HAWAII COUNTY INCOME SCHEDULE BY FAMILY SIZE

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

				LIMIT	S BY FAMILY SIZ	ZE			
<u>MEDIAN</u>		1 PERSON	2 PERSON	3 PERSON	4 PERSON	<u>5 PERSON</u>	<u>6 PERSON</u>	<u>7 PERSON</u>	8 PERSON
\$97,200									
Adjustments		<u>0.7000</u>	<u>0.8000</u>	<u>0.9000</u>	<u>1.0000</u>	<u>1.0800</u>	<u>1.1600</u>	<u>1.2400</u>	<u>1.3200</u>
for family size									
	10%	\$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
(1)	50%	\$38,800	\$44,350	\$49,900	\$55,400	\$59,850	\$64,300	\$68,700	\$73,150
ше	60%	\$46,560	\$53,220	\$59,880	\$66,480	\$71,820	\$77,160	\$82,440	\$87,780
Ö	70%	\$54,320	\$62,090	\$69,860	\$77,560	\$83,790	\$90,020	\$96,180	\$102,410
of II	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
G ·	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 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>	\$97,200	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
HAWAII COUNTY						
30% of Media	n [\$582	\$623	\$748	\$864	\$964
50% of Media	n [\$970	\$1,039	\$1,247	\$1,440	\$1,607
60% of Media	า [\$1,164	\$1,247	\$1,497	\$1,728	\$1,929
80% of Media	า [\$1,552	\$1,663	\$1,996	\$2,305	\$2,572
100% of Media	า [\$1,940	\$2,078	\$2,495	\$2,881	\$3,215
120% of Media	า [\$2,328	\$2,494	\$2,994	\$3,458	\$3,858
140% of Media	า [\$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.



2. Mortgage term:

HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

COUNTY:	HAWAII	FAMILY SIZE:	1 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$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.

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: 28.00% 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.



COUNTY:	HAWAII	FAMILY SIZE:	2 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$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

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	ne levels establis	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 Expens	se of:	28.00%	Principal and I	Interest (P&I) only.
4. Down Payment c	of:	5.00%		

5. Max Housing Expense: 38.00% Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



COUNTY:	HAWAII	FAMILY SIZE:	3 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$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

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	ie "Income Schedule by Family Size" tab	le for a more detailed explanation.

2. Mortgage term: 30 years 360 Monthly Payments.

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

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

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



COUNTY:	HAWAII	FAMILY SIZE:	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:	\$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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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.

2. Mortgage term: Monthly Payments. 30 years 360 3. Mortgage Expense of: 28.00% Principal and Interest (P&I) only.

4. Down Payment of: 5.00%

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



COUNTY:	HAWAII	FAMILY SIZE:	5 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$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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 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: Monthly Payments. 30 years 360 3. Mortgage Expense of: 28.00% Principal and Interest (P&I) only. 4. Down Payment of: 5.00%

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



COUNTY:	HAWAII	FAMILY SIZE:	6 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$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

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.

2. Mortgage term: 30 years 360 Monthly Payments.

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

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

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



COUNTY:	HAWAII	FAMILY SIZE:	7 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$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

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. Base	d 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



COUNTY:	HAWAII	FAMILY SIZE:	8 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$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

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.

Monthly Payments. 2. Mortgage term: 30 years 360 3. Mortgage Expense of: 28.00% 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%



_	HHFDC
	Hawaii Housing Finance & Development Corporation

COUNTY:	HAWAII	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:	\$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).

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.

1.	Based on	2024	Very low income	e levels establishe	ed 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	e of:	28.00%	Principal and Int	erest (P&I) only.	
4.	Down Payment of	:	5.00%			
5.	Max Housing Expo	ense:	38.00%		be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, privince, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.	/ate





COUNTY:	HAWAII	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:	\$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

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.

1.	Based on	2024	Very low income	e levels establishe	d 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	e of:	28.00%	Principal and Int	erest (P&I) only.
4.	Down Payment of	:	5.00%		
5.	Max Housing Expo	ense:	38.00%	, ,	be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private nce, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.





COUNTY:	HAWAII	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:	\$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).

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.

1.	Based on	2024	Very low income	e levels establishe	ed 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:		e of:	28.00%	Principal and Interest (P&I) only.			
4.	Down Payment of	:	5.00%				
5.	Max Housing Expo	ense:	38.00%	, ,	be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private ince, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.		





COUNTY:	HAWAII	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:	\$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

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.

1.	Based on	2024	Very low income	e levels establishe	ed 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 Expo	ense:	38.00%		be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, privince, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.	⁄ate





COUNTY:	HAWAII	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:	\$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

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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