



# HAWAII COUNTY INCOME SCHEDULE BY FAMILY SIZE

2020

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
\$75,200									
Adjustments for family size		<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>
% of Income	10%	\$5,840	\$6,670	\$7,500	\$8,330	\$9,000	\$9,670	\$10,330	\$11,000
	20%	\$11,680	\$13,340	\$15,000	\$16,660	\$18,000	\$19,340	\$20,660	\$22,000
	30%	\$17,520	\$20,010	\$22,500	\$24,990	\$27,000	\$29,010	\$30,990	\$33,000
	40%	\$23,360	\$26,680	\$30,000	\$33,320	\$36,000	\$38,680	\$41,320	\$44,000
	50%	\$29,200	\$33,350	\$37,500	\$41,650	\$45,000	\$48,350	\$51,650	\$55,000
	60%	\$35,040	\$40,020	\$45,000	\$49,980	\$54,000	\$58,020	\$61,980	\$66,000
	70%	\$40,880	\$46,690	\$52,500	\$58,310	\$63,000	\$67,690	\$72,310	\$77,000
	80%	\$46,720	\$53,360	\$60,000	\$66,640	\$72,000	\$77,360	\$82,640	\$88,000
	90%	\$52,560	\$60,030	\$67,500	\$74,970	\$81,000	\$87,030	\$92,970	\$99,000
	100%	\$58,400	\$66,700	\$75,000	\$83,300	\$90,000	\$96,700	\$103,300	\$110,000
	110%	\$64,240	\$73,370	\$82,500	\$91,630	\$99,000	\$106,370	\$113,630	\$121,000
	120%	\$70,080	\$80,040	\$90,000	\$99,960	\$108,000	\$116,040	\$123,960	\$132,000
130%	\$75,920	\$86,710	\$97,500	\$108,290	\$117,000	\$125,710	\$134,290	\$143,000	
140%	\$81,760	\$93,380	\$105,000	\$116,620	\$126,000	\$135,380	\$144,620	\$154,000	

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 "FY2020 Briefing Materials" at <https://www.huduser.gov/portal/datasets/il/il20/IncomeLimitsMethodology-FY20.pdf>

HHFDC uses the HUD income limits for households at the 50% and 60% income levels as calculated for the Multifamily Tax Subsidy Project (MTSP) charts. For HHFDC programs, the 80% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2020, it is also the HUD Section 8 VLIL) multiplied by 1.6 (or 80/50). The limits for households at other income levels are calculated in the same way. For further information see "Multifamily Tax Subsidy Income Limits" at <https://www.huduser.gov/portal/datasets/mtsp.html>

**NOTE: This chart is provided as a guide only. You are responsible to ensure the accuracy of the numbers.**



# AFFORDABLE RENT GUIDELINES\*

2020

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

<u>Area</u>	<u>\$75,200</u>	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
<b>HAWAII COUNTY</b>						
30% of Median		\$438	\$469	\$562	\$649	\$725
50% of Median		\$730	\$781	\$937	\$1,083	\$1,208
60% of Median		\$876	\$938	\$1,125	\$1,299	\$1,450
80% of Median		\$1,168	\$1,251	\$1,500	\$1,733	\$1,934
100% of Median		\$1,460	\$1,563	\$1,875	\$2,166	\$2,417
120% of Median		\$1,752	\$1,876	\$2,250	\$2,600	\$2,901
140% of Median		\$2,044	\$2,189	\$2,625	\$3,032	\$3,384

\*Please note that area market rents may be lower than these rent guidelines.

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



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HAWAII		FAMILY SIZE: 1 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$29,200	\$35,040	\$40,880	\$46,720	\$52,560	\$58,400	\$64,240	\$70,080	\$75,920	\$81,760
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$170,100	\$204,100	\$238,200	\$272,200	\$306,200	\$340,200	\$374,200	\$408,300	\$442,300	\$476,300
3.25%	\$164,800	\$197,800	\$230,700	\$263,700	\$296,600	\$329,600	\$362,500	\$395,500	\$428,500	\$461,400
3.50%	\$159,700	\$191,700	\$223,600	\$255,500	\$287,500	\$319,400	\$351,400	\$383,300	\$415,300	\$447,200
3.75%	\$154,900	\$185,800	\$216,800	\$247,800	\$278,800	\$309,700	\$340,700	\$371,700	\$402,600	\$433,600
4.00%	\$150,200	\$180,300	\$210,300	\$240,400	\$270,400	\$300,400	\$330,500	\$360,500	\$390,600	\$420,600
4.25%	\$145,800	\$174,900	\$204,100	\$233,300	\$262,400	\$291,600	\$320,700	\$349,900	\$379,100	\$408,200
4.50%	\$141,500	\$169,900	\$198,200	\$226,500	\$254,800	\$283,100	\$311,400	\$339,700	\$368,000	\$396,300
4.75%	\$137,500	\$165,000	\$192,500	\$220,000	\$247,500	\$275,000	\$302,500	\$330,000	\$357,500	\$385,000
5.00%	\$133,600	\$160,300	\$187,000	\$213,800	\$240,500	\$267,200	\$293,900	\$320,600	\$347,400	\$374,100
5.25%	\$129,900	\$155,900	\$181,800	\$207,800	\$233,800	\$259,800	\$285,700	\$311,700	\$337,700	\$363,700
5.50%	\$126,300	\$151,600	\$176,800	\$202,100	\$227,400	\$252,600	\$277,900	\$303,200	\$328,400	\$353,700
5.75%	\$122,900	\$147,500	\$172,100	\$196,600	\$221,200	\$245,800	\$270,400	\$295,000	\$319,500	\$344,100
6.00%	\$119,600	\$143,500	\$167,500	\$191,400	\$215,300	\$239,200	\$263,200	\$287,100	\$311,000	\$334,900
6.25%	\$116,500	\$139,800	\$163,100	\$186,400	\$209,700	\$233,000	\$256,300	\$279,600	\$302,900	\$326,100
6.50%	\$113,500	\$136,200	\$158,900	\$181,500	\$204,200	\$226,900	\$249,600	\$272,300	\$295,000	\$317,700

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HAWAII		FAMILY SIZE: 2 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$33,350	\$40,020	\$46,690	\$53,360	\$60,030	\$66,700	\$73,370	\$80,040	\$86,710	\$93,380
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$194,300	\$233,100	\$272,000	\$310,900	\$349,700	\$388,600	\$427,400	\$466,300	\$505,100	\$544,000
3.25%	\$188,200	\$225,900	\$263,500	\$301,100	\$338,800	\$376,400	\$414,100	\$451,700	\$489,400	\$527,000
3.50%	\$182,400	\$218,900	\$255,400	\$291,900	\$328,300	\$364,800	\$401,300	\$437,800	\$474,300	\$510,800
3.75%	\$176,900	\$212,200	\$247,600	\$283,000	\$318,400	\$353,700	\$389,100	\$424,500	\$459,900	\$495,200
4.00%	\$171,600	\$205,900	\$240,200	\$274,500	\$308,800	\$343,100	\$377,500	\$411,800	\$446,100	\$480,400
4.25%	\$166,500	\$199,800	\$233,100	\$266,400	\$299,700	\$333,000	\$366,300	\$399,600	\$432,900	\$466,200
4.50%	\$161,700	\$194,000	\$226,300	\$258,700	\$291,000	\$323,300	\$355,700	\$388,000	\$420,300	\$452,700
4.75%	\$157,000	\$188,400	\$219,800	\$251,200	\$282,600	\$314,100	\$345,500	\$376,900	\$408,300	\$439,700
5.00%	\$152,600	\$183,100	\$213,600	\$244,100	\$274,700	\$305,200	\$335,700	\$366,200	\$396,700	\$427,200
5.25%	\$148,300	\$178,000	\$207,700	\$237,300	\$267,000	\$296,700	\$326,300	\$356,000	\$385,700	\$415,300
5.50%	\$144,300	\$173,100	\$202,000	\$230,800	\$259,700	\$288,500	\$317,400	\$346,200	\$375,100	\$403,900
5.75%	\$140,400	\$168,400	\$196,500	\$224,600	\$252,700	\$280,700	\$308,800	\$336,900	\$364,900	\$393,000
6.00%	\$136,600	\$163,900	\$191,300	\$218,600	\$245,900	\$273,200	\$300,600	\$327,900	\$355,200	\$382,500
6.25%	\$133,000	\$159,600	\$186,200	\$212,900	\$239,500	\$266,100	\$292,700	\$319,300	\$345,900	\$372,500
6.50%	\$129,600	\$155,500	\$181,400	\$207,400	\$233,300	\$259,200	\$285,100	\$311,000	\$336,900	\$362,900

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HAWAII		FAMILY SIZE: 3 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$37,500	\$45,000	\$52,500	\$60,000	\$67,500	\$75,000	\$82,500	\$90,000	\$97,500	\$105,000
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$218,500	\$262,200	\$305,800	\$349,500	\$393,200	\$436,900	\$480,600	\$524,300	\$568,000	\$611,700
3.25%	\$211,600	\$254,000	\$296,300	\$338,600	\$380,900	\$423,300	\$465,600	\$507,900	\$550,300	\$592,600
3.50%	\$205,100	\$246,100	\$287,200	\$328,200	\$369,200	\$410,200	\$451,300	\$492,300	\$533,300	\$574,300
3.75%	\$198,900	\$238,700	\$278,400	\$318,200	\$358,000	\$397,800	\$437,500	\$477,300	\$517,100	\$556,900
4.00%	\$192,900	\$231,500	\$270,100	\$308,700	\$347,300	\$385,800	\$424,400	\$463,000	\$501,600	\$540,200
4.25%	\$187,200	\$224,700	\$262,100	\$299,600	\$337,000	\$374,500	\$411,900	\$449,300	\$486,800	\$524,200
4.50%	\$181,800	\$218,100	\$254,500	\$290,800	\$327,200	\$363,600	\$399,900	\$436,300	\$472,600	\$509,000
4.75%	\$176,600	\$211,900	\$247,200	\$282,500	\$317,800	\$353,100	\$388,400	\$423,800	\$459,100	\$494,400
5.00%	\$171,600	\$205,900	\$240,200	\$274,500	\$308,800	\$343,200	\$377,500	\$411,800	\$446,100	\$480,400
5.25%	\$166,800	\$200,200	\$233,500	\$266,900	\$300,200	\$333,600	\$367,000	\$400,300	\$433,700	\$467,000
5.50%	\$162,200	\$194,700	\$227,100	\$259,500	\$292,000	\$324,400	\$356,900	\$389,300	\$421,800	\$454,200
5.75%	\$157,800	\$189,400	\$221,000	\$252,500	\$284,100	\$315,700	\$347,200	\$378,800	\$410,400	\$441,900
6.00%	\$153,600	\$184,300	\$215,100	\$245,800	\$276,500	\$307,200	\$338,000	\$368,700	\$399,400	\$430,100
6.25%	\$149,600	\$179,500	\$209,400	\$239,300	\$269,300	\$299,200	\$329,100	\$359,000	\$388,900	\$418,900
6.50%	\$145,700	\$174,900	\$204,000	\$233,200	\$262,300	\$291,400	\$320,600	\$349,700	\$378,900	\$408,000

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HAWAII		FAMILY SIZE: 4 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$41,650	\$49,980	\$58,310	\$66,640	\$74,970	\$83,300	\$91,630	\$99,960	\$108,290	\$116,620
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$242,600	\$291,200	\$339,700	\$388,200	\$436,800	\$485,300	\$533,800	\$582,300	\$630,900	\$679,400
3.25%	\$235,100	\$282,100	\$329,100	\$376,100	\$423,100	\$470,100	\$517,100	\$564,100	\$611,100	\$658,200
3.50%	\$227,800	\$273,400	\$318,900	\$364,500	\$410,100	\$455,600	\$501,200	\$546,800	\$592,300	\$637,900
3.75%	\$220,900	\$265,100	\$309,200	\$353,400	\$397,600	\$441,800	\$486,000	\$530,100	\$574,300	\$618,500
4.00%	\$214,300	\$257,100	\$300,000	\$342,800	\$385,700	\$428,600	\$471,400	\$514,300	\$557,100	\$600,000
4.25%	\$207,900	\$249,500	\$291,100	\$332,700	\$374,300	\$415,900	\$457,500	\$499,100	\$540,700	\$582,300
4.50%	\$201,900	\$242,300	\$282,700	\$323,000	\$363,400	\$403,800	\$444,200	\$484,600	\$524,900	\$565,300
4.75%	\$196,100	\$235,300	\$274,500	\$313,800	\$353,000	\$392,200	\$431,400	\$470,700	\$509,900	\$549,100
5.00%	\$190,600	\$228,700	\$266,800	\$304,900	\$343,000	\$381,100	\$419,200	\$457,400	\$495,500	\$533,600
5.25%	\$185,300	\$222,300	\$259,400	\$296,400	\$333,500	\$370,500	\$407,600	\$444,600	\$481,700	\$518,700
5.50%	\$180,200	\$216,200	\$252,200	\$288,300	\$324,300	\$360,300	\$396,400	\$432,400	\$468,400	\$504,500
5.75%	\$175,300	\$210,400	\$245,400	\$280,500	\$315,500	\$350,600	\$385,700	\$420,700	\$455,800	\$490,800
6.00%	\$170,600	\$204,700	\$238,900	\$273,000	\$307,100	\$341,200	\$375,400	\$409,500	\$443,600	\$477,700
6.25%	\$166,100	\$199,400	\$232,600	\$265,800	\$299,100	\$332,300	\$365,500	\$398,700	\$432,000	\$465,200
6.50%	\$161,800	\$194,200	\$226,600	\$259,000	\$291,300	\$323,700	\$356,100	\$388,400	\$420,800	\$453,200

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HAWAII		FAMILY SIZE: 5 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$45,000	\$54,000	\$63,000	\$72,000	\$81,000	\$90,000	\$99,000	\$108,000	\$117,000	\$126,000
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$262,200	\$314,600	\$367,000	\$419,500	\$471,900	\$524,300	\$576,700	\$629,200	\$681,600	\$734,000
3.25%	\$254,000	\$304,800	\$355,500	\$406,300	\$457,100	\$507,900	\$558,700	\$609,500	\$660,300	\$711,100
3.50%	\$246,100	\$295,400	\$344,600	\$393,800	\$443,000	\$492,300	\$541,500	\$590,700	\$640,000	\$689,200
3.75%	\$238,700	\$286,400	\$334,100	\$381,900	\$429,600	\$477,300	\$525,000	\$572,800	\$620,500	\$668,200
4.00%	\$231,500	\$277,800	\$324,100	\$370,400	\$416,700	\$463,000	\$509,300	\$555,600	\$601,900	\$648,200
4.25%	\$224,700	\$269,600	\$314,500	\$359,500	\$404,400	\$449,300	\$494,300	\$539,200	\$584,200	\$629,100
4.50%	\$218,100	\$261,800	\$305,400	\$349,000	\$392,600	\$436,300	\$479,900	\$523,500	\$567,200	\$610,800
4.75%	\$211,900	\$254,300	\$296,600	\$339,000	\$381,400	\$423,800	\$466,100	\$508,500	\$550,900	\$593,300
5.00%	\$205,900	\$247,100	\$288,200	\$329,400	\$370,600	\$411,800	\$453,000	\$494,100	\$535,300	\$576,500
5.25%	\$200,200	\$240,200	\$280,200	\$320,200	\$360,300	\$400,300	\$440,300	\$480,400	\$520,400	\$560,400
5.50%	\$194,700	\$233,600	\$272,500	\$311,500	\$350,400	\$389,300	\$428,300	\$467,200	\$506,100	\$545,100
5.75%	\$189,400	\$227,300	\$265,200	\$303,000	\$340,900	\$378,800	\$416,700	\$454,600	\$492,400	\$530,300
6.00%	\$184,300	\$221,200	\$258,100	\$295,000	\$331,800	\$368,700	\$405,600	\$442,400	\$479,300	\$516,200
6.25%	\$179,500	\$215,400	\$251,300	\$287,200	\$323,100	\$359,000	\$394,900	\$430,800	\$466,700	\$502,600
6.50%	\$174,900	\$209,800	\$244,800	\$279,800	\$314,800	\$349,700	\$384,700	\$419,700	\$454,600	\$489,600

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HAWAII		FAMILY SIZE: 6 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$48,350	\$58,020	\$67,690	\$77,360	\$87,030	\$96,700	\$106,370	\$116,040	\$125,710	\$135,380
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$281,700	\$338,000	\$394,300	\$450,700	\$507,000	\$563,300	\$619,700	\$676,000	\$732,300	\$788,700
3.25%	\$272,900	\$327,400	\$382,000	\$436,600	\$491,200	\$545,700	\$600,300	\$654,900	\$709,500	\$764,000
3.50%	\$264,500	\$317,400	\$370,200	\$423,100	\$476,000	\$528,900	\$581,800	\$634,700	\$687,600	\$740,500
3.75%	\$256,400	\$307,700	\$359,000	\$410,300	\$461,600	\$512,800	\$564,100	\$615,400	\$666,700	\$718,000
4.00%	\$248,700	\$298,500	\$348,200	\$398,000	\$447,700	\$497,500	\$547,200	\$597,000	\$646,700	\$696,500
4.25%	\$241,400	\$289,700	\$338,000	\$386,200	\$434,500	\$482,800	\$531,100	\$579,400	\$627,600	\$675,900
4.50%	\$234,400	\$281,300	\$328,100	\$375,000	\$421,900	\$468,800	\$515,600	\$562,500	\$609,400	\$656,300
4.75%	\$227,700	\$273,200	\$318,700	\$364,200	\$409,800	\$455,300	\$500,800	\$546,400	\$591,900	\$637,400
5.00%	\$221,200	\$265,500	\$309,700	\$353,900	\$398,200	\$442,400	\$486,700	\$530,900	\$575,200	\$619,400
5.25%	\$215,100	\$258,100	\$301,100	\$344,100	\$387,100	\$430,100	\$473,100	\$516,100	\$559,100	\$602,200
5.50%	\$209,200	\$251,000	\$292,800	\$334,600	\$376,500	\$418,300	\$460,100	\$502,000	\$543,800	\$585,600
5.75%	\$203,500	\$244,200	\$284,900	\$325,600	\$366,300	\$407,000	\$447,700	\$488,400	\$529,100	\$569,800
6.00%	\$198,100	\$237,700	\$277,300	\$316,900	\$356,500	\$396,100	\$435,800	\$475,400	\$515,000	\$554,600
6.25%	\$192,900	\$231,400	\$270,000	\$308,600	\$347,200	\$385,700	\$424,300	\$462,900	\$501,500	\$540,000
6.50%	\$187,900	\$225,500	\$263,000	\$300,600	\$338,200	\$375,800	\$413,300	\$450,900	\$488,500	\$526,100

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.





# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HAWAII		FAMILY SIZE: 7 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$51,650	\$61,980	\$72,310	\$82,640	\$92,970	\$103,300	\$113,630	\$123,960	\$134,290	\$144,620
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$300,900	\$361,100	\$421,300	\$481,400	\$541,600	\$601,800	\$662,000	\$722,200	\$782,300	\$842,500
3.25%	\$291,500	\$349,800	\$408,100	\$466,400	\$524,700	\$583,000	\$641,300	\$699,600	\$757,900	\$816,200
3.50%	\$282,500	\$339,000	\$395,500	\$452,000	\$508,500	\$565,000	\$621,500	\$678,000	\$734,500	\$791,000
3.75%	\$273,900	\$328,700	\$383,500	\$438,300	\$493,100	\$547,900	\$602,600	\$657,400	\$712,200	\$767,000
4.00%	\$265,700	\$318,900	\$372,000	\$425,200	\$478,300	\$531,400	\$584,600	\$637,700	\$690,900	\$744,000
4.25%	\$257,900	\$309,500	\$361,000	\$412,600	\$464,200	\$515,800	\$567,300	\$618,900	\$670,500	\$722,100
4.50%	\$250,400	\$300,400	\$350,500	\$400,600	\$450,700	\$500,700	\$550,800	\$600,900	\$651,000	\$701,000
4.75%	\$243,200	\$291,800	\$340,500	\$389,100	\$437,700	\$486,400	\$535,000	\$583,700	\$632,300	\$680,900
5.00%	\$236,300	\$283,600	\$330,800	\$378,100	\$425,400	\$472,600	\$519,900	\$567,200	\$614,400	\$661,700
5.25%	\$229,700	\$275,700	\$321,600	\$367,600	\$413,500	\$459,500	\$505,400	\$551,400	\$597,300	\$643,300
5.50%	\$223,400	\$268,100	\$312,800	\$357,500	\$402,200	\$446,900	\$491,500	\$536,200	\$580,900	\$625,600
5.75%	\$217,400	\$260,900	\$304,300	\$347,800	\$391,300	\$434,800	\$478,200	\$521,700	\$565,200	\$608,700
6.00%	\$211,600	\$253,900	\$296,200	\$338,500	\$380,900	\$423,200	\$465,500	\$507,800	\$550,100	\$592,500
6.25%	\$206,000	\$247,200	\$288,400	\$329,700	\$370,900	\$412,100	\$453,300	\$494,500	\$535,700	\$576,900
6.50%	\$200,700	\$240,800	\$281,000	\$321,100	\$361,300	\$401,400	\$441,600	\$481,700	\$521,800	\$562,000

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HAWAII		FAMILY SIZE: 8 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$55,000	\$66,000	\$77,000	\$88,000	\$99,000	\$110,000	\$121,000	\$132,000	\$143,000	\$154,000
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$320,400	\$384,500	\$448,600	\$512,700	\$576,700	\$640,800	\$704,900	\$769,000	\$833,100	\$897,200
3.25%	\$310,400	\$372,500	\$434,600	\$496,600	\$558,700	\$620,800	\$682,900	\$745,000	\$807,000	\$869,100
3.50%	\$300,800	\$361,000	\$421,200	\$481,300	\$541,500	\$601,700	\$661,800	\$722,000	\$782,200	\$842,300
3.75%	\$291,700	\$350,000	\$408,400	\$466,700	\$525,000	\$583,400	\$641,700	\$700,100	\$758,400	\$816,700
4.00%	\$283,000	\$339,500	\$396,100	\$452,700	\$509,300	\$565,900	\$622,500	\$679,100	\$735,700	\$792,300
4.25%	\$274,600	\$329,500	\$384,400	\$439,400	\$494,300	\$549,200	\$604,100	\$659,000	\$714,000	\$768,900
4.50%	\$266,600	\$319,900	\$373,300	\$426,600	\$479,900	\$533,200	\$586,500	\$639,900	\$693,200	\$746,500
4.75%	\$259,000	\$310,800	\$362,500	\$414,300	\$466,100	\$517,900	\$569,700	\$621,500	\$673,300	\$725,100
5.00%	\$251,600	\$302,000	\$352,300	\$402,600	\$453,000	\$503,300	\$553,600	\$603,900	\$654,300	\$704,600
5.25%	\$244,600	\$293,600	\$342,500	\$391,400	\$440,300	\$489,300	\$538,200	\$587,100	\$636,000	\$685,000
5.50%	\$237,900	\$285,500	\$333,100	\$380,700	\$428,300	\$475,800	\$523,400	\$571,000	\$618,600	\$666,200
5.75%	\$231,500	\$277,800	\$324,100	\$370,400	\$416,700	\$463,000	\$509,300	\$555,600	\$601,900	\$648,200
6.00%	\$225,300	\$270,400	\$315,400	\$360,500	\$405,600	\$450,600	\$495,700	\$540,800	\$585,800	\$630,900
6.25%	\$219,400	\$263,300	\$307,200	\$351,000	\$394,900	\$438,800	\$482,700	\$526,600	\$570,400	\$614,300
6.50%	\$213,700	\$256,500	\$299,200	\$342,000	\$384,700	\$427,400	\$470,200	\$512,900	\$555,700	\$598,400

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



# HONOLULU COUNTY INCOME SCHEDULE BY FAMILY SIZE

2020

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
\$101,600									
Adjustments for family size		<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>
% of Income	10%	\$8,820	\$10,080	\$11,340	\$12,590	\$13,600	\$14,610	\$15,620	\$16,620
	20%	\$17,640	\$20,160	\$22,680	\$25,180	\$27,200	\$29,220	\$31,240	\$33,240
	30%	\$26,460	\$30,240	\$34,020	\$37,770	\$40,800	\$43,830	\$46,860	\$49,860
	40%	\$35,280	\$40,320	\$45,360	\$50,360	\$54,400	\$58,440	\$62,480	\$66,480
	50%	\$44,100	\$50,400	\$56,700	\$62,950	\$68,000	\$73,050	\$78,100	\$83,100
	60%	\$52,920	\$60,480	\$68,040	\$75,540	\$81,600	\$87,660	\$93,720	\$99,720
	70%	\$61,740	\$70,560	\$79,380	\$88,130	\$95,200	\$102,270	\$109,340	\$116,340
	80%	\$70,560	\$80,640	\$90,720	\$100,720	\$108,800	\$116,880	\$124,960	\$132,960
	90%	\$79,380	\$90,720	\$102,060	\$113,310	\$122,400	\$131,490	\$140,580	\$149,580
	100%	\$88,200	\$100,800	\$113,400	\$125,900	\$136,000	\$146,100	\$156,200	\$166,200
	110%	\$97,020	\$110,880	\$124,740	\$138,490	\$149,600	\$160,710	\$171,820	\$182,820
120%	\$105,840	\$120,960	\$136,080	\$151,080	\$163,200	\$175,320	\$187,440	\$199,440	
130%	\$114,660	\$131,040	\$147,420	\$163,670	\$176,800	\$189,930	\$203,060	\$216,060	
140%	\$123,480	\$141,120	\$158,760	\$176,260	\$190,400	\$204,540	\$218,680	\$232,680	

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 "FY2020 Briefing Materials" at <https://www.huduser.gov/portal/datasets/il/il20/IncomeLimitsMethodology-FY20.pdf>

HHFDC uses the HUD income limits for households at the 50% and 60% income levels as calculated for the Multifamily Tax Subsidy Project (MTSP) charts. For HHFDC programs, the 80% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2020, it is also the HUD Section 8 VLIL) multiplied by 1.6 (or 80/50). The limits for households at other income levels are calculated in the same way. For further information see "Multifamily Tax Subsidy Income Limits" at <https://www.huduser.gov/portal/datasets/mtsp.html>

**NOTE: This chart is provided as a guide only. You are responsible to ensure the accuracy of the numbers.**



# AFFORDABLE RENT GUIDELINES\*

2020

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

<u>Area</u>	<u>\$101,600</u>	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
<b>HONOLULU COUNTY</b>						
30% of Median		\$661	\$708	\$850	\$982	\$1,095
50% of Median		\$1,102	\$1,181	\$1,417	\$1,636	\$1,826
60% of Median		\$1,323	\$1,417	\$1,701	\$1,964	\$2,192
80% of Median		\$1,764	\$1,890	\$2,268	\$2,619	\$2,922
100% of Median		\$2,205	\$2,362	\$2,835	\$3,273	\$3,652
120% of Median		\$2,646	\$2,835	\$3,402	\$3,928	\$4,383
140% of Median		\$3,087	\$3,307	\$3,969	\$4,583	\$5,113

\*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.



# HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HONOLULU FAMILY SIZE: 1 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$44,100	\$52,920	\$61,740	\$70,560	\$79,380	\$88,200	\$97,020	\$105,840	\$114,660	\$123,480
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$256,900	\$308,300	\$359,700	\$411,100	\$462,400	\$513,800	\$565,200	\$616,600	\$668,000	\$719,400
3.25%	\$248,900	\$298,700	\$348,400	\$398,200	\$448,000	\$497,800	\$547,500	\$597,300	\$647,100	\$696,900
3.50%	\$241,200	\$289,500	\$337,700	\$385,900	\$434,200	\$482,400	\$530,700	\$578,900	\$627,200	\$675,400
3.75%	\$233,900	\$280,700	\$327,400	\$374,200	\$421,000	\$467,800	\$514,500	\$561,300	\$608,100	\$654,900
4.00%	\$226,900	\$272,300	\$317,600	\$363,000	\$408,400	\$453,800	\$499,100	\$544,500	\$589,900	\$635,300
4.25%	\$220,200	\$264,200	\$308,300	\$352,300	\$396,300	\$440,400	\$484,400	\$528,400	\$572,500	\$616,500
4.50%	\$213,800	\$256,500	\$299,300	\$342,000	\$384,800	\$427,500	\$470,300	\$513,100	\$555,800	\$598,600
4.75%	\$207,600	\$249,200	\$290,700	\$332,200	\$373,800	\$415,300	\$456,800	\$498,300	\$539,900	\$581,400
5.00%	\$201,800	\$242,100	\$282,500	\$322,800	\$363,200	\$403,500	\$443,900	\$484,300	\$524,600	\$565,000
5.25%	\$196,200	\$235,400	\$274,600	\$313,800	\$353,100	\$392,300	\$431,500	\$470,800	\$510,000	\$549,200
5.50%	\$190,800	\$228,900	\$267,100	\$305,200	\$343,400	\$381,500	\$419,700	\$457,800	\$496,000	\$534,100
5.75%	\$185,600	\$222,700	\$259,900	\$297,000	\$334,100	\$371,200	\$408,300	\$445,500	\$482,600	\$519,700
6.00%	\$180,700	\$216,800	\$252,900	\$289,100	\$325,200	\$361,300	\$397,500	\$433,600	\$469,700	\$505,900
6.25%	\$175,900	\$211,100	\$246,300	\$281,500	\$316,700	\$351,800	\$387,000	\$422,200	\$457,400	\$492,600
6.50%	\$171,400	\$205,600	\$239,900	\$274,200	\$308,500	\$342,700	\$377,000	\$411,300	\$445,600	\$479,800

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HONOLULU FAMILY SIZE: 2 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$50,400	\$60,480	\$70,560	\$80,640	\$90,720	\$100,800	\$110,880	\$120,960	\$131,040	\$141,120
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$293,600	\$352,300	\$411,100	\$469,800	\$528,500	\$587,200	\$646,000	\$704,700	\$763,400	\$822,100
3.25%	\$284,400	\$341,300	\$398,200	\$455,100	\$512,000	\$568,900	\$625,800	\$682,700	\$739,500	\$796,400
3.50%	\$275,700	\$330,800	\$385,900	\$441,100	\$496,200	\$551,300	\$606,500	\$661,600	\$716,700	\$771,900
3.75%	\$267,300	\$320,800	\$374,200	\$427,700	\$481,100	\$534,600	\$588,100	\$641,500	\$695,000	\$748,400
4.00%	\$259,300	\$311,100	\$363,000	\$414,900	\$466,700	\$518,600	\$570,400	\$622,300	\$674,200	\$726,000
4.25%	\$251,600	\$302,000	\$352,300	\$402,600	\$452,900	\$503,300	\$553,600	\$603,900	\$654,300	\$704,600
4.50%	\$244,300	\$293,200	\$342,000	\$390,900	\$439,800	\$488,600	\$537,500	\$586,300	\$635,200	\$684,100
4.75%	\$237,300	\$284,800	\$332,200	\$379,700	\$427,100	\$474,600	\$522,100	\$569,500	\$617,000	\$664,500
5.00%	\$230,600	\$276,700	\$322,800	\$369,000	\$415,100	\$461,200	\$507,300	\$553,400	\$599,600	\$645,700
5.25%	\$224,200	\$269,000	\$313,800	\$358,700	\$403,500	\$448,300	\$493,200	\$538,000	\$582,900	\$627,700
5.50%	\$218,000	\$261,600	\$305,200	\$348,800	\$392,400	\$436,000	\$479,600	\$523,200	\$566,900	\$610,500
5.75%	\$212,100	\$254,500	\$297,000	\$339,400	\$381,800	\$424,200	\$466,700	\$509,100	\$551,500	\$593,900
6.00%	\$206,500	\$247,800	\$289,100	\$330,400	\$371,600	\$412,900	\$454,200	\$495,500	\$536,800	\$578,100
6.25%	\$201,000	\$241,300	\$281,500	\$321,700	\$361,900	\$402,100	\$442,300	\$482,500	\$522,700	\$562,900
6.50%	\$195,800	\$235,000	\$274,200	\$313,400	\$352,500	\$391,700	\$430,900	\$470,000	\$509,200	\$548,400

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY: **HONOLULU** FAMILY SIZE: **3 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	\$56,700	\$68,040	\$79,380	\$90,720	\$102,060	\$113,400	\$124,740	\$136,080	\$147,420	\$158,760
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$330,300	\$396,400	\$462,400	\$528,500	\$594,600	\$660,600	\$726,700	\$792,800	\$858,800	\$924,900
<b>3.25%</b>	\$320,000	\$384,000	\$448,000	\$512,000	\$576,000	\$640,000	\$704,000	\$768,000	\$832,000	\$896,000
<b>3.50%</b>	\$310,100	\$372,200	\$434,200	\$496,200	\$558,200	\$620,300	\$682,300	\$744,300	\$806,300	\$868,400
<b>3.75%</b>	\$300,700	\$360,900	\$421,000	\$481,100	\$541,300	\$601,400	\$661,600	\$721,700	\$781,800	\$842,000
<b>4.00%</b>	\$291,700	\$350,000	\$408,400	\$466,700	\$525,100	\$583,400	\$641,700	\$700,100	\$758,400	\$816,800
<b>4.25%</b>	\$283,100	\$339,700	\$396,300	\$452,900	\$509,600	\$566,200	\$622,800	\$679,400	\$736,000	\$792,700
<b>4.50%</b>	\$274,900	\$329,800	\$384,800	\$439,800	\$494,700	\$549,700	\$604,700	\$659,600	\$714,600	\$769,600
<b>4.75%</b>	\$267,000	\$320,400	\$373,800	\$427,100	\$480,500	\$533,900	\$587,300	\$640,700	\$694,100	\$747,500
<b>5.00%</b>	\$259,400	\$311,300	\$363,200	\$415,100	\$467,000	\$518,800	\$570,700	\$622,600	\$674,500	\$726,400
<b>5.25%</b>	\$252,200	\$302,600	\$353,100	\$403,500	\$454,000	\$504,400	\$554,800	\$605,300	\$655,700	\$706,100
<b>5.50%</b>	\$245,300	\$294,300	\$343,400	\$392,400	\$441,500	\$490,500	\$539,600	\$588,700	\$637,700	\$686,800
<b>5.75%</b>	\$238,600	\$286,400	\$334,100	\$381,800	\$429,500	\$477,300	\$525,000	\$572,700	\$620,500	\$668,200
<b>6.00%</b>	\$232,300	\$278,700	\$325,200	\$371,600	\$418,100	\$464,600	\$511,000	\$557,500	\$603,900	\$650,400
<b>6.25%</b>	\$226,200	\$271,400	\$316,700	\$361,900	\$407,100	\$452,400	\$497,600	\$542,800	\$588,100	\$633,300
<b>6.50%</b>	\$220,300	\$264,400	\$308,500	\$352,500	\$396,600	\$440,700	\$484,700	\$528,800	\$572,900	\$616,900

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY: **HONOLULU** FAMILY SIZE: **4 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$62,950</b>	<b>\$75,540</b>	<b>\$88,130</b>	<b>\$100,720</b>	<b>\$113,310</b>	<b>\$125,900</b>	<b>\$138,490</b>	<b>\$151,080</b>	<b>\$163,670</b>	<b>\$176,260</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$366,700	\$440,100	\$513,400	\$586,800	\$660,100	\$733,500	\$806,800	\$880,100	\$953,500	\$1,026,800
<b>3.25%</b>	\$355,300	\$426,300	\$497,400	\$568,400	\$639,500	\$710,500	\$781,600	\$852,600	\$923,700	\$994,700
<b>3.50%</b>	\$344,300	\$413,200	\$482,000	\$550,900	\$619,800	\$688,600	\$757,500	\$826,400	\$895,200	\$964,100
<b>3.75%</b>	\$333,900	\$400,600	\$467,400	\$534,200	\$600,900	\$667,700	\$734,500	\$801,300	\$868,000	\$934,800
<b>4.00%</b>	\$323,900	\$388,600	\$453,400	\$518,200	\$582,900	\$647,700	\$712,500	\$777,300	\$842,000	\$906,800
<b>4.25%</b>	\$314,300	\$377,200	\$440,000	\$502,900	\$565,700	\$628,600	\$691,400	\$754,300	\$817,200	\$880,000
<b>4.50%</b>	\$305,100	\$366,200	\$427,200	\$488,200	\$549,300	\$610,300	\$671,300	\$732,400	\$793,400	\$854,400
<b>4.75%</b>	\$296,400	\$355,700	\$415,000	\$474,200	\$533,500	\$592,800	\$652,100	\$711,300	\$770,600	\$829,900
<b>5.00%</b>	\$288,000	\$345,600	\$403,200	\$460,800	\$518,400	\$576,000	\$633,600	\$691,200	\$748,800	\$806,400
<b>5.25%</b>	\$280,000	\$336,000	\$392,000	\$448,000	\$504,000	\$560,000	\$616,000	\$672,000	\$728,000	\$784,000
<b>5.50%</b>	\$272,300	\$326,800	\$381,200	\$435,700	\$490,200	\$544,600	\$599,100	\$653,500	\$708,000	\$762,500
<b>5.75%</b>	\$264,900	\$317,900	\$370,900	\$423,900	\$476,900	\$529,900	\$582,900	\$635,900	\$688,900	\$741,800
<b>6.00%</b>	\$257,900	\$309,500	\$361,000	\$412,600	\$464,200	\$515,800	\$567,300	\$618,900	\$670,500	\$722,100
<b>6.25%</b>	\$251,100	\$301,300	\$351,600	\$401,800	\$452,000	\$502,200	\$552,400	\$602,700	\$652,900	\$703,100
<b>6.50%</b>	\$244,600	\$293,500	\$342,500	\$391,400	\$440,300	\$489,200	\$538,200	\$587,100	\$636,000	\$684,900

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.





# HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HONOLULU FAMILY SIZE: 5 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$68,000	\$81,600	\$95,200	\$108,800	\$122,400	\$136,000	\$149,600	\$163,200	\$176,800	\$190,400
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$396,100	\$475,400	\$554,600	\$633,800	\$713,100	\$792,300	\$871,500	\$950,800	\$1,030,000	\$1,109,200
3.25%	\$383,800	\$460,500	\$537,300	\$614,000	\$690,800	\$767,500	\$844,300	\$921,000	\$997,800	\$1,074,500
3.50%	\$371,900	\$446,300	\$520,700	\$595,100	\$669,500	\$743,900	\$818,300	\$892,700	\$967,000	\$1,041,400
3.75%	\$360,600	\$432,800	\$504,900	\$577,000	\$649,200	\$721,300	\$793,400	\$865,500	\$937,700	\$1,009,800
4.00%	\$349,800	\$419,800	\$489,800	\$559,700	\$629,700	\$699,700	\$769,600	\$839,600	\$909,600	\$979,500
4.25%	\$339,500	\$407,400	\$475,300	\$543,200	\$611,100	\$679,000	\$746,900	\$814,800	\$882,700	\$950,600
4.50%	\$329,600	\$395,600	\$461,500	\$527,400	\$593,300	\$659,300	\$725,200	\$791,100	\$857,000	\$923,000
4.75%	\$320,200	\$384,200	\$448,200	\$512,300	\$576,300	\$640,300	\$704,400	\$768,400	\$832,500	\$896,500
5.00%	\$311,100	\$373,300	\$435,600	\$497,800	\$560,000	\$622,200	\$684,500	\$746,700	\$808,900	\$871,100
5.25%	\$302,500	\$362,900	\$423,400	\$483,900	\$544,400	\$604,900	\$665,400	\$725,900	\$786,400	\$846,900
5.50%	\$294,200	\$353,000	\$411,800	\$470,600	\$529,500	\$588,300	\$647,100	\$706,000	\$764,800	\$823,600
5.75%	\$286,200	\$343,400	\$400,700	\$457,900	\$515,200	\$572,400	\$629,600	\$686,900	\$744,100	\$801,400
6.00%	\$278,600	\$334,300	\$390,000	\$445,700	\$501,400	\$557,100	\$612,900	\$668,600	\$724,300	\$780,000
6.25%	\$271,300	\$325,500	\$379,800	\$434,000	\$488,300	\$542,500	\$596,800	\$651,000	\$705,300	\$759,500
6.50%	\$264,200	\$317,100	\$369,900	\$422,800	\$475,600	\$528,500	\$581,300	\$634,200	\$687,000	\$739,900

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HONOLULU FAMILY SIZE: 6 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$73,050	\$87,660	\$102,270	\$116,880	\$131,490	\$146,100	\$160,710	\$175,320	\$189,930	\$204,540
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$425,600	\$510,700	\$595,800	\$680,900	\$766,000	\$851,100	\$936,200	\$1,021,400	\$1,106,500	\$1,191,600
3.25%	\$412,300	\$494,700	\$577,200	\$659,600	\$742,100	\$824,500	\$907,000	\$989,400	\$1,071,900	\$1,154,300
3.50%	\$399,600	\$479,500	\$559,400	\$639,300	\$719,200	\$799,100	\$879,000	\$958,900	\$1,038,900	\$1,118,800
3.75%	\$387,400	\$464,900	\$542,400	\$619,900	\$697,400	\$774,800	\$852,300	\$929,800	\$1,007,300	\$1,084,800
4.00%	\$375,800	\$451,000	\$526,100	\$601,300	\$676,500	\$751,600	\$826,800	\$902,000	\$977,100	\$1,052,300
4.25%	\$364,700	\$437,700	\$510,600	\$583,600	\$656,500	\$729,400	\$802,400	\$875,300	\$948,300	\$1,021,200
4.50%	\$354,100	\$424,900	\$495,800	\$566,600	\$637,400	\$708,200	\$779,000	\$849,900	\$920,700	\$991,500
4.75%	\$344,000	\$412,700	\$481,500	\$550,300	\$619,100	\$687,900	\$756,700	\$825,500	\$894,300	\$963,100
5.00%	\$334,200	\$401,100	\$467,900	\$534,800	\$601,600	\$668,500	\$735,300	\$802,100	\$869,000	\$935,800
5.25%	\$324,900	\$389,900	\$454,900	\$519,900	\$584,900	\$649,800	\$714,800	\$779,800	\$844,800	\$909,800
5.50%	\$316,000	\$379,200	\$442,400	\$505,600	\$568,800	\$632,000	\$695,200	\$758,400	\$821,600	\$884,800
5.75%	\$307,500	\$368,900	\$430,400	\$491,900	\$553,400	\$614,900	\$676,400	\$737,900	\$799,400	\$860,900
6.00%	\$299,300	\$359,100	\$419,000	\$478,800	\$538,700	\$598,500	\$658,400	\$718,200	\$778,100	\$837,900
6.25%	\$291,400	\$349,700	\$408,000	\$466,200	\$524,500	\$582,800	\$641,100	\$699,400	\$757,600	\$815,900
6.50%	\$283,900	\$340,600	\$397,400	\$454,200	\$511,000	\$567,700	\$624,500	\$681,300	\$738,000	\$794,800

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY: **HONOLULU** FAMILY SIZE: **7 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	\$78,100	\$93,720	\$109,340	\$124,960	\$140,580	\$156,200	\$171,820	\$187,440	\$203,060	\$218,680
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>3.00%</b>	\$455,000	\$546,000	\$637,000	\$728,000	\$819,000	\$910,000	\$1,001,000	\$1,092,000	\$1,183,000	\$1,274,000
<b>3.25%</b>	\$440,800	\$528,900	\$617,100	\$705,200	\$793,400	\$881,500	\$969,700	\$1,057,800	\$1,146,000	\$1,234,100
<b>3.50%</b>	\$427,200	\$512,600	\$598,100	\$683,500	\$768,900	\$854,400	\$939,800	\$1,025,200	\$1,110,700	\$1,196,100
<b>3.75%</b>	\$414,200	\$497,000	\$579,900	\$662,700	\$745,600	\$828,400	\$911,200	\$994,100	\$1,076,900	\$1,159,800
<b>4.00%</b>	\$401,800	\$482,200	\$562,500	\$642,900	\$723,200	\$803,600	\$884,000	\$964,300	\$1,044,700	\$1,125,000
<b>4.25%</b>	\$389,900	\$467,900	\$545,900	\$623,900	\$701,900	\$779,900	\$857,900	\$935,800	\$1,013,800	\$1,091,800
<b>4.50%</b>	\$378,600	\$454,300	\$530,000	\$605,700	\$681,500	\$757,200	\$832,900	\$908,600	\$984,300	\$1,060,000
<b>4.75%</b>	\$367,700	\$441,300	\$514,800	\$588,400	\$661,900	\$735,500	\$809,000	\$882,500	\$956,100	\$1,029,600
<b>5.00%</b>	\$357,300	\$428,800	\$500,300	\$571,700	\$643,200	\$714,700	\$786,100	\$857,600	\$929,100	\$1,000,500
<b>5.25%</b>	\$347,400	\$416,900	\$486,300	\$555,800	\$625,300	\$694,800	\$764,200	\$833,700	\$903,200	\$972,700
<b>5.50%</b>	\$337,800	\$405,400	\$473,000	\$540,600	\$608,100	\$675,700	\$743,300	\$810,800	\$878,400	\$946,000
<b>5.75%</b>	\$328,700	\$394,400	\$460,200	\$525,900	\$591,700	\$657,400	\$723,200	\$788,900	\$854,600	\$920,400
<b>6.00%</b>	\$319,900	\$383,900	\$447,900	\$511,900	\$575,900	\$639,900	\$703,900	\$767,900	\$831,900	\$895,900
<b>6.25%</b>	\$311,500	\$373,900	\$436,200	\$498,500	\$560,800	\$623,100	\$685,400	\$747,700	\$810,000	\$872,300
<b>6.50%</b>	\$303,500	\$364,200	\$424,900	\$485,600	\$546,300	\$607,000	\$667,700	\$728,400	\$789,100	\$849,800

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# HONOLULU COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	HONOLULU FAMILY SIZE: 8 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$83,100	\$99,720	\$116,340	\$132,960	\$149,580	\$166,200	\$182,820	\$199,440	\$216,060	\$232,680
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$484,100	\$580,900	\$677,800	\$774,600	\$871,400	\$968,200	\$1,065,100	\$1,161,900	\$1,258,700	\$1,355,500
3.25%	\$469,000	\$562,800	\$656,600	\$750,400	\$844,200	\$938,000	\$1,031,800	\$1,125,600	\$1,219,400	\$1,313,200
3.50%	\$454,500	\$545,400	\$636,300	\$727,300	\$818,200	\$909,100	\$1,000,000	\$1,090,900	\$1,181,800	\$1,272,700
3.75%	\$440,700	\$528,900	\$617,000	\$705,200	\$793,300	\$881,400	\$969,600	\$1,057,700	\$1,145,900	\$1,234,000
4.00%	\$427,500	\$513,000	\$598,500	\$684,000	\$769,500	\$855,000	\$940,500	\$1,026,100	\$1,111,600	\$1,197,100
4.25%	\$414,900	\$497,900	\$580,900	\$663,800	\$746,800	\$829,800	\$912,800	\$995,800	\$1,078,700	\$1,161,700
4.50%	\$402,800	\$483,400	\$564,000	\$644,500	\$725,100	\$805,600	\$886,200	\$966,800	\$1,047,300	\$1,127,900
4.75%	\$391,300	\$469,500	\$547,800	\$626,000	\$704,300	\$782,500	\$860,800	\$939,000	\$1,017,300	\$1,095,600
5.00%	\$380,200	\$456,300	\$532,300	\$608,300	\$684,400	\$760,400	\$836,500	\$912,500	\$988,500	\$1,064,600
5.25%	\$369,600	\$443,500	\$517,500	\$591,400	\$665,300	\$739,200	\$813,200	\$887,100	\$961,000	\$1,034,900
5.50%	\$359,500	\$431,400	\$503,300	\$575,200	\$647,100	\$718,900	\$790,800	\$862,700	\$934,600	\$1,006,500
5.75%	\$349,800	\$419,700	\$489,700	\$559,600	\$629,600	\$699,500	\$769,500	\$839,400	\$909,400	\$979,300
6.00%	\$340,400	\$408,500	\$476,600	\$544,700	\$612,800	\$680,900	\$748,900	\$817,000	\$885,100	\$953,200
6.25%	\$331,500	\$397,800	\$464,100	\$530,400	\$596,700	\$663,000	\$729,300	\$795,600	\$861,900	\$928,200
6.50%	\$322,900	\$387,500	\$452,100	\$516,700	\$581,200	\$645,800	\$710,400	\$775,000	\$839,600	\$904,200

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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 INCOME SCHEDULE BY FAMILY SIZE

2020

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-----							
<u>MEDIAN</u>		<u>1 PERSON</u>	<u>2 PERSON</u>	<u>3 PERSON</u>	<u>4 PERSON</u>	<u>5 PERSON</u>	<u>6 PERSON</u>	<u>7 PERSON</u>	<u>8 PERSON</u>
\$101,800									
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%	\$6,800	\$7,770	\$8,740	\$9,710	\$10,490	\$11,270	\$12,050	\$12,820
	20%	\$13,600	\$15,540	\$17,480	\$19,420	\$20,980	\$22,540	\$24,100	\$25,640
	30%	\$20,400	\$23,310	\$26,220	\$29,130	\$31,470	\$33,810	\$36,150	\$38,460
	40%	\$27,200	\$31,080	\$34,960	\$38,840	\$41,960	\$45,080	\$48,200	\$51,280
	50%	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,350	\$60,250	\$64,100
	60%	\$40,800	\$46,620	\$52,440	\$58,260	\$62,940	\$67,620	\$72,300	\$76,920
	70%	\$47,600	\$54,390	\$61,180	\$67,970	\$73,430	\$78,890	\$84,350	\$89,740
	80%	\$54,400	\$62,160	\$69,920	\$77,680	\$83,920	\$90,160	\$96,400	\$102,560
	90%	\$61,200	\$69,930	\$78,660	\$87,390	\$94,410	\$101,430	\$108,450	\$115,380
	100%	\$68,000	\$77,700	\$87,400	\$97,100	\$104,900	\$112,700	\$120,500	\$128,200
	110%	\$74,800	\$85,470	\$96,140	\$106,810	\$115,390	\$123,970	\$132,550	\$141,020
	120%	\$81,600	\$93,240	\$104,880	\$116,520	\$125,880	\$135,240	\$144,600	\$153,840
	130%	\$88,400	\$101,010	\$113,620	\$126,230	\$136,370	\$146,510	\$156,650	\$166,660
	140%	\$95,200	\$108,780	\$122,360	\$135,940	\$146,860	\$157,780	\$168,700	\$179,480

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 "FY2020 Briefing Materials" at <https://www.huduser.gov/portal/datasets/il/il20/IncomeLimitsMethodology-FY20.pdf>

HHFDC uses the HUD income limits for households at the 50% and 60% income levels as calculated for the Multifamily Tax Subsidy Project (MTSP) charts. For HHFDC programs, the 80% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2020, it is also the HUD Section 8 VLIL) multiplied by 1.6 (or 80/50). The limits for households at other income levels are calculated in the same way. For further information see "Multifamily Tax Subsidy Income Limits" at <https://www.huduser.gov/portal/datasets/mtsp.html>

**NOTE: This chart is provided as a guide only. You are responsible to ensure the accuracy of the numbers.**



# AFFORDABLE RENT GUIDELINES\*

2020

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

<u>Area</u>	<u>\$101,800</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		\$510	\$546	\$655	\$757	\$845
50% of Median		\$850	\$910	\$1,092	\$1,262	\$1,408
60% of Median		\$1,020	\$1,092	\$1,311	\$1,515	\$1,690
80% of Median		\$1,360	\$1,457	\$1,748	\$2,020	\$2,254
100% of Median		\$1,700	\$1,821	\$2,185	\$2,525	\$2,817
120% of Median		\$2,040	\$2,185	\$2,622	\$3,030	\$3,381
140% of Median		\$2,380	\$2,549	\$3,059	\$3,535	\$3,944

\*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\*

2020

COUNTY:	KAUAI		FAMILY SIZE:		1 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$34,000	\$40,800	\$47,600	\$54,400	\$61,200	\$68,000	\$74,800	\$81,600	\$88,400	\$95,200
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$198,100	\$237,700	\$277,300	\$316,900	\$356,500	\$396,100	\$435,800	\$475,400	\$515,000	\$554,600
3.25%	\$191,900	\$230,300	\$268,600	\$307,000	\$345,400	\$383,800	\$422,100	\$460,500	\$498,900	\$537,300
3.50%	\$186,000	\$223,200	\$260,400	\$297,600	\$334,700	\$371,900	\$409,100	\$446,300	\$483,500	\$520,700
3.75%	\$180,300	\$216,400	\$252,400	\$288,500	\$324,600	\$360,600	\$396,700	\$432,800	\$468,800	\$504,900
4.00%	\$174,900	\$209,900	\$244,900	\$279,900	\$314,900	\$349,800	\$384,800	\$419,800	\$454,800	\$489,800
4.25%	\$169,800	\$203,700	\$237,700	\$271,600	\$305,600	\$339,500	\$373,500	\$407,400	\$441,400	\$475,300
4.50%	\$164,800	\$197,800	\$230,700	\$263,700	\$296,700	\$329,600	\$362,600	\$395,600	\$428,500	\$461,500
4.75%	\$160,100	\$192,100	\$224,100	\$256,100	\$288,200	\$320,200	\$352,200	\$384,200	\$416,200	\$448,200
5.00%	\$155,600	\$186,700	\$217,800	\$248,900	\$280,000	\$311,100	\$342,200	\$373,300	\$404,500	\$435,600
5.25%	\$151,200	\$181,500	\$211,700	\$242,000	\$272,200	\$302,500	\$332,700	\$362,900	\$393,200	\$423,400
5.50%	\$147,100	\$176,500	\$205,900	\$235,300	\$264,700	\$294,200	\$323,600	\$353,000	\$382,400	\$411,800
5.75%	\$143,100	\$171,700	\$200,300	\$229,000	\$257,600	\$286,200	\$314,800	\$343,400	\$372,100	\$400,700
6.00%	\$139,300	\$167,100	\$195,000	\$222,900	\$250,700	\$278,600	\$306,400	\$334,300	\$362,100	\$390,000
6.25%	\$135,600	\$162,800	\$189,900	\$217,000	\$244,100	\$271,300	\$298,400	\$325,500	\$352,600	\$379,800
6.50%	\$132,100	\$158,500	\$185,000	\$211,400	\$237,800	\$264,200	\$290,700	\$317,100	\$343,500	\$369,900

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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\*

2020

COUNTY:	KAUAI		FAMILY SIZE: 2 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$38,850	\$46,620	\$54,390	\$62,160	\$69,930	\$77,700	\$85,470	\$93,240	\$101,010	\$108,780
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$226,300	\$271,600	\$316,900	\$362,100	\$407,400	\$452,700	\$497,900	\$543,200	\$588,500	\$633,700
3.25%	\$219,300	\$263,100	\$307,000	\$350,800	\$394,700	\$438,500	\$482,400	\$526,200	\$570,100	\$613,900
3.50%	\$212,500	\$255,000	\$297,500	\$340,000	\$382,500	\$425,000	\$467,500	\$510,000	\$552,500	\$595,000
3.75%	\$206,000	\$247,200	\$288,500	\$329,700	\$370,900	\$412,100	\$453,300	\$494,500	\$535,700	\$576,900
4.00%	\$199,900	\$239,800	\$279,800	\$319,800	\$359,800	\$399,700	\$439,700	\$479,700	\$519,700	\$559,600
4.25%	\$194,000	\$232,800	\$271,600	\$310,400	\$349,100	\$387,900	\$426,700	\$465,500	\$504,300	\$543,100
4.50%	\$188,300	\$226,000	\$263,700	\$301,300	\$339,000	\$376,600	\$414,300	\$452,000	\$489,600	\$527,300
4.75%	\$182,900	\$219,500	\$256,100	\$292,700	\$329,300	\$365,800	\$402,400	\$439,000	\$475,600	\$512,200
5.00%	\$177,800	\$213,300	\$248,900	\$284,400	\$320,000	\$355,500	\$391,100	\$426,600	\$462,200	\$497,700
5.25%	\$172,800	\$207,400	\$241,900	\$276,500	\$311,000	\$345,600	\$380,200	\$414,700	\$449,300	\$483,800
5.50%	\$168,100	\$201,700	\$235,300	\$268,900	\$302,500	\$336,100	\$369,700	\$403,300	\$436,900	\$470,600
5.75%	\$163,500	\$196,200	\$228,900	\$261,600	\$294,300	\$327,000	\$359,700	\$392,400	\$425,100	\$457,800
6.00%	\$159,200	\$191,000	\$222,800	\$254,600	\$286,500	\$318,300	\$350,100	\$382,000	\$413,800	\$445,600
6.25%	\$155,000	\$186,000	\$217,000	\$248,000	\$279,000	\$310,000	\$340,900	\$371,900	\$402,900	\$433,900
6.50%	\$151,000	\$181,200	\$211,400	\$241,500	\$271,700	\$301,900	\$332,100	\$362,300	\$392,500	\$422,700

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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\*

2020

COUNTY:	KAUAI		FAMILY SIZE: 3 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$43,700	\$52,440	\$61,180	\$69,920	\$78,660	\$87,400	\$96,140	\$104,880	\$113,620	\$122,360
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$254,600	\$305,500	\$356,400	\$407,300	\$458,200	\$509,200	\$560,100	\$611,000	\$661,900	\$712,800
3.25%	\$246,600	\$296,000	\$345,300	\$394,600	\$443,900	\$493,300	\$542,600	\$591,900	\$641,200	\$690,600
3.50%	\$239,000	\$286,800	\$334,600	\$382,400	\$430,200	\$478,100	\$525,900	\$573,700	\$621,500	\$669,300
3.75%	\$231,800	\$278,100	\$324,500	\$370,800	\$417,200	\$463,500	\$509,900	\$556,200	\$602,600	\$648,900
4.00%	\$224,800	\$269,800	\$314,800	\$359,700	\$404,700	\$449,600	\$494,600	\$539,600	\$584,500	\$629,500
4.25%	\$218,200	\$261,800	\$305,500	\$349,100	\$392,700	\$436,400	\$480,000	\$523,600	\$567,300	\$610,900
4.50%	\$211,800	\$254,200	\$296,600	\$338,900	\$381,300	\$423,700	\$466,000	\$508,400	\$550,800	\$593,100
4.75%	\$205,800	\$246,900	\$288,100	\$329,200	\$370,400	\$411,500	\$452,700	\$493,800	\$535,000	\$576,100
5.00%	\$199,900	\$239,900	\$279,900	\$319,900	\$359,900	\$399,900	\$439,900	\$479,900	\$519,800	\$559,800
5.25%	\$194,400	\$233,200	\$272,100	\$311,000	\$349,900	\$388,700	\$427,600	\$466,500	\$505,400	\$544,200
5.50%	\$189,000	\$226,800	\$264,700	\$302,500	\$340,300	\$378,100	\$415,900	\$453,700	\$491,500	\$529,300
5.75%	\$183,900	\$220,700	\$257,500	\$294,300	\$331,100	\$367,800	\$404,600	\$441,400	\$478,200	\$515,000
6.00%	\$179,000	\$214,800	\$250,600	\$286,400	\$322,200	\$358,000	\$393,900	\$429,700	\$465,500	\$501,300
6.25%	\$174,300	\$209,200	\$244,100	\$278,900	\$313,800	\$348,600	\$383,500	\$418,400	\$453,200	\$488,100
6.50%	\$169,800	\$203,800	\$237,700	\$271,700	\$305,700	\$339,600	\$373,600	\$407,600	\$441,500	\$475,500

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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\*

2020

COUNTY:	KAUAI		FAMILY SIZE: 4 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$48,550	\$58,260	\$67,970	\$77,680	\$87,390	\$97,100	\$106,810	\$116,520	\$126,230	\$135,940
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$282,800	\$339,400	\$396,000	\$452,500	\$509,100	\$565,700	\$622,200	\$678,800	\$735,400	\$791,900
3.25%	\$274,000	\$328,800	\$383,600	\$438,400	\$493,200	\$548,000	\$602,800	\$657,600	\$712,400	\$767,200
3.50%	\$265,600	\$318,700	\$371,800	\$424,900	\$478,000	\$531,100	\$584,200	\$637,300	\$690,400	\$743,600
3.75%	\$257,500	\$309,000	\$360,500	\$412,000	\$463,500	\$515,000	\$566,500	\$618,000	\$669,500	\$721,000
4.00%	\$249,800	\$299,700	\$349,700	\$399,600	\$449,600	\$499,500	\$549,500	\$599,500	\$649,400	\$699,400
4.25%	\$242,400	\$290,900	\$339,400	\$387,800	\$436,300	\$484,800	\$533,300	\$581,800	\$630,200	\$678,700
4.50%	\$235,300	\$282,400	\$329,500	\$376,600	\$423,600	\$470,700	\$517,800	\$564,800	\$611,900	\$659,000
4.75%	\$228,600	\$274,300	\$320,000	\$365,800	\$411,500	\$457,200	\$502,900	\$548,600	\$594,300	\$640,100
5.00%	\$222,100	\$266,600	\$311,000	\$355,400	\$399,800	\$444,300	\$488,700	\$533,100	\$577,500	\$622,000
5.25%	\$215,900	\$259,100	\$302,300	\$345,500	\$388,700	\$431,900	\$475,100	\$518,300	\$561,500	\$604,600
5.50%	\$210,000	\$252,000	\$294,000	\$336,000	\$378,000	\$420,000	\$462,000	\$504,000	\$546,000	\$588,000
5.75%	\$204,300	\$245,200	\$286,100	\$326,900	\$367,800	\$408,700	\$449,500	\$490,400	\$531,300	\$572,100
6.00%	\$198,900	\$238,700	\$278,400	\$318,200	\$358,000	\$397,800	\$437,600	\$477,300	\$517,100	\$556,900
6.25%	\$193,700	\$232,400	\$271,100	\$309,900	\$348,600	\$387,300	\$426,100	\$464,800	\$503,500	\$542,300
6.50%	\$188,700	\$226,400	\$264,100	\$301,900	\$339,600	\$377,300	\$415,100	\$452,800	\$490,500	\$528,200

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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\*

2020

COUNTY:	KAUAI		FAMILY SIZE: 6 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$56,350	\$67,620	\$78,890	\$90,160	\$101,430	\$112,700	\$123,970	\$135,240	\$146,510	\$157,780
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$328,300	\$393,900	\$459,600	\$525,200	\$590,900	\$656,600	\$722,200	\$787,900	\$853,500	\$919,200
3.25%	\$318,000	\$381,600	\$445,200	\$508,800	\$572,400	\$636,000	\$699,600	\$763,200	\$826,800	\$890,500
3.50%	\$308,200	\$369,900	\$431,500	\$493,100	\$554,800	\$616,400	\$678,100	\$739,700	\$801,400	\$863,000
3.75%	\$298,900	\$358,600	\$418,400	\$478,200	\$537,900	\$597,700	\$657,500	\$717,200	\$777,000	\$836,800
4.00%	\$289,900	\$347,900	\$405,900	\$463,800	\$521,800	\$579,800	\$637,800	\$695,800	\$753,700	\$811,700
4.25%	\$281,300	\$337,600	\$393,900	\$450,100	\$506,400	\$562,700	\$619,000	\$675,200	\$731,500	\$787,800
4.50%	\$273,200	\$327,800	\$382,400	\$437,000	\$491,700	\$546,300	\$600,900	\$655,600	\$710,200	\$764,800
4.75%	\$265,300	\$318,400	\$371,400	\$424,500	\$477,600	\$530,600	\$583,700	\$636,800	\$689,800	\$742,900
5.00%	\$257,800	\$309,400	\$360,900	\$412,500	\$464,100	\$515,600	\$567,200	\$618,800	\$670,300	\$721,900
5.25%	\$250,600	\$300,800	\$350,900	\$401,000	\$451,100	\$501,300	\$551,400	\$601,500	\$651,700	\$701,800
5.50%	\$243,800	\$292,500	\$341,300	\$390,000	\$438,800	\$487,500	\$536,300	\$585,000	\$633,800	\$682,500
5.75%	\$237,200	\$284,600	\$332,000	\$379,500	\$426,900	\$474,300	\$521,800	\$569,200	\$616,600	\$664,100
6.00%	\$230,800	\$277,000	\$323,200	\$369,400	\$415,500	\$461,700	\$507,900	\$554,000	\$600,200	\$646,400
6.25%	\$224,800	\$269,700	\$314,700	\$359,700	\$404,600	\$449,600	\$494,500	\$539,500	\$584,400	\$629,400
6.50%	\$219,000	\$262,800	\$306,600	\$350,400	\$394,100	\$437,900	\$481,700	\$525,500	\$569,300	\$613,100

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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\*

2020

COUNTY:	KAUAI		FAMILY SIZE: 6 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$56,350	\$67,620	\$78,890	\$90,160	\$101,430	\$112,700	\$123,970	\$135,240	\$146,510	\$157,780
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$328,300	\$393,900	\$459,600	\$525,200	\$590,900	\$656,600	\$722,200	\$787,900	\$853,500	\$919,200
3.25%	\$318,000	\$381,600	\$445,200	\$508,800	\$572,400	\$636,000	\$699,600	\$763,200	\$826,800	\$890,500
3.50%	\$308,200	\$369,900	\$431,500	\$493,100	\$554,800	\$616,400	\$678,100	\$739,700	\$801,400	\$863,000
3.75%	\$298,900	\$358,600	\$418,400	\$478,200	\$537,900	\$597,700	\$657,500	\$717,200	\$777,000	\$836,800
4.00%	\$289,900	\$347,900	\$405,900	\$463,800	\$521,800	\$579,800	\$637,800	\$695,800	\$753,700	\$811,700
4.25%	\$281,300	\$337,600	\$393,900	\$450,100	\$506,400	\$562,700	\$619,000	\$675,200	\$731,500	\$787,800
4.50%	\$273,200	\$327,800	\$382,400	\$437,000	\$491,700	\$546,300	\$600,900	\$655,600	\$710,200	\$764,800
4.75%	\$265,300	\$318,400	\$371,400	\$424,500	\$477,600	\$530,600	\$583,700	\$636,800	\$689,800	\$742,900
5.00%	\$257,800	\$309,400	\$360,900	\$412,500	\$464,100	\$515,600	\$567,200	\$618,800	\$670,300	\$721,900
5.25%	\$250,600	\$300,800	\$350,900	\$401,000	\$451,100	\$501,300	\$551,400	\$601,500	\$651,700	\$701,800
5.50%	\$243,800	\$292,500	\$341,300	\$390,000	\$438,800	\$487,500	\$536,300	\$585,000	\$633,800	\$682,500
5.75%	\$237,200	\$284,600	\$332,000	\$379,500	\$426,900	\$474,300	\$521,800	\$569,200	\$616,600	\$664,100
6.00%	\$230,800	\$277,000	\$323,200	\$369,400	\$415,500	\$461,700	\$507,900	\$554,000	\$600,200	\$646,400
6.25%	\$224,800	\$269,700	\$314,700	\$359,700	\$404,600	\$449,600	\$494,500	\$539,500	\$584,400	\$629,400
6.50%	\$219,000	\$262,800	\$306,600	\$350,400	\$394,100	\$437,900	\$481,700	\$525,500	\$569,300	\$613,100

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

1. Based on **2020** 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\*

2020

COUNTY:	KAUAI		FAMILY SIZE: 7 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$60,250	\$72,300	\$84,350	\$96,400	\$108,450	\$120,500	\$132,550	\$144,600	\$156,650	\$168,700
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$351,000	\$421,200	\$491,400	\$561,600	\$631,800	\$702,000	\$772,200	\$842,400	\$912,600	\$982,800
3.25%	\$340,000	\$408,000	\$476,000	\$544,000	\$612,100	\$680,100	\$748,100	\$816,100	\$884,100	\$952,100
3.50%	\$329,500	\$395,500	\$461,400	\$527,300	\$593,200	\$659,100	\$725,000	\$790,900	\$856,800	\$922,700
3.75%	\$319,500	\$383,400	\$447,400	\$511,300	\$575,200	\$639,100	\$703,000	\$766,900	\$830,800	\$894,700
4.00%	\$310,000	\$372,000	\$434,000	\$495,900	\$557,900	\$619,900	\$681,900	\$743,900	\$805,900	\$867,900
4.25%	\$300,800	\$361,000	\$421,100	\$481,300	\$541,500	\$601,600	\$661,800	\$722,000	\$782,100	\$842,300
4.50%	\$292,100	\$350,500	\$408,900	\$467,300	\$525,700	\$584,100	\$642,500	\$700,900	\$759,400	\$817,800
4.75%	\$283,700	\$340,400	\$397,200	\$453,900	\$510,600	\$567,400	\$624,100	\$680,800	\$737,600	\$794,300
5.00%	\$275,700	\$330,800	\$385,900	\$441,100	\$496,200	\$551,300	\$606,500	\$661,600	\$716,700	\$771,900
5.25%	\$268,000	\$321,600	\$375,200	\$428,800	\$482,400	\$536,000	\$589,600	\$643,200	\$696,800	\$750,400
5.50%	\$260,600	\$312,800	\$364,900	\$417,000	\$469,100	\$521,300	\$573,400	\$625,500	\$677,600	\$729,800
5.75%	\$253,600	\$304,300	\$355,000	\$405,700	\$456,400	\$507,200	\$557,900	\$608,600	\$659,300	\$710,000
6.00%	\$246,800	\$296,200	\$345,600	\$394,900	\$444,300	\$493,600	\$543,000	\$592,400	\$641,700	\$691,100
6.25%	\$240,300	\$288,400	\$336,500	\$384,500	\$432,600	\$480,700	\$528,800	\$576,800	\$624,900	\$673,000
6.50%	\$234,100	\$280,900	\$327,800	\$374,600	\$421,400	\$468,200	\$515,100	\$561,900	\$608,700	\$655,500

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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\*

2020

COUNTY:	KAUAI		FAMILY SIZE: 8 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$64,100	\$76,920	\$89,740	\$102,560	\$115,380	\$128,200	\$141,020	\$153,840	\$166,660	\$179,480
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$373,400	\$448,100	\$522,800	\$597,500	\$672,200	\$746,900	\$821,500	\$896,200	\$970,900	\$1,045,600
3.25%	\$361,800	\$434,100	\$506,500	\$578,800	\$651,200	\$723,500	\$795,900	\$868,200	\$940,600	\$1,012,900
3.50%	\$350,600	\$420,700	\$490,900	\$561,000	\$631,100	\$701,200	\$771,300	\$841,500	\$911,600	\$981,700
3.75%	\$340,000	\$407,900	\$475,900	\$543,900	\$611,900	\$679,900	\$747,900	\$815,900	\$883,900	\$951,900
4.00%	\$329,800	\$395,700	\$461,700	\$527,600	\$593,600	\$659,500	\$725,500	\$791,500	\$857,400	\$923,400
4.25%	\$320,000	\$384,000	\$448,100	\$512,100	\$576,100	\$640,100	\$704,100	\$768,100	\$832,100	\$896,100
4.50%	\$310,700	\$372,900	\$435,000	\$497,200	\$559,300	\$621,400	\$683,600	\$745,700	\$807,900	\$870,000
4.75%	\$301,800	\$362,200	\$422,500	\$482,900	\$543,300	\$603,600	\$664,000	\$724,300	\$784,700	\$845,100
5.00%	\$293,300	\$351,900	\$410,600	\$469,200	\$527,900	\$586,600	\$645,200	\$703,900	\$762,500	\$821,200
5.25%	\$285,100	\$342,100	\$399,200	\$456,200	\$513,200	\$570,200	\$627,200	\$684,300	\$741,300	\$798,300
5.50%	\$277,300	\$332,700	\$388,200	\$443,700	\$499,100	\$554,600	\$610,000	\$665,500	\$720,900	\$776,400
5.75%	\$269,800	\$323,700	\$377,700	\$431,700	\$485,600	\$539,600	\$593,500	\$647,500	\$701,400	\$755,400
6.00%	\$262,600	\$315,100	\$367,600	\$420,200	\$472,700	\$525,200	\$577,700	\$630,200	\$682,700	\$735,300
6.25%	\$255,700	\$306,800	\$358,000	\$409,100	\$460,300	\$511,400	\$562,500	\$613,700	\$664,800	\$716,000
6.50%	\$249,100	\$298,900	\$348,700	\$398,500	\$448,400	\$498,200	\$548,000	\$597,800	\$647,600	\$697,400

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# MAUI COUNTY INCOME SCHEDULE BY FAMILY SIZE

2020

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-----							
<u>MEDIAN</u>		<u>1 PERSON</u>	<u>2 PERSON</u>	<u>3 PERSON</u>	<u>4 PERSON</u>	<u>5 PERSON</u>	<u>6 PERSON</u>	<u>7 PERSON</u>	<u>8 PERSON</u>
\$97,500									
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%	\$7,180	\$8,200	\$9,230	\$10,250	\$11,070	\$11,890	\$12,710	\$13,530
	20%	\$14,360	\$16,400	\$18,460	\$20,500	\$22,140	\$23,780	\$25,420	\$27,060
	30%	\$21,540	\$24,600	\$27,690	\$30,750	\$33,210	\$35,670	\$38,130	\$40,590
	40%	\$28,720	\$32,800	\$36,920	\$41,000	\$44,280	\$47,560	\$50,840	\$54,120
	50%	\$35,900	\$41,000	\$46,150	\$51,250	\$55,350	\$59,450	\$63,550	\$67,650
	60%	\$43,080	\$49,200	\$55,380	\$61,500	\$66,420	\$71,340	\$76,260	\$81,180
	70%	\$50,260	\$57,400	\$64,610	\$71,750	\$77,490	\$83,230	\$88,970	\$94,710
	80%	\$57,440	\$65,600	\$73,840	\$82,000	\$88,560	\$95,120	\$101,680	\$108,240
	90%	\$64,620	\$73,800	\$83,070	\$92,250	\$99,630	\$107,010	\$114,390	\$121,770
	100%	\$71,800	\$82,000	\$92,300	\$102,500	\$110,700	\$118,900	\$127,100	\$135,300
	110%	\$78,980	\$90,200	\$101,530	\$112,750	\$121,770	\$130,790	\$139,810	\$148,830
	120%	\$86,160	\$98,400	\$110,760	\$123,000	\$132,840	\$142,680	\$152,520	\$162,360
	130%	\$93,340	\$106,600	\$119,990	\$133,250	\$143,910	\$154,570	\$165,230	\$175,890
	140%	\$100,520	\$114,800	\$129,220	\$143,500	\$154,980	\$166,460	\$177,940	\$189,420

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 "FY2020 Briefing Materials" at <https://www.huduser.gov/portal/datasets/il/il20/IncomeLimitsMethodology-FY20.pdf>

HHFDC uses the HUD income limits for households at the 50% and 60% income levels as calculated for the Multifamily Tax Subsidy Project (MTSP) charts. For HHFDC programs, the 80% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2020, it is also the HUD Section 8 VLIL) multiplied by 1.6 (or 80/50). The limits for households at other income levels are calculated in the same way. For further information see "Multifamily Tax Subsidy Income Limits" at <https://www.huduser.gov/portal/datasets/mtsp.html>

**NOTE: This chart is provided as a guide only. You are responsible to ensure the accuracy of the numbers.**



# AFFORDABLE RENT GUIDELINES\*

2020

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

Area	\$97,500	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
<b>MAUI</b>						
30% of Median		\$538	\$576	\$692	\$799	\$891
50% of Median		\$897	\$961	\$1,153	\$1,332	\$1,486
60% of Median		\$1,077	\$1,153	\$1,384	\$1,599	\$1,783
80% of Median		\$1,436	\$1,538	\$1,846	\$2,132	\$2,378
100% of Median		\$1,795	\$1,922	\$2,307	\$2,665	\$2,972
120% of Median		\$2,154	\$2,307	\$2,769	\$3,198	\$3,567
140% of Median		\$2,513	\$2,691	\$3,230	\$3,731	\$4,161

\*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.





# MAUI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	MAUI									
	FAMILY SIZE: 1 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$35,900	\$43,080	\$50,260	\$57,440	\$64,620	\$71,800	\$78,980	\$86,160	\$93,340	\$100,520
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$209,100	\$251,000	\$292,800	\$334,600	\$376,500	\$418,300	\$460,100	\$501,900	\$543,800	\$585,600
3.25%	\$202,600	\$243,100	\$283,600	\$324,200	\$364,700	\$405,200	\$445,700	\$486,300	\$526,800	\$567,300
3.50%	\$196,400	\$235,600	\$274,900	\$314,200	\$353,500	\$392,700	\$432,000	\$471,300	\$510,500	\$549,800
3.75%	\$190,400	\$228,500	\$266,600	\$304,600	\$342,700	\$380,800	\$418,900	\$457,000	\$495,000	\$533,100
4.00%	\$184,700	\$221,600	\$258,600	\$295,500	\$332,400	\$369,400	\$406,300	\$443,300	\$480,200	\$517,100
4.25%	\$179,200	\$215,100	\$250,900	\$286,800	\$322,600	\$358,500	\$394,300	\$430,200	\$466,000	\$501,900
4.50%	\$174,000	\$208,800	\$243,600	\$278,400	\$313,200	\$348,000	\$382,900	\$417,700	\$452,500	\$487,300
4.75%	\$169,000	\$202,800	\$236,600	\$270,500	\$304,300	\$338,100	\$371,900	\$405,700	\$439,500	\$473,300
5.00%	\$164,300	\$197,100	\$230,000	\$262,800	\$295,700	\$328,500	\$361,400	\$394,200	\$427,100	\$459,900
5.25%	\$159,700	\$191,600	\$223,600	\$255,500	\$287,400	\$319,400	\$351,300	\$383,200	\$415,200	\$447,100
5.50%	\$155,300	\$186,400	\$217,400	\$248,500	\$279,500	\$310,600	\$341,700	\$372,700	\$403,800	\$434,800
5.75%	\$151,100	\$181,300	\$211,500	\$241,800	\$272,000	\$302,200	\$332,400	\$362,600	\$392,800	\$423,100
6.00%	\$147,100	\$176,500	\$205,900	\$235,300	\$264,700	\$294,100	\$323,600	\$353,000	\$382,400	\$411,800
6.25%	\$143,200	\$171,800	\$200,500	\$229,100	\$257,800	\$286,400	\$315,100	\$343,700	\$372,300	\$401,000
6.50%	\$139,500	\$167,400	\$195,300	\$223,200	\$251,100	\$279,000	\$306,900	\$334,800	\$362,700	\$390,600

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



## MAUI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	MAUI									
	FAMILY SIZE: 2 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$41,000	\$49,200	\$57,400	\$65,600	\$73,800	\$82,000	\$90,200	\$98,400	\$106,600	\$114,800
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$238,900	\$286,600	\$334,400	\$382,200	\$429,900	\$477,700	\$525,500	\$573,200	\$621,000	\$668,800
3.25%	\$231,400	\$277,700	\$323,900	\$370,200	\$416,500	\$462,800	\$509,100	\$555,300	\$601,600	\$647,900
3.50%	\$224,300	\$269,100	\$314,000	\$358,800	\$403,700	\$448,500	\$493,400	\$538,200	\$583,100	\$627,900
3.75%	\$217,400	\$260,900	\$304,400	\$347,900	\$391,400	\$434,900	\$478,400	\$521,900	\$565,400	\$608,800
4.00%	\$210,900	\$253,100	\$295,300	\$337,500	\$379,700	\$421,900	\$464,000	\$506,200	\$548,400	\$590,600
4.25%	\$204,700	\$245,600	\$286,600	\$327,500	\$368,500	\$409,400	\$450,300	\$491,300	\$532,200	\$573,200
4.50%	\$198,700	\$238,500	\$278,200	\$318,000	\$357,700	\$397,500	\$437,200	\$477,000	\$516,700	\$556,500
4.75%	\$193,000	\$231,700	\$270,300	\$308,900	\$347,500	\$386,100	\$424,700	\$463,300	\$501,900	\$540,500
5.00%	\$187,600	\$225,100	\$262,600	\$300,100	\$337,700	\$375,200	\$412,700	\$450,200	\$487,700	\$525,200
5.25%	\$182,400	\$218,800	\$255,300	\$291,800	\$328,300	\$364,700	\$401,200	\$437,700	\$474,100	\$510,600
5.50%	\$177,400	\$212,800	\$248,300	\$283,800	\$319,200	\$354,700	\$390,200	\$425,700	\$461,100	\$496,600
5.75%	\$172,600	\$207,100	\$241,600	\$276,100	\$310,600	\$345,100	\$379,600	\$414,100	\$448,700	\$483,200
6.00%	\$168,000	\$201,600	\$235,100	\$268,700	\$302,300	\$335,900	\$369,500	\$403,100	\$436,700	\$470,300
6.25%	\$163,600	\$196,300	\$229,000	\$261,700	\$294,400	\$327,100	\$359,800	\$392,500	\$425,200	\$457,900
6.50%	\$159,300	\$191,200	\$223,000	\$254,900	\$286,800	\$318,600	\$350,500	\$382,400	\$414,200	\$446,100

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# MAUI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	MAUI									
	FAMILY SIZE: 3 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$46,150	\$55,380	\$64,610	\$73,840	\$83,070	\$92,300	\$101,530	\$110,760	\$119,990	\$129,220
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$268,900	\$322,600	\$376,400	\$430,200	\$483,900	\$537,700	\$591,500	\$645,300	\$699,000	\$752,800
3.25%	\$260,500	\$312,500	\$364,600	\$416,700	\$468,800	\$520,900	\$573,000	\$625,100	\$677,200	\$729,300
3.50%	\$252,400	\$302,900	\$353,400	\$403,900	\$454,400	\$504,900	\$555,300	\$605,800	\$656,300	\$706,800
3.75%	\$244,800	\$293,700	\$342,700	\$391,600	\$440,600	\$489,500	\$538,500	\$587,400	\$636,400	\$685,300
4.00%	\$237,400	\$284,900	\$332,400	\$379,900	\$427,400	\$474,900	\$522,300	\$569,800	\$617,300	\$664,800
4.25%	\$230,400	\$276,500	\$322,600	\$368,700	\$414,700	\$460,800	\$506,900	\$553,000	\$599,100	\$645,200
4.50%	\$223,700	\$268,500	\$313,200	\$357,900	\$402,700	\$447,400	\$492,200	\$536,900	\$581,600	\$626,400
4.75%	\$217,300	\$260,800	\$304,200	\$347,700	\$391,100	\$434,600	\$478,000	\$521,500	\$565,000	\$608,400
5.00%	\$211,200	\$253,400	\$295,600	\$337,800	\$380,100	\$422,300	\$464,500	\$506,800	\$549,000	\$591,200
5.25%	\$205,300	\$246,300	\$287,400	\$328,400	\$369,500	\$410,500	\$451,600	\$492,600	\$533,700	\$574,800
5.50%	\$199,600	\$239,600	\$279,500	\$319,400	\$359,300	\$399,300	\$439,200	\$479,100	\$519,100	\$559,000
5.75%	\$194,200	\$233,100	\$271,900	\$310,800	\$349,600	\$388,500	\$427,300	\$466,200	\$505,000	\$543,900
6.00%	\$189,100	\$226,900	\$264,700	\$302,500	\$340,300	\$378,100	\$415,900	\$453,700	\$491,600	\$529,400
6.25%	\$184,100	\$220,900	\$257,700	\$294,600	\$331,400	\$368,200	\$405,000	\$441,800	\$478,600	\$515,500
6.50%	\$179,300	\$215,200	\$251,100	\$286,900	\$322,800	\$358,700	\$394,500	\$430,400	\$466,300	\$502,100

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# MAUI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	MAUI									
	FAMILY SIZE: 4 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$51,250	\$61,500	\$71,750	\$82,000	\$92,250	\$102,500	\$112,750	\$123,000	\$133,250	\$143,500
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$298,600	\$358,300	\$418,000	\$477,700	\$537,400	\$597,100	\$656,800	\$716,600	\$776,300	\$836,000
3.25%	\$289,200	\$347,100	\$404,900	\$462,800	\$520,600	\$578,500	\$636,300	\$694,200	\$752,000	\$809,900
3.50%	\$280,300	\$336,400	\$392,500	\$448,500	\$504,600	\$560,600	\$616,700	\$672,800	\$728,800	\$784,900
3.75%	\$271,800	\$326,200	\$380,500	\$434,900	\$489,200	\$543,600	\$598,000	\$652,300	\$706,700	\$761,100
4.00%	\$263,700	\$316,400	\$369,100	\$421,900	\$474,600	\$527,300	\$580,100	\$632,800	\$685,500	\$738,300
4.25%	\$255,900	\$307,100	\$358,200	\$409,400	\$460,600	\$511,800	\$562,900	\$614,100	\$665,300	\$716,500
4.50%	\$248,400	\$298,100	\$347,800	\$397,500	\$447,200	\$496,900	\$546,600	\$596,200	\$645,900	\$695,600
4.75%	\$241,300	\$289,600	\$337,800	\$386,100	\$434,400	\$482,600	\$530,900	\$579,100	\$627,400	\$675,700
5.00%	\$234,500	\$281,400	\$328,300	\$375,200	\$422,100	\$469,000	\$515,900	\$562,800	\$609,700	\$656,600
5.25%	\$228,000	\$273,500	\$319,100	\$364,700	\$410,300	\$455,900	\$501,500	\$547,100	\$592,700	\$638,300
5.50%	\$221,700	\$266,000	\$310,400	\$354,700	\$399,100	\$443,400	\$487,700	\$532,100	\$576,400	\$620,800
5.75%	\$215,700	\$258,800	\$302,000	\$345,100	\$388,300	\$431,400	\$474,500	\$517,700	\$560,800	\$604,000
6.00%	\$210,000	\$251,900	\$293,900	\$335,900	\$377,900	\$419,900	\$461,900	\$503,900	\$545,900	\$587,900
6.25%	\$204,400	\$245,300	\$286,200	\$327,100	\$368,000	\$408,900	\$449,800	\$490,700	\$531,500	\$572,400
6.50%	\$199,200	\$239,000	\$278,800	\$318,600	\$358,500	\$398,300	\$438,100	\$478,000	\$517,800	\$557,600

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# MAUI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	MAUI									
	FAMILY SIZE: 5 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$55,350	\$66,420	\$77,490	\$88,560	\$99,630	\$110,700	\$121,770	\$132,840	\$143,910	\$154,980
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$322,500	\$386,900	\$451,400	\$515,900	\$580,400	\$644,900	\$709,400	\$773,900	\$838,400	\$902,900
3.25%	\$312,400	\$374,800	\$437,300	\$499,800	\$562,300	\$624,700	\$687,200	\$749,700	\$812,200	\$874,600
3.50%	\$302,700	\$363,300	\$423,800	\$484,400	\$544,900	\$605,500	\$666,000	\$726,600	\$787,100	\$847,700
3.75%	\$293,500	\$352,300	\$411,000	\$469,700	\$528,400	\$587,100	\$645,800	\$704,500	\$763,200	\$821,900
4.00%	\$284,800	\$341,700	\$398,700	\$455,600	\$512,600	\$569,500	\$626,500	\$683,400	\$740,400	\$797,300
4.25%	\$276,300	\$331,600	\$386,900	\$442,200	\$497,400	\$552,700	\$608,000	\$663,200	\$718,500	\$773,800
4.50%	\$268,300	\$322,000	\$375,600	\$429,300	\$483,000	\$536,600	\$590,300	\$643,900	\$697,600	\$751,300
4.75%	\$260,600	\$312,700	\$364,900	\$417,000	\$469,100	\$521,200	\$573,300	\$625,500	\$677,600	\$729,700
5.00%	\$253,200	\$303,900	\$354,500	\$405,200	\$455,800	\$506,500	\$557,100	\$607,800	\$658,400	\$709,100
5.25%	\$246,200	\$295,400	\$344,700	\$393,900	\$443,100	\$492,400	\$541,600	\$590,900	\$640,100	\$689,300
5.50%	\$239,400	\$287,300	\$335,200	\$383,100	\$431,000	\$478,900	\$526,800	\$574,600	\$622,500	\$670,400
5.75%	\$233,000	\$279,500	\$326,100	\$372,700	\$419,300	\$465,900	\$512,500	\$559,100	\$605,700	\$652,300
6.00%	\$226,700	\$272,100	\$317,400	\$362,800	\$408,100	\$453,500	\$498,800	\$544,200	\$589,500	\$634,900
6.25%	\$220,800	\$265,000	\$309,100	\$353,300	\$397,400	\$441,600	\$485,700	\$529,900	\$574,100	\$618,200
6.50%	\$215,100	\$258,100	\$301,100	\$344,100	\$387,200	\$430,200	\$473,200	\$516,200	\$559,200	\$602,200

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

- Based on **2020** 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.



# MAUI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	MAUI									
	FAMILY SIZE: 6 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$59,450	\$71,340	\$83,230	\$95,120	\$107,010	\$118,900	\$130,790	\$142,680	\$154,570	\$166,460
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$346,300	\$415,600	\$484,900	\$554,100	\$623,400	\$692,700	\$761,900	\$831,200	\$900,500	\$969,700
3.25%	\$335,500	\$402,600	\$469,700	\$536,800	\$603,900	\$671,000	\$738,100	\$805,200	\$872,300	\$939,400
3.50%	\$325,200	\$390,200	\$455,200	\$520,300	\$585,300	\$650,300	\$715,400	\$780,400	\$845,500	\$910,500
3.75%	\$315,300	\$378,400	\$441,400	\$504,500	\$567,500	\$630,600	\$693,600	\$756,700	\$819,800	\$882,800
4.00%	\$305,900	\$367,000	\$428,200	\$489,400	\$550,500	\$611,700	\$672,900	\$734,000	\$795,200	\$856,400
4.25%	\$296,800	\$356,200	\$415,500	\$474,900	\$534,300	\$593,600	\$653,000	\$712,400	\$771,700	\$831,100
4.50%	\$288,200	\$345,800	\$403,500	\$461,100	\$518,700	\$576,400	\$634,000	\$691,600	\$749,300	\$806,900
4.75%	\$279,900	\$335,900	\$391,900	\$447,900	\$503,800	\$559,800	\$615,800	\$671,800	\$727,800	\$783,800
5.00%	\$272,000	\$326,400	\$380,800	\$435,200	\$489,600	\$544,000	\$598,400	\$652,800	\$707,200	\$761,600
5.25%	\$264,400	\$317,300	\$370,200	\$423,100	\$476,000	\$528,900	\$581,700	\$634,600	\$687,500	\$740,400
5.50%	\$257,200	\$308,600	\$360,000	\$411,500	\$462,900	\$514,300	\$565,800	\$617,200	\$668,600	\$720,100
5.75%	\$250,200	\$300,300	\$350,300	\$400,300	\$450,400	\$500,400	\$550,500	\$600,500	\$650,600	\$700,600
6.00%	\$243,500	\$292,300	\$341,000	\$389,700	\$438,400	\$487,100	\$535,800	\$584,500	\$633,200	\$681,900
6.25%	\$237,200	\$284,600	\$332,000	\$379,400	\$426,900	\$474,300	\$521,700	\$569,200	\$616,600	\$664,000
6.50%	\$231,000	\$277,200	\$323,400	\$369,600	\$415,800	\$462,000	\$508,200	\$554,400	\$600,600	\$646,800

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# MAUI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	MAUI									
	FAMILY SIZE: 7 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$63,550	\$76,260	\$88,970	\$101,680	\$114,390	\$127,100	\$139,810	\$152,520	\$165,230	\$177,940
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$370,200	\$444,300	\$518,300	\$592,400	\$666,400	\$740,400	\$814,500	\$888,500	\$962,600	\$1,036,600
3.25%	\$358,700	\$430,400	\$502,100	\$573,800	\$645,600	\$717,300	\$789,000	\$860,800	\$932,500	\$1,004,200
3.50%	\$347,600	\$417,100	\$486,600	\$556,200	\$625,700	\$695,200	\$764,700	\$834,200	\$903,800	\$973,300
3.75%	\$337,000	\$404,400	\$471,900	\$539,300	\$606,700	\$674,100	\$741,500	\$808,900	\$876,300	\$943,700
4.00%	\$326,900	\$392,300	\$457,700	\$523,100	\$588,500	\$653,900	\$719,300	\$784,700	\$850,100	\$915,400
4.25%	\$317,300	\$380,700	\$444,200	\$507,700	\$571,100	\$634,600	\$698,000	\$761,500	\$825,000	\$888,400
4.50%	\$308,100	\$369,700	\$431,300	\$492,900	\$554,500	\$616,100	\$677,700	\$739,300	\$800,900	\$862,600
4.75%	\$299,200	\$359,100	\$418,900	\$478,800	\$538,600	\$598,400	\$658,300	\$718,100	\$778,000	\$837,800
5.00%	\$290,800	\$348,900	\$407,100	\$465,200	\$523,400	\$581,500	\$639,700	\$697,800	\$756,000	\$814,100
5.25%	\$282,700	\$339,200	\$395,700	\$452,300	\$508,800	\$565,300	\$621,900	\$678,400	\$734,900	\$791,500
5.50%	\$274,900	\$329,900	\$384,900	\$439,800	\$494,800	\$549,800	\$604,800	\$659,800	\$714,800	\$769,700
5.75%	\$267,500	\$321,000	\$374,500	\$428,000	\$481,400	\$534,900	\$588,400	\$641,900	\$695,400	\$748,900
6.00%	\$260,300	\$312,400	\$364,500	\$416,500	\$468,600	\$520,700	\$572,800	\$624,800	\$676,900	\$729,000
6.25%	\$253,500	\$304,200	\$354,900	\$405,600	\$456,300	\$507,000	\$557,700	\$608,400	\$659,100	\$709,800
6.50%	\$246,900	\$296,300	\$345,700	\$395,100	\$444,500	\$493,900	\$543,300	\$592,700	\$642,100	\$691,500

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.



# MAUI COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2020

COUNTY:	MAUI									
	FAMILY SIZE: 8 PERSON									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$67,650	\$81,180	\$94,710	\$108,240	\$121,770	\$135,300	\$148,830	\$162,360	\$175,890	\$189,420
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$394,100	\$472,900	\$551,800	\$630,600	\$709,400	\$788,200	\$867,000	\$945,900	\$1,024,700	\$1,103,500
3.25%	\$381,800	\$458,100	\$534,500	\$610,900	\$687,200	\$763,600	\$839,900	\$916,300	\$992,700	\$1,069,000
3.50%	\$370,000	\$444,000	\$518,000	\$592,000	\$666,000	\$740,100	\$814,100	\$888,100	\$962,100	\$1,036,100
3.75%	\$358,800	\$430,500	\$502,300	\$574,100	\$645,800	\$717,600	\$789,300	\$861,100	\$932,800	\$1,004,600
4.00%	\$348,000	\$417,600	\$487,300	\$556,900	\$626,500	\$696,100	\$765,700	\$835,300	\$904,900	\$974,500
4.25%	\$337,800	\$405,300	\$472,900	\$540,400	\$608,000	\$675,500	\$743,100	\$810,600	\$878,200	\$945,700
4.50%	\$327,900	\$393,500	\$459,100	\$524,700	\$590,300	\$655,900	\$721,400	\$787,000	\$852,600	\$918,200
4.75%	\$318,500	\$382,200	\$445,900	\$509,600	\$573,300	\$637,100	\$700,800	\$764,500	\$828,200	\$891,900
5.00%	\$309,500	\$371,400	\$433,300	\$495,200	\$557,100	\$619,000	\$680,900	\$742,900	\$804,800	\$866,700
5.25%	\$300,900	\$361,100	\$421,300	\$481,400	\$541,600	\$601,800	\$662,000	\$722,200	\$782,300	\$842,500
5.50%	\$292,600	\$351,200	\$409,700	\$468,200	\$526,800	\$585,300	\$643,800	\$702,300	\$760,900	\$819,400
5.75%	\$284,700	\$341,700	\$398,600	\$455,600	\$512,500	\$569,500	\$626,400	\$683,300	\$740,300	\$797,200
6.00%	\$277,100	\$332,600	\$388,000	\$443,400	\$498,800	\$554,300	\$609,700	\$665,100	\$720,600	\$776,000
6.25%	\$269,900	\$323,800	\$377,800	\$431,800	\$485,700	\$539,700	\$593,700	\$647,700	\$701,600	\$755,600
6.50%	\$262,900	\$315,500	\$368,000	\$420,600	\$473,200	\$525,800	\$578,300	\$630,900	\$683,500	\$736,100

\*Please note that market sales prices may be lower than these sales price guidelines. Pricing of units will be guided by housing need. Pricing of units at the upper end of the limit may not be acceptable to the HHFDC or supported by market.

1. Based on **2020** 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.