KAUAI COUNTY INCOME SCHEDULE BY FAMILY SIZE

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

				LIMIT	S BY FAMILY SI	ZE			
<u>MEDIAN</u>		1 PERSON	2 PERSON	3 PERSON	4 PERSON	<u>5 PERSON</u>	<u>6 PERSON</u>	7 PERSON	8 PERSON
\$86,500									
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									
	10%	\$6,060	\$6,920	\$7,790	\$8,650	\$9,350	\$10,040	\$10,740	\$11,420
	20%	\$12,120	\$13,840	\$15,580	\$17,300	\$18,700	\$20,080	\$21,470	\$22,840
	30%	\$18,200	\$20,800	\$23,400	\$25,950	\$28,050	\$30,150	\$32,200	\$34,300
	40%	\$24,240	\$27,680	\$31,160	\$34,600	\$37,400	\$40,160	\$42,940	\$45,680
4)	50%	\$30,300	\$34,600	\$38,950	\$43,250	\$46,750	\$50,200	\$53,680	\$57,100
соте	60%	\$36,360	\$41,520	\$46,740	\$51,900	\$56,100	\$60,240	\$64,380	\$68,520
ည	70%	\$42,420	\$48,440	\$54,530	\$60,550	\$65,450	\$70,280	\$75,150	\$79,940
of T	80%	\$48,450	\$55,350	\$62,250	\$69,150	\$74,700	\$80,250	\$85,750	\$91,300
%	90%	\$54,540	\$62,280	\$70,110	\$77,850	\$84,150	\$90,360	\$96,620	\$102,780
61	100%	\$60,600	\$69,200	\$77,900	\$86,500	\$93,500	\$100,400	\$107,360	\$114,200
	110%	\$66,660	\$76,120	\$85,690	\$95,150	\$102,850	\$110,440	\$118,100	\$125,620
	120%	\$72,720	\$83,040	\$93,480	\$103,800	\$112,200	\$120,480	\$128,830	\$137,040
	130%	\$78,780	\$89,960	\$101,270	\$112,450	\$121,550	\$130,520	\$139,570	\$148,460
	140%	\$84,840	\$96,880	\$109,060	\$121,100	\$130,900	\$140,560	\$150,300	\$159,880

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 Section 8 very low-income level (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 area median family income and making adjustments if this income is outside formula constraints. For example, the VLIL is increased for areas where rental housing costs are unusually high in relation to the median income or if it is less that the relevant State non-metropolitan median family income level. See "FY 2013 HUD Income Limits Briefing Material" http://www.huduser.org/portal/datasets/il/il13/IncomeLimits BriefingMaterial_FY13.pdf

HHFDC uses the HUD income limits for households at the 30%, 50% and 80% income levels. For the Low Income Housing Tax Credit Program, the 60% income level is calculated as the Multifamily Tax Subsidy Project (MTSP) VLIL (for FY 2013, it is the HUD Section 8 VLIL) multiplied by 1.2 (or 60/50). The limits for households at other income levels are calculated in the same way.

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

AFFORDABLE RENT GUIDELINES*

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

<u>Area</u>	\$86,500	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
KAUAI						
30% of Med	ian	\$455	\$487	\$585	\$675	\$753
50% of Med	ian	\$757	\$811	\$973	\$1,125	\$1,255
60% of Med	ian	\$909	\$973	\$1,168	\$1,350	\$1,506
80% of Med	ian	\$1,211	\$1,297	\$1,556	\$1,798	\$2,006
100% of Med	ian	\$1,515	\$1,622	\$1,947	\$2,250	\$2,510
120% of Med	ian	\$1,818	\$1,946	\$2,336	\$2,700	\$3,012
140% of Med	ian	\$2,121	\$2,271	\$2,756	\$3,150	\$3,514

^{*}Please note that are market rents may be lower than these rent guidelines.

Based on 2013 very low income levels established by HUD.

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



COUNTY:	KAUAI	FAMILY SIZE:	1 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$30,300	\$36,360	\$42,420	\$48,450	\$54,540	\$60,600	\$66,660	\$72,720	\$78,780	\$84,840
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$176,100	\$211,300	\$246,500	\$281,500	\$316,900	\$352,200	\$387,400	\$422,600	\$457,800	\$493,000
3.25%	\$170,600	\$204,700	\$238,800	\$272,700	\$307,000	\$341,100	\$375,300	\$409,400	\$443,500	\$477,600
3.50%	\$165,300	\$198,400	\$231,400	\$264,300	\$297,600	\$330,600	\$363,700	\$396,800	\$429,800	\$462,900
3.75%	\$160,300	\$192,400	\$224,400	\$256,300	\$288,500	\$320,600	\$352,600	\$384,700	\$416,800	\$448,800
4.00%	\$155,500	\$186,600	\$217,700	\$248,600	\$279,900	\$311,000	\$342,100	\$373,200	\$404,300	\$435,400
4.25%	\$150,900	\$181,100	\$211,300	\$241,300	\$271,600	\$301,800	\$332,000	\$362,200	\$392,300	\$422,500
4.50%	\$146,500	\$175,800	\$205,100	\$234,300	\$263,700	\$293,000	\$322,300	\$351,600	\$380,900	\$410,200
4.75%	\$142,300	\$170,800	\$199,200	\$227,600	\$256,200	\$284,600	\$313,100	\$341,500	\$370,000	\$398,500
5.00%	\$138,300	\$165,900	\$193,600	\$221,100	\$248,900	\$276,600	\$304,200	\$331,900	\$359,500	\$387,200
5.25%	\$134,400	\$161,300	\$188,200	\$215,000	\$242,000	\$268,900	\$295,800	\$322,600	\$349,500	\$376,400
5.50%	\$130,700	\$156,900	\$183,000	\$209,100	\$235,300	\$261,500	\$287,600	\$313,800	\$339,900	\$366,100
5.75%	\$127,200	\$152,600	\$178,100	\$203,400	\$229,000	\$254,400	\$279,900	\$305,300	\$330,700	\$356,200
6.00%	\$123,800	\$148,600	\$173,300	\$198,000	\$222,900	\$247,600	\$272,400	\$297,200	\$321,900	\$346,700
6.25%	\$120,600	\$144,700	\$168,800	\$192,800	\$217,000	\$241,100	\$265,200	\$289,400	\$313,500	\$337,600
6.50%	\$117,400	\$140,900	\$164,400	\$187,800	\$211,400	\$234,900	\$258,400	\$281,900	\$305,400	\$328,900

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

1. Based on 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

3. Housing Expense of: 28.00%



COUNTY:	KAUAI	FAMILY SIZE:	2 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$34,600	\$41,520	\$48,440	\$55,350	\$62,280	\$69,200	\$76,120	\$83,040	\$89,960	\$96,880
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$201,100	\$241,300	\$281,500	\$321,600	\$361,900	\$402,100	\$442,300	\$482,600	\$522,800	\$563,000
3.25%	\$194,800	\$233,700	\$272,700	\$311,600	\$350,600	\$389,600	\$428,500	\$467,500	\$506,400	\$545,400
3.50%	\$188,800	\$226,500	\$264,300	\$302,000	\$339,800	\$377,600	\$415,300	\$453,100	\$490,800	\$528,600
3.75%	\$183,000	\$219,700	\$256,300	\$292,800	\$329,500	\$366,100	\$402,700	\$439,300	\$475,900	\$512,500
4.00%	\$177,600	\$213,100	\$248,600	\$284,000	\$319,600	\$355,100	\$390,600	\$426,100	\$461,700	\$497,200
4.25%	\$172,300	\$206,800	\$241,200	\$275,700	\$310,200	\$344,600	\$379,100	\$413,600	\$448,000	\$482,500
4.50%	\$167,300	\$200,800	\$234,200	\$267,600	\$301,100	\$334,600	\$368,100	\$401,500	\$435,000	\$468,400
4.75%	\$162,500	\$195,000	\$227,500	\$260,000	\$292,500	\$325,000	\$357,500	\$390,000	\$422,500	\$455,000
5.00%	\$157,900	\$189,500	\$221,100	\$252,600	\$284,200	\$315,800	\$347,400	\$379,000	\$410,600	\$442,200
5.25%	\$153,500	\$184,200	\$214,900	\$245,600	\$276,300	\$307,000	\$337,700	\$368,400	\$399,100	\$429,800
5.50%	\$149,300	\$179,200	\$209,000	\$238,800	\$268,700	\$298,600	\$328,500	\$358,300	\$388,200	\$418,000
5.75%	\$145,300	\$174,300	\$203,400	\$232,400	\$261,500	\$290,500	\$319,600	\$348,600	\$377,700	\$406,700
6.00%	\$141,400	\$169,700	\$197,900	\$226,200	\$254,500	\$282,800	\$311,100	\$339,300	\$367,600	\$395,900
6.25%	\$137,700	\$165,200	\$192,700	\$220,200	\$247,800	\$275,400	\$302,900	\$330,400	\$358,000	\$385,500
6.50%	\$134,100	\$160,900	\$187,800	\$214,500	\$241,400	\$268,200	\$295,100	\$321,900	\$348,700	\$375,500

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

1. Based on 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

3. Housing Expense of: 28.00%



COUNTY:	KAUAI	FAMILY SIZE:	3 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$38,950	\$46,740	\$54,530	\$62,250	\$70,110	\$77,900	\$85,690	\$93,480	\$101,270	\$109,060
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$226,300	\$271,600	\$316,900	\$361,700	\$407,400	\$452,700	\$498,000	\$543,200	\$588,500	\$633,800
3.25%	\$219,300	\$263,100	\$307,000	\$350,400	\$394,700	\$438,500	\$482,400	\$526,200	\$570,100	\$614,000
3.50%	\$212,500	\$255,000	\$297,500	\$339,600	\$382,500	\$425,000	\$467,500	\$510,000	\$552,500	\$595,000
3.75%	\$206,100	\$247,300	\$288,500	\$329,300	\$370,900	\$412,100	\$453,300	\$494,500	\$535,700	\$577,000
4.00%	\$199,900	\$239,900	\$279,800	\$319,500	\$359,800	\$399,800	\$439,700	\$479,700	\$519,700	\$559,700
4.25%	\$194,000	\$232,800	\$271,600	\$310,000	\$349,200	\$388,000	\$426,800	\$465,600	\$504,400	\$543,100
4.50%	\$188,300	\$226,000	\$263,700	\$301,000	\$339,000	\$376,700	\$414,300	\$452,000	\$489,700	\$527,300
4.75%	\$182,900	\$219,500	\$256,100	\$292,400	\$329,300	\$365,900	\$402,500	\$439,000	\$475,600	\$512,200
5.00%	\$177,800	\$213,300	\$248,900	\$284,100	\$320,000	\$355,500	\$391,100	\$426,600	\$462,200	\$497,700
5.25%	\$172,800	\$207,400	\$241,900	\$276,200	\$311,100	\$345,600	\$380,200	\$414,700	\$449,300	\$483,900
5.50%	\$168,100	\$201,700	\$235,300	\$268,600	\$302,500	\$336,100	\$369,800	\$403,400	\$437,000	\$470,600
5.75%	\$163,500	\$196,200	\$228,900	\$261,300	\$294,300	\$327,000	\$359,800	\$392,500	\$425,200	\$457,900
6.00%	\$159,200	\$191,000	\$222,800	\$254,400	\$286,500	\$318,300	\$350,200	\$382,000	\$413,800	\$445,700
6.25%	\$155,000	\$186,000	\$217,000	\$247,700	\$279,000	\$310,000	\$341,000	\$372,000	\$403,000	\$434,000
6.50%	\$151,000	\$181,200	\$211,400	\$241,300	\$271,800	\$302,000	\$332,100	\$362,300	\$392,500	\$422,700

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

1. Based on 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

3. Housing Expense of: 28.00%



COUNTY:	KAUAI	FAMILY SIZE:	4 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$43,250	\$51,900	\$60,550	\$69,150	\$77,850	\$86,500	\$95,150	\$103,800	\$112,450	\$121,100
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$251,300	\$301,600	\$351,900	\$401,800	\$452,400	\$502,700	\$552,900	\$603,200	\$653,500	\$703,700
3.25%	\$243,500	\$292,200	\$340,900	\$389,300	\$438,300	\$487,000	\$535,600	\$584,300	\$633,000	\$681,700
3.50%	\$236,000	\$283,200	\$330,400	\$377,300	\$424,800	\$471,900	\$519,100	\$566,300	\$613,500	\$660,700
3.75%	\$228,800	\$274,600	\$320,300	\$365,800	\$411,800	\$457,600	\$503,400	\$549,100	\$594,900	\$640,600
4.00%	\$222,000	\$266,300	\$310,700	\$354,900	\$399,500	\$443,900	\$488,300	\$532,700	\$577,100	\$621,500
4.25%	\$215,400	\$258,500	\$301,600	\$344,400	\$387,700	\$430,800	\$473,900	\$517,000	\$560,000	\$603,100
4.50%	\$209,100	\$251,000	\$292,800	\$334,400	\$376,400	\$418,300	\$460,100	\$501,900	\$543,700	\$585,600
4.75%	\$203,100	\$243,800	\$284,400	\$324,800	\$365,600	\$406,300	\$446,900	\$487,500	\$528,100	\$568,800
5.00%	\$197,400	\$236,900	\$276,300	\$315,600	\$355,300	\$394,800	\$434,300	\$473,700	\$513,200	\$552,700
5.25%	\$191,900	\$230,300	\$268,600	\$306,800	\$345,400	\$383,800	\$422,200	\$460,500	\$498,900	\$537,300
5.50%	\$186,600	\$223,900	\$261,300	\$298,400	\$335,900	\$373,200	\$410,600	\$447,900	\$485,200	\$522,500
5.75%	\$181,600	\$217,900	\$254,200	\$290,300	\$326,800	\$363,200	\$399,500	\$435,800	\$472,100	\$508,400
6.00%	\$176,700	\$212,100	\$247,400	\$282,600	\$318,100	\$353,500	\$388,800	\$424,200	\$459,500	\$494,900
6.25%	\$172,100	\$206,500	\$240,900	\$275,200	\$309,800	\$344,200	\$378,600	\$413,000	\$447,400	\$481,900
6.50%	\$167,600	\$201,200	\$234,700	\$268,000	\$301,800	\$335,300	\$368,800	\$402,300	\$435,900	\$469,400

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

1. Based on 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

3. Housing Expense of: 28.00%



COUNTY:	KAUAI	FAMILY SIZE:	5 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$46,750	\$56,100	\$65,450	\$74,700	\$84,150	\$93,500	\$102,850	\$112,200	\$121,550	\$130,900
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$271,700	\$326,000	\$380,300	\$434,100	\$489,000	\$543,300	\$597,700	\$652,000	\$706,300	\$760,700
3.25%	\$263,200	\$315,800	\$368,500	\$420,500	\$473,700	\$526,400	\$579,000	\$631,600	\$684,300	\$736,900
3.50%	\$255,100	\$306,100	\$357,100	\$407,600	\$459,100	\$510,100	\$561,200	\$612,200	\$663,200	\$714,200
3.75%	\$247,300	\$296,800	\$346,200	\$395,200	\$445,200	\$494,600	\$544,100	\$593,600	\$643,000	\$692,500
4.00%	\$239,900	\$287,900	\$335,900	\$383,300	\$431,800	\$479,800	\$527,800	\$575,800	\$623,800	\$671,800
4.25%	\$232,800	\$279,400	\$326,000	\$372,000	\$419,100	\$465,700	\$512,200	\$558,800	\$605,400	\$651,900
4.50%	\$226,100	\$271,300	\$316,500	\$361,200	\$406,900	\$452,100	\$497,300	\$542,500	\$587,700	\$632,900
4.75%	\$219,600	\$263,500	\$307,400	\$350,800	\$395,200	\$439,100	\$483,100	\$527,000	\$570,900	\$614,800
5.00%	\$213,400	\$256,000	\$298,700	\$340,900	\$384,100	\$426,700	\$469,400	\$512,100	\$554,700	\$597,400
5.25%	\$207,400	\$248,900	\$290,400	\$331,400	\$373,400	\$414,800	\$456,300	\$497,800	\$539,300	\$580,800
5.50%	\$201,700	\$242,100	\$282,400	\$322,300	\$363,100	\$403,500	\$443,800	\$484,100	\$524,500	\$564,800
5.75%	\$196,300	\$235,500	\$274,800	\$313,600	\$353,300	\$392,500	\$431,800	\$471,000	\$510,300	\$549,600
6.00%	\$191,000	\$229,200	\$267,500	\$305,300	\$343,900	\$382,100	\$420,300	\$458,500	\$496,700	\$534,900
6.25%	\$186,000	\$223,200	\$260,400	\$297,200	\$334,800	\$372,000	\$409,300	\$446,500	\$483,700	\$520,900
6.50%	\$181,200	\$217,500	\$253,700	\$289,500	\$326,200	\$362,400	\$398,700	\$434,900	\$471,100	\$507,400

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

1. Based on 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

3. Housing Expense of: 28.00%



COUNTY:	KAUAI	FAMILY SIZE:	6 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$50,200	\$60,240	\$70,280	\$80,250	\$90,360	\$100,400	\$110,440	\$120,480	\$130,520	\$140,560
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$291,700	\$350,100	\$408,400	\$466,300	\$525,100	\$583,400	\$641,800	\$700,100	\$758,500	\$816,800
3.25%	\$282,600	\$339,100	\$395,600	\$451,800	\$508,700	\$565,200	\$621,700	\$678,200	\$734,800	\$791,300
3.50%	\$273,900	\$328,700	\$383,400	\$437,800	\$493,000	\$547,800	\$602,600	\$657,300	\$712,100	\$766,900
3.75%	\$265,600	\$318,700	\$371,800	\$424,500	\$478,000	\$531,100	\$584,300	\$637,400	\$690,500	\$743,600
4.00%	\$257,600	\$309,100	\$360,700	\$411,800	\$463,700	\$515,200	\$566,800	\$618,300	\$669,800	\$721,300
4.25%	\$250,000	\$300,000	\$350,000	\$399,700	\$450,000	\$500,000	\$550,000	\$600,000	\$650,000	\$700,000
4.50%	\$242,700	\$291,300	\$339,800	\$388,000	\$436,900	\$485,500	\$534,000	\$582,600	\$631,100	\$679,700
4.75%	\$235,800	\$282,900	\$330,100	\$376,900	\$424,400	\$471,500	\$518,700	\$565,900	\$613,000	\$660,200
5.00%	\$229,100	\$274,900	\$320,800	\$366,300	\$412,400	\$458,200	\$504,000	\$549,900	\$595,700	\$641,500
5.25%	\$222,700	\$267,300	\$311,800	\$356,100	\$400,900	\$445,500	\$490,000	\$534,500	\$579,100	\$623,600
5.50%	\$216,600	\$259,900	\$303,300	\$346,300	\$389,900	\$433,200	\$476,500	\$519,900	\$563,200	\$606,500
5.75%	\$210,800	\$252,900	\$295,100	\$336,900	\$379,400	\$421,500	\$463,700	\$505,800	\$548,000	\$590,100
6.00%	\$205,100	\$246,200	\$287,200	\$327,900	\$369,200	\$410,300	\$451,300	\$492,300	\$533,400	\$574,400
6.25%	\$199,800	\$239,700	\$279,700	\$319,300	\$359,600	\$399,500	\$439,500	\$479,400	\$519,400	\$559,300
6.50%	\$194,600	\$233,500	\$272,400	\$311,100	\$350,300	\$389,200	\$428,100	\$467,000	\$505,900	\$544,800

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1. Based on 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

3. Housing Expense of: 28.00%



COUNTY:	KAUAI	FAMILY SIZE:	7 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$53,680	\$64,380	\$75,150	\$85,750	\$96,620	\$107,360	\$118,100	\$128,830	\$139,570	\$150,300
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$311,900	\$374,100	\$436,700	\$498,300	\$561,500	\$623,900	\$686,300	\$748,600	\$811,100	\$873,400
3.25%	\$302,200	\$362,400	\$423,100	\$482,700	\$543,900	\$604,400	\$664,800	\$725,300	\$785,700	\$846,100
3.50%	\$292,900	\$351,300	\$410,000	\$467,900	\$527,200	\$585,800	\$644,400	\$702,900	\$761,500	\$820,000
3.75%	\$284,000	\$340,600	\$397,600	\$453,600	\$511,100	\$568,000	\$624,800	\$681,500	\$738,400	\$795,100
4.00%	\$275,500	\$330,400	\$385,700	\$440,100	\$495,800	\$551,000	\$606,100	\$661,100	\$716,200	\$771,300
4.25%	\$267,300	\$320,600	\$374,300	\$427,100	\$481,200	\$534,700	\$588,200	\$641,600	\$695,100	\$748,500
4.50%	\$259,600	\$311,300	\$363,400	\$414,600	\$467,200	\$519,100	\$571,100	\$622,900	\$674,900	\$726,800
4.75%	\$252,100	\$302,400	\$353,000	\$402,700	\$453,800	\$504,200	\$554,700	\$605,100	\$655,500	\$705,900
5.00%	\$245,000	\$293,800	\$343,000	\$391,400	\$441,000	\$490,000	\$539,000	\$588,000	\$637,000	\$686,000
5.25%	\$238,200	\$285,600	\$333,400	\$380,500	\$428,700	\$476,300	\$524,000	\$571,600	\$619,200	\$666,800
5.50%	\$231,600	\$277,800	\$324,300	\$370,000	\$416,900	\$463,300	\$509,600	\$555,900	\$602,200	\$648,500
5.75%	\$225,400	\$270,300	\$315,500	\$360,000	\$405,600	\$450,700	\$495,800	\$540,900	\$586,000	\$631,000
6.00%	\$219,400	\$263,100	\$307,100	\$350,400	\$394,800	\$438,700	\$482,600	\$526,500	\$570,300	\$614,200
6.25%	\$213,600	\$256,200	\$299,000	\$341,200	\$384,500	\$427,200	\$469,900	\$512,600	\$555,400	\$598,100
6.50%	\$208,100	\$249,500	\$291,300	\$332,400	\$374,500	\$416,100	\$457,800	\$499,400	\$541,000	\$582,600

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1. Based on 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

3. Housing Expense of: 28.00%



COUNTY:	KAUAI	FAMILY SIZE:	8 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$57,100	\$68,520	\$79,940	\$91,300	\$102,780	\$114,200	\$125,620	\$137,040	\$148,460	\$159,880
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3.00%	\$331,800	\$398,200	\$464,500	\$530,600	\$597,300	\$663,600	\$730,000	\$796,400	\$862,700	\$929,100
3.25%	\$321,400	\$385,700	\$450,000	\$514,000	\$578,600	\$642,900	\$707,200	\$771,500	\$835,800	\$900,000
3.50%	\$311,500	\$373,800	\$436,200	\$498,100	\$560,800	\$623,100	\$685,400	\$747,700	\$810,000	\$872,300
3.75%	\$302,100	\$362,500	\$422,900	\$483,000	\$543,700	\$604,100	\$664,600	\$725,000	\$785,400	\$845,800
4.00%	\$293,000	\$351,600	\$410,200	\$468,500	\$527,400	\$586,100	\$644,700	\$703,300	\$761,900	\$820,500
4.25%	\$284,400	\$341,200	\$398,100	\$454,700	\$511,900	\$568,700	\$625,600	\$682,500	\$739,400	\$796,200
4.50%	\$276,100	\$331,300	\$386,500	\$441,500	\$497,000	\$552,200	\$607,400	\$662,600	\$717,900	\$773,100
4.75%	\$268,200	\$321,800	\$375,500	\$428,800	\$482,700	\$536,400	\$590,000	\$643,600	\$697,300	\$750,900
5.00%	\$260,600	\$312,700	\$364,800	\$416,700	\$469,100	\$521,200	\$573,300	\$625,400	\$677,600	\$729,700
5.25%	\$253,300	\$304,000	\$354,700	\$405,100	\$456,000	\$506,700	\$557,300	\$608,000	\$658,700	\$709,400
5.50%	\$246,400	\$295,700	\$344,900	\$394,000	\$443,500	\$492,800	\$542,000	\$591,300	\$640,600	\$689,900
5.75%	\$239,700	\$287,700	\$335,600	\$383,300	\$431,500	\$479,400	\$527,400	\$575,300	\$623,300	\$671,200
6.00%	\$233,300	\$280,000	\$326,700	\$373,100	\$420,000	\$466,700	\$513,300	\$560,000	\$606,700	\$653,300
6.25%	\$227,200	\$272,600	\$318,100	\$363,300	\$409,000	\$454,400	\$499,900	\$545,300	\$590,700	\$636,200
6.50%	\$221,300	\$265,600	\$309,900	\$353,900	\$398,400	\$442,700	\$486,900	\$531,200	\$575,500	\$619,700

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1. Based on 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

3. Housing Expense of: 28.00%