### HAWAII 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 SIZ	ZE			
MEDIAN		1 PERSON	2 PERSON	3 PERSON	4 PERSON	<u>5 PERSON</u>	<u>6 PERSON</u>	7 PERSON	8 PERSON
\$74,200									
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%	\$5,500	\$6,280	\$7,070	\$7,850	\$8,480	\$9,110	\$9,740	\$10,370
	20%	\$11,000	\$12,560	\$14,140	\$15,700	\$16,960	\$18,220	\$19,480	\$20,740
	30%	\$16,500	\$18,840	\$21,210	\$23,550	\$25,440	\$27,330	\$29,220	\$31,110
	40%	\$22,000	\$25,120	\$28,280	\$31,400	\$33,920	\$36,440	\$38,960	\$41,480
4)	50%	\$27,500	\$31,400	\$35,350	\$39,250	\$42,400	\$45,550	\$48,700	\$51,850
оше	60%	\$33,000	\$37,680	\$42,420	\$47,100	\$50,880	\$54,660	\$58,440	\$62,220
<u>nco</u>	70%	\$38,500	\$43,960	\$49,490	\$54,950	\$59,360	\$63,770	\$68,180	\$72,590
of II	80%	\$44,000	\$50,240	\$56,560	\$62,800	\$67,840	\$72,880	\$77,920	\$82,960
%	90%	\$49,500	\$56,520	\$63,630	\$70,650	\$76,320	\$81,990	\$87,660	\$93,330
0.	100%	\$55,000	\$62,800	\$70,700	\$78,500	\$84,800	\$91,100	\$97,400	\$103,700
	110%	\$60,500	\$69,080	\$77,770	\$86,350	\$93,280	\$100,210	\$107,140	\$114,070
	120%	\$66,000	\$75,360	\$84,840	\$94,200	\$101,760	\$109,320	\$116,880	\$124,440
	130%	\$71,500	\$81,640	\$91,910	\$102,050	\$110,240	\$118,430	\$126,620	\$134,810
	140%	\$77,000	\$87,920	\$98,980	\$109,900	\$118,720	\$127,540	\$136,360	\$145,180

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 "FY2018 Briefing Materials" at https://www.huduser.gov/portal/datasets/ii/i118/IncomeLimitsMethodology-FY18.pdf

HHFDC uses the HUD income limits for households at the 50% and 60% income levels as calculated for the Multifamily Tax Subsidy Project (MTSP) charts. For HHFDC programs, the 80% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2018, it is also the HUD Section 8 VLIL) multiplied by 1.6 (or 80/50). The limits for households at other income levels 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 rents are based on 30% of income (including utilities)\*\*

<u>Area</u>	\$74,200	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
HAWAII COUNTY						
30% of Median	1	\$412	\$441	\$530	\$612	\$683
50% of Median	1	\$687	\$736	\$883	\$1,020	\$1,138
60% of Median	า	\$825	\$883	\$1,060	\$1,224	\$1,366
80% of Median	า	\$1,100	\$1,178	\$1,414	\$1,633	\$1,822
100% of Median	1	\$1,375	\$1,472	\$1,767	\$2,041	\$2,277
120% of Median	1	\$1,650	\$1,766	\$2,120	\$2,449	\$2,732
140% of Median	1	\$1,925	\$2,061	\$2,474	\$2,857	\$3,188

<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:	HAWAII	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:	\$27,500	\$33,000	\$38,500	\$44,000	\$49,500	\$55,000	\$60,500	\$66,000	\$71,500	\$77,000
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$159,800	\$191,800	\$223,700	\$255,700	\$287,700	\$319,600	\$351,600	\$383,500	\$415,500	\$447,500
3.25%	\$154,800	\$185,800	\$216,700	\$247,700	\$278,700	\$309,600	\$340,600	\$371,500	\$402,500	\$433,500
3.50%	\$150,000	\$180,000	\$210,100	\$240,100	\$270,100	\$300,100	\$330,100	\$360,100	\$390,100	\$420,100
3.75%	\$145,500	\$174,600	\$203,700	\$232,800	\$261,900	\$291,000	\$320,100	\$349,200	\$378,300	\$407,300
4.00%	\$141,100	\$169,300	\$197,600	\$225,800	\$254,000	\$282,200	\$310,500	\$338,700	\$366,900	\$395,100
4.25%	\$137,000	\$164,300	\$191,700	\$219,100	\$246,500	\$273,900	\$301,300	\$328,700	\$356,100	\$383,500
4.50%	\$133,000	\$159,600	\$186,200	\$212,800	\$239,300	\$265,900	\$292,500	\$319,100	\$345,700	\$372,300
4.75%	\$129,200	\$155,000	\$180,800	\$206,700	\$232,500	\$258,300	\$284,100	\$310,000	\$335,800	\$361,600
5.00%	\$125,500	\$150,600	\$175,700	\$200,800	\$225,900	\$251,000	\$276,100	\$301,200	\$326,300	\$351,400
5.25%	\$122,000	\$146,400	\$170,800	\$195,200	\$219,600	\$244,000	\$268,400	\$292,800	\$317,200	\$341,600
5.50%	\$118,700	\$142,400	\$166,100	\$189,900	\$213,600	\$237,300	\$261,100	\$284,800	\$308,500	\$332,300
5.75%	\$115,500	\$138,500	\$161,600	\$184,700	\$207,800	\$230,900	\$254,000	\$277,100	\$300,200	\$323,300
6.00%	\$112,400	\$134,900	\$157,300	\$179,800	\$202,300	\$224,800	\$247,200	\$269,700	\$292,200	\$314,700
6.25%	\$109,400	\$131,300	\$153,200	\$175,100	\$197,000	\$218,900	\$240,700	\$262,600	\$284,500	\$306,400
6.50%	\$106,600	\$127,900	\$149,200	\$170,600	\$191,900	\$213,200	\$234,500	\$255,800	\$277,100	\$298,500

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

1. Based on 2018 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: 28.00% Principal and Interest (P&I) only.

4. Down Payment of: 5.00%

38.00% 5. Max Housing Expense: 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



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### **HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\***

COUNTY:	HAWAII	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:	\$31,400	\$37,680	\$43,960	\$50,240	\$56,520	\$62,800	\$69,080	\$75,360	\$81,640	\$87,920
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$182,500	\$219,000	\$255,500	\$292,000	\$328,400	\$364,900	\$401,400	\$437,900	\$474,400	\$510,900
3.25%	\$176,800	\$212,100	\$247,500	\$282,800	\$318,200	\$353,500	\$388,900	\$424,200	\$459,600	\$494,900
3.50%	\$171,300	\$205,600	\$239,800	\$274,100	\$308,400	\$342,600	\$376,900	\$411,200	\$445,400	\$479,700
3.75%	\$166,100	\$199,300	\$232,600	\$265,800	\$299,000	\$332,200	\$365,500	\$398,700	\$431,900	\$465,100
4.00%	\$161,100	\$193,400	\$225,600	\$257,800	\$290,000	\$322,300	\$354,500	\$386,700	\$419,000	\$451,200
4.25%	\$156,400	\$187,700	\$218,900	\$250,200	\$281,500	\$312,800	\$344,000	\$375,300	\$406,600	\$437,900
4.50%	\$151,800	\$182,200	\$212,600	\$242,900	\$273,300	\$303,700	\$334,000	\$364,400	\$394,800	\$425,100
4.75%	\$147,500	\$177,000	\$206,500	\$236,000	\$265,500	\$295,000	\$324,400	\$353,900	\$383,400	\$412,900
5.00%	\$143,300	\$172,000	\$200,600	\$229,300	\$258,000	\$286,600	\$315,300	\$343,900	\$372,600	\$401,300
5.25%	\$139,300	\$167,200	\$195,000	\$222,900	\$250,800	\$278,600	\$306,500	\$334,400	\$362,200	\$390,100
5.50%	\$135,500	\$162,600	\$189,700	\$216,800	\$243,900	\$271,000	\$298,100	\$325,200	\$352,300	\$379,400
5.75%	\$131,800	\$158,200	\$184,600	\$210,900	\$237,300	\$263,700	\$290,000	\$316,400	\$342,700	\$369,100
6.00%	\$128,300	\$154,000	\$179,600	\$205,300	\$231,000	\$256,600	\$282,300	\$308,000	\$333,600	\$359,300
6.25%	\$124,900	\$149,900	\$174,900	\$199,900	\$224,900	\$249,900	\$274,900	\$299,900	\$324,900	\$349,800
6.50%	\$121,700	\$146,100	\$170,400	\$194,700	\$219,100	\$243,400	\$267,800	\$292,100	\$316,500	\$340,800

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

1. Based on 2018 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: 28.00% 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:	HAWAII	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:	\$35,350	\$42,420	\$49,490	\$56,560	\$63,630	\$70,700	\$77,770	\$84,840	\$91,910	\$98,980
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$205,400	\$246,500	\$287,600	\$328,700	\$369,800	\$410,800	\$451,900	\$493,000	\$534,100	\$575,200
3.25%	\$199,000	\$238,800	\$278,600	\$318,400	\$358,200	\$398,000	\$437,800	\$477,600	\$517,400	\$557,200
3.50%	\$192,900	\$231,400	\$270,000	\$308,600	\$347,200	\$385,700	\$424,300	\$462,900	\$501,500	\$540,000
3.75%	\$187,000	\$224,400	\$261,800	\$299,200	\$336,600	\$374,000	\$411,400	\$448,800	\$486,200	\$523,600
4.00%	\$181,400	\$217,700	\$254,000	\$290,300	\$326,500	\$362,800	\$399,100	\$435,400	\$471,700	\$507,900
4.25%	\$176,100	\$211,300	\$246,500	\$281,700	\$316,900	\$352,100	\$387,300	\$422,500	\$457,700	\$492,900
4.50%	\$170,900	\$205,100	\$239,300	\$273,500	\$307,700	\$341,900	\$376,000	\$410,200	\$444,400	\$478,600
4.75%	\$166,000	\$199,200	\$232,400	\$265,600	\$298,800	\$332,100	\$365,300	\$398,500	\$431,700	\$464,900
5.00%	\$161,300	\$193,600	\$225,900	\$258,100	\$290,400	\$322,700	\$354,900	\$387,200	\$419,500	\$451,700
5.25%	\$156,800	\$188,200	\$219,600	\$250,900	\$282,300	\$313,700	\$345,000	\$376,400	\$407,800	\$439,200
5.50%	\$152,500	\$183,000	\$213,500	\$244,100	\$274,600	\$305,100	\$335,600	\$366,100	\$396,600	\$427,100
5.75%	\$148,400	\$178,100	\$207,800	\$237,500	\$267,100	\$296,800	\$326,500	\$356,200	\$385,900	\$415,500
6.00%	\$144,500	\$173,300	\$202,200	\$231,100	\$260,000	\$288,900	\$317,800	\$346,700	\$375,600	\$404,500
6.25%	\$140,700	\$168,800	\$196,900	\$225,100	\$253,200	\$281,300	\$309,500	\$337,600	\$365,700	\$393,900
6.50%	\$137,000	\$164,400	\$191,800	\$219,200	\$246,600	\$274,000	\$301,400	\$328,900	\$356,300	\$383,700

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3. Mortgage Expense of: 28.00% Principal and Interest (P&I) only.

4. Down Payment of: 5.00%

38.00% 5. Max Housing Expense: 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:	HAWAII	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:	\$39,250	\$47,100	\$54,950	\$62,800	\$70,650	\$78,500	\$86,350	\$94,200	\$102,050	\$109,900
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$228,100	\$273,700	\$319,300	\$364,900	\$410,600	\$456,200	\$501,800	\$547,400	\$593,000	\$638,600
3.25%	\$221,000	\$265,200	\$309,300	\$353,500	\$397,700	\$441,900	\$486,100	\$530,300	\$574,500	\$618,700
3.50%	\$214,100	\$257,000	\$299,800	\$342,600	\$385,500	\$428,300	\$471,100	\$514,000	\$556,800	\$599,600
3.75%	\$207,600	\$249,200	\$290,700	\$332,200	\$373,800	\$415,300	\$456,800	\$498,300	\$539,900	\$581,400
4.00%	\$201,400	\$241,700	\$282,000	\$322,300	\$362,600	\$402,800	\$443,100	\$483,400	\$523,700	\$564,000
4.25%	\$195,500	\$234,600	\$273,700	\$312,800	\$351,900	\$391,000	\$430,000	\$469,100	\$508,200	\$547,300
4.50%	\$189,800	\$227,700	\$265,700	\$303,700	\$341,600	\$379,600	\$417,500	\$455,500	\$493,400	\$531,400
4.75%	\$184,300	\$221,200	\$258,100	\$295,000	\$331,800	\$368,700	\$405,600	\$442,400	\$479,300	\$516,200
5.00%	\$179,100	\$215,000	\$250,800	\$286,600	\$322,400	\$358,300	\$394,100	\$429,900	\$465,700	\$501,600
5.25%	\$174,100	\$209,000	\$243,800	\$278,600	\$313,500	\$348,300	\$383,100	\$417,900	\$452,800	\$487,600
5.50%	\$169,400	\$203,200	\$237,100	\$271,000	\$304,900	\$338,700	\$372,600	\$406,500	\$440,300	\$474,200
5.75%	\$164,800	\$197,700	\$230,700	\$263,700	\$296,600	\$329,600	\$362,500	\$395,500	\$428,400	\$461,400
6.00%	\$160,400	\$192,500	\$224,500	\$256,600	\$288,700	\$320,800	\$352,900	\$384,900	\$417,000	\$449,100
6.25%	\$156,200	\$187,400	\$218,700	\$249,900	\$281,100	\$312,400	\$343,600	\$374,800	\$406,100	\$437,300
6.50%	\$152,100	\$182,600	\$213,000	\$243,400	\$273,900	\$304,300	\$334,700	\$365,100	\$395,600	\$426,000

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2. Mortgage term: **30 years** 360 Monthly Payments.

3. Mortgage Expense of: 28.00% 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:	HAWAII	FAMILY SIZE:	<b>5 PERSON</b>							
% 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:	\$42,400	\$50,880	\$59,360	\$67,840	\$76,320	\$84,800	\$93,280	\$101,760	\$110,240	\$118,720
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$246,400	\$295,700	\$344,900	\$394,200	\$443,500	\$492,800	\$542,100	\$591,300	\$640,600	\$689,900
3.25%	\$238,700	\$286,400	\$334,200	\$381,900	\$429,600	\$477,400	\$525,100	\$572,900	\$620,600	\$668,300
3.50%	\$231,300	\$277,600	\$323,900	\$370,100	\$416,400	\$462,700	\$508,900	\$555,200	\$601,500	\$647,700
3.75%	\$224,300	\$269,200	\$314,000	\$358,900	\$403,800	\$448,600	\$493,500	\$538,300	\$583,200	\$628,100
4.00%	\$217,600	\$261,100	\$304,600	\$348,100	\$391,700	\$435,200	\$478,700	\$522,200	\$565,700	\$609,200
4.25%	\$211,200	\$253,400	\$295,600	\$337,900	\$380,100	\$422,300	\$464,600	\$506,800	\$549,000	\$591,300
4.50%	\$205,000	\$246,000	\$287,000	\$328,000	\$369,000	\$410,000	\$451,000	\$492,000	\$533,000	\$574,100
4.75%	\$199,100	\$239,000	\$278,800	\$318,600	\$358,400	\$398,300	\$438,100	\$477,900	\$517,800	\$557,600
5.00%	\$193,500	\$232,200	\$270,900	\$309,600	\$348,300	\$387,000	\$425,700	\$464,400	\$503,100	\$541,800
5.25%	\$188,100	\$225,700	\$263,400	\$301,000	\$338,600	\$376,200	\$413,900	\$451,500	\$489,100	\$526,700
5.50%	\$183,000	\$219,500	\$256,100	\$292,700	\$329,300	\$365,900	\$402,500	\$439,100	\$475,700	\$512,300
5.75%	\$178,000	\$213,600	\$249,200	\$284,800	\$320,400	\$356,000	\$391,600	\$427,200	\$462,800	\$498,400
6.00%	\$173,300	\$207,900	\$242,600	\$277,200	\$311,900	\$346,500	\$381,200	\$415,800	\$450,500	\$485,100
6.25%	\$168,700	\$202,500	\$236,200	\$269,900	\$303,700	\$337,400	\$371,200	\$404,900	\$438,700	\$472,400
6.50%	\$164,300	\$197,200	\$230,100	\$263,000	\$295,800	\$328,700	\$361,600	\$394,400	\$427,300	\$460,200

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

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2. Mortgage term: **30 years** 360 Monthly Payments.

3. Mortgage Expense of: 28.00% 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:	HAWAII	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:	\$45,550	\$54,660	\$63,770	\$72,880	\$81,990	\$91,100	\$100,210	\$109,320	\$118,430	\$127,540
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$264,700	\$317,600	\$370,600	\$423,500	\$476,500	\$529,400	\$582,300	\$635,300	\$688,200	\$741,200
3.25%	\$256,400	\$307,700	\$359,000	\$410,300	\$461,600	\$512,800	\$564,100	\$615,400	\$666,700	\$718,000
3.50%	\$248,500	\$298,200	\$347,900	\$397,600	\$447,300	\$497,000	\$546,700	\$596,500	\$646,200	\$695,900
3.75%	\$241,000	\$289,200	\$337,400	\$385,600	\$433,700	\$481,900	\$530,100	\$578,300	\$626,500	\$674,700
4.00%	\$233,800	\$280,500	\$327,300	\$374,000	\$420,800	\$467,500	\$514,300	\$561,000	\$607,800	\$654,500
4.25%	\$226,900	\$272,200	\$317,600	\$363,000	\$408,300	\$453,700	\$499,100	\$544,400	\$589,800	\$635,200
4.50%	\$220,300	\$264,300	\$308,400	\$352,400	\$396,500	\$440,500	\$484,600	\$528,600	\$572,700	\$616,700
4.75%	\$213,900	\$256,700	\$299,500	\$342,300	\$385,100	\$427,900	\$470,700	\$513,400	\$556,200	\$599,000
5.00%	\$207,900	\$249,500	\$291,000	\$332,600	\$374,200	\$415,800	\$457,300	\$498,900	\$540,500	\$582,100
5.25%	\$202,100	\$242,500	\$282,900	\$323,400	\$363,800	\$404,200	\$444,600	\$485,000	\$525,400	\$565,900
5.50%	\$196,500	\$235,900	\$275,200	\$314,500	\$353,800	\$393,100	\$432,400	\$471,700	\$511,000	\$550,300
5.75%	\$191,200	\$229,500	\$267,700	\$306,000	\$344,200	\$382,500	\$420,700	\$459,000	\$497,200	\$535,400
6.00%	\$186,100	\$223,400	\$260,600	\$297,800	\$335,000	\$372,300	\$409,500	\$446,700	\$484,000	\$521,200
6.25%	\$181,200	\$217,500	\$253,700	\$290,000	\$326,200	\$362,500	\$398,700	\$435,000	\$471,200	\$507,500
6.50%	\$176,600	\$211,900	\$247,200	\$282,500	\$317,800	\$353,100	\$388,400	\$423,700	\$459,100	\$494,400

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

1. Based on 2018 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: 28.00% 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:	HAWAII	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:	\$48,700	\$58,440	\$68,180	\$77,920	\$87,660	\$97,400	\$107,140	\$116,880	\$126,620	\$136,360
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$283,000	\$339,600	\$396,200	\$452,800	\$509,400	\$566,000	\$622,600	\$679,200	\$735,800	\$792,400
3.25%	\$274,200	\$329,000	\$383,800	\$438,700	\$493,500	\$548,300	\$603,100	\$658,000	\$712,800	\$767,600
3.50%	\$265,700	\$318,900	\$372,000	\$425,100	\$478,300	\$531,400	\$584,600	\$637,700	\$690,800	\$744,000
3.75%	\$257,600	\$309,200	\$360,700	\$412,200	\$463,700	\$515,300	\$566,800	\$618,300	\$669,900	\$721,400
4.00%	\$249,900	\$299,900	\$349,900	\$399,900	\$449,900	\$499,800	\$549,800	\$599,800	\$649,800	\$699,800
4.25%	\$242,500	\$291,000	\$339,600	\$388,100	\$436,600	\$485,100	\$533,600	\$582,100	\$630,600	\$679,100
4.50%	\$235,500	\$282,600	\$329,700	\$376,800	\$423,900	\$471,000	\$518,100	\$565,200	\$612,300	\$659,300
4.75%	\$228,700	\$274,500	\$320,200	\$366,000	\$411,700	\$457,500	\$503,200	\$548,900	\$594,700	\$640,400
5.00%	\$222,300	\$266,700	\$311,200	\$355,600	\$400,100	\$444,500	\$489,000	\$533,400	\$577,900	\$622,300
5.25%	\$216,100	\$259,300	\$302,500	\$345,700	\$388,900	\$432,100	\$475,400	\$518,600	\$561,800	\$605,000
5.50%	\$210,100	\$252,200	\$294,200	\$336,200	\$378,300	\$420,300	\$462,300	\$504,300	\$546,400	\$588,400
5.75%	\$204,500	\$245,300	\$286,200	\$327,100	\$368,000	\$408,900	\$449,800	\$490,700	\$531,600	\$572,500
6.00%	\$199,000	\$238,800	\$278,600	\$318,400	\$358,200	\$398,000	\$437,800	\$477,600	\$517,400	\$557,200
6.25%	\$193,800	\$232,500	\$271,300	\$310,100	\$348,800	\$387,600	\$426,300	\$465,100	\$503,800	\$542,600
6.50%	\$188,800	\$226,500	\$264,300	\$302,000	\$339,800	\$377,500	\$415,300	\$453,000	\$490,800	\$528,600

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

1. Based on 2018 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: 28.00% Principal and Interest (P&I) only.

4. Down Payment of: 5.00%

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 5. Max Housing Expense:



COUNTY:	HAWAII	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:	\$51,850	\$62,220	\$72,590	\$82,960	\$93,330	\$103,700	\$114,070	\$124,440	\$134,810	\$145,180
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$301,300	\$361,600	\$421,800	\$482,100	\$542,400	\$602,600	\$662,900	\$723,100	\$783,400	\$843,700
3.25%	\$291,900	\$350,300	\$408,600	\$467,000	\$525,400	\$583,800	\$642,200	\$700,500	\$758,900	\$817,300
3.50%	\$282,900	\$339,500	\$396,100	\$452,600	\$509,200	\$565,800	\$622,400	\$678,900	\$735,500	\$792,100
3.75%	\$274,300	\$329,200	\$384,000	\$438,900	\$493,700	\$548,600	\$603,500	\$658,300	\$713,200	\$768,000
4.00%	\$266,100	\$319,300	\$372,500	\$425,700	\$479,000	\$532,200	\$585,400	\$638,600	\$691,800	\$745,000
4.25%	\$258,200	\$309,900	\$361,500	\$413,200	\$464,800	\$516,500	\$568,100	\$619,700	\$671,400	\$723,000
4.50%	\$250,700	\$300,900	\$351,000	\$401,100	\$451,300	\$501,400	\$551,600	\$601,700	\$651,900	\$702,000
4.75%	\$243,500	\$292,200	\$340,900	\$389,600	\$438,300	\$487,000	\$535,700	\$584,500	\$633,200	\$681,900
5.00%	\$236,600	\$284,000	\$331,300	\$378,600	\$425,900	\$473,300	\$520,600	\$567,900	\$615,300	\$662,600
5.25%	\$230,000	\$276,100	\$322,100	\$368,100	\$414,100	\$460,100	\$506,100	\$552,100	\$598,100	\$644,100
5.50%	\$223,700	\$268,500	\$313,200	\$358,000	\$402,700	\$447,500	\$492,200	\$537,000	\$581,700	\$626,400
5.75%	\$217,700	\$261,200	\$304,800	\$348,300	\$391,800	\$435,400	\$478,900	\$522,400	\$566,000	\$609,500
6.00%	\$211,900	\$254,300	\$296,600	\$339,000	\$381,400	\$423,800	\$466,100	\$508,500	\$550,900	\$593,300
6.25%	\$206,300	\$247,600	\$288,800	\$330,100	\$371,400	\$412,600	\$453,900	\$495,200	\$536,400	\$577,700
6.50%	\$201,000	\$241,200	\$281,400	\$321,600	\$361,800	\$402,000	\$442,200	\$482,300	\$522,500	\$562,700

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

1. Based on 2018 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: 28.00% 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

### 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.

				LIMIT	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
\$96,000									
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%	\$8,170	\$9,330	\$10,500	\$11,660	\$12,600	\$13,530	\$14,460	\$15,400
	20%	\$16,340	\$18,660	\$21,000	\$23,320	\$25,200	\$27,060	\$28,920	\$30,800
	30%	\$24,510	\$27,990	\$31,500	\$34,980	\$37,800	\$40,590	\$43,380	\$46,200
	40%	\$32,680	\$37,320	\$42,000	\$46,640	\$50,400	\$54,120	\$57,840	\$61,600
0	50%	\$40,850	\$46,650	\$52,500	\$58,300	\$63,000	\$67,650	\$72,300	\$77,000
ше	60%	\$49,020	\$55,980	\$63,000	\$69,960	\$75,600	\$81,180	\$86,760	\$92,400
ည်	70%	\$57,190	\$65,310	\$73,500	\$81,620	\$88,200	\$94,710	\$101,220	\$107,800
o <u>=</u>	80%	\$65,360	\$74,640	\$84,000	\$93,280	\$100,800	\$108,240	\$115,680	\$123,200
%	90%	\$73,530	\$83,970	\$94,500	\$104,940	\$113,400	\$121,770	\$130,140	\$138,600
G ·	100%	\$81,700	\$93,300	\$105,000	\$116,600	\$126,000	\$135,300	\$144,600	\$154,000
	110%	\$89,870	\$102,630	\$115,500	\$128,260	\$138,600	\$148,830	\$159,060	\$169,400
	120%	\$98,040	\$111,960	\$126,000	\$139,920	\$151,200	\$162,360	\$173,520	\$184,800
	130%	\$106,210	\$121,290	\$136,500	\$151,580	\$163,800	\$175,890	\$187,980	\$200,200
	140%	\$114,380	\$130,620	\$147,000	\$163,240	\$176,400	\$189,420	\$202,440	\$215,600

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 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 "FY2018 Briefing Materials" at https://www.huduser.gov/portal/datasets/ii/ii18/IncomeLimitsMethodology-FY18.pdf

HHFDC uses the HUD income limits for households at the 50% and 60% income levels as calculated for the Multifamily Tax Subsidy Project (MTSP) charts. For HHFDC programs, the 80% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2018, it is also the HUD Section 8 VLIL) multiplied by 1.6 (or 80/50). The limits for households at other income levels 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 rents are based on 30% of income (including utilities)\*\*

<u>Area</u>	\$96,000	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
HONOLULU COUN	ITY					
30% of Mediar	า	\$612	\$656	\$787	\$909	\$1,014
50% of Mediar	า	\$1,021	\$1,093	\$1,312	\$1,516	\$1,691
60% of Mediar	า	\$1,225	\$1,312	\$1,575	\$1,819	\$2,029
80% of Mediar	า	\$1,634	\$1,750	\$2,100	\$2,426	\$2,706
100% of Mediar	า	\$2,042	\$2,187	\$2,625	\$3,032	\$3,382
120% of Mediar	า	\$2,450	\$2,624	\$3,150	\$3,638	\$4,058
140% of Mediar	า	\$2,859	\$3,062	\$3,675	\$4,245	\$4,735

<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:	HONOLULU	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:	\$40,850	\$49,020	\$57,190	\$65,360	\$73,530	\$81,700	\$89,870	\$98,040	\$106,210	\$114,380
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$237,400	\$284,900	\$332,300	\$379,800	\$427,300	\$474,800	\$522,200	\$569,700	\$617,200	\$664,700
3.58%	\$220,700	\$264,800	\$308,900	\$353,100	\$397,200	\$441,400	\$485,500	\$529,600	\$573,800	\$617,900
3.50%	\$222,900	\$267,500	\$312,000	\$356,600	\$401,200	\$445,800	\$490,300	\$534,900	\$579,500	\$624,100
3.75%	\$216,100	\$259,300	\$302,500	\$345,800	\$389,000	\$432,200	\$475,400	\$518,700	\$561,900	\$605,100
4.00%	\$209,600	\$251,600	\$293,500	\$335,400	\$377,300	\$419,300	\$461,200	\$503,100	\$545,000	\$587,000
4.25%	\$203,400	\$244,100	\$284,800	\$325,500	\$366,200	\$406,900	\$447,600	\$488,300	\$529,000	\$569,600
4.50%	\$197,500	\$237,000	\$276,500	\$316,000	\$355,500	\$395,000	\$434,600	\$474,100	\$513,600	\$553,100
4.75%	\$191,900	\$230,200	\$268,600	\$307,000	\$345,300	\$383,700	\$422,100	\$460,500	\$498,800	\$537,200
5.00%	\$186,400	\$223,700	\$261,000	\$298,300	\$335,600	\$372,900	\$410,200	\$447,400	\$484,700	\$522,000
5.25%	\$181,200	\$217,500	\$253,700	\$290,000	\$326,200	\$362,500	\$398,700	\$435,000	\$471,200	\$507,500
5.50%	\$176,300	\$211,500	\$246,800	\$282,000	\$317,300	\$352,500	\$387,800	\$423,000	\$458,300	\$493,500
5.75%	\$171,500	\$205,800	\$240,100	\$274,400	\$308,700	\$343,000	\$377,300	\$411,600	\$445,900	\$480,200
6.00%	\$166,900	\$200,300	\$233,700	\$267,100	\$300,500	\$333,900	\$367,200	\$400,600	\$434,000	\$467,400
6.25%	\$162,500	\$195,100	\$227,600	\$260,100	\$292,600	\$325,100	\$357,600	\$390,100	\$422,600	\$455,100
6.50%	\$158,300	\$190,000	\$221,700	\$253,300	\$285,000	\$316,700	\$348,400	\$380,000	\$411,700	\$443,400

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

1. Based on 2018 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

\$533,800

\$519,700

\$506,300

\$495,600

\$482,600

\$470,100

\$457,500

\$445,500

\$434,000



6.00%

6.25%

6.50%

COLINITY:

### **HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES\***

\$305,000

\$297,000

\$289,300

2 DERSON

\$266,900

\$259,900

\$253,200

COUNTY:	HONOLULU	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:	\$46,650	\$5 <del>5</del> ,980	\$6 <del>5</del> ,310	\$7 <del>4,64</del> 0	\$83,970	\$93,300	\$102,630	\$111,960	\$121,290	\$130,620
		,	,	,	,	. ,	. ,	, ,	. ,	. ,
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$271,100	\$325,300	\$379,500	\$433,700	\$488,000	\$542,200	\$596,400	\$650,600	\$704,800	\$759,100
3.58%	\$252,000	\$302,400	\$352,800	\$403,200	\$453,600	\$504,000	\$554,400	\$604,800	\$655,200	\$705,600
3.50%	\$254,500	\$305,400	\$356,300	\$407,200	\$458,100	\$509,000	\$560,000	\$610,900	\$661,800	\$712,700
3.75%	\$246,800	\$296,100	\$345,500	\$394,900	\$444,200	\$493,600	\$542,900	\$592,300	\$641,700	\$691,000
4.00%	\$239,400	\$287,300	\$335,200	\$383,000	\$430,900	\$478,800	\$526,700	\$574,600	\$622,400	\$670,300
4.25%	\$232,300	\$278,800	\$325,300	\$371,700	\$418,200	\$464,700	\$511,100	\$557,600	\$604,100	\$650,500
4.50%	\$225,600	\$270,700	\$315,800	\$360,900	\$406,000	\$451,100	\$496,300	\$541,400	\$586,500	\$631,600
4.75%	\$219,100	\$262,900	\$306,700	\$350,600	\$394,400	\$438,200	\$482,000	\$525,800	\$569,700	\$613,500
5.00%	\$212,900	\$255,500	\$298,100	\$340,600	\$383,200	\$425,800	\$468,400	\$511,000	\$553,600	\$596,100
5.25%	\$207,000	\$248,400	\$289,800	\$331,200	\$372,600	\$414,000	\$455,300	\$496,700	\$538,100	\$579,500
5.50%	\$201,300	\$241,600	\$281,800	\$322,100	\$362,300	\$402,600	\$442,800	\$483,100	\$523,400	\$563,600
5.75%	\$195,800	\$235,000	\$274,200	\$313,400	\$352,500	\$391,700	\$430,900	\$470,000	\$509,200	\$548,400

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

1. Based on 2018 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

\$343,100

\$334,100

\$325,500

2. Mortgage term: 30 years 360 Monthly Payments.

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

\$228,800

\$222,700

\$217,000

HONOLULU FAMILY SIZE:

4. Down Payment of: 5.00%

\$190,600

\$185,600

\$180,800

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

mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.

\$381,300

\$371,200

\$361,600

\$419,400

\$408,400

\$397,800

\$569,800



6.50%

### **HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES\***

COUNTY:	HONOLULU	FAMILY SIZE:	<b>3 PERSON</b>							
% 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:	\$52,500	\$63,000	\$73,500	\$84,000	\$94,500	\$105,000	\$115,500	\$126,000	\$136,500	\$147,000
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$305,100	\$366,100	\$427,100	\$488,100	\$549,200	\$610,200	\$671,200	\$732,200	\$793,200	\$854,200
3.58%	\$283,600	\$340,300	\$397,100	\$453,800	\$510,500	\$567,200	\$623,900	\$680,700	\$737,400	\$794,100
3.50%	\$286,400	\$343,700	\$401,000	\$458,300	\$515,600	\$572,900	\$630,200	\$687,500	\$744,700	\$802,000
3.75%	\$277,700	\$333,300	\$388,800	\$444,400	\$499,900	\$555,500	\$611,000	\$666,600	\$722,100	\$777,700
4.00%	\$269,400	\$323,300	\$377,200	\$431,100	\$485,000	\$538,800	\$592,700	\$646,600	\$700,500	\$754,400
4.25%	\$261,500	\$313,800	\$366,100	\$418,300	\$470,600	\$522,900	\$575,200	\$627,500	\$679,800	\$732,100
4.50%	\$253,900	\$304,600	\$355,400	\$406,200	\$456,900	\$507,700	\$558,500	\$609,300	\$660,000	\$710,800
4.75%	\$246,600	\$295,900	\$345,200	\$394,500	\$443,800	\$493,100	\$542,500	\$591,800	\$641,100	\$690,400
5.00%	\$239,600	\$287,500	\$335,400	\$383,400	\$431,300	\$479,200	\$527,100	\$575,100	\$623,000	\$670,900
5.25%	\$232,900	\$279,500	\$326,100	\$372,700	\$419,300	\$465,900	\$512,400	\$559,000	\$605,600	\$652,200
5.50%	\$226,500	\$271,800	\$317,200	\$362,500	\$407,800	\$453,100	\$498,400	\$543,700	\$589,000	\$634,300
5.75%	\$220,400	\$264,500	\$308,600	\$352,700	\$396,700	\$440,800	\$484,900	\$529,000	\$573,100	\$617,100
6.00%	\$214,500	\$257,400	\$300,300	\$343,300	\$386,200	\$429,100	\$472,000	\$514,900	\$557,800	\$600,700
6.25%	\$208,900	\$250,700	\$292,500	\$334,200	\$376,000	\$417,800	\$459,600	\$501,400	\$543,100	\$584,900

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

\$284,900

\$325,600

1. Based on 2018 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

\$366,300

2. Mortgage term: 30 years 360 Monthly Payments.

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

\$244,200

4. Down Payment of: 5.00%

\$203,500

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

mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.

\$407,000

\$447,700

\$488,400

\$529,100



COUNTY:	HONOLULU	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:	\$58,300	\$69,960	\$81,620	\$93,280	\$104,940	\$116,600	\$128,260	\$139,920	\$151,580	\$163,240
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$338,800	\$406,500	\$474,300	\$542,100	\$609,800	\$677,600	\$745,300	\$813,100	\$880,900	\$948,600
3.58%	\$314,900	\$377,900	\$440,900	\$503,900	\$566,900	\$629,900	\$692,900	\$755,900	\$818,900	\$881,800
3.50%	\$318,100	\$381,700	\$445,300	\$508,900	\$572,600	\$636,200	\$699,800	\$763,400	\$827,000	\$890,600
3.75%	\$308,400	\$370,100	\$431,800	\$493,500	\$555,200	\$616,800	\$678,500	\$740,200	\$801,900	\$863,600
4.00%	\$299,200	\$359,000	\$418,900	\$478,700	\$538,500	\$598,400	\$658,200	\$718,000	\$777,900	\$837,700
4.25%	\$290,400	\$348,400	\$406,500	\$464,600	\$522,600	\$580,700	\$638,800	\$696,800	\$754,900	\$813,000
4.50%	\$281,900	\$338,300	\$394,700	\$451,000	\$507,400	\$563,800	\$620,200	\$676,600	\$732,900	\$789,300
4.75%	\$273,800	\$328,600	\$383,300	\$438,100	\$492,900	\$547,600	\$602,400	\$657,200	\$711,900	\$766,700
5.00%	\$266,100	\$319,300	\$372,500	\$425,700	\$478,900	\$532,200	\$585,400	\$638,600	\$691,800	\$745,000
5.25%	\$258,700	\$310,400	\$362,100	\$413,900	\$465,600	\$517,300	\$569,100	\$620,800	\$672,500	\$724,300
5.50%	\$251,600	\$301,900	\$352,200	\$402,500	\$452,800	\$503,100	\$553,400	\$603,800	\$654,100	\$704,400
5.75%	\$244,800	\$293,700	\$342,700	\$391,600	\$440,600	\$489,500	\$538,500	\$587,400	\$636,400	\$685,300
6.00%	\$238,200	\$285,900	\$333,500	\$381,200	\$428,800	\$476,500	\$524,100	\$571,800	\$619,400	\$667,100
6.25%	\$232,000	\$278,400	\$324,800	\$371,200	\$417,600	\$464,000	\$510,400	\$556,800	\$603,200	\$649,500
6.50%	\$226,000	\$271,200	\$316,400	\$361,600	\$406,800	\$452,000	\$497,200	\$542,400	\$587,500	\$632,700

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

1. Based on 2018 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%

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 5. Max Housing Expense: 38.00%



COUNTY:	HONOLULU	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:	\$63,000	\$75,600	\$88,200	\$100,800	\$113,400	\$126,000	\$138,600	\$151,200	\$163,800	\$176,400
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$366,100	\$439,300	\$512,500	\$585,800	\$659,000	\$732,200	\$805,400	\$878,600	\$951,900	\$1,025,100
3.58%	\$340,300	\$408,400	\$476,500	\$544,500	\$612,600	\$680,700	\$748,700	\$816,800	\$884,900	\$952,900
3.50%	\$343,700	\$412,500	\$481,200	\$550,000	\$618,700	\$687,500	\$756,200	\$825,000	\$893,700	\$962,400
3.75%	\$333,300	\$399,900	\$466,600	\$533,300	\$599,900	\$666,600	\$733,200	\$799,900	\$866,500	\$933,200
4.00%	\$323,300	\$388,000	\$452,600	\$517,300	\$581,900	\$646,600	\$711,300	\$775,900	\$840,600	\$905,200
4.25%	\$313,800	\$376,500	\$439,300	\$502,000	\$564,800	\$627,500	\$690,300	\$753,000	\$815,800	\$878,500
4.50%	\$304,600	\$365,600	\$426,500	\$487,400	\$548,300	\$609,300	\$670,200	\$731,100	\$792,000	\$853,000
4.75%	\$295,900	\$355,100	\$414,200	\$473,400	\$532,600	\$591,800	\$651,000	\$710,100	\$769,300	\$828,500
5.00%	\$287,500	\$345,000	\$402,500	\$460,000	\$517,500	\$575,100	\$632,600	\$690,100	\$747,600	\$805,100
5.25%	\$279,500	\$335,400	\$391,300	\$447,200	\$503,100	\$559,000	\$614,900	\$670,800	\$726,700	\$782,600
5.50%	\$271,800	\$326,200	\$380,600	\$435,000	\$489,300	\$543,700	\$598,100	\$652,400	\$706,800	\$761,200
5.75%	\$264,500	\$317,400	\$370,300	\$423,200	\$476,100	\$529,000	\$581,900	\$634,800	\$687,700	\$740,600
6.00%	\$257,400	\$308,900	\$360,400	\$411,900	\$463,400	\$514,900	\$566,400	\$617,900	\$669,400	\$720,800
6.25%	\$250,700	\$300,800	\$351,000	\$401,100	\$451,200	\$501,400	\$551,500	\$601,600	\$651,800	\$701,900
6.50%	\$244,200	\$293,000	\$341,900	\$390,700	\$439,600	\$488,400	\$537,200	\$586,100	\$634,900	\$683,800

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

1. Based on 2018 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%

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 5. Max Housing Expense: 38.00%



COUNTY:	HONOLULU	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:	\$67,650	\$81,180	\$94,710	\$108,240	\$121,770	\$135,300	\$148,830	\$162,360	\$175,890	\$189,420
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$393,100	\$471,700	\$550,400	\$629,000	\$707,600	\$786,200	\$864,900	\$943,500	\$1,022,100	\$1,100,700
3.58%	\$365,500	\$438,500	\$511,600	\$584,700	\$657,800	\$730,900	\$804,000	\$877,100	\$950,200	\$1,023,300
3.50%	\$369,100	\$442,900	\$516,700	\$590,600	\$664,400	\$738,200	\$812,000	\$885,800	\$959,700	\$1,033,500
3.75%	\$357,900	\$429,500	\$501,000	\$572,600	\$644,200	\$715,800	\$787,300	\$858,900	\$930,500	\$1,002,100
4.00%	\$347,200	\$416,600	\$486,000	\$555,500	\$624,900	\$694,300	\$763,800	\$833,200	\$902,600	\$972,100
4.25%	\$336,900	\$404,300	\$471,700	\$539,100	\$606,400	\$673,800	\$741,200	\$808,600	\$876,000	\$943,400
4.50%	\$327,100	\$392,500	\$458,000	\$523,400	\$588,800	\$654,200	\$719,600	\$785,100	\$850,500	\$915,900
4.75%	\$317,700	\$381,300	\$444,800	\$508,400	\$571,900	\$635,500	\$699,000	\$762,500	\$826,100	\$889,600
5.00%	\$308,700	\$370,500	\$432,200	\$494,000	\$555,700	\$617,500	\$679,200	\$741,000	\$802,700	\$864,500
5.25%	\$300,100	\$360,200	\$420,200	\$480,200	\$540,300	\$600,300	\$660,300	\$720,400	\$780,400	\$840,400
5.50%	\$291,900	\$350,300	\$408,700	\$467,100	\$525,400	\$583,800	\$642,200	\$700,600	\$759,000	\$817,300
5.75%	\$284,000	\$340,800	\$397,600	\$454,400	\$511,200	\$568,000	\$624,800	\$681,600	\$738,400	\$795,200
6.00%	\$276,400	\$331,700	\$387,000	\$442,300	\$497,600	\$552,900	\$608,200	\$663,500	\$718,800	\$774,000
6.25%	\$269,200	\$323,000	\$376,900	\$430,700	\$484,500	\$538,400	\$592,200	\$646,000	\$699,900	\$753,700
6.50%	\$262,200	\$314,700	\$367,100	\$419,600	\$472,000	\$524,400	\$576,900	\$629,300	\$681,800	\$734,200

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

1. Based on 2018 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%

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 5. Max Housing Expense: 38.00%



COUNTY:	HONOLULU	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:	\$72,300	\$86,760	\$101,220	\$115,680	\$130,140	\$144,600	\$159,060	\$173,520	\$187,980	\$202,440
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$420,100	\$504,200	\$588,200	\$672,200	\$756,300	\$840,300	\$924,300	\$1,008,300	\$1,092,400	\$1,176,400
3.58%	\$390,600	\$468,700	\$546,800	\$624,900	\$703,000	\$781,200	\$859,300	\$937,400	\$1,015,500	\$1,093,600
3.50%	\$394,500	\$473,400	\$552,300	\$631,200	\$710,000	\$788,900	\$867,800	\$946,700	\$1,025,600	\$1,104,500
3.75%	\$382,500	\$459,000	\$535,500	\$612,000	\$688,500	\$765,000	\$841,500	\$918,000	\$994,500	\$1,071,000
4.00%	\$371,000	\$445,200	\$519,400	\$593,600	\$667,900	\$742,100	\$816,300	\$890,500	\$964,700	\$1,038,900
4.25%	\$360,100	\$432,100	\$504,100	\$576,100	\$648,100	\$720,100	\$792,200	\$864,200	\$936,200	\$1,008,200
4.50%	\$349,600	\$419,500	\$489,400	\$559,400	\$629,300	\$699,200	\$769,100	\$839,000	\$908,900	\$978,900
4.75%	\$339,600	\$407,500	\$475,400	\$543,300	\$611,200	\$679,100	\$747,100	\$815,000	\$882,900	\$950,800
5.00%	\$330,000	\$396,000	\$462,000	\$528,000	\$593,900	\$659,900	\$725,900	\$791,900	\$857,900	\$923,900
5.25%	\$320,800	\$384,900	\$449,100	\$513,200	\$577,400	\$641,600	\$705,700	\$769,900	\$834,000	\$898,200
5.50%	\$312,000	\$374,400	\$436,800	\$499,200	\$561,600	\$623,900	\$686,300	\$748,700	\$811,100	\$873,500
5.75%	\$303,500	\$364,200	\$424,900	\$485,700	\$546,400	\$607,100	\$667,800	\$728,500	\$789,200	\$849,900
6.00%	\$295,400	\$354,500	\$413,600	\$472,700	\$531,800	\$590,900	\$650,000	\$709,100	\$768,200	\$827,200
6.25%	\$287,700	\$345,200	\$402,800	\$460,300	\$517,800	\$575,400	\$632,900	\$690,500	\$748,000	\$805,500
6.50%	\$280,200	\$336,300	\$392,300	\$448,400	\$504,400	\$560,500	\$616,500	\$672,600	\$728,600	\$784,700

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

1. Based on 2018 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:	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:	\$77,000	\$9 <mark>2,40</mark> 0	\$1 <del>07,8</del> 00	\$1 <del>23,2</del> 00	\$1 <del>38,6</del> 00	\$1 <del>54,00</del> 0	\$1 <del>69,40</del> 0	\$1 <mark>84,80</mark> 0	\$200,200	\$215,600
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$447,500	\$536,900	\$626,400	\$715,900	\$805,400	\$894,900	\$984,400	\$1,073,900	\$1,163,400	\$1,252,900
3.58%	\$416,000	\$499,200	\$582,400	\$665,500	\$748,700	\$831,900	\$915,100	\$998,300	\$1,081,500	\$1,164,700
3.50%	\$420,100	\$504,100	\$588,200	\$672,200	\$756,200	\$840,200	\$924,300	\$1,008,300	\$1,092,300	\$1,176,300
3.75%	\$407,300	\$488,800	\$570,300	\$651,800	\$733,200	\$814,700	\$896,200	\$977,600	\$1,059,100	\$1,140,600
4.00%	\$395,100	\$474,200	\$553,200	\$632,200	\$711,300	\$790,300	\$869,300	\$948,400	\$1,027,400	\$1,106,400
4.25%	\$383,500	\$460,200	\$536,900	\$613,600	\$690,300	\$767,000	\$843,700	\$920,400	\$997,100	\$1,073,700
4.50%	\$372,300	\$446,800	\$521,300	\$595,700	\$670,200	\$744,600	\$819,100	\$893,600	\$968,000	\$1,042,500
4.75%	\$361,600	\$434,000	\$506,300	\$578,600	\$651,000	\$723,300	\$795,600	\$867,900	\$940,300	\$1,012,600
5.00%	\$351,400	\$421,700	\$492,000	\$562,300	\$632,600	\$702,800	\$773,100	\$843,400	\$913,700	\$984,000
5.25%	\$341,600	\$410,000	\$478,300	\$546,600	\$614,900	\$683,300	\$751,600	\$819,900	\$888,200	\$956,600
5.50%	\$332,300	\$398,700	\$465,200	\$531,600	\$598,100	\$664,500	\$731,000	\$797,400	\$863,900	\$930,300
5.75%	\$323,300	\$387,900	\$452,600	\$517,200	\$581,900	\$646,500	\$711,200	\$775,800	\$840,500	\$905,100
6.00%	\$314,700	\$377,600	\$440,500	\$503,400	\$566,400	\$629,300	\$692,200	\$755,200	\$818,100	\$881,000
6.25%	\$306,400	\$367,700	\$428,900	\$490,200	\$551,500	\$612,800	\$674,100	\$735,300	\$796,600	\$857,900
6.50%	\$298,500	\$358,200	\$417,900	\$477.500	\$537,200	\$596,900	\$656,600	\$716.300	\$776,000	\$835,700

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

1. Based on 2018 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

### 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.

				LIMI	TS BY FAMILY SI	ZE			
MEDIAN		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	<u>6 PERSON</u>	7 PERSON	8 PERSON
\$87,000									
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%	\$6,170	\$7,050	\$7,930	\$8,810	\$9,520	\$10,220	\$10,930	\$11,630
	20%	\$12,340	\$14,100	\$15,860	\$17,620	\$19,040	\$20,440	\$21,860	\$23,260
	30%	\$18,510	\$21,150	\$23,790	\$26,430	\$28,560	\$30,660	\$32,790	\$34,890
	40%	\$24,680	\$28,200	\$31,720	\$35,240	\$38,080	\$40,880	\$43,720	\$46,520
4)	50%	\$30,850	\$35,250	\$39,650	\$44,050	\$47,600	\$51,100	\$54,650	\$58,150
соше	60%	\$37,020	\$42,300	\$47,580	\$52,860	\$57,120	\$61,320	\$65,580	\$69,780
ည	70%	\$43,190	\$49,350	\$55,510	\$61,670	\$66,640	\$71,540	\$76,510	\$81,410
of Ir	80%	\$49,360	\$56,400	\$63,440	\$70,480	\$76,160	\$81,760	\$87,440	\$93,040
%	90%	\$55,530	\$63,450	\$71,370	\$79,290	\$85,680	\$91,980	\$98,370	\$104,670
0`	100%	\$61,700	\$70,500	\$79,300	\$88,100	\$95,200	\$102,200	\$109,300	\$116,300
	110%	\$67,870	\$77,550	\$87,230	\$96,910	\$104,720	\$112,420	\$120,230	\$127,930
	120%	\$74,040	\$84,600	\$95,160	\$105,720	\$114,240	\$122,640	\$131,160	\$139,560
	130%	\$80,210	\$91,650	\$103,090	\$114,530	\$123,760	\$132,860	\$142,090	\$151,190
	140%	\$86,380	\$98,700	\$111,020	\$123,340	\$133,280	\$143,080	\$153,020	\$162,820

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 "FY2018 Briefing Materials" at https://www.huduser.gov/portal/datasets/il/il18/IncomeLimitsMethodology-FY18.pdf

HHFDC uses the HUD income limits for households at the 50% and 60% income levels as calculated for the Multifamily Tax Subsidy Project (MTSP) charts. For HHFDC programs, the 80% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2018, it is also the HUD Section 8 VLIL) multiplied by 1.6 (or 80/50). The limits for households at other income levels 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>	\$87,000	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
KAUAI						
30% of Media	an	\$462	\$495	\$594	\$687	\$766
50% of Media	an	\$771	\$826	\$991	\$1,145	\$1,277
60% of Media	an	\$925	\$991	\$1,189	\$1,374	\$1,533
80% of Media	an	\$1,234	\$1,322	\$1,586	\$1,833	\$2,044
100% of Media	an	\$1,542	\$1,652	\$1,982	\$2,291	\$2,555
120% of Media	an	\$1,850	\$1,982	\$2,378	\$2,749	\$3,066
140% of Media	an	\$2,159	\$2,313	\$2,775	\$3,207	\$3,577

<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:	\$30,850	\$37,020	\$43,190	\$49,360	\$55,530	\$61,700	\$67,870	\$74,040	\$80,210	\$86,380
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$179,300	\$215,100	\$251,000	\$286,800	\$322,700	\$358,500	\$394,400	\$430,300	\$466,100	\$502,000
3.25%	\$173,700	\$208,400	\$243,100	\$277,900	\$312,600	\$347,300	\$382,100	\$416,800	\$451,500	\$486,300
3.50%	\$168,300	\$202,000	\$235,600	\$269,300	\$303,000	\$336,600	\$370,300	\$404,000	\$437,600	\$471,300
3.75%	\$163,200	\$195,800	\$228,500	\$261,100	\$293,800	\$326,400	\$359,000	\$391,700	\$424,300	\$457,000
4.00%	\$158,300	\$190,000	\$221,600	\$253,300	\$285,000	\$316,600	\$348,300	\$380,000	\$411,600	\$443,300
4.25%	\$153,600	\$184,400	\$215,100	\$245,800	\$276,600	\$307,300	\$338,000	\$368,700	\$399,500	\$430,200
4.50%	\$149,200	\$179,000	\$208,800	\$238,700	\$268,500	\$298,300	\$328,200	\$358,000	\$387,800	\$417,700
4.75%	\$144,900	\$173,900	\$202,800	\$231,800	\$260,800	\$289,800	\$318,800	\$347,700	\$376,700	\$405,700
5.00%	\$140,800	\$169,000	\$197,100	\$225,300	\$253,400	\$281,600	\$309,800	\$337,900	\$366,100	\$394,200
5.25%	\$136,900	\$164,200	\$191,600	\$219,000	\$246,400	\$273,700	\$301,100	\$328,500	\$355,900	\$383,200
5.50%	\$133,100	\$159,700	\$186,400	\$213,000	\$239,600	\$266,200	\$292,900	\$319,500	\$346,100	\$372,700
5.75%	\$129,500	\$155,400	\$181,300	\$207,200	\$233,100	\$259,000	\$284,900	\$310,800	\$336,700	\$362,600
6.00%	\$126,100	\$151,300	\$176,500	\$201,700	\$226,900	\$252,100	\$277,300	\$302,600	\$327,800	\$353,000
6.25%	\$122,800	\$147,300	\$171,900	\$196,400	\$221,000	\$245,500	\$270,100	\$294,600	\$319,200	\$343,700
6.50%	\$119,600	\$143,500	\$167,400	\$191,300	\$215,200	\$239,200	\$263,100	\$287,000	\$310,900	\$334,800

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

1. Based on 2018 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%

38.00% 5. Max Housing Expense: 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



OOLINITY/

### **KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\***

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:	\$35,250	\$42,300	\$49,350	\$56,400	\$63,450	\$70,500	\$77,550	\$84,600	\$91,650	\$98,700
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$204,800	\$245,800	\$286,800	\$327,700	\$368,700	\$409,700	\$450,700	\$491,600	\$532,600	\$573,600
3.25%	\$198,400	\$238,100	\$277,800	\$317,500	\$357,200	\$396,900	\$436,600	\$476,300	\$515,900	\$555,600
3.50%	\$192,300	\$230,800	\$269,300	\$307,700	\$346,200	\$384,600	\$423,100	\$461,600	\$500,000	\$538,500
3.75%	\$186,500	\$223,800	\$261,100	\$298,400	\$335,700	\$373,000	\$410,300	\$447,600	\$484,900	\$522,100
4.00%	\$180,900	\$217,100	\$253,300	\$289,400	\$325,600	\$361,800	\$398,000	\$434,200	\$470,300	\$506,500
4.25%	\$175,600	\$210,700	\$245,800	\$280,900	\$316,000	\$351,100	\$386,200	\$421,300	\$456,400	\$491,600
4.50%	\$170,400	\$204,500	\$238,600	\$272,700	\$306,800	\$340,900	\$375,000	\$409,100	\$443,200	\$477,200
4.75%	\$165,600	\$198,700	\$231,800	\$264,900	\$298,000	\$331,100	\$364,200	\$397,300	\$430,400	\$463,600
5.00%	\$160,900	\$193,100	\$225,200	\$257,400	\$289,600	\$321,800	\$353,900	\$386,100	\$418,300	\$450,500
5.25%	\$156,400	\$187,700	\$219,000	\$250,200	\$281,500	\$312,800	\$344,100	\$375,400	\$406,600	\$437,900
5.50%	\$152,100	\$182,500	\$212,900	\$243,400	\$273,800	\$304,200	\$334,600	\$365,000	\$395,500	\$425,900
5.75%	\$148,000	\$177,600	\$207,200	\$236,800	\$266,400	\$296,000	\$325,600	\$355,200	\$384,800	\$414,400
6.00%	\$144,000	\$172,900	\$201,700	\$230,500	\$259,300	\$288,100	\$316,900	\$345,700	\$374,500	\$403,300
6.25%	\$140,300	\$168,300	\$196,400	\$224,400	\$252,500	\$280,500	\$308,600	\$336,600	\$364,700	\$392,700
6.50%	\$136,600	\$164,000	\$191,300	\$218,600	\$245,900	\$273,300	\$300,600	\$327,900	\$355,300	\$382,600

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

1. Based on 2018 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%

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 5. Max Housing Expense: mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



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:	\$39,650	\$47,580	\$55,510	\$63,440	\$71,370	\$79,300	\$87,230	\$95,160	\$103,090	\$111,020
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$230,400	\$276,500	\$322,600	\$368,700	\$414,700	\$460,800	\$506,900	\$553,000	\$599,100	\$645,200
3.25%	\$223,200	\$267,900	\$312,500	\$357,100	\$401,800	\$446,400	\$491,100	\$535,700	\$580,300	\$625,000
3.50%	\$216,300	\$259,600	\$302,900	\$346,100	\$389,400	\$432,700	\$475,900	\$519,200	\$562,500	\$605,700
3.75%	\$209,800	\$251,700	\$293,700	\$335,600	\$377,600	\$419,500	\$461,500	\$503,400	\$545,400	\$587,300
4.00%	\$203,500	\$244,200	\$284,900	\$325,600	\$366,300	\$407,000	\$447,600	\$488,300	\$529,000	\$569,700
4.25%	\$197,500	\$237,000	\$276,500	\$315,900	\$355,400	\$394,900	\$434,400	\$473,900	\$513,400	\$552,900
4.50%	\$191,700	\$230,100	\$268,400	\$306,800	\$345,100	\$383,400	\$421,800	\$460,100	\$498,500	\$536,800
4.75%	\$186,200	\$223,500	\$260,700	\$298,000	\$335,200	\$372,400	\$409,700	\$446,900	\$484,200	\$521,400
5.00%	\$181,000	\$217,200	\$253,300	\$289,500	\$325,700	\$361,900	\$398,100	\$434,300	\$470,500	\$506,700
5.25%	\$175,900	\$211,100	\$246,300	\$281,500	\$316,700	\$351,800	\$387,000	\$422,200	\$457,400	\$492,600
5.50%	\$171,100	\$205,300	\$239,500	\$273,700	\$308,000	\$342,200	\$376,400	\$410,600	\$444,800	\$479,000
5.75%	\$166,500	\$199,800	\$233,000	\$266,300	\$299,600	\$332,900	\$366,200	\$399,500	\$432,800	\$466,100
6.00%	\$162,000	\$194,400	\$226,800	\$259,200	\$291,600	\$324,100	\$356,500	\$388,900	\$421,300	\$453,700
6.25%	\$157,800	\$189,300	\$220,900	\$252,400	\$284,000	\$315,500	\$347,100	\$378,700	\$410,200	\$441,800
6.50%	\$153,700	\$184,400	\$215,200	\$245,900	\$276,600	\$307,400	\$338,100	\$368,900	\$399,600	\$430,300

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

1. Based on 2018 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%

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 5. Max Housing Expense: mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



COUNTY:	KAUAI	FAMILY SIZE:	<b>4 PERSON</b>							
% 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:	\$44,050	\$52,860	\$61,670	\$70,480	\$79,290	\$88,100	\$96,910	\$105,720	\$114,530	\$123,340
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$256,000	\$307,200	\$358,400	\$409,600	\$460,800	\$512,000	\$563,200	\$614,400	\$665,500	\$716,700
3.25%	\$248,000	\$297,600	\$347,200	\$396,800	\$446,400	\$496,000	\$545,600	\$595,200	\$644,700	\$694,300
3.50%	\$240,300	\$288,400	\$336,500	\$384,500	\$432,600	\$480,700	\$528,700	\$576,800	\$624,900	\$672,900
3.75%	\$233,000	\$279,600	\$326,300	\$372,900	\$419,500	\$466,100	\$512,700	\$559,300	\$605,900	\$652,500
4.00%	\$226,100	\$271,300	\$316,500	\$361,700	\$406,900	\$452,100	\$497,300	\$542,500	\$587,700	\$633,000
4.25%	\$219,400	\$263,300	\$307,100	\$351,000	\$394,900	\$438,800	\$482,600	\$526,500	\$570,400	\$614,300
4.50%	\$213,000	\$255,600	\$298,200	\$340,800	\$383,400	\$426,000	\$468,600	\$511,200	\$553,800	\$596,400
4.75%	\$206,900	\$248,300	\$289,600	\$331,000	\$372,400	\$413,800	\$455,200	\$496,500	\$537,900	\$579,300
5.00%	\$201,000	\$241,200	\$281,500	\$321,700	\$361,900	\$402,100	\$442,300	\$482,500	\$522,700	\$562,900
5.25%	\$195,400	\$234,500	\$273,600	\$312,700	\$351,800	\$390,900	\$430,000	\$469,100	\$508,100	\$547,200
5.50%	\$190,100	\$228,100	\$266,100	\$304,100	\$342,100	\$380,200	\$418,200	\$456,200	\$494,200	\$532,200
5.75%	\$184,900	\$221,900	\$258,900	\$295,900	\$332,900	\$369,900	\$406,900	\$443,800	\$480,800	\$517,800
6.00%	\$180,000	\$216,000	\$252,000	\$288,000	\$324,000	\$360,000	\$396,000	\$432,000	\$468,000	\$504,000
6.25%	\$175,300	\$210,300	\$245,400	\$280,400	\$315,500	\$350,600	\$385,600	\$420,700	\$455,700	\$490,800
6.50%	\$170,700	\$204,900	\$239,000	\$273,200	\$307,300	\$341,500	\$375,600	\$409,800	\$443,900	\$478,100

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

1. Based on 2018 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%

38.00% 5. Max Housing Expense: 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:	<b>5 PERSON</b>							
% 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 2018 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%

38.00% 5. Max Housing Expense: 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:	\$51,100	\$61,320	\$71,540	\$81,760	\$91,980	\$102,200	\$112,420	\$122,640	\$132,860	\$143,080
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$296,900	\$356,300	\$415,700	\$475,100	\$534,500	\$593,900	\$653,300	\$712,700	\$772,100	\$831,500
3.25%	\$287,700	\$345,200	\$402,700	\$460,300	\$517,800	\$575,300	\$632,900	\$690,400	\$747,900	\$805,500
3.50%	\$278,800	\$334,600	\$390,300	\$446,100	\$501,800	\$557,600	\$613,400	\$669,100	\$724,900	\$780,600
3.75%	\$270,300	\$324,400	\$378,500	\$432,500	\$486,600	\$540,700	\$594,700	\$648,800	\$702,900	\$756,900
4.00%	\$262,200	\$314,700	\$367,100	\$419,600	\$472,000	\$524,500	\$576,900	\$629,400	\$681,800	\$734,300
4.25%	\$254,500	\$305,400	\$356,300	\$407,200	\$458,100	\$509,000	\$559,900	\$610,800	\$661,700	\$712,600
4.50%	\$247,100	\$296,500	\$345,900	\$395,300	\$444,800	\$494,200	\$543,600	\$593,000	\$642,400	\$691,800
4.75%	\$240,000	\$288,000	\$336,000	\$384,000	\$432,000	\$480,000	\$528,000	\$576,000	\$624,000	\$672,000
5.00%	\$233,200	\$279,900	\$326,500	\$373,100	\$419,800	\$466,400	\$513,100	\$559,700	\$606,400	\$653,000
5.25%	\$226,700	\$272,100	\$317,400	\$362,800	\$408,100	\$453,400	\$498,800	\$544,100	\$589,500	\$634,800
5.50%	\$220,500	\$264,600	\$308,700	\$352,800	\$396,900	\$441,000	\$485,100	\$529,200	\$573,300	\$617,400
5.75%	\$214,500	\$257,400	\$300,300	\$343,300	\$386,200	\$429,100	\$472,000	\$514,900	\$557,800	\$600,700
6.00%	\$208,800	\$250,600	\$292,300	\$334,100	\$375,900	\$417,600	\$459,400	\$501,200	\$542,900	\$584,700
6.25%	\$203,300	\$244,000	\$284,700	\$325,300	\$366,000	\$406,700	\$447,300	\$488,000	\$528,700	\$569,300
6.50%	\$198,100	\$237,700	\$277,300	\$316,900	\$356,500	\$396,100	\$435,800	\$475,400	\$515,000	\$554,600

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

1. Based on 2018 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:	\$54,650	\$65,580	\$76,510	\$87,440	\$98,370	\$109,300	\$120,230	\$131,160	\$142,090	\$153,020
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$317,600	\$381,100	\$444,600	\$508,100	\$571,600	\$635,200	\$698,700	\$762,200	\$825,700	\$889,200
3.25%	\$307,700	\$369,200	\$430,700	\$492,200	\$553,800	\$615,300	\$676,800	\$738,400	\$799,900	\$861,400
3.50%	\$298,200	\$357,800	\$417,400	\$477,100	\$536,700	\$596,300	\$656,000	\$715,600	\$775,200	\$834,900
3.75%	\$289,100	\$346,900	\$404,800	\$462,600	\$520,400	\$578,200	\$636,000	\$693,900	\$751,700	\$809,500
4.00%	\$280,500	\$336,500	\$392,600	\$448,700	\$504,800	\$560,900	\$617,000	\$673,100	\$729,200	\$785,300
4.25%	\$272,200	\$326,600	\$381,000	\$435,500	\$489,900	\$544,300	\$598,800	\$653,200	\$707,600	\$762,100
4.50%	\$264,300	\$317,100	\$370,000	\$422,800	\$475,700	\$528,500	\$581,400	\$634,200	\$687,100	\$739,900
4.75%	\$256,700	\$308,000	\$359,300	\$410,700	\$462,000	\$513,300	\$564,700	\$616,000	\$667,300	\$718,700
5.00%	\$249,400	\$299,300	\$349,200	\$399,100	\$449,000	\$498,800	\$548,700	\$598,600	\$648,500	\$698,400
5.25%	\$242,500	\$291,000	\$339,500	\$388,000	\$436,400	\$484,900	\$533,400	\$581,900	\$630,400	\$678,900
5.50%	\$235,800	\$283,000	\$330,100	\$377,300	\$424,500	\$471,600	\$518,800	\$566,000	\$613,100	\$660,300
5.75%	\$229,400	\$275,300	\$321,200	\$367,100	\$413,000	\$458,900	\$504,800	\$550,600	\$596,500	\$642,400
6.00%	\$223,300	\$268,000	\$312,700	\$357,300	\$402,000	\$446,600	\$491,300	\$536,000	\$580,600	\$625,300
6.25%	\$217,500	\$260,900	\$304,400	\$347,900	\$391,400	\$434,900	\$478,400	\$521,900	\$565,400	\$608,900
6.50%	\$211,800	\$254,200	\$296,600	\$338,900	\$381,300	\$423,700	\$466,000	\$508,400	\$550,800	\$593,100

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

1. Based on 2018 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%

38.00% 5. Max Housing Expense: 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:	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:	\$58,150	\$69,780	\$8 <del>1,41</del> 0	\$93,040	\$104,670	\$116,300	\$127,930	\$139,560	\$151,190	\$162,820
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$337,900	\$405,500	\$473,100	\$540,700	\$608,300	\$675,800	\$743,400	\$811,000	\$878,600	\$946,200
3.25%	\$327,400	\$392,800	\$458,300	\$523,800	\$589,200	\$654,700	\$720,200	\$785,700	\$851,100	\$916,600
3.50%	\$317,300	\$380,700	\$444,200	\$507,600	\$571,100	\$634,500	\$698,000	\$761,400	\$824,900	\$888,400
3.75%	\$307,600	\$369,200	\$430,700	\$492,200	\$553,700	\$615,300	\$676,800	\$738,300	\$799,800	\$861,400
4.00%	\$298,400	\$358,100	\$417,800	\$477,500	\$537,100	\$596,800	\$656,500	\$716,200	\$775,900	\$835,600
4.25%	\$289,600	\$347,500	\$405,400	\$463,400	\$521,300	\$579,200	\$637,100	\$695,000	\$753,000	\$810,900
4.50%	\$281,200	\$337,400	\$393,600	\$449,900	\$506,100	\$562,400	\$618,600	\$674,800	\$731,100	\$787,300
4.75%	\$273,100	\$327,700	\$382,400	\$437,000	\$491,600	\$546,200	\$600,800	\$655,500	\$710,100	\$764,700
5.00%	\$265,400	\$318,500	\$371,500	\$424,600	\$477,700	\$530,800	\$583,900	\$636,900	\$690,000	\$743,100
5.25%	\$258,000	\$309,600	\$361,200	\$412,800	\$464,400	\$516,000	\$567,600	\$619,200	\$670,800	\$722,400
5.50%	\$250,900	\$301,100	\$351,300	\$401,500	\$451,600	\$501,800	\$552,000	\$602,200	\$652,400	\$702,600
5.75%	\$244,100	\$293,000	\$341,800	\$390,600	\$439,400	\$488,300	\$537,100	\$585,900	\$634,700	\$683,600
6.00%	\$237,600	\$285,100	\$332,700	\$380,200	\$427,700	\$475,200	\$522,800	\$570,300	\$617,800	\$665,300
6.25%	\$231,400	\$277,700	\$323,900	\$370,200	\$416,500	\$462,800	\$509,000	\$555,300	\$601,600	\$647,900
6.50%	\$225,400	\$270,500	\$315,600	\$360,600	\$405,700	\$450,800	\$495,900	\$541,000	\$586,000	\$631,100

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

1. Based on 2018 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 mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.

## MAUI 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.

				LIMI	TS 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
\$81,400									
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%	\$6,610	\$7,560	\$8,500	\$9,440	\$10,200	\$10,960	\$11,710	\$12,470
	20%	\$13,220	\$15,120	\$17,000	\$18,880	\$20,400	\$21,920	\$23,420	\$24,940
	30%	\$19,830	\$22,680	\$25,500	\$28,320	\$30,600	\$32,880	\$35,130	\$37,410
	40%	\$26,440	\$30,240	\$34,000	\$37,760	\$40,800	\$43,840	\$46,840	\$49,880
4)	50%	\$33,050	\$37,800	\$42,500	\$47,200	\$51,000	\$54,800	\$58,550	\$62,350
соше	60%	\$39,660	\$45,360	\$51,000	\$56,640	\$61,200	\$65,760	\$70,260	\$74,820
<u> </u>	70%	\$46,270	\$52,920	\$59,500	\$66,080	\$71,400	\$76,720	\$81,970	\$87,290
of F	80%	\$52,880	\$60,480	\$68,000	\$75,520	\$81,600	\$87,680	\$93,680	\$99,760
%	90%	\$59,490	\$68,040	\$76,500	\$84,960	\$91,800	\$98,640	\$105,390	\$112,230
0,	100%	\$66,100	\$75,600	\$85,000	\$94,400	\$102,000	\$109,600	\$117,100	\$124,700
	110%	\$72,710	\$83,160	\$93,500	\$103,840	\$112,200	\$120,560	\$128,810	\$137,170
	120%	\$79,320	\$90,720	\$102,000	\$113,280	\$122,400	\$131,520	\$140,520	\$149,640
	130%	\$85,930	\$98,280	\$110,500	\$122,720	\$132,600	\$142,480	\$152,230	\$162,110
	140%	\$92,540	\$105,840	\$119,000	\$132,160	\$142,800	\$153,440	\$163,940	\$174,580

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 "FY2018 Briefing Materials" at https://www.huduser.gov/portal/datasets/il/il18/IncomeLimitsMethodology-FY18.pdf

HHFDC uses the HUD income limits for households at the 50% and 60% income levels as calculated for the Multifamily Tax Subsidy Project (MTSP) charts. For HHFDC programs, the 80% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2018, it is also the HUD Section 8 VLIL) multiplied by 1.6 (or 80/50). The limits for households at other income levels 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>	\$81,400	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
MAUI						
30% of Mediar	า 📗	\$495	\$531	\$637	\$736	\$822
50% of Mediar	า 📗	\$826	\$885	\$1,062	\$1,227	\$1,370
60% of Mediar	า	\$991	\$1,062	\$1,275	\$1,473	\$1,644
80% of Mediar	า	\$1,322	\$1,417	\$1,700	\$1,964	\$2,192
100% of Mediar	า	\$1,652	\$1,771	\$2,125	\$2,455	\$2,740
120% of Mediar	า	\$1,982	\$2,125	\$2,550	\$2,946	\$3,288
140% of Mediar	۱ [	\$2,313	\$2,479	\$2,975	\$3,437	\$3,836

<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:	MAUI	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:	\$33,050	\$39,660	\$46,270	\$52,880	\$59,490	\$66,100	\$72,710	\$79,320	\$85,930	\$92,540
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$192,100	\$230,500	\$268,900	\$307,300	\$345,700	\$384,100	\$422,500	\$460,900	\$499,400	\$537,800
3.25%	\$186,100	\$223,300	\$260,500	\$297,700	\$334,900	\$372,100	\$409,300	\$446,500	\$483,700	\$521,000
3.50%	\$180,300	\$216,400	\$252,500	\$288,500	\$324,600	\$360,600	\$396,700	\$432,800	\$468,800	\$504,900
3.75%	\$174,800	\$209,800	\$244,800	\$279,700	\$314,700	\$349,700	\$384,700	\$419,600	\$454,600	\$489,600
4.00%	\$169,600	\$203,500	\$237,400	\$271,400	\$305,300	\$339,200	\$373,100	\$407,100	\$441,000	\$474,900
4.25%	\$164,600	\$197,500	\$230,400	\$263,400	\$296,300	\$329,200	\$362,100	\$395,000	\$428,000	\$460,900
4.50%	\$159,800	\$191,800	\$223,700	\$255,700	\$287,700	\$319,600	\$351,600	\$383,500	\$415,500	\$447,500
4.75%	\$155,200	\$186,300	\$217,300	\$248,400	\$279,400	\$310,400	\$341,500	\$372,500	\$403,600	\$434,600
5.00%	\$150,800	\$181,000	\$211,200	\$241,300	\$271,500	\$301,700	\$331,800	\$362,000	\$392,200	\$422,300
5.25%	\$146,600	\$176,000	\$205,300	\$234,600	\$263,900	\$293,300	\$322,600	\$351,900	\$381,300	\$410,600
5.50%	\$142,600	\$171,100	\$199,700	\$228,200	\$256,700	\$285,200	\$313,700	\$342,300	\$370,800	\$399,300
5.75%	\$138,800	\$166,500	\$194,300	\$222,000	\$249,800	\$277,500	\$305,300	\$333,000	\$360,800	\$388,500
6.00%	\$135,100	\$162,100	\$189,100	\$216,100	\$243,100	\$270,100	\$297,100	\$324,100	\$351,100	\$378,200
6.25%	\$131,500	\$157,800	\$184,100	\$210,400	\$236,700	\$263,000	\$289,300	\$315,600	\$341,900	\$368,200
6.50%	\$128,100	\$153,700	\$179,400	\$205,000	\$230,600	\$256,200	\$281,800	\$307,500	\$333,100	\$358,700

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

1. Based on **2018** 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:	MAUI	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:	\$37,800	\$45,360	\$52,920	\$60,480	\$68,040	\$75,600	\$83,160	\$90,720	\$98,280	\$105,840
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$219,700	\$263,600	\$307,500	\$351,500	\$395,400	\$439,300	\$483,300	\$527,200	\$571,100	\$615,100
3.25%	\$212,800	\$255,400	\$297,900	\$340,500	\$383,000	\$425,600	\$468,200	\$510,700	\$553,300	\$595,800
3.50%	\$206,200	\$247,500	\$288,700	\$330,000	\$371,200	\$412,500	\$453,700	\$495,000	\$536,200	\$577,500
3.75%	\$200,000	\$240,000	\$280,000	\$320,000	\$359,900	\$399,900	\$439,900	\$479,900	\$519,900	\$559,900
4.00%	\$194,000	\$232,800	\$271,600	\$310,400	\$349,200	\$388,000	\$426,800	\$465,600	\$504,400	\$543,100
4.25%	\$188,300	\$225,900	\$263,600	\$301,200	\$338,900	\$376,500	\$414,200	\$451,800	\$489,500	\$527,100
4.50%	\$182,800	\$219,300	\$255,900	\$292,400	\$329,000	\$365,600	\$402,100	\$438,700	\$475,200	\$511,800
4.75%	\$177,500	\$213,000	\$248,500	\$284,100	\$319,600	\$355,100	\$390,600	\$426,100	\$461,600	\$497,100
5.00%	\$172,500	\$207,000	\$241,500	\$276,000	\$310,500	\$345,000	\$379,500	\$414,000	\$448,500	\$483,000
5.25%	\$167,700	\$201,300	\$234,800	\$268,300	\$301,900	\$335,400	\$369,000	\$402,500	\$436,000	\$469,600
5.50%	\$163,100	\$195,700	\$228,300	\$261,000	\$293,600	\$326,200	\$358,800	\$391,500	\$424,100	\$456,700
5.75%	\$158,700	\$190,400	\$222,200	\$253,900	\$285,700	\$317,400	\$349,100	\$380,900	\$412,600	\$444,300
6.00%	\$154,500	\$185,400	\$216,300	\$247,100	\$278,000	\$308,900	\$339,800	\$370,700	\$401,600	\$432,500
6.25%	\$150,400	\$180,500	\$210,600	\$240,700	\$270,700	\$300,800	\$330,900	\$361,000	\$391,100	\$421,100
6.50%	\$146,500	\$175,800	\$205,100	\$234,400	\$263,700	\$293,000	\$322,300	\$351,600	\$380,900	\$410,300

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

1. Based on **2018** 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:	MAUI	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:	\$42,500	\$51,000	\$59,500	\$68,000	\$76,500	\$85,000	\$93,500	\$102,000	\$110,500	\$119,000
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$247,000	\$296,400	\$345,800	\$395,200	\$444,600	\$493,900	\$543,300	\$592,700	\$642,100	\$691,500
3.25%	\$239,300	\$287,100	\$335,000	\$382,800	\$430,700	\$478,500	\$526,400	\$574,200	\$622,100	\$669,900
3.50%	\$231,900	\$278,300	\$324,600	\$371,000	\$417,400	\$463,800	\$510,100	\$556,500	\$602,900	\$649,300
3.75%	\$224,800	\$269,800	\$314,800	\$359,700	\$404,700	\$449,700	\$494,600	\$539,600	\$584,600	\$629,500
4.00%	\$218,100	\$261,700	\$305,300	\$349,000	\$392,600	\$436,200	\$479,800	\$523,400	\$567,100	\$610,700
4.25%	\$211,700	\$254,000	\$296,300	\$338,700	\$381,000	\$423,300	\$465,700	\$508,000	\$550,300	\$592,700
4.50%	\$205,500	\$246,600	\$287,700	\$328,800	\$369,900	\$411,000	\$452,100	\$493,200	\$534,300	\$575,400
4.75%	\$199,600	\$239,500	\$279,500	\$319,400	\$359,300	\$399,200	\$439,100	\$479,100	\$519,000	\$558,900
5.00%	\$194,000	\$232,800	\$271,600	\$310,300	\$349,100	\$387,900	\$426,700	\$465,500	\$504,300	\$543,100
5.25%	\$188,600	\$226,300	\$264,000	\$301,700	\$339,400	\$377,100	\$414,800	\$452,600	\$490,300	\$528,000
5.50%	\$183,400	\$220,100	\$256,700	\$293,400	\$330,100	\$366,800	\$403,500	\$440,100	\$476,800	\$513,500
5.75%	\$178,400	\$214,100	\$249,800	\$285,500	\$321,200	\$356,900	\$392,500	\$428,200	\$463,900	\$499,600
6.00%	\$173,700	\$208,400	\$243,100	\$277,900	\$312,600	\$347,300	\$382,100	\$416,800	\$451,500	\$486,300
6.25%	\$169,100	\$202,900	\$236,800	\$270,600	\$304,400	\$338,200	\$372,000	\$405,900	\$439,700	\$473,500
6.50%	\$164,700	\$197,700	\$230,600	\$263,600	\$296,500	\$329,500	\$362,400	\$395,400	\$428,300	\$461,300

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

1. Based on 2018 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:	MAUI	FAMILY SIZE:	<b>4 PERSON</b>							
% 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:	\$47,200	\$56,640	\$66,080	\$75,520	\$84,960	\$94,400	\$103,840	\$113,280	\$122,720	\$132,160
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$274,300	\$329,100	\$384,000	\$438,900	\$493,700	\$548,600	\$603,400	\$658,300	\$713,100	\$768,000
3.25%	\$265,700	\$318,900	\$372,000	\$425,100	\$478,300	\$531,400	\$584,600	\$637,700	\$690,900	\$744,000
3.50%	\$257,500	\$309,000	\$360,500	\$412,000	\$463,500	\$515,000	\$566,600	\$618,100	\$669,600	\$721,100
3.75%	\$249,700	\$299,600	\$349,600	\$399,500	\$449,500	\$499,400	\$549,300	\$599,300	\$649,200	\$699,200
4.00%	\$242,200	\$290,700	\$339,100	\$387,600	\$436,000	\$484,400	\$532,900	\$581,300	\$629,800	\$678,200
4.25%	\$235,100	\$282,100	\$329,100	\$376,100	\$423,100	\$470,100	\$517,200	\$564,200	\$611,200	\$658,200
4.50%	\$228,200	\$273,900	\$319,500	\$365,200	\$410,800	\$456,500	\$502,100	\$547,700	\$593,400	\$639,000
4.75%	\$221,700	\$266,000	\$310,400	\$354,700	\$399,000	\$443,400	\$487,700	\$532,000	\$576,400	\$620,700
5.00%	\$215,400	\$258,500	\$301,600	\$344,700	\$387,700	\$430,800	\$473,900	\$517,000	\$560,100	\$603,200
5.25%	\$209,400	\$251,300	\$293,200	\$335,100	\$376,900	\$418,800	\$460,700	\$502,600	\$544,500	\$586,400
5.50%	\$203,700	\$244,400	\$285,100	\$325,900	\$366,600	\$407,300	\$448,100	\$488,800	\$529,500	\$570,300
5.75%	\$198,200	\$237,800	\$277,400	\$317,100	\$356,700	\$396,300	\$435,900	\$475,600	\$515,200	\$554,800
6.00%	\$192,900	\$231,500	\$270,000	\$308,600	\$347,200	\$385,800	\$424,300	\$462,900	\$501,500	\$540,100
6.25%	\$187,800	\$225,400	\$262,900	\$300,500	\$338,100	\$375,600	\$413,200	\$450,800	\$488,300	\$525,900
6.50%	\$183,000	\$219,500	\$256,100	\$292,700	\$329,300	\$365,900	\$402,500	\$439,100	\$475,700	\$512,300

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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:	MAUI	FAMILY SIZE:	<b>5 PERSON</b>							
% 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:	\$51,000	\$61,200	\$71,400	\$81,600	\$91,800	\$102,000	\$112,200	\$122,400	\$132,600	\$142,800
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$296,400	\$355,600	\$414,900	\$474,200	\$533,500	\$592,700	\$652,000	\$711,300	\$770,600	\$829,800
3.25%	\$287,100	\$344,500	\$401,900	\$459,400	\$516,800	\$574,200	\$631,600	\$689,100	\$746,500	\$803,900
3.50%	\$278,300	\$333,900	\$389,600	\$445,200	\$500,900	\$556,500	\$612,200	\$667,800	\$723,500	\$779,100
3.75%	\$269,800	\$323,800	\$377,700	\$431,700	\$485,600	\$539,600	\$593,600	\$647,500	\$701,500	\$755,400
4.00%	\$261,700	\$314,100	\$366,400	\$418,800	\$471,100	\$523,400	\$575,800	\$628,100	\$680,500	\$732,800
4.25%	\$254,000	\$304,800	\$355,600	\$406,400	\$457,200	\$508,000	\$558,800	\$609,600	\$660,400	\$711,200
4.50%	\$246,600	\$295,900	\$345,200	\$394,600	\$443,900	\$493,200	\$542,500	\$591,800	\$641,200	\$690,500
4.75%	\$239,500	\$287,400	\$335,300	\$383,200	\$431,200	\$479,100	\$527,000	\$574,900	\$622,800	\$670,700
5.00%	\$232,800	\$279,300	\$325,900	\$372,400	\$419,000	\$465,500	\$512,100	\$558,600	\$605,200	\$651,700
5.25%	\$226,300	\$271,500	\$316,800	\$362,000	\$407,300	\$452,600	\$497,800	\$543,100	\$588,300	\$633,600
5.50%	\$220,100	\$264,100	\$308,100	\$352,100	\$396,100	\$440,100	\$484,100	\$528,200	\$572,200	\$616,200
5.75%	\$214,100	\$256,900	\$299,800	\$342,600	\$385,400	\$428,200	\$471,000	\$513,900	\$556,700	\$599,500
6.00%	\$208,400	\$250,100	\$291,800	\$333,400	\$375,100	\$416,800	\$458,500	\$500,200	\$541,900	\$583,500
6.25%	\$202,900	\$243,500	\$284,100	\$324,700	\$365,300	\$405,900	\$446,500	\$487,000	\$527,600	\$568,200
6.50%	\$197,700	\$237,200	\$276,800	\$316,300	\$355,800	\$395,400	\$434,900	\$474,400	\$514,000	\$553,500

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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:	MAUI	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:	\$54,800	\$65,760	\$76,720	\$87,680	\$98,640	\$109,600	\$120,560	\$131,520	\$142,480	\$153,440
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$318,500	\$382,100	\$445,800	\$509,500	\$573,200	\$636,900	\$700,600	\$764,300	\$828,000	\$891,700
3.25%	\$308,500	\$370,200	\$431,900	\$493,600	\$555,300	\$617,000	\$678,700	\$740,400	\$802,100	\$863,800
3.50%	\$299,000	\$358,800	\$418,600	\$478,400	\$538,200	\$598,000	\$657,800	\$717,600	\$777,400	\$837,200
3.75%	\$289,900	\$347,900	\$405,900	\$463,800	\$521,800	\$579,800	\$637,800	\$695,800	\$753,800	\$811,700
4.00%	\$281,200	\$337,500	\$393,700	\$450,000	\$506,200	\$562,400	\$618,700	\$674,900	\$731,200	\$787,400
4.25%	\$272,900	\$327,500	\$382,100	\$436,700	\$491,300	\$545,800	\$600,400	\$655,000	\$709,600	\$764,200
4.50%	\$265,000	\$318,000	\$371,000	\$424,000	\$477,000	\$530,000	\$582,900	\$635,900	\$688,900	\$741,900
4.75%	\$257,400	\$308,900	\$360,300	\$411,800	\$463,300	\$514,800	\$566,200	\$617,700	\$669,200	\$720,700
5.00%	\$250,100	\$300,100	\$350,100	\$400,200	\$450,200	\$500,200	\$550,200	\$600,200	\$650,300	\$700,300
5.25%	\$243,100	\$291,800	\$340,400	\$389,000	\$437,600	\$486,300	\$534,900	\$583,500	\$632,200	\$680,800
5.50%	\$236,500	\$283,800	\$331,000	\$378,300	\$425,600	\$472,900	\$520,200	\$567,500	\$614,800	\$662,100
5.75%	\$230,100	\$276,100	\$322,100	\$368,100	\$414,100	\$460,100	\$506,100	\$552,200	\$598,200	\$644,200
6.00%	\$223,900	\$268,700	\$313,500	\$358,300	\$403,100	\$447,900	\$492,700	\$537,400	\$582,200	\$627,000
6.25%	\$218,100	\$261,700	\$305,300	\$348,900	\$392,500	\$436,100	\$479,700	\$523,300	\$566,900	\$610,600
6.50%	\$212,400	\$254,900	\$297,400	\$339,900	\$382,300	\$424,800	\$467,300	\$509,800	\$552,300	\$594,800

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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:	MAUI	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:	\$58,550	\$70,260	\$81,970	\$93,680	\$105,390	\$117,100	\$128,810	\$140,520	\$152,230	\$163,940
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$340,200	\$408,300	\$476,300	\$544,400	\$612,400	\$680,500	\$748,500	\$816,600	\$884,600	\$952,700
3.25%	\$329,600	\$395,500	\$461,500	\$527,400	\$593,300	\$659,200	\$725,100	\$791,100	\$857,000	\$922,900
3.50%	\$319,500	\$383,300	\$447,200	\$511,100	\$575,000	\$638,900	\$702,800	\$766,700	\$830,600	\$894,500
3.75%	\$309,700	\$371,700	\$433,600	\$495,600	\$557,500	\$619,500	\$681,400	\$743,400	\$805,300	\$867,300
4.00%	\$300,500	\$360,600	\$420,700	\$480,700	\$540,800	\$600,900	\$661,000	\$721,100	\$781,200	\$841,300
4.25%	\$291,600	\$349,900	\$408,200	\$466,600	\$524,900	\$583,200	\$641,500	\$699,800	\$758,100	\$816,500
4.50%	\$283,100	\$339,700	\$396,400	\$453,000	\$509,600	\$566,200	\$622,800	\$679,500	\$736,100	\$792,700
4.75%	\$275,000	\$330,000	\$385,000	\$440,000	\$495,000	\$550,000	\$605,000	\$660,000	\$715,000	\$770,000
5.00%	\$267,200	\$320,700	\$374,100	\$427,500	\$481,000	\$534,400	\$587,900	\$641,300	\$694,800	\$748,200
5.25%	\$259,800	\$311,700	\$363,700	\$415,600	\$467,600	\$519,500	\$571,500	\$623,500	\$675,400	\$727,400
5.50%	\$252,600	\$303,200	\$353,700	\$404,200	\$454,800	\$505,300	\$555,800	\$606,300	\$656,900	\$707,400
5.75%	\$245,800	\$295,000	\$344,100	\$393,300	\$442,500	\$491,600	\$540,800	\$589,900	\$639,100	\$688,300
6.00%	\$239,300	\$287,100	\$335,000	\$382,800	\$430,700	\$478,500	\$526,400	\$574,200	\$622,100	\$669,900
6.25%	\$233,000	\$279,600	\$326,200	\$372,800	\$419,400	\$466,000	\$512,500	\$559,100	\$605,700	\$652,300
6.50%	\$226,900	\$272,300	\$317,700	\$363,100	\$408,500	\$453,900	\$499,300	\$544,700	\$590,100	\$635,500

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COUNTY:	MAUI	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:	\$62,350	\$74,820	\$87,290	\$99,760	\$112,230	\$124,700	\$137,170	\$149,640	\$162,110	\$174,580
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$362,300	\$434,800	\$507,300	\$579,700	\$652,200	\$724,600	\$797,100	\$869,600	\$942,000	\$1,014,500
3.25%	\$351,000	\$421,200	\$491,400	\$561,600	\$631,800	\$702,000	\$772,200	\$842,400	\$912,600	\$982,800
3.50%	\$340,200	\$408,200	\$476,300	\$544,300	\$612,300	\$680,400	\$748,400	\$816,400	\$884,500	\$952,500
3.75%	\$329,800	\$395,800	\$461,800	\$527,800	\$593,700	\$659,700	\$725,700	\$791,600	\$857,600	\$923,600
4.00%	\$320,000	\$384,000	\$448,000	\$511,900	\$575,900	\$639,900	\$703,900	\$767,900	\$831,900	\$895,900
4.25%	\$310,500	\$372,600	\$434,700	\$496,800	\$558,900	\$621,000	\$683,100	\$745,200	\$807,400	\$869,500
4.50%	\$301,500	\$361,800	\$422,100	\$482,400	\$542,700	\$603,000	\$663,300	\$723,600	\$783,900	\$844,200
4.75%	\$292,800	\$351,400	\$410,000	\$468,500	\$527,100	\$585,700	\$644,200	\$702,800	\$761,400	\$819,900
5.00%	\$284,600	\$341,500	\$398,400	\$455,300	\$512,200	\$569,100	\$626,000	\$682,900	\$739,900	\$796,800
5.25%	\$276,600	\$332,000	\$387,300	\$442,600	\$497,900	\$553,300	\$608,600	\$663,900	\$719,200	\$774,600
5.50%	\$269,000	\$322,800	\$376,700	\$430,500	\$484,300	\$538,100	\$591,900	\$645,700	\$699,500	\$753,300
5.75%	\$261,800	\$314,100	\$366,500	\$418,800	\$471,200	\$523,500	\$575,900	\$628,200	\$680,600	\$732,900
6.00%	\$254,800	\$305,700	\$356,700	\$407,700	\$458,600	\$509,600	\$560,500	\$611,500	\$662,400	\$713,400
6.25%	\$248,100	\$297,700	\$347,300	\$397,000	\$446,600	\$496,200	\$545,800	\$595,400	\$645,100	\$694,700
6.50%	\$241,700	\$290,000	\$338,400	\$386,700	\$435,000	\$483,400	\$531,700	\$580,000	\$628,400	\$676,700

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