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	'E			
MEDIAN		1 PERSON	2 PERSON	3 PERSON	4 PERSON	<u>5 PERSON</u>	<u>6 PERSON</u>	7 PERSON	8 PERSON
\$70,100									
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
0	50%	\$27,500	\$31,400	\$35,350	\$39,250	\$42,400	\$45,550	\$48,700	\$51,850
соше	60%	\$33,000	\$37,680	\$42,420	\$47,100	\$50,880	\$54,660	\$58,440	\$62,220
<u> </u>	70%	\$38,500	\$43,960	\$49,490	\$54,950	\$59,360	\$63,770	\$68,180	\$72,590
of =	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
O ·	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 "FY2019 Briefing Materials" at https://www.huduser.gov/portal/datasets/ii/il19/IncomeLimitsMethodology-FY19.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 2019, 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>	\$70,100	<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	ı	\$687	\$736	\$883	\$1,020	\$1,138
60% of Median	1	\$825	\$883	\$1,060	\$1,224	\$1,366
80% of Median	ı	\$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	\$1,767	\$2,121	\$2,450	\$2,733
140% of Median	1	\$1,925	\$2,061	\$2,474	\$2,857	\$3,188

^{*}Please note that area market rents may be lower than these rent guidelines.

^{**}Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.



COUNTY:	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%	\$160,200	\$192,200	\$224,300	\$256,300	\$288,400	\$320,400	\$352,500	\$384,500	\$416,500	\$448,600
3.25%	\$155,200	\$186,200	\$217,300	\$248,300	\$279,400	\$310,400	\$341,400	\$372,500	\$403,500	\$434,600
3.50%	\$150,400	\$180,500	\$210,600	\$240,700	\$270,800	\$300,800	\$330,900	\$361,000	\$391,100	\$421,200
3.75%	\$145,800	\$175,000	\$204,200	\$233,400	\$262,500	\$291,700	\$320,900	\$350,000	\$379,200	\$408,400
4.00%	\$141,500	\$169,800	\$198,100	\$226,400	\$254,700	\$283,000	\$311,300	\$339,500	\$367,800	\$396,100
4.25%	\$137,300	\$164,800	\$192,200	\$219,700	\$247,100	\$274,600	\$302,100	\$329,500	\$357,000	\$384,400
4.50%	\$133,300	\$160,000	\$186,600	\$213,300	\$239,900	\$266,600	\$293,300	\$319,900	\$346,600	\$373,300
4.75%	\$129,500	\$155,400	\$181,300	\$207,200	\$233,100	\$259,000	\$284,900	\$310,800	\$336,700	\$362,500
5.00%	\$125,800	\$151,000	\$176,200	\$201,300	\$226,500	\$251,600	\$276,800	\$302,000	\$327,100	\$352,300
5.25%	\$122,300	\$146,800	\$171,200	\$195,700	\$220,200	\$244,600	\$269,100	\$293,600	\$318,000	\$342,500
5.50%	\$119,000	\$142,800	\$166,500	\$190,300	\$214,100	\$237,900	\$261,700	\$285,500	\$309,300	\$333,100
5.75%	\$115,700	\$138,900	\$162,000	\$185,200	\$208,300	\$231,500	\$254,600	\$277,800	\$300,900	\$324,100
6.00%	\$112,700	\$135,200	\$157,700	\$180,300	\$202,800	\$225,300	\$247,800	\$270,400	\$292,900	\$315,400
6.25%	\$109,700	\$131,600	\$153,600	\$175,500	\$197,500	\$219,400	\$241,300	\$263,300	\$285,200	\$307,200
6.50%	\$106,900	\$128,200	\$149,600	\$171,000	\$192,400	\$213,700	\$235,100	\$256,500	\$277,800	\$299,200

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

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

2. Mortgage term: 30 years 360 Monthly Payments.

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

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:	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%	\$182,900	\$219,500	\$256,100	\$292,700	\$329,300	\$365,900	\$402,400	\$439,000	\$475,600	\$512,200
3.25%	\$177,200	\$212,700	\$248,100	\$283,500	\$319,000	\$354,400	\$389,900	\$425,300	\$460,700	\$496,200
3.50%	\$171,700	\$206,100	\$240,400	\$274,800	\$309,100	\$343,500	\$377,800	\$412,200	\$446,500	\$480,900
3.75%	\$166,500	\$199,800	\$233,100	\$266,400	\$299,800	\$333,100	\$366,400	\$399,700	\$433,000	\$466,300
4.00%	\$161,500	\$193,900	\$226,200	\$258,500	\$290,800	\$323,100	\$355,400	\$387,700	\$420,000	\$452,300
4.25%	\$156,800	\$188,100	\$219,500	\$250,800	\$282,200	\$313,500	\$344,900	\$376,300	\$407,600	\$439,000
4.50%	\$152,200	\$182,700	\$213,100	\$243,500	\$274,000	\$304,400	\$334,900	\$365,300	\$395,700	\$426,200
4.75%	\$147,800	\$177,400	\$207,000	\$236,600	\$266,100	\$295,700	\$325,300	\$354,800	\$384,400	\$414,000
5.00%	\$143,700	\$172,400	\$201,100	\$229,900	\$258,600	\$287,300	\$316,100	\$344,800	\$373,500	\$402,300
5.25%	\$139,700	\$167,600	\$195,500	\$223,500	\$251,400	\$279,300	\$307,300	\$335,200	\$363,100	\$391,100
5.50%	\$135,800	\$163,000	\$190,200	\$217,300	\$244,500	\$271,700	\$298,800	\$326,000	\$353,200	\$380,300
5.75%	\$132,200	\$158,600	\$185,000	\$211,500	\$237,900	\$264,300	\$290,700	\$317,200	\$343,600	\$370,000
6.00%	\$128,600	\$154,400	\$180,100	\$205,800	\$231,500	\$257,300	\$283,000	\$308,700	\$334,400	\$360,200
6.25%	\$125,300	\$150,300	\$175,400	\$200,400	\$225,500	\$250,500	\$275,600	\$300,600	\$325,700	\$350,700
6.50%	\$122,000	\$146,400	\$170,800	\$195,200	\$219,600	\$244,000	\$268,400	\$292,800	\$317,200	\$341,600

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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%	\$205,900	\$247,100	\$288,300	\$329,500	\$370,700	\$411,900	\$453,100	\$494,300	\$535,400	\$576,600
3.25%	\$199,500	\$239,400	\$279,300	\$319,200	\$359,100	\$399,000	\$438,900	\$478,800	\$518,700	\$558,600
3.50%	\$193,400	\$232,000	\$270,700	\$309,400	\$348,000	\$386,700	\$425,400	\$464,000	\$502,700	\$541,400
3.75%	\$187,500	\$225,000	\$262,500	\$300,000	\$337,500	\$375,000	\$412,500	\$450,000	\$487,400	\$524,900
4.00%	\$181,900	\$218,200	\$254,600	\$291,000	\$327,400	\$363,700	\$400,100	\$436,500	\$472,800	\$509,200
4.25%	\$176,500	\$211,800	\$247,100	\$282,400	\$317,700	\$353,000	\$388,300	\$423,600	\$458,900	\$494,200
4.50%	\$171,400	\$205,600	\$239,900	\$274,200	\$308,400	\$342,700	\$377,000	\$411,300	\$445,500	\$479,800
4.75%	\$166,400	\$199,700	\$233,000	\$266,300	\$299,600	\$332,900	\$366,200	\$399,500	\$432,800	\$466,000
5.00%	\$161,700	\$194,100	\$226,400	\$258,800	\$291,100	\$323,500	\$355,800	\$388,200	\$420,500	\$452,900
5.25%	\$157,200	\$188,700	\$220,100	\$251,600	\$283,000	\$314,500	\$345,900	\$377,400	\$408,800	\$440,300
5.50%	\$152,900	\$183,500	\$214,100	\$244,700	\$275,300	\$305,800	\$336,400	\$367,000	\$397,600	\$428,200
5.75%	\$148,800	\$178,500	\$208,300	\$238,000	\$267,800	\$297,600	\$327,300	\$357,100	\$386,800	\$416,600
6.00%	\$144,800	\$173,800	\$202,700	\$231,700	\$260,700	\$289,600	\$318,600	\$347,600	\$376,500	\$405,500
6.25%	\$141,000	\$169,200	\$197,400	\$225,600	\$253,800	\$282,000	\$310,200	\$338,400	\$366,600	\$394,800
6.50%	\$137,400	\$164,800	\$192,300	\$219,800	\$247,300	\$274,700	\$302,200	\$329,700	\$357,200	\$384,600

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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%	\$228,700	\$274,400	\$320,100	\$365,900	\$411,600	\$457,300	\$503,000	\$548,800	\$594,500	\$640,200
3.25%	\$221,500	\$265,800	\$310,100	\$354,400	\$398,700	\$443,000	\$487,300	\$531,600	\$575,900	\$620,200
3.50%	\$214,700	\$257,600	\$300,600	\$343,500	\$386,400	\$429,400	\$472,300	\$515,200	\$558,200	\$601,100
3.75%	\$208,200	\$249,800	\$291,400	\$333,100	\$374,700	\$416,300	\$458,000	\$499,600	\$541,200	\$582,900
4.00%	\$201,900	\$242,300	\$282,700	\$323,100	\$363,500	\$403,900	\$444,200	\$484,600	\$525,000	\$565,400
4.25%	\$196,000	\$235,200	\$274,400	\$313,500	\$352,700	\$391,900	\$431,100	\$470,300	\$509,500	\$548,700
4.50%	\$190,300	\$228,300	\$266,400	\$304,400	\$342,500	\$380,500	\$418,600	\$456,600	\$494,700	\$532,700
4.75%	\$184,800	\$221,800	\$258,700	\$295,700	\$332,700	\$369,600	\$406,600	\$443,500	\$480,500	\$517,500
5.00%	\$179,600	\$215,500	\$251,400	\$287,300	\$323,200	\$359,200	\$395,100	\$431,000	\$466,900	\$502,800
5.25%	\$174,600	\$209,500	\$244,400	\$279,300	\$314,200	\$349,200	\$384,100	\$419,000	\$453,900	\$488,800
5.50%	\$169,800	\$203,700	\$237,700	\$271,700	\$305,600	\$339,600	\$373,500	\$407,500	\$441,400	\$475,400
5.75%	\$165,200	\$198,200	\$231,300	\$264,300	\$297,400	\$330,400	\$363,400	\$396,500	\$429,500	\$462,500
6.00%	\$160,800	\$193,000	\$225,100	\$257,300	\$289,400	\$321,600	\$353,700	\$385,900	\$418,100	\$450,200
6.25%	\$156,600	\$187,900	\$219,200	\$250,500	\$281,800	\$313,100	\$344,500	\$375,800	\$407,100	\$438,400
6.50%	\$152,500	\$183,000	\$213,500	\$244,000	\$274,500	\$305,000	\$335,500	\$366,000	\$396,600	\$427,100

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COUNTY:	HAWAII	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:	\$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%	\$247,000	\$296,400	\$345,800	\$395,200	\$444,600	\$494,000	\$543,400	\$592,800	\$642,200	\$691,600
3.25%	\$239,300	\$287,100	\$335,000	\$382,900	\$430,700	\$478,600	\$526,400	\$574,300	\$622,200	\$670,000
3.50%	\$231,900	\$278,300	\$324,700	\$371,100	\$417,400	\$463,800	\$510,200	\$556,600	\$603,000	\$649,400
3.75%	\$224,900	\$269,800	\$314,800	\$359,800	\$404,800	\$449,700	\$494,700	\$539,700	\$584,700	\$629,600
4.00%	\$218,100	\$261,800	\$305,400	\$349,000	\$392,600	\$436,300	\$479,900	\$523,500	\$567,100	\$610,800
4.25%	\$211,700	\$254,000	\$296,400	\$338,700	\$381,000	\$423,400	\$465,700	\$508,100	\$550,400	\$592,700
4.50%	\$205,500	\$246,600	\$287,700	\$328,900	\$370,000	\$411,100	\$452,200	\$493,300	\$534,400	\$575,500
4.75%	\$199,600	\$239,600	\$279,500	\$319,400	\$359,300	\$399,300	\$439,200	\$479,100	\$519,100	\$559,000
5.00%	\$194,000	\$232,800	\$271,600	\$310,400	\$349,200	\$388,000	\$426,800	\$465,600	\$504,400	\$543,200
5.25%	\$188,600	\$226,300	\$264,000	\$301,700	\$339,500	\$377,200	\$414,900	\$452,600	\$490,300	\$528,100
5.50%	\$183,400	\$220,100	\$256,800	\$293,500	\$330,100	\$366,800	\$403,500	\$440,200	\$476,900	\$513,600
5.75%	\$178,500	\$214,100	\$249,800	\$285,500	\$321,200	\$356,900	\$392,600	\$428,300	\$464,000	\$499,700
6.00%	\$173,700	\$208,400	\$243,200	\$277,900	\$312,700	\$347,400	\$382,100	\$416,900	\$451,600	\$486,400
6.25%	\$169,100	\$203,000	\$236,800	\$270,600	\$304,400	\$338,300	\$372,100	\$405,900	\$439,800	\$473,600
6.50%	\$164,800	\$197,700	\$230,700	\$263,600	\$296,600	\$329,500	\$362,500	\$395,400	\$428,400	\$461,300

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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%	\$265,400	\$318,400	\$371,500	\$424,600	\$477,600	\$530,700	\$583,800	\$636,900	\$689,900	\$743,000
3.25%	\$257,100	\$308,500	\$359,900	\$411,300	\$462,700	\$514,100	\$565,500	\$617,000	\$668,400	\$719,800
3.50%	\$249,100	\$299,000	\$348,800	\$398,600	\$448,500	\$498,300	\$548,100	\$597,900	\$647,800	\$697,600
3.75%	\$241,600	\$289,900	\$338,200	\$386,500	\$434,800	\$483,200	\$531,500	\$579,800	\$628,100	\$676,400
4.00%	\$234,300	\$281,200	\$328,100	\$374,900	\$421,800	\$468,700	\$515,500	\$562,400	\$609,300	\$656,200
4.25%	\$227,400	\$272,900	\$318,400	\$363,900	\$409,400	\$454,800	\$500,300	\$545,800	\$591,300	\$636,800
4.50%	\$220,800	\$265,000	\$309,100	\$353,300	\$397,400	\$441,600	\$485,800	\$529,900	\$574,100	\$618,200
4.75%	\$214,500	\$257,400	\$300,300	\$343,200	\$386,000	\$428,900	\$471,800	\$514,700	\$557,600	\$600,500
5.00%	\$208,400	\$250,100	\$291,800	\$333,500	\$375,100	\$416,800	\$458,500	\$500,200	\$541,900	\$583,500
5.25%	\$202,600	\$243,100	\$283,600	\$324,200	\$364,700	\$405,200	\$445,700	\$486,200	\$526,800	\$567,300
5.50%	\$197,000	\$236,400	\$275,900	\$315,300	\$354,700	\$394,100	\$433,500	\$472,900	\$512,300	\$551,700
5.75%	\$191,700	\$230,100	\$268,400	\$306,700	\$345,100	\$383,400	\$421,800	\$460,100	\$498,400	\$536,800
6.00%	\$186,600	\$223,900	\$261,200	\$298,600	\$335,900	\$373,200	\$410,500	\$447,800	\$485,200	\$522,500
6.25%	\$181,700	\$218,000	\$254,400	\$290,700	\$327,100	\$363,400	\$399,700	\$436,100	\$472,400	\$508,800
6.50%	\$177,000	\$212,400	\$247,800	\$283,200	\$318,600	\$354,000	\$389,400	\$424,800	\$460,200	\$495,600

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

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

2. Mortgage term: 30 years 360 Monthly Payments.

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

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%	\$283,700	\$340,500	\$397,200	\$453,900	\$510,700	\$567,400	\$624,200	\$680,900	\$737,700	\$794,400
3.25%	\$274,800	\$329,800	\$384,800	\$439,800	\$494,700	\$549,700	\$604,700	\$659,600	\$714,600	\$769,600
3.50%	\$266,400	\$319,600	\$372,900	\$426,200	\$479,500	\$532,700	\$586,000	\$639,300	\$692,600	\$745,800
3.75%	\$258,300	\$309,900	\$361,600	\$413,200	\$464,900	\$516,600	\$568,200	\$619,900	\$671,500	\$723,200
4.00%	\$250,500	\$300,700	\$350,800	\$400,900	\$451,000	\$501,100	\$551,200	\$601,300	\$651,400	\$701,500
4.25%	\$243,100	\$291,800	\$340,400	\$389,000	\$437,700	\$486,300	\$534,900	\$583,600	\$632,200	\$680,800
4.50%	\$236,100	\$283,300	\$330,500	\$377,700	\$424,900	\$472,100	\$519,400	\$566,600	\$613,800	\$661,000
4.75%	\$229,300	\$275,200	\$321,000	\$366,900	\$412,700	\$458,600	\$504,500	\$550,300	\$596,200	\$642,000
5.00%	\$222,800	\$267,400	\$311,900	\$356,500	\$401,100	\$445,600	\$490,200	\$534,800	\$579,300	\$623,900
5.25%	\$216,600	\$259,900	\$303,300	\$346,600	\$389,900	\$433,200	\$476,500	\$519,900	\$563,200	\$606,500
5.50%	\$210,700	\$252,800	\$294,900	\$337,100	\$379,200	\$421,300	\$463,500	\$505,600	\$547,700	\$589,900
5.75%	\$205,000	\$246,000	\$287,000	\$327,900	\$368,900	\$409,900	\$450,900	\$491,900	\$532,900	\$573,900
6.00%	\$199,500	\$239,400	\$279,300	\$319,200	\$359,100	\$399,000	\$438,900	\$478,800	\$518,700	\$558,600
6.25%	\$194,300	\$233,100	\$272,000	\$310,800	\$349,700	\$388,500	\$427,400	\$466,200	\$505,100	\$543,900
6.50%	\$189,200	\$227,100	\$264,900	\$302,800	\$340,600	\$378,500	\$416,300	\$454,200	\$492,000	\$529,900

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

1. Based on 2019 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:	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%	\$302,100	\$362,500	\$422,900	\$483,300	\$543,700	\$604,100	\$664,500	\$725,000	\$785,400	\$845,800
3.25%	\$292,600	\$351,100	\$409,700	\$468,200	\$526,700	\$585,200	\$643,800	\$702,300	\$760,800	\$819,300
3.50%	\$283,600	\$340,300	\$397,000	\$453,800	\$510,500	\$567,200	\$623,900	\$680,600	\$737,400	\$794,100
3.75%	\$275,000	\$330,000	\$385,000	\$440,000	\$495,000	\$550,000	\$605,000	\$660,000	\$715,000	\$770,000
4.00%	\$266,800	\$320,100	\$373,500	\$426,800	\$480,200	\$533,500	\$586,900	\$640,200	\$693,600	\$746,900
4.25%	\$258,900	\$310,600	\$362,400	\$414,200	\$466,000	\$517,700	\$569,500	\$621,300	\$673,100	\$724,800
4.50%	\$251,300	\$301,600	\$351,900	\$402,100	\$452,400	\$502,700	\$553,000	\$603,200	\$653,500	\$703,800
4.75%	\$244,100	\$293,000	\$341,800	\$390,600	\$439,400	\$488,300	\$537,100	\$585,900	\$634,700	\$683,600
5.00%	\$237,200	\$284,700	\$332,100	\$379,600	\$427,000	\$474,500	\$521,900	\$569,400	\$616,800	\$664,200
5.25%	\$230,600	\$276,700	\$322,900	\$369,000	\$415,100	\$461,200	\$507,400	\$553,500	\$599,600	\$645,700
5.50%	\$224,300	\$269,200	\$314,000	\$358,900	\$403,700	\$448,600	\$493,400	\$538,300	\$583,200	\$628,000
5.75%	\$218,200	\$261,900	\$305,500	\$349,200	\$392,800	\$436,500	\$480,100	\$523,700	\$567,400	\$611,000
6.00%	\$212,400	\$254,900	\$297,400	\$339,900	\$382,300	\$424,800	\$467,300	\$509,800	\$552,300	\$594,700
6.25%	\$206,800	\$248,200	\$289,600	\$330,900	\$372,300	\$413,700	\$455,000	\$496,400	\$537,800	\$579,100
6.50%	\$201,500	\$241,800	\$282,100	\$322,400	\$362,700	\$403,000	\$443,300	\$483,600	\$523,900	\$564,200

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

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

2. Mortgage term: 30 years 360 Monthly Payments.

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

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			
<u>MEDIAN</u>		1 PERSON	2 PERSON	3 PERSON	4 PERSON	<u>5 PERSON</u>	6 PERSON	7 PERSON	8 PERSON
\$99,000									
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%	\$8,440	\$9,640	\$10,850	\$12,050	\$13,020	\$13,980	\$14,950	\$15,910
	20%	\$16,880	\$19,280	\$21,700	\$24,100	\$26,040	\$27,960	\$29,900	\$31,820
	30%	\$25,320	\$28,920	\$32,550	\$36,150	\$39,060	\$41,940	\$44,850	\$47,730
	40%	\$33,760	\$38,560	\$43,400	\$48,200	\$52,080	\$55,920	\$59,800	\$63,640
40	50%	\$42,200	\$48,200	\$54,250	\$60,250	\$65,100	\$69,900	\$74,750	\$79,550
соше	60%	\$50,640	\$57,840	\$65,100	\$72,300	\$78,120	\$83,880	\$89,700	\$95,460
25	70%	\$59,080	\$67,480	\$75,950	\$84,350	\$91,140	\$97,860	\$104,650	\$111,370
of II	80%	\$67,520	\$77,120	\$86,800	\$96,400	\$104,160	\$111,840	\$119,600	\$127,280
%	90%	\$75,960	\$86,760	\$97,650	\$108,450	\$117,180	\$125,820	\$134,550	\$143,190
U	100%	\$84,400	\$96,400	\$108,500	\$120,500	\$130,200	\$139,800	\$149,500	\$159,100
	110%	\$92,840	\$106,040	\$119,350	\$132,550	\$143,220	\$153,780	\$164,450	\$175,010
	120%	\$101,280	\$115,680	\$130,200	\$144,600	\$156,240	\$167,760	\$179,400	\$190,920
	130%	\$109,720	\$125,320	\$141,050	\$156,650	\$169,260	\$181,740	\$194,350	\$206,830
	140%	\$118,160	\$134,960	\$151,900	\$168,700	\$182,280	\$195,720	\$209,300	\$222,740

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 "FY2019 Briefing Materials" at https://www.huduser.gov/portal/datasets/ii/i119/IncomeLimitsMethodology-FY19.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 2019, 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>	\$99,000	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
HONOLULU COUN	ITY					
30% of Mediar	n [\$633	\$678	\$813	\$940	\$1,048
50% of Mediar	۱ آ	\$1,055	\$1,130	\$1,356	\$1,566	\$1,747
60% of Mediar	า โ	\$1,266	\$1,356	\$1,627	\$1,880	\$2,097
80% of Mediar	า โ	\$1,688	\$1,808	\$2,170	\$2,507	\$2,796
100% of Mediar	า [\$2,110	\$2,260	\$2,712	\$3,133	\$3,495
120% of Mediar	า โ	\$2,532	\$2,712	\$3,255	\$3,760	\$4,194
140% of Mediar	۱ آ	\$2,954	\$3,164	\$3,797	\$4,387	\$4,893

^{*}Please note that area market rents may be lower than these rent guidelines.

^{**}Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.

\$556,300

\$540.600

\$525,600

\$511,100

\$497,300

\$484,100

\$471,300

\$459,200



4.75%

5.00%

5.25%

5.50%

5.75%

6.00%

6.25%

6.50%

COUNTY:

HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES*

\$317,900

\$308,900

\$300,300

\$292.100

\$284,200

\$276,600

\$269,300

\$262,400

1 PERSON

\$278,200

\$270.300

\$262,800

\$255.600

\$248,700

\$242,000

\$235,700

\$229,600

% 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:	\$42,200	\$50,640	\$59,080	\$67,520	\$75,960	\$84,400	\$92,840	\$101,280	\$109,720	\$118,160
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$245,800	\$295,000	\$344,200	\$393,400	\$442,500	\$491,700	\$540,900	\$590,000	\$639,200	\$688,400
3.25%	\$238,200	\$285,800	\$333,400	\$381,100	\$428,700	\$476,300	\$524,000	\$571,600	\$619,200	\$666,900
3.50%	\$230,800	\$277,000	\$323,100	\$369,300	\$415,500	\$461,600	\$507,800	\$554,000	\$600,100	\$646,300
3.75%	\$223,800	\$268,600	\$313,300	\$358,100	\$402,900	\$447,600	\$492,400	\$537,100	\$581,900	\$626,700
4.00%	\$217,100	\$260,500	\$303,900	\$347,400	\$390,800	\$434,200	\$477,600	\$521,100	\$564,500	\$607,900
4.25%	\$210,700	\$252,800	\$295,000	\$337,100	\$379,300	\$421,400	\$463,500	\$505,700	\$547,800	\$589,900
4.50%	\$204,600	\$245,500	\$286,400	\$327,300	\$368,200	\$409,100	\$450,000	\$491,000	\$531,900	\$572,800

\$357,700

\$347,500

\$337,900

\$328.600

\$319,700

\$311,200

\$303,000

\$295,200

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

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

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

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

\$238,400

\$231,700

\$225,200

\$219.100

\$213,100

\$207,500

\$202,000

\$196,800

HONOLULU FAMILY SIZE:

4. Down Payment of: 5.00%

\$198,700

\$193,100

\$187,700

\$182.500

\$177,600

\$172,900

\$168,300

\$164,000

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.

\$397,400

\$386,200

\$375,400

\$365.100

\$355,200

\$345,800

\$336,700

\$328,000

\$437,100

\$424,800

\$412,900

\$401.600

\$390,700

\$380,300

\$370,300

\$360,800

\$476,900

\$463.400

\$450,500

\$438,100

\$426,300

\$414,900

\$404,000

\$393,600

\$516,600

\$502.000

\$488,000

\$474,600

\$461,800

\$449,500

\$437,700

\$426,400

\$524,400



6.50%

HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES*

COUNTY:	HONOLULU	FAMILY SIZE:	2 PERSON							
% of Median: \$ Income:	<u>50%</u> \$48,200	<u>60%</u> \$57,840	<u>70%</u> \$67,480	<u>80%</u> \$77,120	<u>90%</u> \$86,760	<u>100%</u> \$96,400	<u>110%</u> \$106,040	<u>120%</u> \$115,680	<u>130%</u> \$125,320	<u>140%</u> \$134,960
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$280,800	\$337,000	\$393,100	\$449,300	\$505,400	\$561,600	\$617,800	\$673,900	\$730,100	\$786,200
3.25%	\$272,000	\$326,400	\$380,800	\$435,200	\$489,600	\$544,000	\$598,400	\$652,900	\$707,300	\$761,700
3.50%	\$263,600	\$316,400	\$369,100	\$421,800	\$474,600	\$527,300	\$580,000	\$632,700	\$685,500	\$738,200
3.75%	\$255,600	\$306,800	\$357,900	\$409,000	\$460,100	\$511,300	\$562,400	\$613,500	\$664,600	\$715,800
4.00%	\$248,000	\$297,600	\$347,200	\$396,800	\$446,400	\$495,900	\$545,500	\$595,100	\$644,700	\$694,300
4.25%	\$240,700	\$288,800	\$336,900	\$385,000	\$433,200	\$481,300	\$529,400	\$577,600	\$625,700	\$673,800
4.50%	\$233,600	\$280,400	\$327,100	\$373,800	\$420,600	\$467,300	\$514,000	\$560,800	\$607,500	\$654,200
4.75%	\$226,900	\$272,300	\$317,700	\$363,100	\$408,500	\$453,900	\$499,300	\$544,700	\$590,100	\$635,400
5.00%	\$220,500	\$264,600	\$308,700	\$352,900	\$397,000	\$441,100	\$485,200	\$529,300	\$573,400	\$617,500
5.25%	\$214,400	\$257,300	\$300,100	\$343,000	\$385,900	\$428,800	\$471,700	\$514,500	\$557,400	\$600,300
5.50%	\$208,500	\$250,200	\$291,900	\$333,600	\$375,300	\$417,000	\$458,700	\$500,400	\$542,100	\$583,800
5.75%	\$202,900	\$243,400	\$284,000	\$324,600	\$365,200	\$405,700	\$446,300	\$486,900	\$527,400	\$568,000
6.00%	\$197,500	\$236,900	\$276,400	\$315,900	\$355,400	\$394,900	\$434,400	\$473,900	\$513,400	\$552,900
6.25%	\$192.300	\$230,700	\$269,200	\$307.600	\$346,100	\$384.500	\$423,000	\$461.500	\$499.900	\$538,400

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

\$262,200

\$299,700

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

\$337,100

2. Mortgage term: 30 years 360 Monthly Payments.

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

\$224,800

4. Down Payment of: 5.00%

\$187,300

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.

\$374,600

\$412,100

\$449,500

\$487,000



COUNTY:	HONOLULU	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:	\$54,250	\$65,100	\$75,950	\$86,800	\$97,650	\$108,500	\$119,350	\$130,200	\$141,050	\$151,900
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$316,000	\$379,300	\$442,500	\$505,700	\$568,900	\$632,100	\$695,300	\$758,500	\$821,700	\$884,900
3.25%	\$306,200	\$367,400	\$428,600	\$489,900	\$551,100	\$612,300	\$673,600	\$734,800	\$796,000	\$857,300
3.50%	\$296,700	\$356,100	\$415,400	\$474,800	\$534,100	\$593,500	\$652,800	\$712,200	\$771,500	\$830,800
3.75%	\$287,700	\$345,300	\$402,800	\$460,300	\$517,900	\$575,400	\$633,000	\$690,500	\$748,100	\$805,600
4.00%	\$279,100	\$334,900	\$390,700	\$446,600	\$502,400	\$558,200	\$614,000	\$669,800	\$725,700	\$781,500
4.25%	\$270,900	\$325,000	\$379,200	\$433,400	\$487,500	\$541,700	\$595,900	\$650,100	\$704,200	\$758,400
4.50%	\$263,000	\$315,600	\$368,200	\$420,800	\$473,400	\$526,000	\$578,500	\$631,100	\$683,700	\$736,300
4.75%	\$255,400	\$306,500	\$357,600	\$408,700	\$459,800	\$510,900	\$562,000	\$613,000	\$664,100	\$715,200
5.00%	\$248,200	\$297,900	\$347,500	\$397,100	\$446,800	\$496,400	\$546,100	\$595,700	\$645,400	\$695,000
5.25%	\$241,300	\$289,600	\$337,800	\$386,100	\$434,300	\$482,600	\$530,900	\$579,100	\$627,400	\$675,600
5.50%	\$234,700	\$281,600	\$328,500	\$375,500	\$422,400	\$469,300	\$516,300	\$563,200	\$610,200	\$657,100
5.75%	\$228,300	\$274,000	\$319,700	\$365,300	\$411,000	\$456,700	\$502,300	\$548,000	\$593,700	\$639,300
6.00%	\$222,200	\$266,700	\$311,100	\$355,600	\$400,000	\$444,500	\$488,900	\$533,400	\$577,800	\$622,300
6.25%	\$216,400	\$259,700	\$303,000	\$346,300	\$389,500	\$432,800	\$476,100	\$519,400	\$562,700	\$605,900
6.50%	\$210,800	\$253,000	\$295,100	\$337,300	\$379,500	\$421,600	\$463,800	\$505,900	\$548,100	\$590,300

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

1. Based on 2019 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.

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

4. Down Payment of: 5.00%

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



COUNTY:	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:	\$60,250	\$72,300	\$84,350	\$96,400	\$108,450	\$120,500	\$132,550	\$144,600	\$156,650	\$168,700
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$351,000	\$421,200	\$491,400	\$561,600	\$631,800	\$702,000	\$772,200	\$842,400	\$912,600	\$982,800
3.25%	\$340,000	\$408,000	\$476,000	\$544,000	\$612,100	\$680,100	\$748,100	\$816,100	\$884,100	\$952,100
3.50%	\$329,500	\$395,500	\$461,400	\$527,300	\$593,200	\$659,100	\$725,000	\$790,900	\$856,800	\$922,700
3.75%	\$319,500	\$383,400	\$447,400	\$511,300	\$575,200	\$639,100	\$703,000	\$766,900	\$830,800	\$894,700
4.00%	\$310,000	\$372,000	\$434,000	\$495,900	\$557,900	\$619,900	\$681,900	\$743,900	\$805,900	\$867,900
4.25%	\$300,800	\$361,000	\$421,100	\$481,300	\$541,500	\$601,600	\$661,800	\$722,000	\$782,100	\$842,300
4.50%	\$292,100	\$350,500	\$408,900	\$467,300	\$525,700	\$584,100	\$642,500	\$700,900	\$759,400	\$817,800
4.75%	\$283,700	\$340,400	\$397,200	\$453,900	\$510,600	\$567,400	\$624,100	\$680,800	\$737,600	\$794,300
5.00%	\$275,700	\$330,800	\$385,900	\$441,100	\$496,200	\$551,300	\$606,500	\$661,600	\$716,700	\$771,900
5.25%	\$268,000	\$321,600	\$375,200	\$428,800	\$482,400	\$536,000	\$589,600	\$643,200	\$696,800	\$750,400
5.50%	\$260,600	\$312,800	\$364,900	\$417,000	\$469,100	\$521,300	\$573,400	\$625,500	\$677,600	\$729,800
5.75%	\$253,600	\$304,300	\$355,000	\$405,700	\$456,400	\$507,200	\$557,900	\$608,600	\$659,300	\$710,000
6.00%	\$246,800	\$296,200	\$345,600	\$394,900	\$444,300	\$493,600	\$543,000	\$592,400	\$641,700	\$691,100
6.25%	\$240,300	\$288,400	\$336,500	\$384,500	\$432,600	\$480,700	\$528,800	\$576,800	\$624,900	\$673,000
6.50%	\$234,100	\$280,900	\$327,800	\$374,600	\$421,400	\$468,200	\$515,100	\$561,900	\$608,700	\$655,500

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

1. Based on 2019 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.

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

4. Down Payment of: 5.00%

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



COUNTY:	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:	\$65,100	\$78,120	\$91,140	\$104,160	\$117,180	\$130,200	\$143,220	\$156,240	\$169,260	\$182,280
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$379,300	\$455,100	\$531,000	\$606,800	\$682,700	\$758,500	\$834,400	\$910,200	\$986,100	\$1,061,900
3.25%	\$367,400	\$440,900	\$514,400	\$587,800	\$661,300	\$734,800	\$808,300	\$881,800	\$955,200	\$1,028,700
3.50%	\$356,100	\$427,300	\$498,500	\$569,700	\$640,900	\$712,200	\$783,400	\$854,600	\$925,800	\$997,000
3.75%	\$345,300	\$414,300	\$483,400	\$552,400	\$621,500	\$690,500	\$759,600	\$828,600	\$897,700	\$966,700
4.00%	\$334,900	\$401,900	\$468,900	\$535,900	\$602,900	\$669,800	\$736,800	\$803,800	\$870,800	\$937,800
4.25%	\$325,000	\$390,000	\$455,000	\$520,000	\$585,100	\$650,100	\$715,100	\$780,100	\$845,100	\$910,100
4.50%	\$315,600	\$378,700	\$441,800	\$504,900	\$568,000	\$631,100	\$694,300	\$757,400	\$820,500	\$883,600
4.75%	\$306,500	\$367,800	\$429,100	\$490,400	\$551,700	\$613,000	\$674,300	\$735,600	\$796,900	\$858,300
5.00%	\$297,900	\$357,400	\$417,000	\$476,600	\$536,100	\$595,700	\$655,300	\$714,900	\$774,400	\$834,000
5.25%	\$289,600	\$347,500	\$405,400	\$463,300	\$521,200	\$579,100	\$637,000	\$694,900	\$752,800	\$810,800
5.50%	\$281,600	\$337,900	\$394,300	\$450,600	\$506,900	\$563,200	\$619,500	\$675,900	\$732,200	\$788,500
5.75%	\$274,000	\$328,800	\$383,600	\$438,400	\$493,200	\$548,000	\$602,800	\$657,600	\$712,400	\$767,200
6.00%	\$266,700	\$320,000	\$373,400	\$426,700	\$480,000	\$533,400	\$586,700	\$640,100	\$693,400	\$746,700
6.25%	\$259,700	\$311,600	\$363,600	\$415,500	\$467,400	\$519,400	\$571,300	\$623,300	\$675,200	\$727,100
6.50%	\$253,000	\$303,600	\$354,200	\$404,800	\$455,300	\$505,900	\$556,500	\$607,100	\$657,700	\$708,300

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

1. Based on 2019 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:	6 PERSON							
% of Median: \$ Income:	<u>50%</u> \$69,900	<u>60%</u> \$83,880	<u>70%</u> \$97,860	<u>80%</u> \$111,840	<u>90%</u> \$125,820	<u>100%</u> \$139,800	<u>110%</u> \$153,780	<u>120%</u> \$167,760	<u>130%</u> \$181,740	<u>140%</u> \$195,720
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$407,200	\$488,700	\$570,100	\$651,500	\$733,000	\$814,400	\$895,900	\$977,300	\$1,058,800	\$1,140,200
3.25%	\$394,500	\$473,400	\$552,300	\$631,200	\$710,100	\$789,000	\$867,900	\$946,800	\$1,025,700	\$1,104,600
3.50%	\$382,300	\$458,800	\$535,300	\$611,700	\$688,200	\$764,700	\$841,100	\$917,600	\$994,100	\$1,070,500
3.75%	\$370,700	\$444,900	\$519,000	\$593,100	\$667,300	\$741,400	\$815,600	\$889,700	\$963,900	\$1,038,000
4.00%	\$359,600	\$431,500	\$503,500	\$575,400	\$647,300	\$719,200	\$791,100	\$863,100	\$935,000	\$1,006,900
4.25%	\$349,000	\$418,800	\$488,600	\$558,400	\$628,200	\$698,000	\$767,800	\$837,600	\$907,400	\$977,200
4.50%	\$338,800	\$406,600	\$474,400	\$542,100	\$609,900	\$677,700	\$745,400	\$813,200	\$881,000	\$948,700
4.75%	\$329,100	\$394,900	\$460,800	\$526,600	\$592,400	\$658,200	\$724,100	\$789,900	\$855,700	\$921,500
5.00%	\$319,800	\$383,800	\$447,700	\$511,700	\$575,700	\$639,600	\$703,600	\$767,600	\$831,500	\$895,500
5.25%	\$310,900	\$373,100	\$435,300	\$497,500	\$559,600	\$621,800	\$684,000	\$746,200	\$808,400	\$870,500
5.50%	\$302,400	\$362,800	\$423,300	\$483,800	\$544,300	\$604,700	\$665,200	\$725,700	\$786,200	\$846,600
5.75%	\$294,200	\$353,000	\$411,900	\$470,700	\$529,600	\$588,400	\$647,200	\$706,100	\$764,900	\$823,700
6.00%	\$286,400	\$343,600	\$400,900	\$458,200	\$515,400	\$572,700	\$630,000	\$687,300	\$744,500	\$801,800
6.25%	\$278,800	\$334,600	\$390,400	\$446,100	\$501,900	\$557,700	\$613,400	\$669,200	\$725,000	\$780,700
6.50%	\$271,600	\$325,900	\$380,300	\$434,600	\$488,900	\$543,200	\$597,600	\$651,900	\$706,200	\$760,500

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

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

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

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

4. Down Payment of: 5.00%

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



COUNTY:	HONOLULU	FAMILY SIZE:	7 PERSON							
% of Median:	<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:	\$74,750	\$89,700	\$104,650	\$119,600	\$134,550	\$149,500	\$164,450	\$179,400	\$194,350	\$209,300
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$435,500	\$522,600	\$609,700	\$696,800	\$783,800	\$870,900	\$958,000	\$1,045,100	\$1,132,200	\$1,219,300
3.25%	\$421,900	\$506,200	\$590,600	\$675,000	\$759,300	\$843,700	\$928,100	\$1,012,500	\$1,096,800	\$1,181,200
3.50%	\$408,900	\$490,600	\$572,400	\$654,200	\$735,900	\$817,700	\$899,500	\$981,300	\$1,063,000	\$1,144,800
3.75%	\$396,400	\$475,700	\$555,000	\$634,300	\$713,600	\$792,900	\$872,200	\$951,500	\$1,030,700	\$1,110,000
4.00%	\$384,600	\$461,500	\$538,400	\$615,300	\$692,200	\$769,100	\$846,000	\$923,000	\$999,900	\$1,076,800
4.25%	\$373,200	\$447,900	\$522,500	\$597,100	\$671,800	\$746,400	\$821,100	\$895,700	\$970,300	\$1,045,000
4.50%	\$362,300	\$434,800	\$507,300	\$579,800	\$652,200	\$724,700	\$797,200	\$869,600	\$942,100	\$1,014,600
4.75%	\$352,000	\$422,300	\$492,700	\$563,100	\$633,500	\$703,900	\$774,300	\$844,700	\$915,100	\$985,500
5.00%	\$342,000	\$410,400	\$478,800	\$547,200	\$615,600	\$684,000	\$752,400	\$820,800	\$889,200	\$957,600
5.25%	\$332,500	\$399,000	\$465,500	\$532,000	\$598,500	\$665,000	\$731,500	\$798,000	\$864,400	\$930,900
5.50%	\$323,400	\$388,000	\$452,700	\$517,400	\$582,000	\$646,700	\$711,400	\$776,000	\$840,700	\$905,400
5.75%	\$314,600	\$377,500	\$440,500	\$503,400	\$566,300	\$629,200	\$692,100	\$755,100	\$818,000	\$880,900
6.00%	\$306,200	\$367,500	\$428,700	\$490,000	\$551,200	\$612,400	\$673,700	\$734,900	\$796,200	\$857,400
6.25%	\$298,200	\$357,800	\$417,500	\$477,100	\$536,700	\$596,400	\$656,000	\$715,600	\$775,300	\$834,900
6.50%	\$290,500	\$348,600	\$406,700	\$464,800	\$522,800	\$580,900	\$639,000	\$697,100	\$755,200	\$813,300

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

1. Based on 2019 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.

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

4. Down Payment of: 5.00%

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



COUNTY:	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:	\$79,550	\$95,460	\$111,370	\$127,280	\$143,190	\$159,100	\$175,010	\$190,920	\$206,830	\$222,740
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$463,400	\$556,100	\$648,800	\$741,500	\$834,200	\$926,900	\$1,019,600	\$1,112,200	\$1,204,900	\$1,297,600
3.25%	\$449,000	\$538,700	\$628,500	\$718,300	\$808,100	\$897,900	\$987,700	\$1,077,500	\$1,167,300	\$1,257,100
3.50%	\$435,100	\$522,100	\$609,200	\$696,200	\$783,200	\$870,200	\$957,300	\$1,044,300	\$1,131,300	\$1,218,300
3.75%	\$421,900	\$506,300	\$590,700	\$675,000	\$759,400	\$843,800	\$928,200	\$1,012,500	\$1,096,900	\$1,181,300
4.00%	\$409,300	\$491,100	\$573,000	\$654,800	\$736,700	\$818,500	\$900,400	\$982,200	\$1,064,100	\$1,145,900
4.25%	\$397,200	\$476,600	\$556,000	\$635,500	\$714,900	\$794,300	\$873,800	\$953,200	\$1,032,700	\$1,112,100
4.50%	\$385,600	\$462,700	\$539,900	\$617,000	\$694,100	\$771,200	\$848,400	\$925,500	\$1,002,600	\$1,079,700
4.75%	\$374,600	\$449,500	\$524,400	\$599,300	\$674,200	\$749,100	\$824,000	\$898,900	\$973,800	\$1,048,800
5.00%	\$364,000	\$436,800	\$509,600	\$582,300	\$655,100	\$727,900	\$800,700	\$873,500	\$946,300	\$1,019,100
5.25%	\$353,800	\$424,600	\$495,400	\$566,100	\$636,900	\$707,700	\$778,400	\$849,200	\$920,000	\$990,700
5.50%	\$344,100	\$412,900	\$481,800	\$550,600	\$619,400	\$688,200	\$757,100	\$825,900	\$894,700	\$963,500
5.75%	\$334,800	\$401,800	\$468,700	\$535,700	\$602,700	\$669,600	\$736,600	\$803,500	\$870,500	\$937,500
6.00%	\$325,900	\$391,100	\$456,200	\$521,400	\$586,600	\$651,800	\$717,000	\$782,100	\$847,300	\$912,500
6.25%	\$317,300	\$380,800	\$444,300	\$507,700	\$571,200	\$634,700	\$698,100	\$761,600	\$825,100	\$888,500
6.50%	\$309,100	\$370,900	\$432,800	\$494,600	\$556,400	\$618,200	\$680,100	\$741,900	\$803,700	\$865,500

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

1. Based on 2019 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.

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

4. Down Payment of: 5.00%

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

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	<u>5 PERSON</u>	<u>6 PERSON</u>	7 PERSON	8 PERSON
\$90,000									
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%	\$6,300	\$7,200	\$8,100	\$9,000	\$9,720	\$10,440	\$11,160	\$11,880
	20%	\$12,600	\$14,400	\$16,200	\$18,000	\$19,440	\$20,880	\$22,320	\$23,760
	30%	\$18,900	\$21,600	\$24,300	\$27,000	\$29,160	\$31,320	\$33,480	\$35,640
	40%	\$25,200	\$28,800	\$32,400	\$36,000	\$38,880	\$41,760	\$44,640	\$47,520
ø)	50%	\$31,500	\$36,000	\$40,500	\$45,000	\$48,600	\$52,200	\$55,800	\$59,400
Ĕ	60%	\$37,800	\$43,200	\$48,600	\$54,000	\$58,320	\$62,640	\$66,960	\$71,280
Income	70%	\$44,100	\$50,400	\$56,700	\$63,000	\$68,040	\$73,080	\$78,120	\$83,160
o jo	80%	\$50,400	\$57,600	\$64,800	\$72,000	\$77,760	\$83,520	\$89,280	\$95,040
%	90%	\$56,700	\$64,800	\$72,900	\$81,000	\$87,480	\$93,960	\$100,440	\$106,920
0.	100%	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400	\$111,600	\$118,800
	110%	\$69,300	\$79,200	\$89,100	\$99,000	\$106,920	\$114,840	\$122,760	\$130,680
	120%	\$75,600	\$86,400	\$97,200	\$108,000	\$116,640	\$125,280	\$133,920	\$142,560
	130%	\$81,900	\$93,600	\$105,300	\$117,000	\$126,360	\$135,720	\$145,080	\$154,440
	140%	\$88,200	\$100,800	\$113,400	\$126,000	\$136,080	\$146,160	\$156,240	\$166,320

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 "FY2019 Briefing Materials" at https://www.huduser.gov/portal/datasets/il/il19/IncomeLimitsMethodology-FY19.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 2019, 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>	\$90,000	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
KAUAI						
30% of Media	an	\$472	\$506	\$607	\$702	\$783
50% of Media	an	\$787	\$843	\$1,012	\$1,170	\$1,305
60% of Media	an	\$945	\$1,012	\$1,215	\$1,404	\$1,566
80% of Media	an	\$1,260	\$1,350	\$1,620	\$1,872	\$2,088
100% of Media	an	\$1,575	\$1,687	\$2,025	\$2,340	\$2,610
120% of Media	an	\$1,890	\$2,025	\$2,430	\$2,808	\$3,132
140% of Media	an	\$2,205	\$2,362	\$2,835	\$3,276	\$3,654

^{*}Please note that area market rents may be lower than these rent guidelines.

^{**}Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.



COUNTY:	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:	\$31,500	\$37,800	\$44,100	\$50,400	\$56,700	\$63,000	\$69,300	\$75,600	\$81,900	\$88,200
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$183,500	\$220,200	\$256,900	\$293,600	\$330,300	\$367,000	\$403,700	\$440,400	\$477,100	\$513,800
3.25%	\$177,800	\$213,300	\$248,900	\$284,400	\$320,000	\$355,500	\$391,100	\$426,700	\$462,200	\$497,800
3.50%	\$172,300	\$206,800	\$241,200	\$275,700	\$310,100	\$344,600	\$379,100	\$413,500	\$448,000	\$482,400
3.75%	\$167,100	\$200,500	\$233,900	\$267,300	\$300,700	\$334,100	\$367,500	\$400,900	\$434,400	\$467,800
4.00%	\$162,100	\$194,500	\$226,900	\$259,300	\$291,700	\$324,100	\$356,500	\$388,900	\$421,300	\$453,800
4.25%	\$157,300	\$188,700	\$220,200	\$251,600	\$283,100	\$314,500	\$346,000	\$377,500	\$408,900	\$440,400
4.50%	\$152,700	\$183,200	\$213,800	\$244,300	\$274,900	\$305,400	\$335,900	\$366,500	\$397,000	\$427,500
4.75%	\$148,300	\$178,000	\$207,600	\$237,300	\$267,000	\$296,600	\$326,300	\$356,000	\$385,600	\$415,300
5.00%	\$144,100	\$172,900	\$201,800	\$230,600	\$259,400	\$288,200	\$317,100	\$345,900	\$374,700	\$403,500
5.25%	\$140,100	\$168,100	\$196,200	\$224,200	\$252,200	\$280,200	\$308,200	\$336,300	\$364,300	\$392,300
5.50%	\$136,300	\$163,500	\$190,800	\$218,000	\$245,300	\$272,500	\$299,800	\$327,000	\$354,300	\$381,500
5.75%	\$132,600	\$159,100	\$185,600	\$212,100	\$238,600	\$265,200	\$291,700	\$318,200	\$344,700	\$371,200
6.00%	\$129,000	\$154,900	\$180,700	\$206,500	\$232,300	\$258,100	\$283,900	\$309,700	\$335,500	\$361,300
6.25%	\$125,700	\$150,800	\$175,900	\$201,000	\$226,200	\$251,300	\$276,400	\$301,600	\$326,700	\$351,800
6.50%	\$122,400	\$146,900	\$171,400	\$195,800	\$220,300	\$244,800	\$269,300	\$293,800	\$318,300	\$342,700

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

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

2. Mortgage term: 30 years 360 Monthly Payments.

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

4. Down Payment of: 5.00%

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



COUNTY:	KAUAI	FAMILY SIZE:	2 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$36,000	\$43,200	\$50,400	\$57,600	\$64,800	\$72,000	\$79,200	\$86,400	\$93,600	\$100,800
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$209,700	\$251,700	\$293,600	\$335,600	\$377,500	\$419,500	\$461,400	\$503,300	\$545,300	\$587,200
3.25%	\$203,200	\$243,800	\$284,400	\$325,100	\$365,700	\$406,300	\$447,000	\$487,600	\$528,200	\$568,900
3.50%	\$196,900	\$236,300	\$275,700	\$315,100	\$354,400	\$393,800	\$433,200	\$472,600	\$512,000	\$551,300
3.75%	\$190,900	\$229,100	\$267,300	\$305,500	\$343,700	\$381,900	\$420,000	\$458,200	\$496,400	\$534,600
4.00%	\$185,200	\$222,200	\$259,300	\$296,300	\$333,400	\$370,400	\$407,500	\$444,500	\$481,500	\$518,600
4.25%	\$179,700	\$215,700	\$251,600	\$287,600	\$323,500	\$359,500	\$395,400	\$431,400	\$467,300	\$503,300
4.50%	\$174,500	\$209,400	\$244,300	\$279,200	\$314,100	\$349,000	\$383,900	\$418,800	\$453,700	\$488,600
4.75%	\$169,500	\$203,400	\$237,300	\$271,200	\$305,100	\$339,000	\$372,900	\$406,800	\$440,700	\$474,600
5.00%	\$164,700	\$197,700	\$230,600	\$263,500	\$296,500	\$329,400	\$362,400	\$395,300	\$428,300	\$461,200
5.25%	\$160,100	\$192,100	\$224,200	\$256,200	\$288,200	\$320,200	\$352,300	\$384,300	\$416,300	\$448,300
5.50%	\$155,700	\$186,900	\$218,000	\$249,200	\$280,300	\$311,500	\$342,600	\$373,700	\$404,900	\$436,000
5.75%	\$151,500	\$181,800	\$212,100	\$242,400	\$272,700	\$303,000	\$333,300	\$363,600	\$393,900	\$424,200
6.00%	\$147,500	\$177,000	\$206,500	\$236,000	\$265,500	\$295,000	\$324,500	\$353,900	\$383,400	\$412,900
6.25%	\$143,600	\$172,300	\$201,000	\$229,800	\$258,500	\$287,200	\$315,900	\$344,700	\$373,400	\$402,100
6.50%	\$139,900	\$167,900	\$195,800	\$223,800	\$251,800	\$279,800	\$307,800	\$335,700	\$363,700	\$391,700

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

1. Based on 2019 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.



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:	\$40,500	\$48,600	\$56,700	\$64,800	\$72,900	\$81,000	\$89,100	\$97,200	\$105,300	\$113,400
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$235,900	\$283,100	\$330,300	\$377,500	\$424,700	\$471,900	\$519,100	\$566,300	\$613,400	\$660,600
3.25%	\$228,600	\$274,300	\$320,000	\$365,700	\$411,400	\$457,100	\$502,800	\$548,600	\$594,300	\$640,000
3.50%	\$221,500	\$265,800	\$310,100	\$354,400	\$398,700	\$443,000	\$487,400	\$531,700	\$576,000	\$620,300
3.75%	\$214,800	\$257,800	\$300,700	\$343,700	\$386,600	\$429,600	\$472,500	\$515,500	\$558,500	\$601,400
4.00%	\$208,400	\$250,000	\$291,700	\$333,400	\$375,000	\$416,700	\$458,400	\$500,100	\$541,700	\$583,400
4.25%	\$202,200	\$242,600	\$283,100	\$323,500	\$364,000	\$404,400	\$444,900	\$485,300	\$525,700	\$566,200
4.50%	\$196,300	\$235,600	\$274,900	\$314,100	\$353,400	\$392,600	\$431,900	\$471,200	\$510,400	\$549,700
4.75%	\$190,700	\$228,800	\$267,000	\$305,100	\$343,200	\$381,400	\$419,500	\$457,700	\$495,800	\$533,900
5.00%	\$185,300	\$222,400	\$259,400	\$296,500	\$333,500	\$370,600	\$407,700	\$444,700	\$481,800	\$518,800
5.25%	\$180,100	\$216,200	\$252,200	\$288,200	\$324,300	\$360,300	\$396,300	\$432,300	\$468,400	\$504,400
5.50%	\$175,200	\$210,200	\$245,300	\$280,300	\$315,400	\$350,400	\$385,400	\$420,500	\$455,500	\$490,500
5.75%	\$170,500	\$204,500	\$238,600	\$272,700	\$306,800	\$340,900	\$375,000	\$409,100	\$443,200	\$477,300
6.00%	\$165,900	\$199,100	\$232,300	\$265,500	\$298,600	\$331,800	\$365,000	\$398,200	\$431,400	\$464,600
6.25%	\$161,600	\$193,900	\$226,200	\$258,500	\$290,800	\$323,100	\$355,400	\$387,700	\$420,000	\$452,400
6.50%	\$157,400	\$188,900	\$220,300	\$251,800	\$283,300	\$314,800	\$346,200	\$377,700	\$409,200	\$440,700

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

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

2. Mortgage term: 30 years 360 Monthly Payments.

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

4. Down Payment of: 5.00%

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



COUNTY:	KAUAI	FAMILY SIZE:	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:	\$45,000	\$54,000	\$63,000	\$72,000	\$81,000	\$90,000	\$99,000	\$108,000	\$117,000	\$126,000
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$262,200	\$314,600	\$367,000	\$419,500	\$471,900	\$524,300	\$576,700	\$629,200	\$681,600	\$734,000
3.25%	\$254,000	\$304,800	\$355,500	\$406,300	\$457,100	\$507,900	\$558,700	\$609,500	\$660,300	\$711,100
3.50%	\$246,100	\$295,400	\$344,600	\$393,800	\$443,000	\$492,300	\$541,500	\$590,700	\$640,000	\$689,200
3.75%	\$238,700	\$286,400	\$334,100	\$381,900	\$429,600	\$477,300	\$525,000	\$572,800	\$620,500	\$668,200
4.00%	\$231,500	\$277,800	\$324,100	\$370,400	\$416,700	\$463,000	\$509,300	\$555,600	\$601,900	\$648,200
4.25%	\$224,700	\$269,600	\$314,500	\$359,500	\$404,400	\$449,300	\$494,300	\$539,200	\$584,200	\$629,100
4.50%	\$218,100	\$261,800	\$305,400	\$349,000	\$392,600	\$436,300	\$479,900	\$523,500	\$567,200	\$610,800
4.75%	\$211,900	\$254,300	\$296,600	\$339,000	\$381,400	\$423,800	\$466,100	\$508,500	\$550,900	\$593,300
5.00%	\$205,900	\$247,100	\$288,200	\$329,400	\$370,600	\$411,800	\$453,000	\$494,100	\$535,300	\$576,500
5.25%	\$200,200	\$240,200	\$280,200	\$320,200	\$360,300	\$400,300	\$440,300	\$480,400	\$520,400	\$560,400
5.50%	\$194,700	\$233,600	\$272,500	\$311,500	\$350,400	\$389,300	\$428,300	\$467,200	\$506,100	\$545,100
5.75%	\$189,400	\$227,300	\$265,200	\$303,000	\$340,900	\$378,800	\$416,700	\$454,600	\$492,400	\$530,300
6.00%	\$184,300	\$221,200	\$258,100	\$295,000	\$331,800	\$368,700	\$405,600	\$442,400	\$479,300	\$516,200
6.25%	\$179,500	\$215,400	\$251,300	\$287,200	\$323,100	\$359,000	\$394,900	\$430,800	\$466,700	\$502,600
6.50%	\$174,900	\$209,800	\$244,800	\$279,800	\$314,800	\$349,700	\$384,700	\$419,700	\$454,600	\$489,600

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

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

2. Mortgage term: 30 years 360 Monthly Payments.

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

4. Down Payment of: 5.00%

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



COUNTY:	KAUAI	FAMILY SIZE:	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:	\$48,600	\$58,320	\$68,040	\$77,760	\$87,480	\$97,200	\$106,920	\$116,640	\$126,360	\$136,080
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$283,100	\$339,800	\$396,400	\$453,000	\$509,600	\$566,300	\$622,900	\$679,500	\$736,100	\$792,800
3.25%	\$274,300	\$329,100	\$384,000	\$438,800	\$493,700	\$548,600	\$603,400	\$658,300	\$713,100	\$768,000
3.50%	\$265,800	\$319,000	\$372,200	\$425,300	\$478,500	\$531,700	\$584,800	\$638,000	\$691,200	\$744,300
3.75%	\$257,800	\$309,300	\$360,900	\$412,400	\$464,000	\$515,500	\$567,100	\$618,600	\$670,200	\$721,700
4.00%	\$250,000	\$300,000	\$350,000	\$400,000	\$450,100	\$500,100	\$550,100	\$600,100	\$650,100	\$700,100
4.25%	\$242,600	\$291,200	\$339,700	\$388,200	\$436,800	\$485,300	\$533,800	\$582,400	\$630,900	\$679,400
4.50%	\$235,600	\$282,700	\$329,800	\$376,900	\$424,100	\$471,200	\$518,300	\$565,400	\$612,500	\$659,600
4.75%	\$228,800	\$274,600	\$320,400	\$366,100	\$411,900	\$457,700	\$503,400	\$549,200	\$595,000	\$640,700
5.00%	\$222,400	\$266,800	\$311,300	\$355,800	\$400,300	\$444,700	\$489,200	\$533,700	\$578,100	\$622,600
5.25%	\$216,200	\$259,400	\$302,600	\$345,900	\$389,100	\$432,300	\$475,600	\$518,800	\$562,000	\$605,300
5.50%	\$210,200	\$252,300	\$294,300	\$336,400	\$378,400	\$420,500	\$462,500	\$504,600	\$546,600	\$588,700
5.75%	\$204,500	\$245,500	\$286,400	\$327,300	\$368,200	\$409,100	\$450,000	\$490,900	\$531,800	\$572,700
6.00%	\$199,100	\$238,900	\$278,700	\$318,600	\$358,400	\$398,200	\$438,000	\$477,800	\$517,700	\$557,500
6.25%	\$193,900	\$232,600	\$271,400	\$310,200	\$349,000	\$387,700	\$426,500	\$465,300	\$504,100	\$542,800
6.50%	\$188,900	\$226,600	\$264,400	\$302,200	\$339,900	\$377,700	\$415,500	\$453,200	\$491,000	\$528,800

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

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

2. Mortgage term: 30 years 360 Monthly Payments.

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

4. Down Payment of: 5.00%

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



COUNTY:	KAUAI	FAMILY SIZE:	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:	\$52,200	\$62,640	\$73,080	\$83,520	\$93,960	\$104,400	\$114,840	\$125,280	\$135,720	\$146,160
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$304,100	\$364,900	\$425,700	\$486,600	\$547,400	\$608,200	\$669,000	\$729,800	\$790,700	\$851,500
3.25%	\$294,600	\$353,500	\$412,400	\$471,400	\$530,300	\$589,200	\$648,100	\$707,000	\$766,000	\$824,900
3.50%	\$285,500	\$342,600	\$399,700	\$456,800	\$513,900	\$571,000	\$628,100	\$685,200	\$742,300	\$799,500
3.75%	\$276,800	\$332,200	\$387,600	\$442,900	\$498,300	\$553,700	\$609,100	\$664,400	\$719,800	\$775,200
4.00%	\$268,600	\$322,300	\$376,000	\$429,700	\$483,400	\$537,100	\$590,800	\$644,500	\$698,200	\$751,900
4.25%	\$260,600	\$312,700	\$364,900	\$417,000	\$469,100	\$521,200	\$573,400	\$625,500	\$677,600	\$729,700
4.50%	\$253,000	\$303,600	\$354,300	\$404,900	\$455,500	\$506,100	\$556,700	\$607,300	\$657,900	\$708,500
4.75%	\$245,800	\$294,900	\$344,100	\$393,200	\$442,400	\$491,600	\$540,700	\$589,900	\$639,000	\$688,200
5.00%	\$238,800	\$286,600	\$334,400	\$382,100	\$429,900	\$477,700	\$525,400	\$573,200	\$621,000	\$668,700
5.25%	\$232,200	\$278,600	\$325,100	\$371,500	\$417,900	\$464,400	\$510,800	\$557,200	\$603,700	\$650,100
5.50%	\$225,800	\$271,000	\$316,100	\$361,300	\$406,500	\$451,600	\$496,800	\$541,900	\$587,100	\$632,300
5.75%	\$219,700	\$263,600	\$307,600	\$351,500	\$395,500	\$439,400	\$483,300	\$527,300	\$571,200	\$615,200
6.00%	\$213,800	\$256,600	\$299,400	\$342,200	\$384,900	\$427,700	\$470,500	\$513,200	\$556,000	\$598,800
6.25%	\$208,200	\$249,900	\$291,500	\$333,200	\$374,800	\$416,500	\$458,100	\$499,800	\$541,400	\$583,000
6.50%	\$202,800	\$243,400	\$284,000	\$324,500	\$365,100	\$405,700	\$446,300	\$486,800	\$527,400	\$568,000

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

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

2. Mortgage term: 30 years 360 Monthly Payments.

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

4. Down Payment of: 5.00%

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



COUNTY:	KAUAI	FAMILY SIZE:	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:	\$55,800	\$66,960	\$78,120	\$89,280	\$100,440	\$111,600	\$122,760	\$133,920	\$145,080	\$156,240
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$325,100	\$390,100	\$455,100	\$520,100	\$585,100	\$650,100	\$715,200	\$780,200	\$845,200	\$910,200
3.25%	\$314,900	\$377,900	\$440,900	\$503,900	\$566,800	\$629,800	\$692,800	\$755,800	\$818,800	\$881,800
3.50%	\$305,200	\$366,300	\$427,300	\$488,300	\$549,400	\$610,400	\$671,500	\$732,500	\$793,500	\$854,600
3.75%	\$295,900	\$355,100	\$414,300	\$473,500	\$532,700	\$591,900	\$651,100	\$710,200	\$769,400	\$828,600
4.00%	\$287,100	\$344,500	\$401,900	\$459,300	\$516,700	\$574,100	\$631,600	\$689,000	\$746,400	\$803,800
4.25%	\$278,600	\$334,300	\$390,000	\$445,800	\$501,500	\$557,200	\$612,900	\$668,600	\$724,400	\$780,100
4.50%	\$270,500	\$324,600	\$378,700	\$432,800	\$486,900	\$541,000	\$595,100	\$649,200	\$703,300	\$757,400
4.75%	\$262,700	\$315,300	\$367,800	\$420,400	\$472,900	\$525,500	\$578,000	\$630,600	\$683,100	\$735,600
5.00%	\$255,300	\$306,400	\$357,400	\$408,500	\$459,500	\$510,600	\$561,700	\$612,700	\$663,800	\$714,900
5.25%	\$248,200	\$297,800	\$347,500	\$397,100	\$446,700	\$496,400	\$546,000	\$595,700	\$645,300	\$694,900
5.50%	\$241,400	\$289,700	\$337,900	\$386,200	\$434,500	\$482,800	\$531,000	\$579,300	\$627,600	\$675,900
5.75%	\$234,900	\$281,800	\$328,800	\$375,800	\$422,700	\$469,700	\$516,700	\$563,600	\$610,600	\$657,600
6.00%	\$228,600	\$274,300	\$320,000	\$365,700	\$411,500	\$457,200	\$502,900	\$548,600	\$594,300	\$640,100
6.25%	\$222,600	\$267,100	\$311,600	\$356,100	\$400,700	\$445,200	\$489,700	\$534,200	\$578,700	\$623,300
6.50%	\$216,800	\$260,200	\$303,600	\$346,900	\$390,300	\$433,700	\$477,000	\$520,400	\$563,800	\$607,100

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

1. Based on 2019 Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.

2. Mortgage term: 30 years 360 Monthly Payments.

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

4. Down Payment of: 5.00%

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



COUNTY:	KAUAI	FAMILY SIZE:	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:	\$59,400	\$71,280	\$83,160	\$95,040	\$106,920	\$118,800	\$130,680	\$142,560	\$154,440	\$166,320
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$346,000	\$415,300	\$484,500	\$553,700	\$622,900	\$692,100	\$761,300	\$830,500	\$899,700	\$968,900
3.25%	\$335,200	\$402,300	\$469,300	\$536,400	\$603,400	\$670,500	\$737,500	\$804,600	\$871,600	\$938,600
3.50%	\$324,900	\$389,900	\$454,900	\$519,800	\$584,800	\$649,800	\$714,800	\$779,800	\$844,700	\$909,700
3.75%	\$315,000	\$378,000	\$441,000	\$504,000	\$567,100	\$630,100	\$693,100	\$756,100	\$819,100	\$882,100
4.00%	\$305,600	\$366,700	\$427,800	\$488,900	\$550,100	\$611,200	\$672,300	\$733,400	\$794,500	\$855,700
4.25%	\$296,600	\$355,900	\$415,200	\$474,500	\$533,800	\$593,100	\$652,500	\$711,800	\$771,100	\$830,400
4.50%	\$287,900	\$345,500	\$403,100	\$460,700	\$518,300	\$575,900	\$633,500	\$691,100	\$748,600	\$806,200
4.75%	\$279,700	\$335,600	\$391,600	\$447,500	\$503,400	\$559,400	\$615,300	\$671,200	\$727,200	\$783,100
5.00%	\$271,800	\$326,100	\$380,500	\$434,800	\$489,200	\$543,600	\$597,900	\$652,300	\$706,600	\$761,000
5.25%	\$264,200	\$317,000	\$369,900	\$422,700	\$475,600	\$528,400	\$581,300	\$634,100	\$686,900	\$739,800
5.50%	\$257,000	\$308,300	\$359,700	\$411,100	\$462,500	\$513,900	\$565,300	\$616,700	\$668,100	\$719,500
5.75%	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000	\$550,000	\$600,000	\$650,000	\$700,000
6.00%	\$243,300	\$292,000	\$340,700	\$389,300	\$438,000	\$486,700	\$535,300	\$584,000	\$632,700	\$681,400
6.25%	\$237,000	\$284,300	\$331,700	\$379,100	\$426,500	\$473,900	\$521,300	\$568,700	\$616,100	\$663,500
6.50%	\$230,800	\$277,000	\$323,100	\$369,300	\$415,500	\$461,600	\$507,800	\$554,000	\$600,100	\$646,300

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

1. Based on 2019 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



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 SIZ	ZE			
MEDIAN		1 PERSON	2 PERSON	3 PERSON	4 PERSON	<u>5 PERSON</u>	6 PERSON	7 PERSON	8 PERSON
\$83,800									
Adjustments		0.7000	<u>0.8000</u>	0.9000	<u>1.0000</u>	<u>1.0800</u>	<u>1.1600</u>	<u>1.2400</u>	<u>1.3200</u>
for family size									
	10%	\$6,840	\$7,810	\$8,790	\$9,760	\$10,550	\$11,330	\$12,110	\$12,890
	20%	\$13,680	\$15,620	\$17,580	\$19,520	\$21,100	\$22,660	\$24,220	\$25,780
	30%	\$20,520	\$23,430	\$26,370	\$29,280	\$31,650	\$33,990	\$36,330	\$38,670
	40%	\$27,360	\$31,240	\$35,160	\$39,040	\$42,200	\$45,320	\$48,440	\$51,560
0	50%	\$34,200	\$39,050	\$43,950	\$48,800	\$52,750	\$56,650	\$60,550	\$64,450
соте	60%	\$41,040	\$46,860	\$52,740	\$58,560	\$63,300	\$67,980	\$72,660	\$77,340
ည	70%	\$47,880	\$54,670	\$61,530	\$68,320	\$73,850	\$79,310	\$84,770	\$90,230
of Ir	80%	\$54,720	\$62,480	\$70,320	\$78,080	\$84,400	\$90,640	\$96,880	\$103,120
0 %	90%	\$61,560	\$70,290	\$79,110	\$87,840	\$94,950	\$101,970	\$108,990	\$116,010
0,	100%	\$68,400	\$78,100	\$87,900	\$97,600	\$105,500	\$113,300	\$121,100	\$128,900
	110%	\$75,240	\$85,910	\$96,690	\$107,360	\$116,050	\$124,630	\$133,210	\$141,790
	120%	\$82,080	\$93,720	\$105,480	\$117,120	\$126,600	\$135,960	\$145,320	\$154,680
	130%	\$88,920	\$101,530	\$114,270	\$126,880	\$137,150	\$147,290	\$157,430	\$167,570
	140%	\$95,760	\$109,340	\$123,060	\$136,640	\$147,700	\$158,620	\$169,540	\$180,460

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 "FY2019 Briefing Materials" at https://www.huduser.gov/portal/datasets/il/ii19/IncomeLimitsMethodology-FY19.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 2019, 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>	\$83,800	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
MAUI						
30% of Media	an 🗍	\$513	\$549	\$659	\$761	\$849
50% of Media	an 📗	\$855	\$915	\$1,098	\$1,269	\$1,416
60% of Media	an 🗍	\$1,026	\$1,098	\$1,318	\$1,523	\$1,699
80% of Media	an 📗	\$1,368	\$1,465	\$1,758	\$2,031	\$2,266
100% of Media	an 🗌	\$1,710	\$1,831	\$2,197	\$2,538	\$2,832
120% of Media	an	\$2,052	\$2,198	\$2,637	\$3,047	\$3,399
140% of Media	an	\$2,394	\$2,563	\$3,076	\$3,554	\$3,965

^{*}Please note that area market rents may be lower than these rent guidelines.

^{**}Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.



COUNTY:	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:	\$34,200	\$41,040	\$47,880	\$54,720	\$61,560	\$68,400	\$75,240	\$82,080	\$88,920	\$95,760
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$199,200	\$239,100	\$278,900	\$318,800	\$358,600	\$398,500	\$438,300	\$478,200	\$518,000	\$557,900
3.25%	\$193,000	\$231,600	\$270,200	\$308,800	\$347,400	\$386,000	\$424,600	\$463,200	\$501,800	\$540,400
3.50%	\$187,100	\$224,500	\$261,900	\$299,300	\$336,700	\$374,100	\$411,500	\$449,000	\$486,400	\$523,800
3.75%	\$181,400	\$217,700	\$253,900	\$290,200	\$326,500	\$362,800	\$399,000	\$435,300	\$471,600	\$507,900
4.00%	\$175,900	\$211,100	\$246,300	\$281,500	\$316,700	\$351,900	\$387,100	\$422,300	\$457,500	\$492,700
4.25%	\$170,800	\$204,900	\$239,100	\$273,200	\$307,400	\$341,500	\$375,700	\$409,800	\$444,000	\$478,100
4.50%	\$165,800	\$198,900	\$232,100	\$265,300	\$298,400	\$331,600	\$364,700	\$397,900	\$431,000	\$464,200
4.75%	\$161,000	\$193,200	\$225,400	\$257,600	\$289,900	\$322,100	\$354,300	\$386,500	\$418,700	\$450,900
5.00%	\$156,500	\$187,800	\$219,100	\$250,400	\$281,700	\$313,000	\$344,200	\$375,500	\$406,800	\$438,100
5.25%	\$152,100	\$182,500	\$213,000	\$243,400	\$273,800	\$304,200	\$334,700	\$365,100	\$395,500	\$425,900
5.50%	\$147,900	\$177,500	\$207,100	\$236,700	\$266,300	\$295,900	\$325,500	\$355,100	\$384,600	\$414,200
5.75%	\$143,900	\$172,700	\$201,500	\$230,300	\$259,100	\$287,900	\$316,700	\$345,500	\$374,200	\$403,000
6.00%	\$140,100	\$168,100	\$196,100	\$224,200	\$252,200	\$280,200	\$308,200	\$336,300	\$364,300	\$392,300
6.25%	\$136,400	\$163,700	\$191,000	\$218,300	\$245,600	\$272,900	\$300,100	\$327,400	\$354,700	\$382,000
6.50%	\$132,900	\$159,500	\$186,100	\$212,600	\$239,200	\$265,800	\$292,400	\$319,000	\$345,500	\$372,100

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

1. Based on **2019** 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:	\$39,050	\$46,860	\$54,670	\$62,480	\$70,290	\$78,100	\$85,910	\$93,720	\$101,530	\$109,340
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$227,500	\$273,000	\$318,500	\$364,000	\$409,500	\$455,000	\$500,500	\$546,000	\$591,500	\$637,000
3.25%	\$220,400	\$264,500	\$308,500	\$352,600	\$396,700	\$440,800	\$484,800	\$528,900	\$573,000	\$617,100
3.50%	\$213,600	\$256,300	\$299,000	\$341,700	\$384,500	\$427,200	\$469,900	\$512,600	\$555,300	\$598,100
3.75%	\$207,100	\$248,500	\$289,900	\$331,400	\$372,800	\$414,200	\$455,600	\$497,000	\$538,500	\$579,900
4.00%	\$200,900	\$241,100	\$281,300	\$321,400	\$361,600	\$401,800	\$442,000	\$482,200	\$522,300	\$562,500
4.25%	\$195,000	\$234,000	\$273,000	\$311,900	\$350,900	\$389,900	\$428,900	\$467,900	\$506,900	\$545,900
4.50%	\$189,300	\$227,200	\$265,000	\$302,900	\$340,700	\$378,600	\$416,400	\$454,300	\$492,200	\$530,000
4.75%	\$183,900	\$220,600	\$257,400	\$294,200	\$331,000	\$367,700	\$404,500	\$441,300	\$478,000	\$514,800
5.00%	\$178,700	\$214,400	\$250,100	\$285,900	\$321,600	\$357,300	\$393,100	\$428,800	\$464,500	\$500,300
5.25%	\$173,700	\$208,400	\$243,200	\$277,900	\$312,600	\$347,400	\$382,100	\$416,900	\$451,600	\$486,300
5.50%	\$168,900	\$202,700	\$236,500	\$270,300	\$304,100	\$337,800	\$371,600	\$405,400	\$439,200	\$473,000
5.75%	\$164,400	\$197,200	\$230,100	\$263,000	\$295,800	\$328,700	\$361,600	\$394,400	\$427,300	\$460,200
6.00%	\$160,000	\$192,000	\$224,000	\$256,000	\$288,000	\$319,900	\$351,900	\$383,900	\$415,900	\$447,900
6.25%	\$155,800	\$186,900	\$218,100	\$249,200	\$280,400	\$311,500	\$342,700	\$373,900	\$405,000	\$436,200
6.50%	\$151,700	\$182,100	\$212,400	\$242,800	\$273,100	\$303,500	\$333,800	\$364,200	\$394,500	\$424,900

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

1. Based on **2019** 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:	\$43,940	\$52,740	\$61,530	\$70,320	\$79,110	\$87,900	\$96,690	\$105,480	\$114,270	\$123,060
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$256,000	\$307,200	\$358,500	\$409,700	\$460,900	\$512,100	\$563,300	\$614,500	\$665,700	\$716,900
3.25%	\$248,000	\$297,600	\$347,300	\$396,900	\$446,500	\$496,100	\$545,700	\$595,300	\$644,900	\$694,500
3.50%	\$240,300	\$288,500	\$336,600	\$384,600	\$432,700	\$480,800	\$528,900	\$576,900	\$625,000	\$673,100
3.75%	\$233,000	\$279,700	\$326,300	\$372,900	\$419,600	\$466,200	\$512,800	\$559,400	\$606,000	\$652,700
4.00%	\$226,100	\$271,300	\$316,600	\$361,800	\$407,000	\$452,200	\$497,400	\$542,700	\$587,900	\$633,100
4.25%	\$219,400	\$263,300	\$307,200	\$351,100	\$395,000	\$438,900	\$482,800	\$526,600	\$570,500	\$614,400
4.50%	\$213,000	\$255,700	\$298,300	\$340,900	\$383,500	\$426,100	\$468,700	\$511,300	\$553,900	\$596,500
4.75%	\$206,900	\$248,300	\$289,700	\$331,100	\$372,500	\$413,900	\$455,300	\$496,600	\$538,000	\$579,400
5.00%	\$201,000	\$241,300	\$281,500	\$321,700	\$362,000	\$402,200	\$442,400	\$482,600	\$522,800	\$563,000
5.25%	\$195,400	\$234,600	\$273,700	\$312,800	\$351,900	\$391,000	\$430,100	\$469,200	\$508,300	\$547,400
5.50%	\$190,100	\$228,100	\$266,200	\$304,200	\$342,200	\$380,200	\$418,300	\$456,300	\$494,300	\$532,300
5.75%	\$184,900	\$222,000	\$259,000	\$296,000	\$333,000	\$370,000	\$406,900	\$443,900	\$480,900	\$517,900
6.00%	\$180,000	\$216,100	\$252,100	\$288,100	\$324,100	\$360,100	\$396,100	\$432,100	\$468,100	\$504,100
6.25%	\$175,300	\$210,400	\$245,400	\$280,500	\$315,600	\$350,600	\$385,700	\$420,800	\$455,800	\$490,900
6.50%	\$170,700	\$204,900	\$239,100	\$273,300	\$307,400	\$341,600	\$375,700	\$409,900	\$444,000	\$478,200

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

1. Based on **2019** 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:	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:	\$48,800	\$58,560	\$68,320	\$78,080	\$87,840	\$97,600	\$107,360	\$117,120	\$126,880	\$136,640
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$284,300	\$341,200	\$398,000	\$454,900	\$511,700	\$568,600	\$625,400	\$682,300	\$739,200	\$796,000
3.25%	\$275,400	\$330,500	\$385,600	\$440,700	\$495,700	\$550,800	\$605,900	\$661,000	\$716,100	\$771,100
3.50%	\$266,900	\$320,300	\$373,700	\$427,100	\$480,500	\$533,800	\$587,200	\$640,600	\$694,000	\$747,400
3.75%	\$258,800	\$310,600	\$362,300	\$414,100	\$465,900	\$517,600	\$569,400	\$621,100	\$672,900	\$724,700
4.00%	\$251,100	\$301,300	\$351,500	\$401,700	\$451,900	\$502,100	\$552,300	\$602,500	\$652,800	\$703,000
4.25%	\$243,600	\$292,400	\$341,100	\$389,800	\$438,600	\$487,300	\$536,000	\$584,800	\$633,500	\$682,200
4.50%	\$236,600	\$283,900	\$331,200	\$378,500	\$425,800	\$473,100	\$520,400	\$567,700	\$615,000	\$662,400
4.75%	\$229,800	\$275,700	\$321,700	\$367,600	\$413,600	\$459,500	\$505,500	\$551,500	\$597,400	\$643,400
5.00%	\$223,300	\$267,900	\$312,600	\$357,200	\$401,900	\$446,600	\$491,200	\$535,900	\$580,500	\$625,200
5.25%	\$217,100	\$260,500	\$303,900	\$347,300	\$390,700	\$434,100	\$477,500	\$520,900	\$564,300	\$607,800
5.50%	\$211,100	\$253,300	\$295,500	\$337,800	\$380,000	\$422,200	\$464,400	\$506,600	\$548,900	\$591,100
5.75%	\$205,400	\$246,500	\$287,500	\$328,600	\$369,700	\$410,800	\$451,900	\$492,900	\$534,000	\$575,100
6.00%	\$199,900	\$239,900	\$279,900	\$319,900	\$359,800	\$399,800	\$439,800	\$479,800	\$519,800	\$559,800
6.25%	\$194,700	\$233,600	\$272,500	\$311,500	\$350,400	\$389,300	\$428,300	\$467,200	\$506,100	\$545,100
6.50%	\$189,600	\$227,600	\$265,500	\$303,400	\$341,300	\$379,300	\$417,200	\$455,100	\$493,000	\$531,000

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

1. Based on **2019** 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:	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:	\$52,750	\$63,300	\$73,850	\$84,400	\$94,950	\$105,500	\$116,050	\$126,600	\$137,150	\$147,700
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$307,300	\$368,800	\$430,200	\$491,700	\$553,200	\$614,600	\$676,100	\$737,500	\$799,000	\$860,500
3.25%	\$297,700	\$357,200	\$416,800	\$476,300	\$535,900	\$595,400	\$654,900	\$714,500	\$774,000	\$833,600
3.50%	\$288,500	\$346,200	\$403,900	\$461,600	\$519,300	\$577,100	\$634,800	\$692,500	\$750,200	\$807,900
3.75%	\$279,800	\$335,700	\$391,700	\$447,600	\$503,600	\$559,500	\$615,500	\$671,400	\$727,400	\$783,300
4.00%	\$271,400	\$325,700	\$379,900	\$434,200	\$488,500	\$542,800	\$597,000	\$651,300	\$705,600	\$759,900
4.25%	\$263,400	\$316,000	\$368,700	\$421,400	\$474,100	\$526,700	\$579,400	\$632,100	\$684,800	\$737,400
4.50%	\$255,700	\$306,800	\$358,000	\$409,100	\$460,300	\$511,400	\$562,500	\$613,700	\$664,800	\$716,000
4.75%	\$248,400	\$298,000	\$347,700	\$397,400	\$447,100	\$496,700	\$546,400	\$596,100	\$645,800	\$695,400
5.00%	\$241,300	\$289,600	\$337,900	\$386,200	\$434,400	\$482,700	\$531,000	\$579,200	\$627,500	\$675,800
5.25%	\$234,600	\$281,600	\$328,500	\$375,400	\$422,300	\$469,300	\$516,200	\$563,100	\$610,000	\$657,000
5.50%	\$228,200	\$273,800	\$319,500	\$365,100	\$410,700	\$456,400	\$502,000	\$547,600	\$593,300	\$638,900
5.75%	\$222,000	\$266,400	\$310,800	\$355,200	\$399,600	\$444,000	\$488,400	\$532,800	\$577,200	\$621,600
6.00%	\$216,100	\$259,300	\$302,500	\$345,800	\$389,000	\$432,200	\$475,400	\$518,600	\$561,900	\$605,100
6.25%	\$210,400	\$252,500	\$294,600	\$336,700	\$378,800	\$420,800	\$462,900	\$505,000	\$547,100	\$589,200
6.50%	\$205,000	\$246,000	\$287,000	\$328,000	\$369,000	\$410,000	\$451,000	\$492,000	\$532,900	\$573,900

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

1. Based on **2019** 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:	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:	\$56,650	\$67,980	\$79,310	\$90,640	\$101,970	\$113,300	\$124,630	\$135,960	\$147,290	\$158,620
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$330,000	\$396,000	\$462,000	\$528,000	\$594,000	\$660,100	\$726,100	\$792,100	\$858,100	\$924,100
3.25%	\$319,700	\$383,700	\$447,600	\$511,500	\$575,500	\$639,400	\$703,400	\$767,300	\$831,200	\$895,200
3.50%	\$309,900	\$371,800	\$433,800	\$495,800	\$557,700	\$619,700	\$681,700	\$743,700	\$805,600	\$867,600
3.75%	\$300,400	\$360,500	\$420,600	\$480,700	\$540,800	\$600,900	\$661,000	\$721,100	\$781,200	\$841,200
4.00%	\$291,400	\$349,700	\$408,000	\$466,300	\$524,600	\$582,900	\$641,200	\$699,500	\$757,800	\$816,000
4.25%	\$282,800	\$339,400	\$396,000	\$452,500	\$509,100	\$565,700	\$622,200	\$678,800	\$735,400	\$792,000
4.50%	\$274,600	\$329,500	\$384,500	\$439,400	\$494,300	\$549,200	\$604,100	\$659,100	\$714,000	\$768,900
4.75%	\$266,700	\$320,100	\$373,400	\$426,800	\$480,100	\$533,500	\$586,800	\$640,200	\$693,500	\$746,900
5.00%	\$259,200	\$311,000	\$362,900	\$414,700	\$466,500	\$518,400	\$570,200	\$622,100	\$673,900	\$725,700
5.25%	\$252,000	\$302,400	\$352,800	\$403,200	\$453,600	\$503,900	\$554,300	\$604,700	\$655,100	\$705,500
5.50%	\$245,100	\$294,100	\$343,100	\$392,100	\$441,100	\$490,100	\$539,100	\$588,100	\$637,100	\$686,200
5.75%	\$238,400	\$286,100	\$333,800	\$381,500	\$429,200	\$476,900	\$524,500	\$572,200	\$619,900	\$667,600
6.00%	\$232,100	\$278,500	\$324,900	\$371,300	\$417,700	\$464,100	\$510,600	\$557,000	\$603,400	\$649,800
6.25%	\$226,000	\$271,200	\$316,400	\$361,600	\$406,800	\$452,000	\$497,200	\$542,400	\$587,600	\$632,700
6.50%	\$220,100	\$264,200	\$308,200	\$352,200	\$396,200	\$440,300	\$484,300	\$528,300	\$572,400	\$616,400

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

4. Down Payment of: 5.00%

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



COUNTY:	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:	\$60,550	\$72,660	\$84,770	\$96,880	\$108,990	\$121,100	\$133,210	\$145,320	\$157,430	\$169,540
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$352,700	\$423,300	\$493,800	\$564,400	\$634,900	\$705,500	\$776,000	\$846,600	\$917,100	\$987,700
3.25%	\$341,700	\$410,100	\$478,400	\$546,800	\$615,100	\$683,400	\$751,800	\$820,100	\$888,500	\$956,800
3.50%	\$331,200	\$397,400	\$463,700	\$529,900	\$596,100	\$662,400	\$728,600	\$794,900	\$861,100	\$927,300
3.75%	\$321,100	\$385,400	\$449,600	\$513,800	\$578,000	\$642,300	\$706,500	\$770,700	\$834,900	\$899,200
4.00%	\$311,500	\$373,800	\$436,100	\$498,400	\$560,700	\$623,000	\$685,300	\$747,600	\$809,900	\$872,200
4.25%	\$302,300	\$362,800	\$423,200	\$483,700	\$544,200	\$604,600	\$665,100	\$725,500	\$786,000	\$846,500
4.50%	\$293,500	\$352,200	\$410,900	\$469,600	\$528,300	\$587,000	\$645,700	\$704,400	\$763,100	\$821,800
4.75%	\$285,100	\$342,100	\$399,100	\$456,200	\$513,200	\$570,200	\$627,200	\$684,200	\$741,200	\$798,300
5.00%	\$277,000	\$332,400	\$387,900	\$443,300	\$498,700	\$554,100	\$609,500	\$664,900	\$720,300	\$775,700
5.25%	\$269,300	\$323,200	\$377,000	\$430,900	\$484,800	\$538,600	\$592,500	\$646,400	\$700,200	\$754,100
5.50%	\$261,900	\$314,300	\$366,700	\$419,100	\$471,500	\$523,900	\$576,200	\$628,600	\$681,000	\$733,400
5.75%	\$254,800	\$305,800	\$356,800	\$407,700	\$458,700	\$509,700	\$560,700	\$611,600	\$662,600	\$713,600
6.00%	\$248,100	\$297,700	\$347,300	\$396,900	\$446,500	\$496,100	\$545,700	\$595,300	\$644,900	\$694,500
6.25%	\$241,500	\$289,800	\$338,200	\$386,500	\$434,800	\$483,100	\$531,400	\$579,700	\$628,000	\$676,300
6.50%	\$235,300	\$282,300	\$329,400	\$376,500	\$423,500	\$470,600	\$517,600	\$564,700	\$611,800	\$658,800

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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%

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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:	\$64,450	\$77,340	\$90,230	\$103,120	\$116,010	\$128,900	\$141,790	\$154,680	\$167,570	\$180,460
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$375,500	\$450,600	\$525,700	\$600,700	\$675,800	\$750,900	\$826,000	\$901,100	\$976,200	\$1,051,300
3.25%	\$363,700	\$436,500	\$509,200	\$582,000	\$654,700	\$727,500	\$800,200	\$873,000	\$945,700	\$1,018,400
3.50%	\$352,500	\$423,000	\$493,500	\$564,000	\$634,500	\$705,000	\$775,500	\$846,100	\$916,600	\$987,100
3.75%	\$341,800	\$410,200	\$478,500	\$546,900	\$615,300	\$683,600	\$752,000	\$820,300	\$888,700	\$957,100
4.00%	\$331,600	\$397,900	\$464,200	\$530,500	\$596,800	\$663,100	\$729,500	\$795,800	\$862,100	\$928,400
4.25%	\$321,800	\$386,100	\$450,500	\$514,900	\$579,200	\$643,600	\$707,900	\$772,300	\$836,600	\$901,000
4.50%	\$312,400	\$374,900	\$437,400	\$499,900	\$562,400	\$624,800	\$687,300	\$749,800	\$812,300	\$874,800
4.75%	\$303,500	\$364,200	\$424,800	\$485,500	\$546,200	\$606,900	\$667,600	\$728,300	\$789,000	\$849,700
5.00%	\$294,900	\$353,900	\$412,800	\$471,800	\$530,800	\$589,800	\$648,700	\$707,700	\$766,700	\$825,700
5.25%	\$286,700	\$344,000	\$401,300	\$458,700	\$516,000	\$573,300	\$630,700	\$688,000	\$745,300	\$802,700
5.50%	\$278,800	\$334,600	\$390,300	\$446,100	\$501,800	\$557,600	\$613,400	\$669,100	\$724,900	\$780,600
5.75%	\$271,300	\$325,500	\$379,800	\$434,000	\$488,300	\$542,500	\$596,800	\$651,000	\$705,300	\$759,500
6.00%	\$264,000	\$316,800	\$369,600	\$422,400	\$475,300	\$528,100	\$580,900	\$633,700	\$686,500	\$739,300
6.25%	\$257,100	\$308,500	\$359,900	\$411,400	\$462,800	\$514,200	\$565,600	\$617,000	\$668,400	\$719,900
6.50%	\$250,400	\$300,500	\$350,600	\$400,700	\$450,800	\$500,900	\$551,000	\$601,100	\$651,200	\$701,200

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