800	\$552,300	\$594,700
4.50%	\$206,200	\$247,500	\$288,700	\$330,000	\$371,200	\$412,500	\$453,700	\$494,900	\$536,200	\$577,400
4.75%	\$200,300	\$240,400	\$280,400	\$320,500	\$360,600	\$400,600	\$440,700	\$480,800	\$520,800	\$560,900
5.00%	\$194,700	\$233,600	\$272,500	\$311,400	\$350,400	\$389,300	\$428,200	\$467,200	\$506,100	\$545,000
5.25%	\$189,200	\$227,100	\$264,900	\$302,800	\$340,600	\$378,500	\$416,300	\$454,100	\$492,000	\$529,800
5.50%	\$184,000	\$220,800	\$257,600	\$294,500	\$331,300	\$368,100	\$404,900	\$441,700	\$478,500	\$515,300
5.75%	\$179,100	\$214,900	\$250,700	\$286,500	\$322,300	\$358,100	\$393,900	\$429,700	\$465,500	\$501,400
6.00%	\$174,300	\$209,100	\$244,000	\$278,900	\$313,700	\$348,600	\$383,400	\$418,300	\$453,100	\$488,000
6.25%	\$169,700	\$203,700	\$237,600	\$271,500	\$305,500	\$339,400	\$373,400	\$407,300	\$441,200	\$475,200
6.50%	\$165,300	\$198,400	\$231,400	\$264,500	\$297,600	\$330,600	\$363,700	\$396,800	\$429,800	\$462,900

### \*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 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:	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:	\$46,100	\$55,320	\$64,540	\$73,760	\$82,980	\$92,200	\$101,420	\$110,640	\$119,860	\$129,080
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$267,900	\$321,500	\$375,100	\$428,600	\$482,200	\$535,800	\$589,400	\$642,900	\$696,500	\$750,100
3.25%	\$259,500	\$311,400	\$363,300	\$415,200	\$467,100	\$519,000	\$570,900	\$622,800	\$674,800	\$726,700
3.50%	\$251,500	\$301,800	\$352,100	\$402,400	\$452,700	\$503,000	\$553,400	\$603,700	\$654,000	\$704,300
3.75%	\$243,900	\$292,700	\$341,400	\$390,200	\$439,000	\$487,800	\$536,500	\$585,300	\$634,100	\$682,900
4.00%	\$236,600	\$283,900	\$331,200	\$378,500	\$425,800	\$473,200	\$520,500	\$567,800	\$615,100	\$662,400
4.25%	\$229,600	\$275,500	\$321,400	\$367,300	\$413,300	\$459,200	\$505,100	\$551,000	\$596,900	\$642,900
4.50%	\$222,900	\$267,500	\$312,100	\$356,700	\$401,200	\$445,800	\$490,400	\$535,000	\$579,600	\$624,100
4.75%	\$216,500	\$259,800	\$303,100	\$346,400	\$389,700	\$433,000	\$476,300	\$519,600	\$562,900	\$606,200
5.00%	\$210,400	\$252,500	\$294,600	\$336,600	\$378,700	\$420,800	\$462,900	\$504,900	\$547,000	\$589,100
5.25%	\$204,500	\$245,400	\$286,300	\$327,300	\$368,200	\$409,100	\$450,000	\$490,900	\$531,800	\$572,700
5.50%	\$198,900	\$238,700	\$278,500	\$318,300	\$358,100	\$397,800	\$437,600	\$477,400	\$517,200	\$557,000
5.75%	\$193,500	\$232,200	\$271,000	\$309,700	\$348,400	\$387,100	\$425,800	\$464,500	\$503,200	\$541,900
6.00%	\$188,400	\$226,100	\$263,700	\$301,400	\$339,100	\$376,800	\$414,400	\$452,100	\$489,800	\$527,500
6.25%	\$183,400	\$220,100	\$256,800	\$293,500	\$330,200	\$366,900	\$403,600	\$440,200	\$476,900	\$513,600
6.50%	\$178,700	\$214,400	\$250,200	\$285,900	\$321,600	\$357,400	\$393,100	\$428,900	\$464,600	\$500,300

### \*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:	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:	\$49,500	\$59,400	\$69,300	\$79,200	\$89,100	\$99,000	\$108,900	\$118,800	\$128,700	\$138,600
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$287,700	\$345,200	\$402,700	\$460,200	\$517,800	\$575,300	\$632,800	\$690,400	\$747,900	\$805,400
3.25%	\$278,700	\$334,400	\$390,100	\$445,900	\$501,600	\$557,300	\$613,100	\$668,800	\$724,500	\$780,300
3.50%	\$270,100	\$324,100	\$378,100	\$432,100	\$486,100	\$540,100	\$594,200	\$648,200	\$702,200	\$756,200
3.75%	\$261,900	\$314,200	\$366,600	\$419,000	\$471,400	\$523,700	\$576,100	\$628,500	\$680,900	\$733,200
4.00%	\$254,000	\$304,800	\$355,600	\$406,400	\$457,200	\$508,000	\$558,900	\$609,700	\$660,500	\$711,300
4.25%	\$246,500	\$295,800	\$345,100	\$394,400	\$443,700	\$493,000	\$542,400	\$591,700	\$641,000	\$690,300
4.50%	\$239,300	\$287,200	\$335,100	\$383,000	\$430,800	\$478,700	\$526,600	\$574,400	\$622,300	\$670,200
4.75%	\$232,500	\$279,000	\$325,500	\$372,000	\$418,500	\$465,000	\$511,500	\$558,000	\$604,500	\$651,000
5.00%	\$225,900	\$271,100	\$316,300	\$361,500	\$406,600	\$451,800	\$497,000	\$542,200	\$587,400	\$632,600
5.25%	\$219,600	\$263,500	\$307,500	\$351,400	\$395,300	\$439,200	\$483,200	\$527,100	\$571,000	\$614,900
5.50%	\$213,600	\$256,300	\$299,000	\$341,700	\$384,500	\$427,200	\$469,900	\$512,600	\$555,300	\$598,100
5.75%	\$207,800	\$249,400	\$290,900	\$332,500	\$374,100	\$415,600	\$457,200	\$498,800	\$540,300	\$581,900
6.00%	\$202,300	\$242,700	\$283,200	\$323,600	\$364,100	\$404,600	\$445,000	\$485,500	\$525,900	\$566,400
6.25%	\$197,000	\$236,400	\$275,800	\$315,100	\$354,500	\$393,900	\$433,300	\$472,700	\$512,100	\$551,500
6.50%	\$191,900	\$230,200	\$268,600	\$307,000	\$345,400	\$383,700	\$422,100	\$460,500	\$498,900	\$537,200

### \*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:	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:	\$52,900	\$63,480	\$74,060	\$84,640	\$95,220	\$105,800	\$116,380	\$126,960	\$137,540	\$148,120
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$307,400	\$368,900	\$430,400	\$491,900	\$553,300	\$614,800	\$676,300	\$737,800	\$799,300	\$860,700
3.25%	\$297,800	\$357,400	\$416,900	\$476,500	\$536,000	\$595,600	\$655,200	\$714,700	\$774,300	\$833,800
3.50%	\$288,600	\$346,300	\$404,100	\$461,800	\$519,500	\$577,200	\$635,000	\$692,700	\$750,400	\$808,100
3.75%	\$279,900	\$335,800	\$391,800	\$447,800	\$503,700	\$559,700	\$615,700	\$671,700	\$727,600	\$783,600
4.00%	\$271,500	\$325,800	\$380,100	\$434,400	\$488,700	\$542,900	\$597,200	\$651,500	\$705,800	\$760,100
4.25%	\$263,500	\$316,100	\$368,800	\$421,500	\$474,200	\$526,900	\$579,600	\$632,300	\$685,000	\$737,700
4.50%	\$255,800	\$306,900	\$358,100	\$409,300	\$460,400	\$511,600	\$562,700	\$613,900	\$665,100	\$716,200
4.75%	\$248,500	\$298,100	\$347,800	\$397,500	\$447,200	\$496,900	\$546,600	\$596,300	\$646,000	\$695,700
5.00%	\$241,400	\$289,700	\$338,000	\$386,300	\$434,600	\$482,900	\$531,100	\$579,400	\$627,700	\$676,000
5.25%	\$234,700	\$281,600	\$328,600	\$375,500	\$422,500	\$469,400	\$516,400	\$563,300	\$610,200	\$657,200
5.50%	\$228,300	\$273,900	\$319,600	\$365,200	\$410,900	\$456,500	\$502,200	\$547,800	\$593,500	\$639,100
5.75%	\$222,100	\$266,500	\$310,900	\$355,300	\$399,800	\$444,200	\$488,600	\$533,000	\$577,400	\$621,800
6.00%	\$216,200	\$259,400	\$302,600	\$345,900	\$389,100	\$432,300	\$475,600	\$518,800	\$562,000	\$605,300
6.25%	\$210,500	\$252,600	\$294,700	\$336,800	\$378,900	\$421,000	\$463,100	\$505,200	\$547,300	\$589,400
6.50%	\$205,000	\$246,100	\$287,100	\$328,100	\$369,100	\$410,100	\$451,100	\$492,100	\$533,100	\$574,100

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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:	\$56,300	\$67,560	\$78,820	\$90,080	\$101,340	\$112,600	\$123,860	\$135,120	\$146,380	\$157,640
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$327,200	\$392,600	\$458,000	\$523,500	\$588,900	\$654,300	\$719,800	\$785,200	\$850,600	\$916,100
3.25%	\$316,900	\$380,300	\$443,700	\$507,100	\$570,500	\$633,900	\$697,300	\$760,700	\$824,000	\$887,400
3.50%	\$307,200	\$368,600	\$430,000	\$491,500	\$552,900	\$614,300	\$675,800	\$737,200	\$798,700	\$860,100
3.75%	\$297,800	\$357,400	\$417,000	\$476,500	\$536,100	\$595,700	\$655,300	\$714,800	\$774,400	\$834,000
4.00%	\$288,900	\$346,700	\$404,500	\$462,300	\$520,100	\$577,800	\$635,600	\$693,400	\$751,200	\$809,000
4.25%	\$280,400	\$336,500	\$392,500	\$448,600	\$504,700	\$560,800	\$616,900	\$672,900	\$729,000	\$785,100
4.50%	\$272,200	\$326,700	\$381,100	\$435,600	\$490,000	\$544,500	\$598,900	\$653,400	\$707,800	\$762,200
4.75%	\$264,400	\$317,300	\$370,200	\$423,100	\$476,000	\$528,800	\$581,700	\$634,600	\$687,500	\$740,400
5.00%	\$256,900	\$308,300	\$359,700	\$411,100	\$462,500	\$513,900	\$565,300	\$616,700	\$668,100	\$719,500
5.25%	\$249,800	\$299,700	\$349,700	\$399,700	\$449,600	\$499,600	\$549,500	\$599,500	\$649,500	\$699,400
5.50%	\$242,900	\$291,500	\$340,100	\$388,700	\$437,300	\$485,900	\$534,500	\$583,000	\$631,600	\$680,200
5.75%	\$236,400	\$283,600	\$330,900	\$378,200	\$425,500	\$472,700	\$520,000	\$567,300	\$614,500	\$661,800
6.00%	\$230,100	\$276,100	\$322,100	\$368,100	\$414,100	\$460,100	\$506,100	\$552,200	\$598,200	\$644,200
6.25%	\$224,000	\$268,800	\$313,600	\$358,400	\$403,200	\$448,000	\$492,900	\$537,700	\$582,500	\$627,300
6.50%	\$218,200	\$261,900	\$305,500	\$349,200	\$392,800	\$436,500	\$480,100	\$523,700	\$567,400	\$611,000

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

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