

KAUAI COUNTY INCOME SCHEDULE BY FAMILY SIZE

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

| | | | | LIMIT | S BY FAMILY SIZ | ZE | | | |
|-----------------|------|---------------|---------------|---------------|-----------------|-----------------|-----------------|---------------|---------------|
| <u>MEDIAN</u> | | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | <u>5 PERSON</u> | <u>6 PERSON</u> | 7 PERSON | 8 PERSON |
| \$107,100 | | | | | | | | | |
| 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 | | | | | | | | | |
| Φ | 10% | \$9,290 | \$10,620 | \$11,950 | \$13,270 | \$14,340 | \$15,400 | \$16,460 | \$17,520 |
| | 20% | \$18,580 | \$21,240 | \$23,900 | \$26,540 | \$28,680 | \$30,800 | \$32,920 | \$35,040 |
| | 30% | \$27,870 | \$31,860 | \$35,850 | \$39,810 | \$43,020 | \$46,200 | \$49,380 | \$52,560 |
| | 40% | \$37,160 | \$42,480 | \$47,800 | \$53,080 | \$57,360 | \$61,600 | \$65,840 | \$70,080 |
| | 50% | \$46,450 | \$53,100 | \$59,750 | \$66,350 | \$71,700 | \$77,000 | \$82,300 | \$87,600 |
| | 60% | \$55,740 | \$63,720 | \$71,700 | \$79,620 | \$86,040 | \$92,400 | \$98,760 | \$105,120 |
| ည | 70% | \$65,030 | \$74,340 | \$83,650 | \$92,890 | \$100,380 | \$107,800 | \$115,220 | \$122,640 |
| % of Inc | 80% | \$74,320 | \$84,960 | \$95,600 | \$106,160 | \$114,720 | \$123,200 | \$131,680 | \$140,160 |
| | 90% | \$83,610 | \$95,580 | \$107,550 | \$119,430 | \$129,060 | \$138,600 | \$148,140 | \$157,680 |
| | 100% | \$92,900 | \$106,200 | \$119,500 | \$132,700 | \$143,400 | \$154,000 | \$164,600 | \$175,200 |
| | 110% | \$102,190 | \$116,820 | \$131,450 | \$145,970 | \$157,740 | \$169,400 | \$181,060 | \$192,720 |
| | 120% | \$111,480 | \$127,440 | \$143,400 | \$159,240 | \$172,080 | \$184,800 | \$197,520 | \$210,240 |
| | 130% | \$120,770 | \$138,060 | \$155,350 | \$172,510 | \$186,420 | \$200,200 | \$213,980 | \$227,760 |
| | 140% | \$130,060 | \$148,680 | \$167,300 | \$185,780 | \$200,760 | \$215,600 | \$230,440 | \$245,280 |

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 https://www.huduser.gov/portal/datasets/il.html#faq_2024.

These income limits are not used for projects funded with tax credits under section 42 of the Internal Revenue Code and projects financed with tax exempt housing bonds issued to provide qualified residential rental development under section 142 of the Internal Revenue Code, i.e., LITHC, RHRF, etc. Go to HHFDC's website at https://dbedt.hawaii.gov/hhfdc/files/2024/04/HUD-MF-AMI-Tables-Only-2024.pdf for tax credit rental program projects.

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> | \$107,100 | <u>Studio</u> | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|--------------|-----------|---------------|-----------|-----------|-----------|-----------|
| KAUAI | | | | | | |
| 30% of Med | ian | \$696 | \$746 | \$896 | \$1,035 | \$1,155 |
| 50% of Med | ian | \$1,161 | \$1,244 | \$1,493 | \$1,725 | \$1,925 |
| 60% of Med | ian | \$1,393 | \$1,493 | \$1,792 | \$2,070 | \$2,310 |
| 80% of Medi | ian | \$1,858 | \$1,991 | \$2,390 | \$2,761 | \$3,080 |
| 100% of Medi | ian | \$2,322 | \$2,488 | \$2,987 | \$3,451 | \$3,850 |
| 120% of Med | ian | \$2,787 | \$2,986 | \$3,585 | \$4,141 | \$4,620 |
| 140% of Med | ian | \$3,251 | \$3,484 | \$4,182 | \$4,831 | \$5,390 |

^{*}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: | \$46,450 | \$55,740 | \$65,030 | \$74,320 | \$83,610 | \$92,900 | \$102,190 | \$111,480 | \$120,770 | \$130,060 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$239,000 | \$286,800 | \$334,600 | \$382,400 | \$430,100 | \$477,900 | \$525,700 | \$573,500 | \$621,300 | \$669,100 |
| 4.25% | \$231,900 | \$278,300 | \$324,700 | \$371,100 | \$417,400 | \$463,800 | \$510,200 | \$556,600 | \$603,000 | \$649,400 |
| 4.50% | \$225,200 | \$270,200 | \$315,200 | \$360,300 | \$405,300 | \$450,300 | \$495,400 | \$540,400 | \$585,400 | \$630,500 |
| 4.75% | \$218,700 | \$262,400 | \$306,200 | \$349,900 | \$393,700 | \$437,400 | \$481,200 | \$524,900 | \$568,600 | \$612,400 |
| 5.00% | \$212,500 | \$255,000 | \$297,500 | \$340,000 | \$382,500 | \$425,000 | \$467,600 | \$510,100 | \$552,600 | \$595,100 |
| 5.25% | \$206,600 | \$247,900 | \$289,200 | \$330,600 | \$371,900 | \$413,200 | \$454,500 | \$495,900 | \$537,200 | \$578,500 |
| 5.50% | \$200,900 | \$241,100 | \$281,300 | \$321,500 | \$361,700 | \$401,900 | \$442,100 | \$482,200 | \$522,400 | \$562,600 |
| 5.75% | \$195,500 | \$234,600 | \$273,700 | \$312,800 | \$351,900 | \$391,000 | \$430,100 | \$469,200 | \$508,300 | \$547,400 |
| 6.00% | \$190,300 | \$228,300 | \$266,400 | \$304,500 | \$342,500 | \$380,600 | \$418,600 | \$456,700 | \$494,800 | \$532,800 |
| 6.25% | \$185,300 | \$222,400 | \$259,400 | \$296,500 | \$333,500 | \$370,600 | \$407,600 | \$444,700 | \$481,800 | \$518,800 |
| 6.50% | \$180,500 | \$216,600 | \$252,700 | \$288,800 | \$324,900 | \$361,000 | \$397,100 | \$433,200 | \$469,300 | \$505,400 |
| 6.75% | \$175,900 | \$211,100 | \$246,300 | \$281,400 | \$316,600 | \$351,800 | \$387,000 | \$422,200 | \$457,300 | \$492,500 |
| 7.00% | \$171,500 | \$205,800 | \$240,100 | \$274,400 | \$308,700 | \$343,000 | \$377,300 | \$411,600 | \$445,900 | \$480,200 |
| 7.25% | \$167,200 | \$200,700 | \$234,100 | \$267,600 | \$301,000 | \$334,500 | \$367,900 | \$401,400 | \$434,800 | \$468,300 |
| 7.50% | \$163,200 | \$195,800 | \$228,400 | \$261,100 | \$293,700 | \$326,300 | \$359,000 | \$391,600 | \$424,200 | \$456,900 |

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.

| 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% | | 28% | Principal and I | Interest (P&I) only. | | | | | |
| 4. Down Payment of | of: | 5.00% | | | | | | | |



| 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: | \$53,100 | \$63,720 | \$74,340 | \$84,960 | \$95,580 | \$106,200 | \$116,820 | \$127,440 | \$138,060 | \$148,680 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$273,200 | \$327,800 | \$382,500 | \$437,100 | \$491,700 | \$546,400 | \$601,000 | \$655,600 | \$710,300 | \$764,900 |
| 4.25% | \$265,100 | \$318,100 | \$371,200 | \$424,200 | \$477,200 | \$530,200 | \$583,300 | \$636,300 | \$689,300 | \$742,300 |
| 4.50% | \$257,400 | \$308,900 | \$360,400 | \$411,800 | \$463,300 | \$514,800 | \$566,300 | \$617,800 | \$669,200 | \$720,700 |
| 4.75% | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 | \$550,000 | \$600,000 | \$650,000 | \$700,000 |
| 5.00% | \$243,000 | \$291,500 | \$340,100 | \$388,700 | \$437,300 | \$485,900 | \$534,500 | \$583,100 | \$631,700 | \$680,300 |
| 5.25% | \$236,200 | \$283,400 | \$330,700 | \$377,900 | \$425,100 | \$472,400 | \$519,600 | \$566,800 | \$614,100 | \$661,300 |
| 5.50% | \$229,700 | \$275,600 | \$321,600 | \$367,500 | \$413,500 | \$459,400 | \$505,300 | \$551,300 | \$597,200 | \$643,200 |
| 5.75% | \$223,500 | \$268,200 | \$312,900 | \$357,600 | \$402,300 | \$447,000 | \$491,700 | \$536,400 | \$581,100 | \$625,800 |
| 6.00% | \$217,500 | \$261,000 | \$304,500 | \$348,100 | \$391,600 | \$435,100 | \$478,600 | \$522,100 | \$565,600 | \$609,100 |
| 6.25% | \$211,800 | \$254,200 | \$296,500 | \$338,900 | \$381,300 | \$423,600 | \$466,000 | \$508,400 | \$550,700 | \$593,100 |
| 6.50% | \$206,300 | \$247,600 | \$288,900 | \$330,100 | \$371,400 | \$412,700 | \$453,900 | \$495,200 | \$536,500 | \$577,800 |
| 6.75% | \$201,100 | \$241,300 | \$281,500 | \$321,700 | \$361,900 | \$402,200 | \$442,400 | \$482,600 | \$522,800 | \$563,000 |
| 7.00% | \$196,000 | \$235,200 | \$274,400 | \$313,700 | \$352,900 | \$392,100 | \$431,300 | \$470,500 | \$509,700 | \$548,900 |
| 7.25% | \$191,200 | \$229,400 | \$267,700 | \$305,900 | \$344,100 | \$382,400 | \$420,600 | \$458,800 | \$497,100 | \$535,300 |
| 7.50% | \$186,500 | \$223,800 | \$261,100 | \$298,400 | \$335,700 | \$373,100 | \$410,400 | \$447,700 | \$485,000 | \$522,300 |

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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% Principal and Interest (P&I) only.
 Down Payment of: 5.00%
 Max Housing Expense: 38.00% Max pricing can be affected downward



5. Max Housing Expense:

KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

| 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: | \$59,750 | \$71,700 | \$83,650 | \$95,600 | \$107,550 | \$119,500 | \$131,450 | \$143,400 | \$155,350 | \$167,300 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$307,400 | \$368,900 | \$430,400 | \$491,800 | \$553,300 | \$614,800 | \$676,300 | \$737,700 | \$799,200 | \$860,700 |
| 4.25% | \$298,300 | \$358,000 | \$417,600 | \$477,300 | \$537,000 | \$596,600 | \$656,300 | \$716,000 | \$775,600 | \$835,300 |
| 4.50% | \$289,600 | \$347,600 | \$405,500 | \$463,400 | \$521,300 | \$579,300 | \$637,200 | \$695,100 | \$753,100 | \$811,000 |
| 4.75% | \$281,300 | \$337,600 | \$393,900 | \$450,100 | \$506,400 | \$562,700 | \$618,900 | \$675,200 | \$731,500 | \$787,700 |
| 5.00% | \$273,400 | \$328,100 | \$382,700 | \$437,400 | \$492,100 | \$546,800 | \$601,400 | \$656,100 | \$710,800 | \$765,500 |
| 5.25% | \$265,800 | \$318,900 | \$372,100 | \$425,200 | \$478,400 | \$531,500 | \$584,700 | \$637,800 | \$691,000 | \$744,100 |
| 5.50% | \$258,500 | \$310,200 | \$361,900 | \$413,500 | \$465,200 | \$516,900 | \$568,600 | \$620,300 | \$672,000 | \$723,700 |
| 5.75% | \$251,500 | \$301,800 | \$352,100 | \$402,400 | \$452,700 | \$503,000 | \$553,200 | \$603,500 | \$653,800 | \$704,100 |
| 6.00% | \$244,800 | \$293,700 | \$342,700 | \$391,600 | \$440,600 | \$489,500 | \$538,500 | \$587,500 | \$636,400 | \$685,400 |
| 6.25% | \$238,300 | \$286,000 | \$333,700 | \$381,400 | \$429,000 | \$476,700 | \$524,400 | \$572,000 | \$619,700 | \$667,400 |
| 6.50% | \$232,200 | \$278,600 | \$325,100 | \$371,500 | \$417,900 | \$464,400 | \$510,800 | \$557,200 | \$603,700 | \$650,100 |
| 6.75% | \$226,300 | \$271,500 | \$316,800 | \$362,000 | \$407,300 | \$452,500 | \$497,800 | \$543,000 | \$588,300 | \$633,500 |
| 7.00% | \$220,600 | \$264,700 | \$308,800 | \$352,900 | \$397,000 | \$441,200 | \$485,300 | \$529,400 | \$573,500 | \$617,600 |
| 7.25% | \$215,100 | \$258,200 | \$301,200 | \$344,200 | \$387,200 | \$430,300 | \$473,300 | \$516,300 | \$559,300 | \$602,400 |
| 7.50% | \$209,900 | \$251,900 | \$293,800 | \$335,800 | \$377,800 | \$419,800 | \$461,700 | \$503,700 | \$545,700 | \$587,700 |

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

38.00%

| 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 explain | | | | | | | |
|---------------------------|------|--|-----------------|----------------------|--|--|--|--|--|
| 2. Mortgage term: | | 30 years | 360 | Monthly Payments. | | | | | |
| 3. Mortgage Expense of: 2 | | 28% | Principal and I | Interest (P&I) only. | | | | | |
| 4. Down Payment of | of: | 5.00% | | | | | | | |



2. Mortgage term:

KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

| 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: | \$66,350 | \$79,620 | \$92,890 | \$106,160 | \$119,430 | \$132,700 | \$145,970 | \$159,240 | \$172,510 | \$185,780 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$341,300 | \$409,600 | \$477,900 | \$546,200 | \$614,400 | \$682,700 | \$751,000 | \$819,200 | \$887,500 | \$955,800 |
| 4.25% | \$331,300 | \$397,500 | \$463,800 | \$530,000 | \$596,300 | \$662,500 | \$728,800 | \$795,000 | \$861,300 | \$927,600 |
| 4.50% | \$321,600 | \$386,000 | \$450,300 | \$514,600 | \$578,900 | \$643,300 | \$707,600 | \$771,900 | \$836,200 | \$900,600 |
| 4.75% | \$312,400 | \$374,900 | \$437,400 | \$499,800 | \$562,300 | \$624,800 | \$687,300 | \$749,800 | \$812,300 | \$874,700 |
| 5.00% | \$303,600 | \$364,300 | \$425,000 | \$485,700 | \$546,400 | \$607,100 | \$667,900 | \$728,600 | \$789,300 | \$850,000 |
| 5.25% | \$295,100 | \$354,100 | \$413,200 | \$472,200 | \$531,200 | \$590,200 | \$649,300 | \$708,300 | \$767,300 | \$826,300 |
| 5.50% | \$287,000 | \$344,400 | \$401,800 | \$459,200 | \$516,600 | \$574,000 | \$631,400 | \$688,800 | \$746,200 | \$803,600 |
| 5.75% | \$279,300 | \$335,100 | \$391,000 | \$446,800 | \$502,700 | \$558,500 | \$614,400 | \$670,200 | \$726,100 | \$781,900 |
| 6.00% | \$271,800 | \$326,200 | \$380,500 | \$434,900 | \$489,300 | \$543,600 | \$598,000 | \$652,300 | \$706,700 | \$761,100 |
| 6.25% | \$264,700 | \$317,600 | \$370,500 | \$423,500 | \$476,400 | \$529,300 | \$582,300 | \$635,200 | \$688,200 | \$741,100 |
| 6.50% | \$257,800 | \$309,400 | \$361,000 | \$412,500 | \$464,100 | \$515,700 | \$567,200 | \$618,800 | \$670,400 | \$721,900 |
| 6.75% | \$251,300 | \$301,500 | \$351,800 | \$402,000 | \$452,300 | \$502,500 | \$552,800 | \$603,000 | \$653,300 | \$703,500 |
| 7.00% | \$244,900 | \$293,900 | \$342,900 | \$391,900 | \$440,900 | \$489,900 | \$538,900 | \$587,900 | \$636,900 | \$685,900 |
| 7.25% | \$238,900 | \$286,700 | \$334,400 | \$382,200 | \$430,000 | \$477,800 | \$525,600 | \$573,300 | \$621,100 | \$668,900 |
| 7.50% | \$233,100 | \$279,700 | \$326,300 | \$372,900 | \$419,500 | \$466,100 | \$512,800 | \$559,400 | \$606,000 | \$652,600 |

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

360

30 years

| 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 Expense of: 28% 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, I

Monthly Payments.



5. Max Housing Expense:

KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

| 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: | \$71,700 | \$86,040 | \$100,380 | \$114,720 | \$129,060 | \$143,400 | \$157,740 | \$172,080 | \$186,420 | \$200,760 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$368,900 | \$442,600 | \$516,400 | \$590,200 | \$664,000 | \$737,700 | \$811,500 | \$885,300 | \$959,100 | \$1,032,800 |
| 4.25% | \$358,000 | \$429,600 | \$501,200 | \$572,800 | \$644,400 | \$716,000 | \$787,600 | \$859,200 | \$930,800 | \$1,002,300 |
| 4.50% | \$347,600 | \$417,100 | \$486,600 | \$556,100 | \$625,600 | \$695,100 | \$764,600 | \$834,200 | \$903,700 | \$973,200 |
| 4.75% | \$337,600 | \$405,100 | \$472,600 | \$540,200 | \$607,700 | \$675,200 | \$742,700 | \$810,200 | \$877,700 | \$945,300 |
| 5.00% | \$328,100 | \$393,700 | \$459,300 | \$524,900 | \$590,500 | \$656,100 | \$721,700 | \$787,300 | \$852,900 | \$918,500 |
| 5.25% | \$318,900 | \$382,700 | \$446,500 | \$510,300 | \$574,000 | \$637,800 | \$701,600 | \$765,400 | \$829,200 | \$893,000 |
| 5.50% | \$310,200 | \$372,200 | \$434,200 | \$496,300 | \$558,300 | \$620,300 | \$682,400 | \$744,400 | \$806,400 | \$868,400 |
| 5.75% | \$301,800 | \$362,100 | \$422,500 | \$482,800 | \$543,200 | \$603,500 | \$663,900 | \$724,200 | \$784,600 | \$845,000 |
| 6.00% | \$293,700 | \$352,500 | \$411,200 | \$470,000 | \$528,700 | \$587,500 | \$646,200 | \$704,900 | \$763,700 | \$822,400 |
| 6.25% | \$286,000 | \$343,200 | \$400,400 | \$457,600 | \$514,800 | \$572,000 | \$629,200 | \$686,400 | \$743,600 | \$800,800 |
| 6.50% | \$278,600 | \$334,300 | \$390,100 | \$445,800 | \$501,500 | \$557,200 | \$613,000 | \$668,700 | \$724,400 | \$780,100 |
| 6.75% | \$271,500 | \$325,800 | \$380,100 | \$434,400 | \$488,700 | \$543,000 | \$597,300 | \$651,600 | \$705,900 | \$760,200 |
| 7.00% | \$264,700 | \$317,600 | \$370,600 | \$423,500 | \$476,500 | \$529,400 | \$582,300 | \$635,300 | \$688,200 | \$741,200 |
| 7.25% | \$258,200 | \$309,800 | \$361,400 | \$413,000 | \$464,700 | \$516,300 | \$567,900 | \$619,600 | \$671,200 | \$722,800 |
| 7.50% | \$251,900 | \$302,200 | \$352,600 | \$403,000 | \$453,400 | \$503,700 | \$554,100 | \$604,500 | \$654,800 | \$705,200 |

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.

| 1. Based on | 2024 | Very low income | e levels establis | ned by HUD for various family sizes | . See the "In | ncome Schedule by Family Size" | table for a more detailed explanation. | |
|-------------------|------|-----------------|-------------------|-------------------------------------|---------------|--------------------------------|--|--|
| 2. Mortgage term: | | 30 years | 360 | Monthly Payments. | | | | |

3. Mortgage Expense of: 28% Principal and Interest (P&I) only.
4. Down Payment of: 5.00%

38.00%



| 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: | \$77,000 | \$92,400 | \$107,800 | \$123,200 | \$138,600 | \$154,000 | \$169,400 | \$184,800 | \$200,200 | \$215,600 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$396,100 | \$475,400 | \$554,600 | \$633,800 | \$713,100 | \$792,300 | \$871,500 | \$950,700 | \$1,030,000 | \$1,109,200 |
| 4.25% | \$384,400 | \$461,300 | \$538,200 | \$615,100 | \$692,000 | \$768,900 | \$845,800 | \$922,700 | \$999,600 | \$1,076,400 |
| 4.50% | \$373,300 | \$447,900 | \$522,600 | \$597,200 | \$671,900 | \$746,500 | \$821,200 | \$895,800 | \$970,500 | \$1,045,100 |
| 4.75% | \$362,500 | \$435,100 | \$507,600 | \$580,100 | \$652,600 | \$725,100 | \$797,600 | \$870,100 | \$942,600 | \$1,015,100 |
| 5.00% | \$352,300 | \$422,800 | \$493,200 | \$563,700 | \$634,100 | \$704,600 | \$775,100 | \$845,500 | \$916,000 | \$986,400 |
| 5.25% | \$342,500 | \$411,000 | \$479,500 | \$548,000 | \$616,500 | \$685,000 | \$753,500 | \$822,000 | \$890,500 | \$959,000 |
| 5.50% | \$333,100 | \$399,700 | \$466,300 | \$532,900 | \$599,600 | \$666,200 | \$732,800 | \$799,400 | \$866,000 | \$932,600 |
| 5.75% | \$324,100 | \$388,900 | \$453,700 | \$518,500 | \$583,300 | \$648,200 | \$713,000 | \$777,800 | \$842,600 | \$907,400 |
| 6.00% | \$315,400 | \$378,500 | \$441,600 | \$504,700 | \$567,800 | \$630,900 | \$694,000 | \$757,100 | \$820,100 | \$883,200 |
| 6.25% | \$307,200 | \$368,600 | \$430,000 | \$491,500 | \$552,900 | \$614,300 | \$675,700 | \$737,200 | \$798,600 | \$860,000 |
| 6.50% | \$299,200 | \$359,100 | \$418,900 | \$478,700 | \$538,600 | \$598,400 | \$658,300 | \$718,100 | \$778,000 | \$837,800 |
| 6.75% | \$291,600 | \$349,900 | \$408,200 | \$466,500 | \$524,900 | \$583,200 | \$641,500 | \$699,800 | \$758,100 | \$816,400 |
| 7.00% | \$284,300 | \$341,100 | \$398,000 | \$454,800 | \$511,700 | \$568,500 | \$625,400 | \$682,200 | \$739,100 | \$795,900 |
| 7.25% | \$277,200 | \$332,700 | \$388,100 | \$443,600 | \$499,000 | \$554,500 | \$609,900 | \$665,400 | \$720,800 | \$776,300 |
| 7.50% | \$270,500 | \$324,600 | \$378,700 | \$432,800 | \$486,900 | \$541,000 | \$595,100 | \$649,100 | \$703,200 | \$757,300 |

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.

| 1. Based on | 2024 | Very low incom | e levels establish | hed by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation. |
|-------------------|------|----------------|--------------------|--|
| 2. Mortgage term: | | 30 years | 360 | Monthly Payments. |

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

4. Down Payment of: 5.00%

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

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



2. Mortgage term:

KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

| 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: | \$82,300 | \$98,760 | \$115,220 | \$131,680 | \$148,140 | \$164,600 | \$181,060 | \$197,520 | \$213,980 | \$230,440 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$423,400 | \$508,100 | \$592,800 | \$677,400 | \$762,100 | \$846,800 | \$931,500 | \$1,016,200 | \$1,100,900 | \$1,185,500 |
| 4.25% | \$410,900 | \$493,100 | \$575,300 | \$657,400 | \$739,600 | \$821,800 | \$904,000 | \$986,200 | \$1,068,400 | \$1,150,500 |
| 4.50% | \$398,900 | \$478,700 | \$558,500 | \$638,300 | \$718,100 | \$797,900 | \$877,700 | \$957,500 | \$1,037,300 | \$1,117,100 |
| 4.75% | \$387,500 | \$465,000 | \$542,500 | \$620,000 | \$697,500 | \$775,000 | \$852,500 | \$930,000 | \$1,007,500 | \$1,085,000 |
| 5.00% | \$376,600 | \$451,900 | \$527,200 | \$602,500 | \$677,800 | \$753,100 | \$828,400 | \$903,700 | \$979,000 | \$1,054,300 |
| 5.25% | \$366,100 | \$439,300 | \$512,500 | \$585,700 | \$658,900 | \$732,100 | \$805,300 | \$878,500 | \$951,800 | \$1,025,000 |
| 5.50% | \$356,000 | \$427,200 | \$498,400 | \$569,600 | \$640,800 | \$712,000 | \$783,200 | \$854,400 | \$925,600 | \$996,800 |
| 5.75% | \$346,400 | \$415,700 | \$484,900 | \$554,200 | \$623,500 | \$692,800 | \$762,000 | \$831,300 | \$900,600 | \$969,900 |
| 6.00% | \$337,200 | \$404,600 | \$472,000 | \$539,400 | \$606,900 | \$674,300 | \$741,700 | \$809,200 | \$876,600 | \$944,000 |
| 6.25% | \$328,300 | \$394,000 | \$459,600 | \$525,300 | \$590,900 | \$656,600 | \$722,300 | \$787,900 | \$853,600 | \$919,200 |
| 6.50% | \$319,800 | \$383,800 | \$447,700 | \$511,700 | \$575,700 | \$639,600 | \$703,600 | \$767,500 | \$831,500 | \$895,500 |
| 6.75% | \$311,700 | \$374,000 | \$436,300 | \$498,700 | \$561,000 | \$623,300 | \$685,600 | \$748,000 | \$810,300 | \$872,600 |
| 7.00% | \$303,800 | \$364,600 | \$425,400 | \$486,100 | \$546,900 | \$607,700 | \$668,400 | \$729,200 | \$790,000 | \$850,700 |
| 7.25% | \$296,300 | \$355,600 | \$414,800 | \$474,100 | \$533,400 | \$592,600 | \$651,900 | \$711,200 | \$770,400 | \$829,700 |
| 7.50% | \$289,100 | \$346,900 | \$404,700 | \$462,600 | \$520,400 | \$578,200 | \$636,000 | \$693,800 | \$751,700 | \$809,500 |

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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.

360

30 years

| 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. |
|------------------------------|------|---|
| | | |

Monthly Payments.

Mortgage Expense of: 28% 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.



| 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: | \$87,600 | \$105,120 | \$122,640 | \$140,160 | \$157,680 | \$175,200 | \$192,720 | \$210,240 | \$227,760 | \$245,280 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$450,700 | \$540,800 | \$630,900 | \$721,100 | \$811,200 | \$901,300 | \$991,500 | \$1,081,600 | \$1,171,700 | \$1,261,900 |
| 4.25% | \$437,400 | \$524,800 | \$612,300 | \$699,800 | \$787,300 | \$874,700 | \$962,200 | \$1,049,700 | \$1,137,200 | \$1,224,600 |
| 4.50% | \$424,600 | \$509,600 | \$594,500 | \$679,400 | \$764,300 | \$849,300 | \$934,200 | \$1,019,100 | \$1,104,100 | \$1,189,000 |
| 4.75% | \$412,500 | \$495,000 | \$577,400 | \$659,900 | \$742,400 | \$824,900 | \$907,400 | \$989,900 | \$1,072,400 | \$1,154,900 |
| 5.00% | \$400,800 | \$481,000 | \$561,100 | \$641,300 | \$721,400 | \$801,600 | \$881,800 | \$961,900 | \$1,042,100 | \$1,122,200 |
| 5.25% | \$389,600 | \$467,600 | \$545,500 | \$623,400 | \$701,300 | \$779,300 | \$857,200 | \$935,100 | \$1,013,100 | \$1,091,000 |
| 5.50% | \$378,900 | \$454,700 | \$530,500 | \$606,300 | \$682,100 | \$757,900 | \$833,700 | \$909,500 | \$985,200 | \$1,061,000 |
| 5.75% | \$368,700 | \$442,400 | \$516,200 | \$589,900 | \$663,600 | \$737,400 | \$811,100 | \$884,900 | \$958,600 | \$1,032,300 |
| 6.00% | \$358,900 | \$430,600 | \$502,400 | \$574,200 | \$646,000 | \$717,700 | \$789,500 | \$861,300 | \$933,000 | \$1,004,800 |
| 6.25% | \$349,400 | \$419,300 | \$489,200 | \$559,100 | \$629,000 | \$698,900 | \$768,800 | \$838,700 | \$908,600 | \$978,400 |
| 6.50% | \$340,400 | \$408,500 | \$476,600 | \$544,600 | \$612,700 | \$680,800 | \$748,900 | \$817,000 | \$885,000 | \$953,100 |
| 6.75% | \$331,700 | \$398,100 | \$464,400 | \$530,800 | \$597,100 | \$663,500 | \$729,800 | \$796,100 | \$862,500 | \$928,800 |
| 7.00% | \$323,400 | \$388,100 | \$452,800 | \$517,400 | \$582,100 | \$646,800 | \$711,500 | \$776,200 | \$840,800 | \$905,500 |
| 7.25% | \$315,400 | \$378,500 | \$441,600 | \$504,600 | \$567,700 | \$630,800 | \$693,900 | \$757,000 | \$820,000 | \$883,100 |
| 7.50% | \$307,700 | \$369,300 | \$430,800 | \$492,300 | \$553,900 | \$615,400 | \$677,000 | \$738,500 | \$800,100 | \$861,600 |

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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.

| 1. Based on | 2024 | Very low incom | e levels estab | lished by HUD for various family sizes | zes. See the "Income Schedule by Family Size" table for a more detailed expla | anation. |
|-------------------|------|----------------|----------------|--|---|----------|
| 2. Mortgage term: | | 30 years | 360 | Monthly Payments. | | |

Mortgage Expense of: 28% 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



| COUNTY: | KAUAI | BEDROOMS: | 0 BEDROOMS | | | | | | | |
|--------------|------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % of Median: | <u>50%</u> | <u>60%</u> | <u>70%</u> | <u>80%</u> | <u>90%</u> | <u>100%</u> | <u>110%</u> | <u>120%</u> | <u>130%</u> | <u>140%</u> |
| \$ Income: | \$46,450 | \$55,740 | \$65,030 | \$74,320 | \$83,610 | \$92,900 | \$102,190 | \$111,480 | \$120,770 | \$130,060 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$239,000 | \$286,800 | \$334,600 | \$382,400 | \$430,100 | \$477,900 | \$525,700 | \$573,500 | \$621,300 | \$669,100 |
| 4.25% | \$231,900 | \$278,300 | \$324,700 | \$371,100 | \$417,400 | \$463,800 | \$510,200 | \$556,600 | \$603,000 | \$649,400 |
| 4.50% | \$225,200 | \$270,200 | \$315,200 | \$360,300 | \$405,300 | \$450,300 | \$495,400 | \$540,400 | \$585,400 | \$630,500 |
| 4.75% | \$218,700 | \$262,400 | \$306,200 | \$349,900 | \$393,700 | \$437,400 | \$481,200 | \$524,900 | \$568,600 | \$612,400 |
| 5.00% | \$212,500 | \$255,000 | \$297,500 | \$340,000 | \$382,500 | \$425,000 | \$467,600 | \$510,100 | \$552,600 | \$595,100 |
| 5.25% | \$206,600 | \$247,900 | \$289,200 | \$330,600 | \$371,900 | \$413,200 | \$454,500 | \$495,900 | \$537,200 | \$578,500 |
| 5.50% | \$200,900 | \$241,100 | \$281,300 | \$321,500 | \$361,700 | \$401,900 | \$442,100 | \$482,200 | \$522,400 | \$562,600 |
| 5.75% | \$195,500 | \$234,600 | \$273,700 | \$312,800 | \$351,900 | \$391,000 | \$430,100 | \$469,200 | \$508,300 | \$547,400 |
| 6.00% | \$190,300 | \$228,300 | \$266,400 | \$304,500 | \$342,500 | \$380,600 | \$418,600 | \$456,700 | \$494,800 | \$532,800 |
| 6.25% | \$185,300 | \$222,400 | \$259,400 | \$296,500 | \$333,500 | \$370,600 | \$407,600 | \$444,700 | \$481,800 | \$518,800 |
| 6.50% | \$180,500 | \$216,600 | \$252,700 | \$288,800 | \$324,900 | \$361,000 | \$397,100 | \$433,200 | \$469,300 | \$505,400 |
| 6.75% | \$175,900 | \$211,100 | \$246,300 | \$281,400 | \$316,600 | \$351,800 | \$387,000 | \$422,200 | \$457,300 | \$492,500 |
| 7.00% | \$171,500 | \$205,800 | \$240,100 | \$274,400 | \$308,700 | \$343,000 | \$377,300 | \$411,600 | \$445,900 | \$480,200 |
| 7.25% | \$167,200 | \$200,700 | \$234,100 | \$267,600 | \$301,000 | \$334,500 | \$367,900 | \$401,400 | \$434,800 | \$468,300 |
| 7.50% | \$163,200 | \$195,800 | \$228,400 | \$261,100 | \$293,700 | \$326,300 | \$359,000 | \$391,600 | \$424,200 | \$456,900 |

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).

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.

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% Principal and Interest (P&I) only.

4. Down Payment of: **5.00**%



| COUNTY: | KAUAI | BEDROOMS: | 1 BEDROOMS | | | | | | | |
|--------------|------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % 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: | \$53,100 | \$63,720 | \$74,340 | \$84,960 | \$95,580 | \$106,200 | \$116,820 | \$127,440 | \$138,060 | \$148,680 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$273,200 | \$327,800 | \$382,500 | \$437,100 | \$491,700 | \$546,400 | \$601,000 | \$655,600 | \$710,300 | \$764,900 |
| 4.25% | \$265,100 | \$318,100 | \$371,200 | \$424,200 | \$477,200 | \$530,200 | \$583,300 | \$636,300 | \$689,300 | \$742,300 |
| 4.50% | \$257,400 | \$308,900 | \$360,400 | \$411,800 | \$463,300 | \$514,800 | \$566,300 | \$617,800 | \$669,200 | \$720,700 |
| 4.75% | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 | \$550,000 | \$600,000 | \$650,000 | \$700,000 |
| 5.00% | \$243,000 | \$291,500 | \$340,100 | \$388,700 | \$437,300 | \$485,900 | \$534,500 | \$583,100 | \$631,700 | \$680,300 |
| 5.25% | \$236,200 | \$283,400 | \$330,700 | \$377,900 | \$425,100 | \$472,400 | \$519,600 | \$566,800 | \$614,100 | \$661,300 |
| 5.50% | \$229,700 | \$275,600 | \$321,600 | \$367,500 | \$413,500 | \$459,400 | \$505,300 | \$551,300 | \$597,200 | \$643,200 |
| 5.75% | \$223,500 | \$268,200 | \$312,900 | \$357,600 | \$402,300 | \$447,000 | \$491,700 | \$536,400 | \$581,100 | \$625,800 |
| 6.00% | \$217,500 | \$261,000 | \$304,500 | \$348,100 | \$391,600 | \$435,100 | \$478,600 | \$522,100 | \$565,600 | \$609,100 |
| 6.25% | \$211,800 | \$254,200 | \$296,500 | \$338,900 | \$381,300 | \$423,600 | \$466,000 | \$508,400 | \$550,700 | \$593,100 |
| 6.50% | \$206,300 | \$247,600 | \$288,900 | \$330,100 | \$371,400 | \$412,700 | \$453,900 | \$495,200 | \$536,500 | \$577,800 |
| 6.75% | \$201,100 | \$241,300 | \$281,500 | \$321,700 | \$361,900 | \$402,200 | \$442,400 | \$482,600 | \$522,800 | \$563,000 |
| 7.00% | \$196,000 | \$235,200 | \$274,400 | \$313,700 | \$352,900 | \$392,100 | \$431,300 | \$470,500 | \$509,700 | \$548,900 |
| 7.25% | \$191,200 | \$229,400 | \$267,700 | \$305,900 | \$344,100 | \$382,400 | \$420,600 | \$458,800 | \$497,100 | \$535,300 |
| 7.50% | \$186,500 | \$223,800 | \$261,100 | \$298,400 | \$335,700 | \$373,100 | \$410,400 | \$447,700 | \$485,000 | \$522,300 |

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% Principal and Interest (P&I) only.

4. Down Payment of: **5.00**%



| COUNTY: | KAUAI | BEDROOMS: | 2 BEDROOMS | | | | | | | |
|--------------|------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % 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: | \$59,750 | \$71,700 | \$83,650 | \$95,600 | \$107,550 | \$119,500 | \$131,450 | \$143,400 | \$155,350 | \$167,300 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$307,400 | \$368,900 | \$430,400 | \$491,800 | \$553,300 | \$614,800 | \$676,300 | \$737,700 | \$799,200 | \$860,700 |
| 4.25% | \$298,300 | \$358,000 | \$417,600 | \$477,300 | \$537,000 | \$596,600 | \$656,300 | \$716,000 | \$775,600 | \$835,300 |
| 4.50% | \$289,600 | \$347,600 | \$405,500 | \$463,400 | \$521,300 | \$579,300 | \$637,200 | \$695,100 | \$753,100 | \$811,000 |
| 4.75% | \$281,300 | \$337,600 | \$393,900 | \$450,100 | \$506,400 | \$562,700 | \$618,900 | \$675,200 | \$731,500 | \$787,700 |
| 5.00% | \$273,400 | \$328,100 | \$382,700 | \$437,400 | \$492,100 | \$546,800 | \$601,400 | \$656,100 | \$710,800 | \$765,500 |
| 5.25% | \$265,800 | \$318,900 | \$372,100 | \$425,200 | \$478,400 | \$531,500 | \$584,700 | \$637,800 | \$691,000 | \$744,100 |
| 5.50% | \$258,500 | \$310,200 | \$361,900 | \$413,500 | \$465,200 | \$516,900 | \$568,600 | \$620,300 | \$672,000 | \$723,700 |
| 5.75% | \$251,500 | \$301,800 | \$352,100 | \$402,400 | \$452,700 | \$503,000 | \$553,200 | \$603,500 | \$653,800 | \$704,100 |
| 6.00% | \$244,800 | \$293,700 | \$342,700 | \$391,600 | \$440,600 | \$489,500 | \$538,500 | \$587,500 | \$636,400 | \$685,400 |
| 6.25% | \$238,300 | \$286,000 | \$333,700 | \$381,400 | \$429,000 | \$476,700 | \$524,400 | \$572,000 | \$619,700 | \$667,400 |
| 6.50% | \$232,200 | \$278,600 | \$325,100 | \$371,500 | \$417,900 | \$464,400 | \$510,800 | \$557,200 | \$603,700 | \$650,100 |
| 6.75% | \$226,300 | \$271,500 | \$316,800 | \$362,000 | \$407,300 | \$452,500 | \$497,800 | \$543,000 | \$588,300 | \$633,500 |
| 7.00% | \$220,600 | \$264,700 | \$308,800 | \$352,900 | \$397,000 | \$441,200 | \$485,300 | \$529,400 | \$573,500 | \$617,600 |
| 7.25% | \$215,100 | \$258,200 | \$301,200 | \$344,200 | \$387,200 | \$430,300 | \$473,300 | \$516,300 | \$559,300 | \$602,400 |
| 7.50% | \$209,900 | \$251,900 | \$293,800 | \$335,800 | \$377,800 | \$419,800 | \$461,700 | \$503,700 | \$545,700 | \$587,700 |

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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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% Principal and Interest (P&I) only.

4. Down Payment of: **5.00**%



| COUNTY: | KAUAI | BEDROOMS: | 3 BEDROOMS | | | | | | | |
|--------------|------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % 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: | \$66,350 | \$79,620 | \$92,890 | \$106,160 | \$119,430 | \$132,700 | \$145,970 | \$159,240 | \$172,510 | \$185,780 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$341,300 | \$409,600 | \$477,900 | \$546,200 | \$614,400 | \$682,700 | \$751,000 | \$819,200 | \$887,500 | \$955,800 |
| 4.25% | \$331,300 | \$397,500 | \$463,800 | \$530,000 | \$596,300 | \$662,500 | \$728,800 | \$795,000 | \$861,300 | \$927,600 |
| 4.50% | \$321,600 | \$386,000 | \$450,300 | \$514,600 | \$578,900 | \$643,300 | \$707,600 | \$771,900 | \$836,200 | \$900,600 |
| 4.75% | \$312,400 | \$374,900 | \$437,400 | \$499,800 | \$562,300 | \$624,800 | \$687,300 | \$749,800 | \$812,300 | \$874,700 |
| 5.00% | \$303,600 | \$364,300 | \$425,000 | \$485,700 | \$546,400 | \$607,100 | \$667,900 | \$728,600 | \$789,300 | \$850,000 |
| 5.25% | \$295,100 | \$354,100 | \$413,200 | \$472,200 | \$531,200 | \$590,200 | \$649,300 | \$708,300 | \$767,300 | \$826,300 |
| 5.50% | \$287,000 | \$344,400 | \$401,800 | \$459,200 | \$516,600 | \$574,000 | \$631,400 | \$688,800 | \$746,200 | \$803,600 |
| 5.75% | \$279,300 | \$335,100 | \$391,000 | \$446,800 | \$502,700 | \$558,500 | \$614,400 | \$670,200 | \$726,100 | \$781,900 |
| 6.00% | \$271,800 | \$326,200 | \$380,500 | \$434,900 | \$489,300 | \$543,600 | \$598,000 | \$652,300 | \$706,700 | \$761,100 |
| 6.25% | \$264,700 | \$317,600 | \$370,500 | \$423,500 | \$476,400 | \$529,300 | \$582,300 | \$635,200 | \$688,200 | \$741,100 |
| 6.50% | \$257,800 | \$309,400 | \$361,000 | \$412,500 | \$464,100 | \$515,700 | \$567,200 | \$618,800 | \$670,400 | \$721,900 |
| 6.75% | \$251,300 | \$301,500 | \$351,800 | \$402,000 | \$452,300 | \$502,500 | \$552,800 | \$603,000 | \$653,300 | \$703,500 |
| 7.00% | \$244,900 | \$293,900 | \$342,900 | \$391,900 | \$440,900 | \$489,900 | \$538,900 | \$587,900 | \$636,900 | \$685,900 |
| 7.25% | \$238,900 | \$286,700 | \$334,400 | \$382,200 | \$430,000 | \$477,800 | \$525,600 | \$573,300 | \$621,100 | \$668,900 |
| 7.50% | \$233,100 | \$279,700 | \$326,300 | \$372,900 | \$419,500 | \$466,100 | \$512,800 | \$559,400 | \$606,000 | \$652,600 |

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

4. Down Payment of: **5.00**%



| COUNTY: | KAUAI | BEDROOMS: | 4 BEDROOMS | | | | | | | |
|--------------|------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| % 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: | \$71,700 | \$86,040 | \$100,380 | \$114,720 | \$129,060 | \$143,400 | \$157,740 | \$172,080 | \$186,420 | \$200,760 |
| | | | | | | | | | | |
| 0.00% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.00% | \$368,900 | \$442,600 | \$516,400 | \$590,200 | \$664,000 | \$737,700 | \$811,500 | \$885,300 | \$959,100 | \$1,032,800 |
| 4.25% | \$358,000 | \$429,600 | \$501,200 | \$572,800 | \$644,400 | \$716,000 | \$787,600 | \$859,200 | \$930,800 | \$1,002,300 |
| 4.50% | \$347,600 | \$417,100 | \$486,600 | \$556,100 | \$625,600 | \$695,100 | \$764,600 | \$834,200 | \$903,700 | \$973,200 |
| 4.75% | \$337,600 | \$405,100 | \$472,600 | \$540,200 | \$607,700 | \$675,200 | \$742,700 | \$810,200 | \$877,700 | \$945,300 |
| 5.00% | \$328,100 | \$393,700 | \$459,300 | \$524,900 | \$590,500 | \$656,100 | \$721,700 | \$787,300 | \$852,900 | \$918,500 |
| 5.25% | \$318,900 | \$382,700 | \$446,500 | \$510,300 | \$574,000 | \$637,800 | \$701,600 | \$765,400 | \$829,200 | \$893,000 |
| 5.50% | \$310,200 | \$372,200 | \$434,200 | \$496,300 | \$558,300 | \$620,300 | \$682,400 | \$744,400 | \$806,400 | \$868,400 |
| 5.75% | \$301,800 | \$362,100 | \$422,500 | \$482,800 | \$543,200 | \$603,500 | \$663,900 | \$724,200 | \$784,600 | \$845,000 |
| 6.00% | \$293,700 | \$352,500 | \$411,200 | \$470,000 | \$528,700 | \$587,500 | \$646,200 | \$704,900 | \$763,700 | \$822,400 |
| 6.25% | \$286,000 | \$343,200 | \$400,400 | \$457,600 | \$514,800 | \$572,000 | \$629,200 | \$686,400 | \$743,600 | \$800,800 |
| 6.50% | \$278,600 | \$334,300 | \$390,100 | \$445,800 | \$501,500 | \$557,200 | \$613,000 | \$668,700 | \$724,400 | \$780,100 |
| 6.75% | \$271,500 | \$325,800 | \$380,100 | \$434,400 | \$488,700 | \$543,000 | \$597,300 | \$651,600 | \$705,900 | \$760,200 |
| 7.00% | \$264,700 | \$317,600 | \$370,600 | \$423,500 | \$476,500 | \$529,400 | \$582,300 | \$635,300 | \$688,200 | \$741,200 |
| 7.25% | \$258,200 | \$309,800 | \$361,400 | \$413,000 | \$464,700 | \$516,300 | \$567,900 | \$619,600 | \$671,200 | \$722,800 |
| 7.50% | \$251,900 | \$302,200 | \$352,600 | \$403,000 | \$453,400 | \$503,700 | \$554,100 | \$604,500 | \$654,800 | \$705,200 |

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