



# KAUAI COUNTY INCOME SCHEDULE BY FAMILY SIZE

2026

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
\$120,100									
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									
% of Income	10%	\$9,520	\$10,880	\$12,240	\$13,590	\$14,680	\$15,770	\$16,860	\$17,940
	20%	\$19,040	\$21,760	\$24,480	\$27,180	\$29,360	\$31,540	\$33,720	\$35,880
	30%	\$28,560	\$32,640	\$36,720	\$40,770	\$44,040	\$47,310	\$50,580	\$53,820
	40%	\$38,080	\$43,520	\$48,960	\$54,360	\$58,720	\$63,080	\$67,440	\$71,760
	50%	\$47,600	\$54,400	\$61,200	\$67,950	\$73,400	\$78,850	\$84,300	\$89,700
	60%	\$57,120	\$65,280	\$73,440	\$81,540	\$88,080	\$94,620	\$101,160	\$107,640
	70%	\$66,640	\$76,160	\$85,680	\$95,130	\$102,760	\$110,390	\$118,020	\$125,580
	80%	\$76,160	\$87,040	\$97,920	\$108,720	\$117,440	\$126,160	\$134,880	\$143,520
	90%	\$85,680	\$97,920	\$110,160	\$122,310	\$132,120	\$141,930	\$151,740	\$161,460
	100%	\$95,200	\$108,800	\$122,400	\$135,900	\$146,800	\$157,700	\$168,600	\$179,400
	110%	\$104,720	\$119,680	\$134,640	\$149,490	\$161,480	\$173,470	\$185,460	\$197,340
	120%	\$114,240	\$130,560	\$146,880	\$163,080	\$176,160	\$189,240	\$202,320	\$215,280
	130%	\$123,760	\$141,440	\$159,120	\$176,670	\$190,840	\$205,010	\$219,180	\$233,220
140%	\$133,280	\$152,320	\$171,360	\$190,260	\$205,520	\$220,780	\$236,040	\$251,160	

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 [https://www.huduser.gov/portal/datasets/il.html#faq\\_2026](https://www.huduser.gov/portal/datasets/il.html#faq_2026)

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/2026/05/2026-MTSP-Income-Limits-2026-05-01-1.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\*

2026

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

<u>Area</u>	<u>\$120,100</u>	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
<b>KAUAI</b>						
30% of Median		\$714	\$765	\$918	\$1,060	\$1,182
50% of Median		\$1,190	\$1,275	\$1,530	\$1,766	\$1,971
60% of Median		\$1,428	\$1,530	\$1,836	\$2,120	\$2,365
80% of Median		\$1,904	\$2,040	\$2,448	\$2,827	\$3,154
100% of Median		\$2,380	\$2,550	\$3,060	\$3,533	\$3,942
120% of Median		\$2,856	\$3,060	\$3,672	\$4,240	\$4,731
140% of Median		\$3,332	\$3,570	\$4,284	\$4,947	\$5,519

\*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.



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI		FAMILY SIZE:		1 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$47,600	\$57,120	\$66,640	\$76,160	\$85,680	\$95,200	\$104,720	\$114,240	\$123,760	\$133,280
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$244,900	\$293,900	\$342,800	\$391,800	\$440,800	\$489,800	\$538,700	\$587,700	\$636,700	\$685,700
4.25%	\$237,700	\$285,200	\$332,700	\$380,200	\$427,800	\$475,300	\$522,800	\$570,400	\$617,900	\$665,400
4.50%	\$230,700	\$276,900	\$323,000	\$369,200	\$415,300	\$461,500	\$507,600	\$553,800	\$599,900	\$646,100
4.75%	\$224,100	\$268,900	\$313,800	\$358,600	\$403,400	\$448,200	\$493,100	\$537,900	\$582,700	\$627,500
5.00%	\$217,800	\$261,300	\$304,900	\$348,500	\$392,000	\$435,600	\$479,100	\$522,700	\$566,200	\$609,800
5.25%	\$211,700	\$254,100	\$296,400	\$338,800	\$381,100	\$423,400	\$465,800	\$508,100	\$550,500	\$592,800
5.50%	\$205,900	\$247,100	\$288,300	\$329,500	\$370,600	\$411,800	\$453,000	\$494,200	\$535,400	\$576,500
5.75%	\$200,300	\$240,400	\$280,500	\$320,500	\$360,600	\$400,700	\$440,700	\$480,800	\$520,900	\$560,900
6.00%	\$195,000	\$234,000	\$273,000	\$312,000	\$351,000	\$390,000	\$429,000	\$468,000	\$507,000	\$546,000
6.25%	\$189,900	\$227,900	\$265,800	\$303,800	\$341,800	\$379,800	\$417,700	\$455,700	\$493,700	\$531,700
6.50%	\$185,000	\$222,000	\$259,000	\$295,900	\$332,900	\$369,900	\$406,900	\$443,900	\$480,900	\$517,900
6.75%	\$180,300	\$216,300	\$252,400	\$288,400	\$324,500	\$360,500	\$396,600	\$432,600	\$468,700	\$504,700
7.00%	\$175,700	\$210,900	\$246,000	\$281,200	\$316,300	\$351,500	\$386,600	\$421,700	\$456,900	\$492,000
7.25%	\$171,400	\$205,700	\$239,900	\$274,200	\$308,500	\$342,800	\$377,000	\$411,300	\$445,600	\$479,900
7.50%	\$167,200	\$200,600	\$234,100	\$267,500	\$301,000	\$334,400	\$367,900	\$401,300	\$434,700	\$468,200

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 **2026** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI		FAMILY SIZE:		2 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$54,400	\$65,280	\$76,160	\$87,040	\$97,920	\$108,800	\$119,680	\$130,560	\$141,440	\$152,320
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$279,900	\$335,800	\$391,800	\$447,800	\$503,800	\$559,700	\$615,700	\$671,700	\$727,700	\$783,600
4.25%	\$271,600	\$325,900	\$380,200	\$434,600	\$488,900	\$543,200	\$597,500	\$651,900	\$706,200	\$760,500
4.50%	\$263,700	\$316,400	\$369,200	\$421,900	\$474,700	\$527,400	\$580,100	\$632,900	\$685,600	\$738,400
4.75%	\$256,100	\$307,400	\$358,600	\$409,800	\$461,000	\$512,300	\$563,500	\$614,700	\$666,000	\$717,200
5.00%	\$248,900	\$298,700	\$348,500	\$398,200	\$448,000	\$497,800	\$547,600	\$597,400	\$647,100	\$696,900
5.25%	\$242,000	\$290,400	\$338,800	\$387,100	\$435,500	\$483,900	\$532,300	\$580,700	\$629,100	\$677,500
5.50%	\$235,300	\$282,400	\$329,500	\$376,500	\$423,600	\$470,600	\$517,700	\$564,800	\$611,800	\$658,900
5.75%	\$229,000	\$274,800	\$320,500	\$366,300	\$412,100	\$457,900	\$503,700	\$549,500	\$595,300	\$641,100
6.00%	\$222,900	\$267,400	\$312,000	\$356,600	\$401,100	\$445,700	\$490,300	\$534,900	\$579,400	\$624,000
6.25%	\$217,000	\$260,400	\$303,800	\$347,200	\$390,600	\$434,000	\$477,400	\$520,800	\$564,200	\$607,600
6.50%	\$211,400	\$253,700	\$295,900	\$338,200	\$380,500	\$422,800	\$465,100	\$507,300	\$549,600	\$591,900
6.75%	\$206,000	\$247,200	\$288,400	\$329,600	\$370,800	\$412,000	\$453,200	\$494,400	\$535,600	\$576,800
7.00%	\$200,800	\$241,000	\$281,200	\$321,300	\$361,500	\$401,700	\$441,800	\$482,000	\$522,200	\$562,300
7.25%	\$195,900	\$235,000	\$274,200	\$313,400	\$352,600	\$391,700	\$430,900	\$470,100	\$509,200	\$548,400
7.50%	\$191,100	\$229,300	\$267,500	\$305,700	\$344,000	\$382,200	\$420,400	\$458,600	\$496,800	\$535,100

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# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI		FAMILY SIZE:		3 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$61,200	\$73,440	\$85,680	\$97,920	\$110,160	\$122,400	\$134,640	\$146,880	\$159,120	\$171,360
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$314,900	\$377,800	\$440,800	\$503,800	\$566,700	\$629,700	\$692,700	\$755,600	\$818,600	\$881,600
4.25%	\$305,600	\$366,700	\$427,800	\$488,900	\$550,000	\$611,100	\$672,200	\$733,300	\$794,400	\$855,600
4.50%	\$296,700	\$356,000	\$415,300	\$474,700	\$534,000	\$593,300	\$652,700	\$712,000	\$771,300	\$830,700
4.75%	\$288,200	\$345,800	\$403,400	\$461,000	\$518,700	\$576,300	\$633,900	\$691,600	\$749,200	\$806,800
5.00%	\$280,000	\$336,000	\$392,000	\$448,000	\$504,000	\$560,000	\$616,000	\$672,000	\$728,000	\$784,000
5.25%	\$272,200	\$326,700	\$381,100	\$435,500	\$490,000	\$544,400	\$598,900	\$653,300	\$707,700	\$762,200
5.50%	\$264,700	\$317,700	\$370,600	\$423,600	\$476,500	\$529,500	\$582,400	\$635,400	\$688,300	\$741,300
5.75%	\$257,600	\$309,100	\$360,600	\$412,100	\$463,600	\$515,200	\$566,700	\$618,200	\$669,700	\$721,200
6.00%	\$250,700	\$300,900	\$351,000	\$401,100	\$451,300	\$501,400	\$551,600	\$601,700	\$651,900	\$702,000
6.25%	\$244,100	\$293,000	\$341,800	\$390,600	\$439,400	\$488,300	\$537,100	\$585,900	\$634,700	\$683,600
6.50%	\$237,800	\$285,400	\$332,900	\$380,500	\$428,100	\$475,600	\$523,200	\$570,800	\$618,300	\$665,900
6.75%	\$231,800	\$278,100	\$324,500	\$370,800	\$417,200	\$463,500	\$509,900	\$556,200	\$602,600	\$648,900
7.00%	\$225,900	\$271,100	\$316,300	\$361,500	\$406,700	\$451,900	\$497,100	\$542,200	\$587,400	\$632,600
7.25%	\$220,300	\$264,400	\$308,500	\$352,600	\$396,600	\$440,700	\$484,800	\$528,800	\$572,900	\$617,000
7.50%	\$215,000	\$258,000	\$301,000	\$344,000	\$387,000	\$430,000	\$473,000	\$515,900	\$558,900	\$601,900

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# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI		FAMILY SIZE:		4 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$67,950	\$81,540	\$95,130	\$108,720	\$122,310	\$135,900	\$149,490	\$163,080	\$176,670	\$190,260
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$349,600	\$419,500	\$489,400	\$559,300	\$629,200	\$699,200	\$769,100	\$839,000	\$908,900	\$978,800
4.25%	\$339,300	\$407,100	\$475,000	\$542,800	\$610,700	\$678,500	\$746,400	\$814,200	\$882,100	\$949,900
4.50%	\$329,400	\$395,300	\$461,100	\$527,000	\$592,900	\$658,800	\$724,600	\$790,500	\$856,400	\$922,300
4.75%	\$319,900	\$383,900	\$447,900	\$511,900	\$575,900	\$639,900	\$703,900	\$767,900	\$831,800	\$895,800
5.00%	\$310,900	\$373,100	\$435,300	\$497,400	\$559,600	\$621,800	\$684,000	\$746,100	\$808,300	\$870,500
5.25%	\$302,200	\$362,700	\$423,100	\$483,600	\$544,000	\$604,500	\$664,900	\$725,400	\$785,800	\$846,300
5.50%	\$293,900	\$352,700	\$411,500	\$470,300	\$529,100	\$587,900	\$646,700	\$705,500	\$764,200	\$823,000
5.75%	\$286,000	\$343,200	\$400,400	\$457,600	\$514,800	\$572,000	\$629,200	\$686,400	\$743,600	\$800,800
6.00%	\$278,400	\$334,000	\$389,700	\$445,400	\$501,100	\$556,700	\$612,400	\$668,100	\$723,800	\$779,400
6.25%	\$271,100	\$325,300	\$379,500	\$433,700	\$487,900	\$542,100	\$596,300	\$650,500	\$704,700	\$759,000
6.50%	\$264,000	\$316,900	\$369,700	\$422,500	\$475,300	\$528,100	\$580,900	\$633,700	\$686,500	\$739,300
6.75%	\$257,300	\$308,800	\$360,200	\$411,700	\$463,200	\$514,600	\$566,100	\$617,600	\$669,000	\$720,500
7.00%	\$250,900	\$301,000	\$351,200	\$401,400	\$451,500	\$501,700	\$551,900	\$602,100	\$652,200	\$702,400
7.25%	\$244,700	\$293,600	\$342,500	\$391,400	\$440,400	\$489,300	\$538,200	\$587,200	\$636,100	\$685,000
7.50%	\$238,700	\$286,400	\$334,200	\$381,900	\$429,600	\$477,400	\$525,100	\$572,900	\$620,600	\$668,300

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# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI		FAMILY SIZE:		5 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$73,400	\$88,080	\$102,760	\$117,440	\$132,120	\$146,800	\$161,480	\$176,160	\$190,840	\$205,520
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$377,600	\$453,100	\$528,700	\$604,200	\$679,700	\$755,200	\$830,800	\$906,300	\$981,800	\$1,057,300
4.25%	\$366,500	\$439,800	\$513,100	\$586,400	\$659,600	\$732,900	\$806,200	\$879,500	\$952,800	\$1,026,100
4.50%	\$355,800	\$427,000	\$498,100	\$569,300	\$640,400	\$711,600	\$782,800	\$853,900	\$925,100	\$996,300
4.75%	\$345,600	\$414,700	\$483,800	\$553,000	\$622,100	\$691,200	\$760,300	\$829,400	\$898,600	\$967,700
5.00%	\$335,800	\$403,000	\$470,200	\$537,300	\$604,500	\$671,700	\$738,800	\$806,000	\$873,200	\$940,300
5.25%	\$326,500	\$391,800	\$457,100	\$522,400	\$587,700	\$652,900	\$718,200	\$783,500	\$848,800	\$914,100
5.50%	\$317,500	\$381,000	\$444,500	\$508,000	\$571,500	\$635,000	\$698,500	\$762,000	\$825,500	\$889,000
5.75%	\$308,900	\$370,700	\$432,500	\$494,300	\$556,100	\$617,900	\$679,600	\$741,400	\$803,200	\$865,000
6.00%	\$300,700	\$360,800	\$421,000	\$481,100	\$541,200	\$601,400	\$661,500	\$721,700	\$781,800	\$841,900
6.25%	\$292,800	\$351,400	\$409,900	\$468,500	\$527,000	\$585,600	\$644,200	\$702,700	\$761,300	\$819,800
6.50%	\$285,200	\$342,300	\$399,300	\$456,400	\$513,400	\$570,400	\$627,500	\$684,500	\$741,600	\$798,600
6.75%	\$278,000	\$333,500	\$389,100	\$444,700	\$500,300	\$555,900	\$611,500	\$667,100	\$722,700	\$778,300
7.00%	\$271,000	\$325,200	\$379,400	\$433,600	\$487,800	\$542,000	\$596,100	\$650,300	\$704,500	\$758,700
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7.50%	\$257,800	\$309,400	\$361,000	\$412,500	\$464,100	\$515,700	\$567,200	\$618,800	\$670,400	\$721,900

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2026

COUNTY:	KAUAI		FAMILY SIZE:		6 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$78,850	\$94,620	\$110,390	\$126,160	\$141,930	\$157,700	\$173,470	\$189,240	\$205,010	\$220,780
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$405,700	\$486,800	\$567,900	\$649,100	\$730,200	\$811,300	\$892,400	\$973,600	\$1,054,700	\$1,135,800
4.25%	\$393,700	\$472,400	\$551,200	\$629,900	\$708,600	\$787,400	\$866,100	\$944,800	\$1,023,600	\$1,102,300
4.50%	\$382,200	\$458,700	\$535,100	\$611,600	\$688,000	\$764,400	\$840,900	\$917,300	\$993,800	\$1,070,200
4.75%	\$371,300	\$445,500	\$519,800	\$594,000	\$668,300	\$742,500	\$816,800	\$891,000	\$965,300	\$1,039,500
5.00%	\$360,800	\$432,900	\$505,100	\$577,200	\$649,400	\$721,500	\$793,700	\$865,800	\$938,000	\$1,010,100
5.25%	\$350,700	\$420,900	\$491,000	\$561,100	\$631,300	\$701,400	\$771,600	\$841,700	\$911,900	\$982,000
5.50%	\$341,100	\$409,300	\$477,500	\$545,700	\$614,000	\$682,200	\$750,400	\$818,600	\$886,800	\$955,000
5.75%	\$331,900	\$398,200	\$464,600	\$531,000	\$597,400	\$663,700	\$730,100	\$796,500	\$862,800	\$929,200
6.00%	\$323,000	\$387,600	\$452,200	\$516,800	\$581,400	\$646,000	\$710,600	\$775,200	\$839,900	\$904,500
6.25%	\$314,500	\$377,400	\$440,400	\$503,300	\$566,200	\$629,100	\$692,000	\$754,900	\$817,800	\$880,700
6.50%	\$306,400	\$367,700	\$429,000	\$490,200	\$551,500	\$612,800	\$674,100	\$735,400	\$796,600	\$857,900
6.75%	\$298,600	\$358,300	\$418,000	\$477,700	\$537,500	\$597,200	\$656,900	\$716,600	\$776,300	\$836,100
7.00%	\$291,100	\$349,300	\$407,500	\$465,800	\$524,000	\$582,200	\$640,400	\$698,600	\$756,800	\$815,100
7.25%	\$283,900	\$340,700	\$397,500	\$454,200	\$511,000	\$567,800	\$624,600	\$681,300	\$738,100	\$794,900
7.50%	\$277,000	\$332,400	\$387,800	\$443,200	\$498,600	\$554,000	\$609,400	\$664,700	\$720,100	\$775,500

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- 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.



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI		FAMILY SIZE: 7 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$84,300	\$101,160	\$118,020	\$134,880	\$151,740	\$168,600	\$185,460	\$202,320	\$219,180	\$236,040
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$433,700	\$520,400	\$607,200	\$693,900	\$780,700	\$867,400	\$954,100	\$1,040,900	\$1,127,600	\$1,214,300
4.25%	\$420,900	\$505,100	\$589,200	\$673,400	\$757,600	\$841,800	\$926,000	\$1,010,100	\$1,094,300	\$1,178,500
4.50%	\$408,600	\$490,400	\$572,100	\$653,800	\$735,600	\$817,300	\$899,000	\$980,700	\$1,062,500	\$1,144,200
4.75%	\$396,900	\$476,300	\$555,700	\$635,100	\$714,500	\$793,800	\$873,200	\$952,600	\$1,032,000	\$1,111,400
5.00%	\$385,700	\$462,800	\$540,000	\$617,100	\$694,300	\$771,400	\$848,500	\$925,700	\$1,002,800	\$1,080,000
5.25%	\$375,000	\$449,900	\$524,900	\$599,900	\$674,900	\$749,900	\$824,900	\$899,900	\$974,900	\$1,049,900
5.50%	\$364,700	\$437,600	\$510,500	\$583,500	\$656,400	\$729,300	\$802,300	\$875,200	\$948,100	\$1,021,100
5.75%	\$354,800	\$425,800	\$496,700	\$567,700	\$638,600	\$709,600	\$780,600	\$851,500	\$922,500	\$993,400
6.00%	\$345,300	\$414,400	\$483,500	\$552,600	\$621,600	\$690,700	\$759,800	\$828,800	\$897,900	\$967,000
6.25%	\$336,300	\$403,500	\$470,800	\$538,000	\$605,300	\$672,600	\$739,800	\$807,100	\$874,300	\$941,600
6.50%	\$327,600	\$393,100	\$458,600	\$524,100	\$589,600	\$655,200	\$720,700	\$786,200	\$851,700	\$917,200
6.75%	\$319,200	\$383,100	\$446,900	\$510,800	\$574,600	\$638,500	\$702,300	\$766,200	\$830,000	\$893,800
7.00%	\$311,200	\$373,500	\$435,700	\$497,900	\$560,200	\$622,400	\$684,700	\$746,900	\$809,200	\$871,400
7.25%	\$303,500	\$364,200	\$424,900	\$485,600	\$546,300	\$607,000	\$667,700	\$728,400	\$789,100	\$849,800
7.50%	\$296,100	\$355,300	\$414,600	\$473,800	\$533,000	\$592,200	\$651,500	\$710,700	\$769,900	\$829,100

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# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI		FAMILY SIZE:		8 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$89,700	\$107,640	\$125,580	\$143,520	\$161,460	\$179,400	\$197,340	\$215,280	\$233,220	\$251,160
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$461,500	\$553,800	\$646,100	\$738,400	\$830,700	\$923,000	\$1,015,200	\$1,107,500	\$1,199,800	\$1,292,100
4.25%	\$447,900	\$537,400	\$627,000	\$716,600	\$806,100	\$895,700	\$985,300	\$1,074,800	\$1,164,400	\$1,254,000
4.50%	\$434,800	\$521,800	\$608,700	\$695,700	\$782,700	\$869,600	\$956,600	\$1,043,600	\$1,130,500	\$1,217,500
4.75%	\$422,300	\$506,800	\$591,300	\$675,800	\$760,200	\$844,700	\$929,200	\$1,013,600	\$1,098,100	\$1,182,600
5.00%	\$410,400	\$492,500	\$574,600	\$656,700	\$738,700	\$820,800	\$902,900	\$985,000	\$1,067,100	\$1,149,100
5.25%	\$399,000	\$478,800	\$558,600	\$638,400	\$718,200	\$798,000	\$877,700	\$957,500	\$1,037,300	\$1,117,100
5.50%	\$388,000	\$465,600	\$543,200	\$620,800	\$698,400	\$776,000	\$853,700	\$931,300	\$1,008,900	\$1,086,500
5.75%	\$377,500	\$453,000	\$528,500	\$604,000	\$679,600	\$755,100	\$830,600	\$906,100	\$981,600	\$1,057,100
6.00%	\$367,500	\$441,000	\$514,500	\$587,900	\$661,400	\$734,900	\$808,400	\$881,900	\$955,400	\$1,028,900
6.25%	\$357,800	\$429,400	\$500,900	\$572,500	\$644,100	\$715,600	\$787,200	\$858,800	\$930,300	\$1,001,900
6.50%	\$348,600	\$418,300	\$488,000	\$557,700	\$627,400	\$697,100	\$766,800	\$836,600	\$906,300	\$976,000
6.75%	\$339,700	\$407,600	\$475,600	\$543,500	\$611,400	\$679,400	\$747,300	\$815,200	\$883,200	\$951,100
7.00%	\$331,200	\$397,400	\$463,600	\$529,800	\$596,100	\$662,300	\$728,500	\$794,800	\$861,000	\$927,200
7.25%	\$323,000	\$387,600	\$452,100	\$516,700	\$581,300	\$645,900	\$710,500	\$775,100	\$839,700	\$904,300
7.50%	\$315,100	\$378,100	\$441,100	\$504,100	\$567,200	\$630,200	\$693,200	\$756,200	\$819,200	\$882,300

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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.



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI									
	BEDROOMS: 0 BEDROOMS									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$47,600	\$57,120	\$66,640	\$76,160	\$85,680	\$95,200	\$104,720	\$114,240	\$123,760	\$133,280
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$244,900	\$293,900	\$342,800	\$391,800	\$440,800	\$489,800	\$538,700	\$587,700	\$636,700	\$685,700
4.25%	\$237,700	\$285,200	\$332,700	\$380,200	\$427,800	\$475,300	\$522,800	\$570,400	\$617,900	\$665,400
4.50%	\$230,700	\$276,900	\$323,000	\$369,200	\$415,300	\$461,500	\$507,600	\$553,800	\$599,900	\$646,100
4.75%	\$224,100	\$268,900	\$313,800	\$358,600	\$403,400	\$448,200	\$493,100	\$537,900	\$582,700	\$627,500
5.00%	\$217,800	\$261,300	\$304,900	\$348,500	\$392,000	\$435,600	\$479,100	\$522,700	\$566,200	\$609,800
5.25%	\$211,700	\$254,100	\$296,400	\$338,800	\$381,100	\$423,400	\$465,800	\$508,100	\$550,500	\$592,800
5.50%	\$205,900	\$247,100	\$288,300	\$329,500	\$370,600	\$411,800	\$453,000	\$494,200	\$535,400	\$576,500
5.75%	\$200,300	\$240,400	\$280,500	\$320,500	\$360,600	\$400,700	\$440,700	\$480,800	\$520,900	\$560,900
6.00%	\$195,000	\$234,000	\$273,000	\$312,000	\$351,000	\$390,000	\$429,000	\$468,000	\$507,000	\$546,000
6.25%	\$189,900	\$227,900	\$265,800	\$303,800	\$341,800	\$379,800	\$417,700	\$455,700	\$493,700	\$531,700
6.50%	\$185,000	\$222,000	\$259,000	\$295,900	\$332,900	\$369,900	\$406,900	\$443,900	\$480,900	\$517,900
6.75%	\$180,300	\$216,300	\$252,400	\$288,400	\$324,500	\$360,500	\$396,600	\$432,600	\$468,700	\$504,700
7.00%	\$175,700	\$210,900	\$246,000	\$281,200	\$316,300	\$351,500	\$386,600	\$421,700	\$456,900	\$492,000
7.25%	\$171,400	\$205,700	\$239,900	\$274,200	\$308,500	\$342,800	\$377,000	\$411,300	\$445,600	\$479,900
7.50%	\$167,200	\$200,600	\$234,100	\$267,500	\$301,000	\$334,400	\$367,900	\$401,300	\$434,700	\$468,200

Pricing reflects occupancy guidelines set forth in section 15-308-25 HAR (0-Bedroom/Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

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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.



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI									
	BEDROOMS: 1 BEDROOMS									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$54,400	\$65,280	\$76,160	\$87,040	\$97,920	\$108,800	\$119,680	\$130,560	\$141,440	\$152,320
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$279,900	\$335,800	\$391,800	\$447,800	\$503,800	\$559,700	\$615,700	\$671,700	\$727,700	\$783,600
4.25%	\$271,600	\$325,900	\$380,200	\$434,600	\$488,900	\$543,200	\$597,500	\$651,900	\$706,200	\$760,500
4.50%	\$263,700	\$316,400	\$369,200	\$421,900	\$474,700	\$527,400	\$580,100	\$632,900	\$685,600	\$738,400
4.75%	\$256,100	\$307,400	\$358,600	\$409,800	\$461,000	\$512,300	\$563,500	\$614,700	\$666,000	\$717,200
5.00%	\$248,900	\$298,700	\$348,500	\$398,200	\$448,000	\$497,800	\$547,600	\$597,400	\$647,100	\$696,900
5.25%	\$242,000	\$290,400	\$338,800	\$387,100	\$435,500	\$483,900	\$532,300	\$580,700	\$629,100	\$677,500
5.50%	\$235,300	\$282,400	\$329,500	\$376,500	\$423,600	\$470,600	\$517,700	\$564,800	\$611,800	\$658,900
5.75%	\$229,000	\$274,800	\$320,500	\$366,300	\$412,100	\$457,900	\$503,700	\$549,500	\$595,300	\$641,100
6.00%	\$222,900	\$267,400	\$312,000	\$356,600	\$401,100	\$445,700	\$490,300	\$534,900	\$579,400	\$624,000
6.25%	\$217,000	\$260,400	\$303,800	\$347,200	\$390,600	\$434,000	\$477,400	\$520,800	\$564,200	\$607,600
6.50%	\$211,400	\$253,700	\$295,900	\$338,200	\$380,500	\$422,800	\$465,100	\$507,300	\$549,600	\$591,900
6.75%	\$206,000	\$247,200	\$288,400	\$329,600	\$370,800	\$412,000	\$453,200	\$494,400	\$535,600	\$576,800
7.00%	\$200,800	\$241,000	\$281,200	\$321,300	\$361,500	\$401,700	\$441,800	\$482,000	\$522,200	\$562,300
7.25%	\$195,900	\$235,000	\$274,200	\$313,400	\$352,600	\$391,700	\$430,900	\$470,100	\$509,200	\$548,400
7.50%	\$191,100	\$229,300	\$267,500	\$305,700	\$344,000	\$382,200	\$420,400	\$458,600	\$496,800	\$535,100

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# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI		BEDROOMS: 2 BEDROOMS							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$61,200	\$73,440	\$85,680	\$97,920	\$110,160	\$122,400	\$134,640	\$146,880	\$159,120	\$171,360
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$314,900	\$377,800	\$440,800	\$503,800	\$566,700	\$629,700	\$692,700	\$755,600	\$818,600	\$881,600
4.25%	\$305,600	\$366,700	\$427,800	\$488,900	\$550,000	\$611,100	\$672,200	\$733,300	\$794,400	\$855,600
4.50%	\$296,700	\$356,000	\$415,300	\$474,700	\$534,000	\$593,300	\$652,700	\$712,000	\$771,300	\$830,700
4.75%	\$288,200	\$345,800	\$403,400	\$461,000	\$518,700	\$576,300	\$633,900	\$691,600	\$749,200	\$806,800
5.00%	\$280,000	\$336,000	\$392,000	\$448,000	\$504,000	\$560,000	\$616,000	\$672,000	\$728,000	\$784,000
5.25%	\$272,200	\$326,700	\$381,100	\$435,500	\$490,000	\$544,400	\$598,900	\$653,300	\$707,700	\$762,200
5.50%	\$264,700	\$317,700	\$370,600	\$423,600	\$476,500	\$529,500	\$582,400	\$635,400	\$688,300	\$741,300
5.75%	\$257,600	\$309,100	\$360,600	\$412,100	\$463,600	\$515,200	\$566,700	\$618,200	\$669,700	\$721,200
6.00%	\$250,700	\$300,900	\$351,000	\$401,100	\$451,300	\$501,400	\$551,600	\$601,700	\$651,900	\$702,000
6.25%	\$244,100	\$293,000	\$341,800	\$390,600	\$439,400	\$488,300	\$537,100	\$585,900	\$634,700	\$683,600
6.50%	\$237,800	\$285,400	\$332,900	\$380,500	\$428,100	\$475,600	\$523,200	\$570,800	\$618,300	\$665,900
6.75%	\$231,800	\$278,100	\$324,500	\$370,800	\$417,200	\$463,500	\$509,900	\$556,200	\$602,600	\$648,900
7.00%	\$225,900	\$271,100	\$316,300	\$361,500	\$406,700	\$451,900	\$497,100	\$542,200	\$587,400	\$632,600
7.25%	\$220,300	\$264,400	\$308,500	\$352,600	\$396,600	\$440,700	\$484,800	\$528,800	\$572,900	\$617,000
7.50%	\$215,000	\$258,000	\$301,000	\$344,000	\$387,000	\$430,000	\$473,000	\$515,900	\$558,900	\$601,900

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# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI		BEDROOMS: 3 BEDROOMS							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$67,950	\$81,540	\$95,130	\$108,720	\$122,310	\$135,900	\$149,490	\$163,080	\$176,670	\$190,260
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$349,600	\$419,500	\$489,400	\$559,300	\$629,200	\$699,200	\$769,100	\$839,000	\$908,900	\$978,800
4.25%	\$339,300	\$407,100	\$475,000	\$542,800	\$610,700	\$678,500	\$746,400	\$814,200	\$882,100	\$949,900
4.50%	\$329,400	\$395,300	\$461,100	\$527,000	\$592,900	\$658,800	\$724,600	\$790,500	\$856,400	\$922,300
4.75%	\$319,900	\$383,900	\$447,900	\$511,900	\$575,900	\$639,900	\$703,900	\$767,900	\$831,800	\$895,800
5.00%	\$310,900	\$373,100	\$435,300	\$497,400	\$559,600	\$621,800	\$684,000	\$746,100	\$808,300	\$870,500
5.25%	\$302,200	\$362,700	\$423,100	\$483,600	\$544,000	\$604,500	\$664,900	\$725,400	\$785,800	\$846,300
5.50%	\$293,900	\$352,700	\$411,500	\$470,300	\$529,100	\$587,900	\$646,700	\$705,500	\$764,200	\$823,000
5.75%	\$286,000	\$343,200	\$400,400	\$457,600	\$514,800	\$572,000	\$629,200	\$686,400	\$743,600	\$800,800
6.00%	\$278,400	\$334,000	\$389,700	\$445,400	\$501,100	\$556,700	\$612,400	\$668,100	\$723,800	\$779,400
6.25%	\$271,100	\$325,300	\$379,500	\$433,700	\$487,900	\$542,100	\$596,300	\$650,500	\$704,700	\$759,000
6.50%	\$264,000	\$316,900	\$369,700	\$422,500	\$475,300	\$528,100	\$580,900	\$633,700	\$686,500	\$739,300
6.75%	\$257,300	\$308,800	\$360,200	\$411,700	\$463,200	\$514,600	\$566,100	\$617,600	\$669,000	\$720,500
7.00%	\$250,900	\$301,000	\$351,200	\$401,400	\$451,500	\$501,700	\$551,900	\$602,100	\$652,200	\$702,400
7.25%	\$244,700	\$293,600	\$342,500	\$391,400	\$440,400	\$489,300	\$538,200	\$587,200	\$636,100	\$685,000
7.50%	\$238,700	\$286,400	\$334,200	\$381,900	\$429,600	\$477,400	\$525,100	\$572,900	\$620,600	\$668,300

Pricing reflects occupancy guidelines set forth in section 15-308-25 HAR (0-Bedroom/Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

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- Based on **2026** 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 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.



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI		BEDROOMS: 4 BEDROOMS							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$73,400	\$88,080	\$102,760	\$117,440	\$132,120	\$146,800	\$161,480	\$176,160	\$190,840	\$205,520
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$377,600	\$453,100	\$528,700	\$604,200	\$679,700	\$755,200	\$830,800	\$906,300	\$981,800	\$1,057,300
4.25%	\$366,500	\$439,800	\$513,100	\$586,400	\$659,600	\$732,900	\$806,200	\$879,500	\$952,800	\$1,026,100
4.50%	\$355,800	\$427,000	\$498,100	\$569,300	\$640,400	\$711,600	\$782,800	\$853,900	\$925,100	\$996,300
4.75%	\$345,600	\$414,700	\$483,800	\$553,000	\$622,100	\$691,200	\$760,300	\$829,400	\$898,600	\$967,700
5.00%	\$335,800	\$403,000	\$470,200	\$537,300	\$604,500	\$671,700	\$738,800	\$806,000	\$873,200	\$940,300
5.25%	\$326,500	\$391,800	\$457,100	\$522,400	\$587,700	\$652,900	\$718,200	\$783,500	\$848,800	\$914,100
5.50%	\$317,500	\$381,000	\$444,500	\$508,000	\$571,500	\$635,000	\$698,500	\$762,000	\$825,500	\$889,000
5.75%	\$308,900	\$370,700	\$432,500	\$494,300	\$556,100	\$617,900	\$679,600	\$741,400	\$803,200	\$865,000
6.00%	\$300,700	\$360,800	\$421,000	\$481,100	\$541,200	\$601,400	\$661,500	\$721,700	\$781,800	\$841,900
6.25%	\$292,800	\$351,400	\$409,900	\$468,500	\$527,000	\$585,600	\$644,200	\$702,700	\$761,300	\$819,800
6.50%	\$285,200	\$342,300	\$399,300	\$456,400	\$513,400	\$570,400	\$627,500	\$684,500	\$741,600	\$798,600
6.75%	\$278,000	\$333,500	\$389,100	\$444,700	\$500,300	\$555,900	\$611,500	\$667,100	\$722,700	\$778,300
7.00%	\$271,000	\$325,200	\$379,400	\$433,600	\$487,800	\$542,000	\$596,100	\$650,300	\$704,500	\$758,700
7.25%	\$264,300	\$317,100	\$370,000	\$422,800	\$475,700	\$528,500	\$581,400	\$634,300	\$687,100	\$740,000
7.50%	\$257,800	\$309,400	\$361,000	\$412,500	\$464,100	\$515,700	\$567,200	\$618,800	\$670,400	\$721,900

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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.



# KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2026

COUNTY:	KAUAI									
	BEDROOMS: 5 BEDROOMS									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$78,850	\$94,620	\$110,390	\$126,160	\$141,930	\$157,700	\$173,470	\$189,240	\$205,010	\$220,780
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$405,700	\$486,800	\$567,900	\$649,100	\$730,200	\$811,300	\$892,400	\$973,600	\$1,054,700	\$1,135,800
4.25%	\$393,700	\$472,400	\$551,200	\$629,900	\$708,600	\$787,400	\$866,100	\$944,800	\$1,023,600	\$1,102,300
4.50%	\$382,200	\$458,700	\$535,100	\$611,600	\$688,000	\$764,400	\$840,900	\$917,300	\$993,800	\$1,070,200
4.75%	\$371,300	\$445,500	\$519,800	\$594,000	\$668,300	\$742,500	\$816,800	\$891,000	\$965,300	\$1,039,500
5.00%	\$360,800	\$432,900	\$505,100	\$577,200	\$649,400	\$721,500	\$793,700	\$865,800	\$938,000	\$1,010,100
5.25%	\$350,700	\$420,900	\$491,000	\$561,100	\$631,300	\$701,400	\$771,600	\$841,700	\$911,900	\$982,000
5.50%	\$341,100	\$409,300	\$477,500	\$545,700	\$614,000	\$682,200	\$750,400	\$818,600	\$886,800	\$955,000
5.75%	\$331,900	\$398,200	\$464,600	\$531,000	\$597,400	\$663,700	\$730,100	\$796,500	\$862,800	\$929,200
6.00%	\$323,000	\$387,600	\$452,200	\$516,800	\$581,400	\$646,000	\$710,600	\$775,200	\$839,900	\$904,500
6.25%	\$314,500	\$377,400	\$440,400	\$503,300	\$566,200	\$629,100	\$692,000	\$754,900	\$817,800	\$880,700
6.50%	\$306,400	\$367,700	\$429,000	\$490,200	\$551,500	\$612,800	\$674,100	\$735,400	\$796,600	\$857,900
6.75%	\$298,600	\$358,300	\$418,000	\$477,700	\$537,500	\$597,200	\$656,900	\$716,600	\$776,300	\$836,100
7.00%	\$291,100	\$349,300	\$407,500	\$465,800	\$524,000	\$582,200	\$640,400	\$698,600	\$756,800	\$815,100
7.25%	\$283,900	\$340,700	\$397,500	\$454,200	\$511,000	\$567,800	\$624,600	\$681,300	\$738,100	\$794,900
7.50%	\$277,000	\$332,400	\$387,800	\$443,200	\$498,600	\$554,000	\$609,400	\$664,700	\$720,100	\$775,500

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