



# HAWAII COUNTY INCOME SCHEDULE BY FAMILY SIZE

2024

THE FOLLOWING TABLE PRESENTS INCOME LIMITS BY FAMILY SIZE AND BY PERCENTAGES OF THE VERY LOW INCOME LEVELS ESTABLISHED BY HUD. THESE INCOME LIMITS SERVE AS GUIDELINES TO ESTABLISH SALES/RENTAL PREFERENCES.

|                             |      | LIMITS BY FAMILY SIZE |           |           |           |           |           |           |           |
|-----------------------------|------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| MEDIAN                      |      | 1 PERSON              | 2 PERSON  | 3 PERSON  | 4 PERSON  | 5 PERSON  | 6 PERSON  | 7 PERSON  | 8 PERSON  |
| \$91,600                    |      |                       |           |           |           |           |           |           |           |
| Adjustments for family size |      | 0.7000                | 0.8000    | 0.9000    | 1.0000    | 1.0800    | 1.1600    | 1.2400    | 1.3200    |
| % of Income                 | 10%  | \$7,760               | \$8,870   | \$9,980   | \$11,080  | \$11,970  | \$12,860  | \$13,740  | \$14,630  |
|                             | 20%  | \$15,520              | \$17,740  | \$19,960  | \$22,160  | \$23,940  | \$25,720  | \$27,480  | \$29,260  |
|                             | 30%  | \$23,280              | \$26,610  | \$29,940  | \$33,240  | \$35,910  | \$38,580  | \$41,220  | \$43,890  |
|                             | 40%  | \$31,040              | \$35,480  | \$39,920  | \$44,320  | \$47,880  | \$51,440  | \$54,960  | \$58,520  |
|                             | 50%  | \$38,800              | \$44,350  | \$49,900  | \$55,400  | \$59,850  | \$64,300  | \$68,700  | \$73,150  |
|                             | 60%  | \$46,560              | \$53,220  | \$59,880  | \$66,480  | \$71,820  | \$77,160  | \$82,440  | \$87,780  |
|                             | 70%  | \$54,320              | \$62,090  | \$69,860  | \$77,560  | \$83,790  | \$90,020  | \$96,180  | \$102,410 |
|                             | 80%  | \$62,080              | \$70,960  | \$79,840  | \$88,640  | \$95,760  | \$102,880 | \$109,920 | \$117,040 |
|                             | 90%  | \$69,840              | \$79,830  | \$89,820  | \$99,720  | \$107,730 | \$115,740 | \$123,660 | \$131,670 |
|                             | 100% | \$77,600              | \$88,700  | \$99,800  | \$110,800 | \$119,700 | \$128,600 | \$137,400 | \$146,300 |
|                             | 110% | \$85,360              | \$97,570  | \$109,780 | \$121,880 | \$131,670 | \$141,460 | \$151,140 | \$160,930 |
|                             | 120% | \$93,120              | \$106,440 | \$119,760 | \$132,960 | \$143,640 | \$154,320 | \$164,880 | \$175,560 |
|                             | 130% | \$100,880             | \$115,310 | \$129,740 | \$144,040 | \$155,610 | \$167,180 | \$178,620 | \$190,190 |
|                             | 140% | \$108,640             | \$124,180 | \$139,720 | \$155,120 | \$167,580 | \$180,040 | \$192,360 | \$204,820 |

The U.S. Department of Housing and Urban Development (HUD) sets income limits that determine the eligibility of applicants for its assisted housing programs. HUD typically uses the Very Low Income Limit (VLIL) as the basis for deriving other income limits. The VLIL is calculated by taking the 4-person income limit equal to 50% of the estimated median family income (based on the U.S. Census Bureau's ACS median family income estimates) and making adjustments if this income is outside formula constraints. For example, the VLIL is increased for areas where rental housing costs are unusually high in relation to the median income or if it is less than the relevant State non-metropolitan median family income level. See "FY2022 Briefing Materials" at <https://www.huduser.gov/portal/datasets/il//il22/IncomeLimitsMethodology-FY22.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 2022, 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\*

# 2024

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

| <u>Area</u>          | <u>\$91,600</u> | <u>Studio</u> | <u>1 Bedroom</u> | <u>2 Bedroom</u> | <u>3 Bedroom</u> | <u>4 Bedroom</u> |
|----------------------|-----------------|---------------|------------------|------------------|------------------|------------------|
| <b>HAWAII COUNTY</b> |                 |               |                  |                  |                  |                  |
| 30% of Median        |                 | \$582         | \$623            | \$748            | \$864            | \$964            |
| 50% of Median        |                 | \$970         | \$1,039          | \$1,247          | \$1,440          | \$1,607          |
| 60% of Median        |                 | \$1,164       | \$1,247          | \$1,497          | \$1,728          | \$1,929          |
| 80% of Median        |                 | \$1,552       | \$1,663          | \$1,996          | \$2,305          | \$2,572          |
| 100% of Median       |                 | \$1,940       | \$2,078          | \$2,495          | \$2,881          | \$3,215          |
| 120% of Median       |                 | \$2,328       | \$2,494          | \$2,994          | \$3,458          | \$3,858          |
| 140% of Median       |                 | \$2,716       | \$2,910          | \$3,493          | \$4,033          | \$4,501          |

\*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.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | FAMILY SIZE: 1 PERSON |           |           |           |           |           |           |           |
|--------------|-----------|-----------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| % of Median: | 50%       | 60%       | 70%                   | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$38,800  | \$46,560  | \$54,320              | \$62,080  | \$69,840  | \$77,600  | \$85,360  | \$93,120  | \$100,880 | \$108,640 |
| 0.00%        | \$0       | \$0       | \$0                   | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$199,600 | \$239,500 | \$279,500             | \$319,400 | \$359,300 | \$399,200 | \$439,100 | \$479,100 | \$519,000 | \$558,900 |
| 4.25%        | \$193,700 | \$232,500 | \$271,200             | \$310,000 | \$348,700 | \$387,400 | \$426,200 | \$464,900 | \$503,700 | \$542,400 |
| 4.50%        | \$188,100 | \$225,700 | \$263,300             | \$300,900 | \$338,500 | \$376,200 | \$413,800 | \$451,400 | \$489,000 | \$526,600 |
| 4.75%        | \$182,700 | \$219,200 | \$255,800             | \$292,300 | \$328,800 | \$365,400 | \$401,900 | \$438,400 | \$475,000 | \$511,500 |
| 5.00%        | \$177,500 | \$213,000 | \$248,500             | \$284,000 | \$319,500 | \$355,000 | \$390,600 | \$426,100 | \$461,600 | \$497,100 |
| 5.25%        | \$172,600 | \$207,100 | \$241,600             | \$276,100 | \$310,600 | \$345,200 | \$379,700 | \$414,200 | \$448,700 | \$483,200 |
| 5.50%        | \$167,800 | \$201,400 | \$235,000             | \$268,500 | \$302,100 | \$335,700 | \$369,300 | \$402,800 | \$436,400 | \$470,000 |
| 5.75%        | \$163,300 | \$196,000 | \$228,600             | \$261,300 | \$293,900 | \$326,600 | \$359,300 | \$391,900 | \$424,600 | \$457,200 |
| 6.00%        | \$158,900 | \$190,700 | \$222,500             | \$254,300 | \$286,100 | \$317,900 | \$349,700 | \$381,500 | \$413,300 | \$445,100 |
| 6.25%        | \$154,800 | \$185,700 | \$216,700             | \$247,600 | \$278,600 | \$309,600 | \$340,500 | \$371,500 | \$402,400 | \$433,400 |
| 6.50%        | \$150,800 | \$180,900 | \$211,100             | \$241,200 | \$271,400 | \$301,500 | \$331,700 | \$361,900 | \$392,000 | \$422,200 |
| 6.75%        | \$146,900 | \$176,300 | \$205,700             | \$235,100 | \$264,500 | \$293,900 | \$323,200 | \$352,600 | \$382,000 | \$411,400 |
| 7.00%        | \$143,200 | \$171,900 | \$200,500             | \$229,200 | \$257,800 | \$286,500 | \$315,100 | \$343,800 | \$372,400 | \$401,100 |
| 7.25%        | \$139,700 | \$167,600 | \$195,600             | \$223,500 | \$251,500 | \$279,400 | \$307,300 | \$335,300 | \$363,200 | \$391,200 |
| 7.50%        | \$136,300 | \$163,600 | \$190,800             | \$218,100 | \$245,300 | \$272,600 | \$299,800 | \$327,100 | \$354,400 | \$381,600 |

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

Prices are established based upon anticipated interest rates at the time of closing of unit sales.

- Based on **2024** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360 Monthly Payments.
- Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- 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.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | FAMILY SIZE: 2 PERSON |           |           |           |           |           |           |           |
|--------------|-----------|-----------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| % of Median: | 50%       | 60%       | 70%                   | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$44,350  | \$53,220  | \$62,090              | \$70,960  | \$79,830  | \$88,700  | \$97,570  | \$106,440 | \$115,310 | \$124,180 |
| 0.00%        | \$0       | \$0       | \$0                   | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$228,200 | \$273,800 | \$319,400             | \$365,100 | \$410,700 | \$456,300 | \$502,000 | \$547,600 | \$593,200 | \$638,900 |
| 4.25%        | \$221,400 | \$265,700 | \$310,000             | \$354,300 | \$398,600 | \$442,900 | \$487,100 | \$531,400 | \$575,700 | \$620,000 |
| 4.50%        | \$215,000 | \$258,000 | \$301,000             | \$344,000 | \$387,000 | \$430,000 | \$473,000 | \$516,000 | \$559,000 | \$602,000 |
| 4.75%        | \$208,800 | \$250,600 | \$292,300             | \$334,100 | \$375,900 | \$417,600 | \$459,400 | \$501,200 | \$542,900 | \$584,700 |
| 5.00%        | \$202,900 | \$243,500 | \$284,100             | \$324,700 | \$365,200 | \$405,800 | \$446,400 | \$487,000 | \$527,600 | \$568,200 |
| 5.25%        | \$197,300 | \$236,700 | \$276,200             | \$315,600 | \$355,100 | \$394,500 | \$434,000 | \$473,400 | \$512,900 | \$552,300 |
| 5.50%        | \$191,800 | \$230,200 | \$268,600             | \$307,000 | \$345,300 | \$383,700 | \$422,100 | \$460,400 | \$498,800 | \$537,200 |
| 5.75%        | \$186,700 | \$224,000 | \$261,300             | \$298,700 | \$336,000 | \$373,300 | \$410,700 | \$448,000 | \$485,300 | \$522,600 |
| 6.00%        | \$181,700 | \$218,000 | \$254,400             | \$290,700 | \$327,000 | \$363,400 | \$399,700 | \$436,000 | \$472,400 | \$508,700 |
| 6.25%        | \$176,900 | \$212,300 | \$247,700             | \$283,100 | \$318,400 | \$353,800 | \$389,200 | \$424,600 | \$460,000 | \$495,400 |
| 6.50%        | \$172,300 | \$206,800 | \$241,300             | \$275,700 | \$310,200 | \$344,700 | \$379,100 | \$413,600 | \$448,100 | \$482,500 |
| 6.75%        | \$167,900 | \$201,500 | \$235,100             | \$268,700 | \$302,300 | \$335,900 | \$369,500 | \$403,100 | \$436,700 | \$470,300 |
| 7.00%        | \$163,700 | \$196,500 | \$229,200             | \$262,000 | \$294,700 | \$327,500 | \$360,200 | \$393,000 | \$425,700 | \$458,400 |
| 7.25%        | \$159,700 | \$191,600 | \$223,600             | \$255,500 | \$287,400 | \$319,400 | \$351,300 | \$383,200 | \$415,200 | \$447,100 |
| 7.50%        | \$155,800 | \$186,900 | \$218,100             | \$249,300 | \$280,400 | \$311,600 | \$342,700 | \$373,900 | \$405,100 | \$436,200 |

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



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | FAMILY SIZE: 3 PERSON |           |           |           |           |           |           |           |
|--------------|-----------|-----------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| % of Median: | 50%       | 60%       | 70%                   | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$49,900  | \$59,880  | \$69,860              | \$79,840  | \$89,820  | \$99,800  | \$109,780 | \$119,760 | \$129,740 | \$139,720 |
| 0.00%        | \$0       | \$0       | \$0                   | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$256,700 | \$308,100 | \$359,400             | \$410,700 | \$462,100 | \$513,400 | \$564,800 | \$616,100 | \$667,500 | \$718,800 |
| 4.25%        | \$249,100 | \$299,000 | \$348,800             | \$398,600 | \$448,500 | \$498,300 | \$548,100 | \$597,900 | \$647,800 | \$697,600 |
| 4.50%        | \$241,900 | \$290,300 | \$338,600             | \$387,000 | \$435,400 | \$483,800 | \$532,200 | \$580,500 | \$628,900 | \$677,300 |
| 4.75%        | \$235,000 | \$281,900 | \$328,900             | \$375,900 | \$422,900 | \$469,900 | \$516,900 | \$563,900 | \$610,900 | \$657,900 |
| 5.00%        | \$228,300 | \$274,000 | \$319,600             | \$365,300 | \$411,000 | \$456,600 | \$502,300 | \$547,900 | \$593,600 | \$639,300 |
| 5.25%        | \$221,900 | \$266,300 | \$310,700             | \$355,100 | \$399,500 | \$443,900 | \$488,300 | \$532,700 | \$577,100 | \$621,500 |
| 5.50%        | \$215,900 | \$259,000 | \$302,200             | \$345,400 | \$388,500 | \$431,700 | \$474,900 | \$518,100 | \$561,200 | \$604,400 |
| 5.75%        | \$210,000 | \$252,000 | \$294,000             | \$336,000 | \$378,000 | \$420,000 | \$462,000 | \$504,000 | \$546,000 | \$588,100 |
| 6.00%        | \$204,400 | \$245,300 | \$286,200             | \$327,100 | \$368,000 | \$408,800 | \$449,700 | \$490,600 | \$531,500 | \$572,400 |
| 6.25%        | \$199,100 | \$238,900 | \$278,700             | \$318,500 | \$358,300 | \$398,100 | \$437,900 | \$477,700 | \$517,500 | \$557,400 |
| 6.50%        | \$193,900 | \$232,700 | \$271,500             | \$310,200 | \$349,000 | \$387,800 | \$426,600 | \$465,400 | \$504,200 | \$542,900 |
| 6.75%        | \$189,000 | \$226,800 | \$264,500             | \$302,300 | \$340,100 | \$377,900 | \$415,700 | \$453,500 | \$491,300 | \$529,100 |
| 7.00%        | \$184,200 | \$221,100 | \$257,900             | \$294,800 | \$331,600 | \$368,400 | \$405,300 | \$442,100 | \$479,000 | \$515,800 |
| 7.25%        | \$179,700 | \$215,600 | \$251,500             | \$287,500 | \$323,400 | \$359,300 | \$395,300 | \$431,200 | \$467,100 | \$503,100 |
| 7.50%        | \$175,300 | \$210,300 | \$245,400             | \$280,500 | \$315,500 | \$350,600 | \$385,600 | \$420,700 | \$455,700 | \$490,800 |

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- Based on **2024** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360 Monthly Payments.
- Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- 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.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | FAMILY SIZE: 4 PERSON |           |           |           |           |           |           |           |
|--------------|-----------|-----------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| % of Median: | 50%       | 60%       | 70%                   | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$55,400  | \$66,480  | \$77,560              | \$88,640  | \$99,720  | \$110,800 | \$121,880 | \$132,960 | \$144,040 | \$155,120 |
| 0.00%        | \$0       | \$0       | \$0                   | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$285,000 | \$342,000 | \$399,000             | \$456,000 | \$513,000 | \$570,000 | \$627,000 | \$684,000 | \$741,000 | \$798,000 |
| 4.25%        | \$276,600 | \$331,900 | \$387,200             | \$442,600 | \$497,900 | \$553,200 | \$608,500 | \$663,800 | \$719,200 | \$774,500 |
| 4.50%        | \$268,500 | \$322,300 | \$376,000             | \$429,700 | \$483,400 | \$537,100 | \$590,800 | \$644,500 | \$698,200 | \$751,900 |
| 4.75%        | \$260,800 | \$313,000 | \$365,200             | \$417,400 | \$469,500 | \$521,700 | \$573,900 | \$626,000 | \$678,200 | \$730,400 |
| 5.00%        | \$253,500 | \$304,200 | \$354,900             | \$405,600 | \$456,300 | \$506,900 | \$557,600 | \$608,300 | \$659,000 | \$709,700 |
| 5.25%        | \$246,400 | \$295,700 | \$345,000             | \$394,300 | \$443,500 | \$492,800 | \$542,100 | \$591,400 | \$640,700 | \$690,000 |
| 5.50%        | \$239,600 | \$287,600 | \$335,500             | \$383,400 | \$431,400 | \$479,300 | \$527,200 | \$575,200 | \$623,100 | \$671,000 |
| 5.75%        | \$233,200 | \$279,800 | \$326,400             | \$373,100 | \$419,700 | \$466,300 | \$513,000 | \$559,600 | \$606,200 | \$652,900 |
| 6.00%        | \$227,000 | \$272,300 | \$317,700             | \$363,100 | \$408,500 | \$453,900 | \$499,300 | \$544,700 | \$590,100 | \$635,500 |
| 6.25%        | \$221,000 | \$265,200 | \$309,400             | \$353,600 | \$397,800 | \$442,000 | \$486,200 | \$530,400 | \$574,600 | \$618,800 |
| 6.50%        | \$215,300 | \$258,300 | \$301,400             | \$344,400 | \$387,500 | \$430,600 | \$473,600 | \$516,700 | \$559,700 | \$602,800 |
| 6.75%        | \$209,800 | \$251,700 | \$293,700             | \$335,700 | \$377,600 | \$419,600 | \$461,500 | \$503,500 | \$545,500 | \$587,400 |
| 7.00%        | \$204,500 | \$245,400 | \$286,300             | \$327,200 | \$368,100 | \$409,000 | \$450,000 | \$490,900 | \$531,800 | \$572,700 |
| 7.25%        | \$199,500 | \$239,400 | \$279,300             | \$319,100 | \$359,000 | \$398,900 | \$438,800 | \$478,700 | \$518,600 | \$558,500 |
| 7.50%        | \$194,600 | \$233,500 | \$272,400             | \$311,400 | \$350,300 | \$389,200 | \$428,100 | \$467,100 | \$506,000 | \$544,900 |

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2. Mortgage term: **30 years** 360 Monthly Payments.
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4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.





# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | FAMILY SIZE: 5 PERSON |           |           |           |           |           |           |           |
|--------------|-----------|-----------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| % of Median: | 50%       | 60%       | 70%                   | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$59,850  | \$71,820  | \$83,790              | \$95,760  | \$107,730 | \$119,700 | \$131,670 | \$143,640 | \$155,610 | \$167,580 |
| 0.00%        | \$0       | \$0       | \$0                   | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$307,900 | \$369,500 | \$431,100             | \$492,700 | \$554,200 | \$615,800 | \$677,400 | \$739,000 | \$800,600 | \$862,100 |
| 4.25%        | \$298,800 | \$358,600 | \$418,300             | \$478,100 | \$537,900 | \$597,600 | \$657,400 | \$717,200 | \$776,900 | \$836,700 |
| 4.50%        | \$290,100 | \$348,100 | \$406,200             | \$464,200 | \$522,200 | \$580,200 | \$638,300 | \$696,300 | \$754,300 | \$812,300 |
| 4.75%        | \$281,800 | \$338,200 | \$394,500             | \$450,900 | \$507,200 | \$563,600 | \$620,000 | \$676,300 | \$732,700 | \$789,000 |
| 5.00%        | \$273,800 | \$328,600 | \$383,400             | \$438,100 | \$492,900 | \$547,700 | \$602,400 | \$657,200 | \$712,000 | \$766,700 |
| 5.25%        | \$266,200 | \$319,400 | \$372,700             | \$425,900 | \$479,200 | \$532,400 | \$585,700 | \$638,900 | \$692,100 | \$745,400 |
| 5.50%        | \$258,900 | \$310,700 | \$362,500             | \$414,200 | \$466,000 | \$517,800 | \$569,600 | \$621,400 | \$673,100 | \$724,900 |
| 5.75%        | \$251,900 | \$302,300 | \$352,700             | \$403,000 | \$453,400 | \$503,800 | \$554,200 | \$604,600 | \$654,900 | \$705,300 |
| 6.00%        | \$245,200 | \$294,200 | \$343,300             | \$392,300 | \$441,300 | \$490,400 | \$539,400 | \$588,400 | \$637,500 | \$686,500 |
| 6.25%        | \$238,700 | \$286,500 | \$334,200             | \$382,000 | \$429,700 | \$477,500 | \$525,200 | \$573,000 | \$620,700 | \$668,500 |
| 6.50%        | \$232,600 | \$279,100 | \$325,600             | \$372,100 | \$418,600 | \$465,100 | \$511,700 | \$558,200 | \$604,700 | \$651,200 |
| 6.75%        | \$226,600 | \$272,000 | \$317,300             | \$362,600 | \$408,000 | \$453,300 | \$498,600 | \$543,900 | \$589,300 | \$634,600 |
| 7.00%        | \$221,000 | \$265,100 | \$309,300             | \$353,500 | \$397,700 | \$441,900 | \$486,100 | \$530,300 | \$574,500 | \$618,700 |
| 7.25%        | \$215,500 | \$258,600 | \$301,700             | \$344,800 | \$387,900 | \$431,000 | \$474,100 | \$517,200 | \$560,300 | \$603,400 |
| 7.50%        | \$210,200 | \$252,300 | \$294,300             | \$336,400 | \$378,400 | \$420,500 | \$462,500 | \$504,600 | \$546,600 | \$588,700 |

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2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | FAMILY SIZE: 6 PERSON |           |           |           |           |           |           |           |
|--------------|-----------|-----------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| % of Median: | 50%       | 60%       | 70%                   | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$64,300  | \$77,160  | \$90,020              | \$102,880 | \$115,740 | \$128,600 | \$141,460 | \$154,320 | \$167,180 | \$180,040 |
| 0.00%        | \$0       | \$0       | \$0                   | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$330,800 | \$397,000 | \$463,100             | \$529,300 | \$595,400 | \$661,600 | \$727,800 | \$793,900 | \$860,100 | \$926,200 |
| 4.25%        | \$321,000 | \$385,200 | \$449,400             | \$513,700 | \$577,900 | \$642,100 | \$706,300 | \$770,500 | \$834,700 | \$898,900 |
| 4.50%        | \$311,700 | \$374,000 | \$436,400             | \$498,700 | \$561,000 | \$623,400 | \$685,700 | \$748,100 | \$810,400 | \$872,700 |
| 4.75%        | \$302,800 | \$363,300 | \$423,900             | \$484,400 | \$545,000 | \$605,500 | \$666,100 | \$726,600 | \$787,200 | \$847,700 |
| 5.00%        | \$294,200 | \$353,000 | \$411,900             | \$470,700 | \$529,500 | \$588,400 | \$647,200 | \$706,100 | \$764,900 | \$823,700 |
| 5.25%        | \$286,000 | \$343,200 | \$400,400             | \$457,600 | \$514,800 | \$572,000 | \$629,200 | \$686,400 | \$743,600 | \$800,800 |
| 5.50%        | \$278,100 | \$333,800 | \$389,400             | \$445,000 | \$500,700 | \$556,300 | \$611,900 | \$667,600 | \$723,200 | \$778,800 |
| 5.75%        | \$270,600 | \$324,800 | \$378,900             | \$433,000 | \$487,100 | \$541,300 | \$595,400 | \$649,500 | \$703,600 | \$757,800 |
| 6.00%        | \$263,400 | \$316,100 | \$368,800             | \$421,500 | \$474,100 | \$526,800 | \$579,500 | \$632,200 | \$684,900 | \$737,600 |
| 6.25%        | \$256,500 | \$307,800 | \$359,100             | \$410,400 | \$461,700 | \$513,000 | \$564,300 | \$615,600 | \$666,900 | \$718,200 |
| 6.50%        | \$249,900 | \$299,800 | \$349,800             | \$399,800 | \$449,800 | \$499,700 | \$549,700 | \$599,700 | \$649,600 | \$699,600 |
| 6.75%        | \$243,500 | \$292,200 | \$340,900             | \$389,600 | \$438,300 | \$487,000 | \$535,700 | \$584,400 | \$633,100 | \$681,800 |
| 7.00%        | \$237,400 | \$284,900 | \$332,300             | \$379,800 | \$427,300 | \$474,800 | \$522,200 | \$569,700 | \$617,200 | \$664,700 |
| 7.25%        | \$231,500 | \$277,800 | \$324,100             | \$370,400 | \$416,700 | \$463,000 | \$509,300 | \$555,600 | \$601,900 | \$648,200 |
| 7.50%        | \$225,900 | \$271,000 | \$316,200             | \$361,400 | \$406,600 | \$451,700 | \$496,900 | \$542,100 | \$587,300 | \$632,400 |

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- Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- 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.





# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | FAMILY SIZE: 7 PERSON |           |           |           |           |           |           |           |
|--------------|-----------|-----------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| % of Median: | 50%       | 60%       | 70%                   | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$68,700  | \$82,440  | \$96,180              | \$109,920 | \$123,660 | \$137,400 | \$151,140 | \$164,880 | \$178,620 | \$192,360 |
| 0.00%        | \$0       | \$0       | \$0                   | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$353,400 | \$424,100 | \$494,800             | \$565,500 | \$636,200 | \$706,900 | \$777,600 | \$848,300 | \$918,900 | \$989,600 |
| 4.25%        | \$343,000 | \$411,600 | \$480,200             | \$548,800 | \$617,400 | \$686,000 | \$754,600 | \$823,200 | \$891,800 | \$960,400 |
| 4.50%        | \$333,000 | \$399,600 | \$466,200             | \$532,800 | \$599,400 | \$666,000 | \$732,600 | \$799,300 | \$865,900 | \$932,500 |
| 4.75%        | \$323,500 | \$388,200 | \$452,900             | \$517,600 | \$582,200 | \$646,900 | \$711,600 | \$776,300 | \$841,000 | \$905,700 |
| 5.00%        | \$314,300 | \$377,200 | \$440,100             | \$502,900 | \$565,800 | \$628,700 | \$691,500 | \$754,400 | \$817,200 | \$880,100 |
| 5.25%        | \$305,600 | \$366,700 | \$427,800             | \$488,900 | \$550,000 | \$611,100 | \$672,300 | \$733,400 | \$794,500 | \$855,600 |
| 5.50%        | \$297,200 | \$356,600 | \$416,100             | \$475,500 | \$534,900 | \$594,400 | \$653,800 | \$713,200 | \$772,700 | \$832,100 |
| 5.75%        | \$289,100 | \$347,000 | \$404,800             | \$462,600 | \$520,500 | \$578,300 | \$636,100 | \$693,900 | \$751,800 | \$809,600 |
| 6.00%        | \$281,400 | \$337,700 | \$394,000             | \$450,300 | \$506,600 | \$562,900 | \$619,200 | \$675,500 | \$731,700 | \$788,000 |
| 6.25%        | \$274,000 | \$328,900 | \$383,700             | \$438,500 | \$493,300 | \$548,100 | \$602,900 | \$657,700 | \$712,500 | \$767,300 |
| 6.50%        | \$267,000 | \$320,400 | \$373,700             | \$427,100 | \$480,500 | \$533,900 | \$587,300 | \$640,700 | \$694,100 | \$747,500 |
| 6.75%        | \$260,200 | \$312,200 | \$364,200             | \$416,200 | \$468,300 | \$520,300 | \$572,300 | \$624,400 | \$676,400 | \$728,400 |
| 7.00%        | \$253,600 | \$304,300 | \$355,100             | \$405,800 | \$456,500 | \$507,200 | \$558,000 | \$608,700 | \$659,400 | \$710,100 |
| 7.25%        | \$247,400 | \$296,800 | \$346,300             | \$395,800 | \$445,200 | \$494,700 | \$544,200 | \$593,600 | \$643,100 | \$692,600 |
| 7.50%        | \$241,300 | \$289,600 | \$337,900             | \$386,100 | \$434,400 | \$482,600 | \$530,900 | \$579,200 | \$627,400 | \$675,700 |

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



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | FAMILY SIZE: 8 PERSON |           |           |           |           |           |           |             |
|--------------|-----------|-----------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
| % of Median: | 50%       | 60%       | 70%                   | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%        |
| \$ Income:   | \$73,150  | \$87,780  | \$102,410             | \$117,040 | \$131,670 | \$146,300 | \$160,930 | \$175,560 | \$190,190 | \$204,820   |
| 0.00%        | \$0       | \$0       | \$0                   | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0         |
| 4.00%        | \$376,300 | \$451,600 | \$526,900             | \$602,100 | \$677,400 | \$752,700 | \$827,900 | \$903,200 | \$978,500 | \$1,053,700 |
| 4.25%        | \$365,200 | \$438,300 | \$511,300             | \$584,400 | \$657,400 | \$730,400 | \$803,500 | \$876,500 | \$949,600 | \$1,022,600 |
| 4.50%        | \$354,600 | \$425,500 | \$496,400             | \$567,300 | \$638,300 | \$709,200 | \$780,100 | \$851,000 | \$921,900 | \$992,900   |
| 4.75%        | \$344,400 | \$413,300 | \$482,200             | \$551,100 | \$620,000 | \$688,800 | \$757,700 | \$826,600 | \$895,500 | \$964,400   |
| 5.00%        | \$334,700 | \$401,600 | \$468,600             | \$535,500 | \$602,400 | \$669,400 | \$736,300 | \$803,200 | \$870,200 | \$937,100   |
| 5.25%        | \$325,400 | \$390,400 | \$455,500             | \$520,600 | \$585,700 | \$650,700 | \$715,800 | \$780,900 | \$845,900 | \$911,000   |
| 5.50%        | \$316,400 | \$379,700 | \$443,000             | \$506,300 | \$569,600 | \$632,900 | \$696,200 | \$759,400 | \$822,700 | \$886,000   |
| 5.75%        | \$307,900 | \$369,400 | \$431,000             | \$492,600 | \$554,200 | \$615,700 | \$677,300 | \$738,900 | \$800,500 | \$862,000   |
| 6.00%        | \$299,700 | \$359,600 | \$419,500             | \$479,500 | \$539,400 | \$599,300 | \$659,300 | \$719,200 | \$779,100 | \$839,100   |
| 6.25%        | \$291,800 | \$350,200 | \$408,500             | \$466,900 | \$525,200 | \$583,600 | \$642,000 | \$700,300 | \$758,700 | \$817,000   |
| 6.50%        | \$284,300 | \$341,100 | \$398,000             | \$454,800 | \$511,700 | \$568,500 | \$625,400 | \$682,200 | \$739,100 | \$795,900   |
| 6.75%        | \$277,000 | \$332,400 | \$387,800             | \$443,200 | \$498,600 | \$554,000 | \$609,400 | \$664,800 | \$720,200 | \$775,600   |
| 7.00%        | \$270,100 | \$324,100 | \$378,100             | \$432,100 | \$486,100 | \$540,100 | \$594,100 | \$648,100 | \$702,100 | \$756,100   |
| 7.25%        | \$263,400 | \$316,000 | \$368,700             | \$421,400 | \$474,100 | \$526,700 | \$579,400 | \$632,100 | \$684,800 | \$737,400   |
| 7.50%        | \$257,000 | \$308,300 | \$359,700             | \$411,100 | \$462,500 | \$513,900 | \$565,300 | \$616,700 | \$668,100 | \$719,500   |

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- Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- 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.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII               |           |           |           |           |           |           |           |           |           |
|--------------|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|              | BEDROOMS: 0 BEDROOMS |           |           |           |           |           |           |           |           |           |
| % of Median: | 50%                  | 60%       | 70%       | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$38,800             | \$46,560  | \$54,320  | \$62,080  | \$69,840  | \$77,600  | \$85,360  | \$93,120  | \$100,880 | \$108,640 |
| 0.00%        | \$0                  | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$199,600            | \$239,500 | \$279,500 | \$319,400 | \$359,300 | \$399,200 | \$439,100 | \$479,100 | \$519,000 | \$558,900 |
| 4.25%        | \$193,700            | \$232,500 | \$271,200 | \$310,000 | \$348,700 | \$387,400 | \$426,200 | \$464,900 | \$503,700 | \$542,400 |
| 4.50%        | \$188,100            | \$225,700 | \$263,300 | \$300,900 | \$338,500 | \$376,200 | \$413,800 | \$451,400 | \$489,000 | \$526,600 |
| 4.75%        | \$182,700            | \$219,200 | \$255,800 | \$292,300 | \$328,800 | \$365,400 | \$401,900 | \$438,400 | \$475,000 | \$511,500 |
| 5.00%        | \$177,500            | \$213,000 | \$248,500 | \$284,000 | \$319,500 | \$355,000 | \$390,600 | \$426,100 | \$461,600 | \$497,100 |
| 5.25%        | \$172,600            | \$207,100 | \$241,600 | \$276,100 | \$310,600 | \$345,200 | \$379,700 | \$414,200 | \$448,700 | \$483,200 |
| 5.50%        | \$167,800            | \$201,400 | \$235,000 | \$268,500 | \$302,100 | \$335,700 | \$369,300 | \$402,800 | \$436,400 | \$470,000 |
| 5.75%        | \$163,300            | \$196,000 | \$228,600 | \$261,300 | \$293,900 | \$326,600 | \$359,300 | \$391,900 | \$424,600 | \$457,200 |
| 6.00%        | \$158,900            | \$190,700 | \$222,500 | \$254,300 | \$286,100 | \$317,900 | \$349,700 | \$381,500 | \$413,300 | \$445,100 |
| 6.25%        | \$154,800            | \$185,700 | \$216,700 | \$247,600 | \$278,600 | \$309,600 | \$340,500 | \$371,500 | \$402,400 | \$433,400 |
| 6.50%        | \$150,800            | \$180,900 | \$211,100 | \$241,200 | \$271,400 | \$301,500 | \$331,700 | \$361,900 | \$392,000 | \$422,200 |
| 6.75%        | \$146,900            | \$176,300 | \$205,700 | \$235,100 | \$264,500 | \$293,900 | \$323,200 | \$352,600 | \$382,000 | \$411,400 |
| 7.00%        | \$143,200            | \$171,900 | \$200,500 | \$229,200 | \$257,800 | \$286,500 | \$315,100 | \$343,800 | \$372,400 | \$401,100 |
| 7.25%        | \$139,700            | \$167,600 | \$195,600 | \$223,500 | \$251,500 | \$279,400 | \$307,300 | \$335,300 | \$363,200 | \$391,200 |
| 7.50%        | \$136,300            | \$163,600 | \$190,800 | \$218,100 | \$245,300 | \$272,600 | \$299,800 | \$327,100 | \$354,400 | \$381,600 |

Pricing reflects occupancy guidelines set forth in section 15-307-76 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

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# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | BEDROOMS: 1 BEDROOMS |           |           |           |           |           |           |           |
|--------------|-----------|-----------|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| % of Median: | 50%       | 60%       | 70%                  | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$44,350  | \$53,220  | \$62,090             | \$70,960  | \$79,830  | \$88,700  | \$97,570  | \$106,440 | \$115,310 | \$124,180 |
| 0.00%        | \$0       | \$0       | \$0                  | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$228,200 | \$273,800 | \$319,400            | \$365,100 | \$410,700 | \$456,300 | \$502,000 | \$547,600 | \$593,200 | \$638,900 |
| 4.25%        | \$221,400 | \$265,700 | \$310,000            | \$354,300 | \$398,600 | \$442,900 | \$487,100 | \$531,400 | \$575,700 | \$620,000 |
| 4.50%        | \$215,000 | \$258,000 | \$301,000            | \$344,000 | \$387,000 | \$430,000 | \$473,000 | \$516,000 | \$559,000 | \$602,000 |
| 4.75%        | \$208,800 | \$250,600 | \$292,300            | \$334,100 | \$375,900 | \$417,600 | \$459,400 | \$501,200 | \$542,900 | \$584,700 |
| 5.00%        | \$202,900 | \$243,500 | \$284,100            | \$324,700 | \$365,200 | \$405,800 | \$446,400 | \$487,000 | \$527,600 | \$568,200 |
| 5.25%        | \$197,300 | \$236,700 | \$276,200            | \$315,600 | \$355,100 | \$394,500 | \$434,000 | \$473,400 | \$512,900 | \$552,300 |
| 5.50%        | \$191,800 | \$230,200 | \$268,600            | \$307,000 | \$345,300 | \$383,700 | \$422,100 | \$460,400 | \$498,800 | \$537,200 |
| 5.75%        | \$186,700 | \$224,000 | \$261,300            | \$298,700 | \$336,000 | \$373,300 | \$410,700 | \$448,000 | \$485,300 | \$522,600 |
| 6.00%        | \$181,700 | \$218,000 | \$254,400            | \$290,700 | \$327,000 | \$363,400 | \$399,700 | \$436,000 | \$472,400 | \$508,700 |
| 6.25%        | \$176,900 | \$212,300 | \$247,700            | \$283,100 | \$318,400 | \$353,800 | \$389,200 | \$424,600 | \$460,000 | \$495,400 |
| 6.50%        | \$172,300 | \$206,800 | \$241,300            | \$275,700 | \$310,200 | \$344,700 | \$379,100 | \$413,600 | \$448,100 | \$482,500 |
| 6.75%        | \$167,900 | \$201,500 | \$235,100            | \$268,700 | \$302,300 | \$335,900 | \$369,500 | \$403,100 | \$436,700 | \$470,300 |
| 7.00%        | \$163,700 | \$196,500 | \$229,200            | \$262,000 | \$294,700 | \$327,500 | \$360,200 | \$393,000 | \$425,700 | \$458,400 |
| 7.25%        | \$159,700 | \$191,600 | \$223,600            | \$255,500 | \$287,400 | \$319,400 | \$351,300 | \$383,200 | \$415,200 | \$447,100 |
| 7.50%        | \$155,800 | \$186,900 | \$218,100            | \$249,300 | \$280,400 | \$311,600 | \$342,700 | \$373,900 | \$405,100 | \$436,200 |

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# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | BEDROOMS: 2 BEDROOMS |           |           |           |           |           |           |           |
|--------------|-----------|-----------|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| % of Median: | 50%       | 60%       | 70%                  | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$49,900  | \$59,880  | \$69,860             | \$79,840  | \$89,820  | \$99,800  | \$109,780 | \$119,760 | \$129,740 | \$139,720 |
| 0.00%        | \$0       | \$0       | \$0                  | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$256,700 | \$308,100 | \$359,400            | \$410,700 | \$462,100 | \$513,400 | \$564,800 | \$616,100 | \$667,500 | \$718,800 |
| 4.25%        | \$249,100 | \$299,000 | \$348,800            | \$398,600 | \$448,500 | \$498,300 | \$548,100 | \$597,900 | \$647,800 | \$697,600 |
| 4.50%        | \$241,900 | \$290,300 | \$338,600            | \$387,000 | \$435,400 | \$483,800 | \$532,200 | \$580,500 | \$628,900 | \$677,300 |
| 4.75%        | \$235,000 | \$281,900 | \$328,900            | \$375,900 | \$422,900 | \$469,900 | \$516,900 | \$563,900 | \$610,900 | \$657,900 |
| 5.00%        | \$228,300 | \$274,000 | \$319,600            | \$365,300 | \$411,000 | \$456,600 | \$502,300 | \$547,900 | \$593,600 | \$639,300 |
| 5.25%        | \$221,900 | \$266,300 | \$310,700            | \$355,100 | \$399,500 | \$443,900 | \$488,300 | \$532,700 | \$577,100 | \$621,500 |
| 5.50%        | \$215,900 | \$259,000 | \$302,200            | \$345,400 | \$388,500 | \$431,700 | \$474,900 | \$518,100 | \$561,200 | \$604,400 |
| 5.75%        | \$210,000 | \$252,000 | \$294,000            | \$336,000 | \$378,000 | \$420,000 | \$462,000 | \$504,000 | \$546,000 | \$588,100 |
| 6.00%        | \$204,400 | \$245,300 | \$286,200            | \$327,100 | \$368,000 | \$408,800 | \$449,700 | \$490,600 | \$531,500 | \$572,400 |
| 6.25%        | \$199,100 | \$238,900 | \$278,700            | \$318,500 | \$358,300 | \$398,100 | \$437,900 | \$477,700 | \$517,500 | \$557,400 |
| 6.50%        | \$193,900 | \$232,700 | \$271,500            | \$310,200 | \$349,000 | \$387,800 | \$426,600 | \$465,400 | \$504,200 | \$542,900 |
| 6.75%        | \$189,000 | \$226,800 | \$264,500            | \$302,300 | \$340,100 | \$377,900 | \$415,700 | \$453,500 | \$491,300 | \$529,100 |
| 7.00%        | \$184,200 | \$221,100 | \$257,900            | \$294,800 | \$331,600 | \$368,400 | \$405,300 | \$442,100 | \$479,000 | \$515,800 |
| 7.25%        | \$179,700 | \$215,600 | \$251,500            | \$287,500 | \$323,400 | \$359,300 | \$395,300 | \$431,200 | \$467,100 | \$503,100 |
| 7.50%        | \$175,300 | \$210,300 | \$245,400            | \$280,500 | \$315,500 | \$350,600 | \$385,600 | \$420,700 | \$455,700 | \$490,800 |

Pricing reflects occupancy guidelines set forth in section 15-307-76 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

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Prices are established based upon anticipated interest rates at the time of closing of unit sales.

1. Based on **2024** 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 mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII    |           | BEDROOMS: 3 BEDROOMS |           |           |           |           |           |           |           |
|--------------|-----------|-----------|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| % of Median: | 50%       | 60%       | 70%                  | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$55,400  | \$66,480  | \$77,560             | \$88,640  | \$99,720  | \$110,800 | \$121,880 | \$132,960 | \$144,040 | \$155,120 |
| 0.00%        | \$0       | \$0       | \$0                  | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$285,000 | \$342,000 | \$399,000            | \$456,000 | \$513,000 | \$570,000 | \$627,000 | \$684,000 | \$741,000 | \$798,000 |
| 4.25%        | \$276,600 | \$331,900 | \$387,200            | \$442,600 | \$497,900 | \$553,200 | \$608,500 | \$663,800 | \$719,200 | \$774,500 |
| 4.50%        | \$268,500 | \$322,300 | \$376,000            | \$429,700 | \$483,400 | \$537,100 | \$590,800 | \$644,500 | \$698,200 | \$751,900 |
| 4.75%        | \$260,800 | \$313,000 | \$365,200            | \$417,400 | \$469,500 | \$521,700 | \$573,900 | \$626,000 | \$678,200 | \$730,400 |
| 5.00%        | \$253,500 | \$304,200 | \$354,900            | \$405,600 | \$456,300 | \$506,900 | \$557,600 | \$608,300 | \$659,000 | \$709,700 |
| 5.25%        | \$246,400 | \$295,700 | \$345,000            | \$394,300 | \$443,500 | \$492,800 | \$542,100 | \$591,400 | \$640,700 | \$690,000 |
| 5.50%        | \$239,600 | \$287,600 | \$335,500            | \$383,400 | \$431,400 | \$479,300 | \$527,200 | \$575,200 | \$623,100 | \$671,000 |
| 5.75%        | \$233,200 | \$279,800 | \$326,400            | \$373,100 | \$419,700 | \$466,300 | \$513,000 | \$559,600 | \$606,200 | \$652,900 |
| 6.00%        | \$227,000 | \$272,300 | \$317,700            | \$363,100 | \$408,500 | \$453,900 | \$499,300 | \$544,700 | \$590,100 | \$635,500 |
| 6.25%        | \$221,000 | \$265,200 | \$309,400            | \$353,600 | \$397,800 | \$442,000 | \$486,200 | \$530,400 | \$574,600 | \$618,800 |
| 6.50%        | \$215,300 | \$258,300 | \$301,400            | \$344,400 | \$387,500 | \$430,600 | \$473,600 | \$516,700 | \$559,700 | \$602,800 |
| 6.75%        | \$209,800 | \$251,700 | \$293,700            | \$335,700 | \$377,600 | \$419,600 | \$461,500 | \$503,500 | \$545,500 | \$587,400 |
| 7.00%        | \$204,500 | \$245,400 | \$286,300            | \$327,200 | \$368,100 | \$409,000 | \$450,000 | \$490,900 | \$531,800 | \$572,700 |
| 7.25%        | \$199,500 | \$239,400 | \$279,300            | \$319,100 | \$359,000 | \$398,900 | \$438,800 | \$478,700 | \$518,600 | \$558,500 |
| 7.50%        | \$194,600 | \$233,500 | \$272,400            | \$311,400 | \$350,300 | \$389,200 | \$428,100 | \$467,100 | \$506,000 | \$544,900 |

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1. Based on **2024** 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 mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.





# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2024

| COUNTY:      | HAWAII               |           |           |           |           |           |           |           |           |           |
|--------------|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|              | BEDROOMS: 4 BEDROOMS |           |           |           |           |           |           |           |           |           |
| % of Median: | 50%                  | 60%       | 70%       | 80%       | 90%       | 100%      | 110%      | 120%      | 130%      | 140%      |
| \$ Income:   | \$59,850             | \$71,820  | \$83,790  | \$95,760  | \$107,730 | \$119,700 | \$131,670 | \$143,640 | \$155,610 | \$167,580 |
| 0.00%        | \$0                  | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| 4.00%        | \$307,900            | \$369,500 | \$431,100 | \$492,700 | \$554,200 | \$615,800 | \$677,400 | \$739,000 | \$800,600 | \$862,100 |
| 4.25%        | \$298,800            | \$358,600 | \$418,300 | \$478,100 | \$537,900 | \$597,600 | \$657,400 | \$717,200 | \$776,900 | \$836,700 |
| 4.50%        | \$290,100            | \$348,100 | \$406,200 | \$464,200 | \$522,200 | \$580,200 | \$638,300 | \$696,300 | \$754,300 | \$812,300 |
| 4.75%        | \$281,800            | \$338,200 | \$394,500 | \$450,900 | \$507,200 | \$563,600 | \$620,000 | \$676,300 | \$732,700 | \$789,000 |
| 5.00%        | \$273,800            | \$328,600 | \$383,400 | \$438,100 | \$492,900 | \$547,700 | \$602,400 | \$657,200 | \$712,000 | \$766,700 |
| 5.25%        | \$266,200            | \$319,400 | \$372,700 | \$425,900 | \$479,200 | \$532,400 | \$585,700 | \$638,900 | \$692,100 | \$745,400 |
| 5.50%        | \$258,900            | \$310,700 | \$362,500 | \$414,200 | \$466,000 | \$517,800 | \$569,600 | \$621,400 | \$673,100 | \$724,900 |
| 5.75%        | \$251,900            | \$302,300 | \$352,700 | \$403,000 | \$453,400 | \$503,800 | \$554,200 | \$604,600 | \$654,900 | \$705,300 |
| 6.00%        | \$245,200            | \$294,200 | \$343,300 | \$392,300 | \$441,300 | \$490,400 | \$539,400 | \$588,400 | \$637,500 | \$686,500 |
| 6.25%        | \$238,700            | \$286,500 | \$334,200 | \$382,000 | \$429,700 | \$477,500 | \$525,200 | \$573,000 | \$620,700 | \$668,500 |
| 6.50%        | \$232,600            | \$279,100 | \$325,600 | \$372,100 | \$418,600 | \$465,100 | \$511,700 | \$558,200 | \$604,700 | \$651,200 |
| 6.75%        | \$226,600            | \$272,000 | \$317,300 | \$362,600 | \$408,000 | \$453,300 | \$498,600 | \$543,900 | \$589,300 | \$634,600 |
| 7.00%        | \$221,000            | \$265,100 | \$309,300 | \$353,500 | \$397,700 | \$441,900 | \$486,100 | \$530,300 | \$574,500 | \$618,700 |
| 7.25%        | \$215,500            | \$258,600 | \$301,700 | \$344,800 | \$387,900 | \$431,000 | \$474,100 | \$517,200 | \$560,300 | \$603,400 |
| 7.50%        | \$210,200            | \$252,300 | \$294,300 | \$336,400 | \$378,400 | \$420,500 | \$462,500 | \$504,600 | \$546,600 | \$588,700 |

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