

STATE OF HAWAII
DEPARTMENT OF HAWAIIAN HOME LANDS

Land Development Division

October 12, 2023

Date

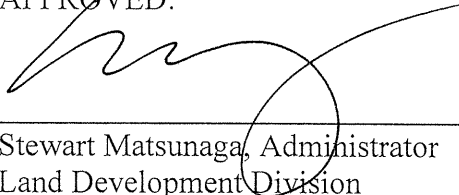
ADDENDUM NO. 1
TO
REQUEST FOR QUALIFICATION
RFQ-24-HHL-002

**HANAPEPE RESIDENCE LOTS, PHASE 2- SINGLE FAMILY HOUSING
DEVELOPMENT**

Notice to All Prospective Offerors

This addendum is hereby made a part of the Request for Qualifications documents for HANAPEPE RESIDENCE LOTS, PHASE 2- SINGLE FAMILY HOUSING DEVELOPMENT, and it shall amend the Request for Qualifications documents as detailed within this Addendum.

APPROVED:



Date: 10/12/2023

Stewart Matsunaga, Administrator
Land Development Division
Department of Hawaiian Home Lands

Please execute and return immediately to the Department of Hawaiian Home Lands by either mail: Department of Hawaiian Home Lands: P.O. Box 1879, Honolulu, HI 96805, Facsimile: (808) 620-9299, or E-mail to: Robert Ing: Robert.m.ing@hawaii.gov.

Receipt of Addendum No. ____ for Hanapepe Residence Lots, Phase 2- Single-Family Housing Development, Request for Qualifications No.: RFQ-24-HHL-002, is hereby acknowledged.

Signature: _____
Print Name: _____

Title

Name of Firm/Company

Date

ADDENDUM NO. 1

RFQ-24-HHL-002

HANAPEPE RESIDENCE LOTS, PHASE 2- SINGLE FAMILY HOUSING DEVELOPMENT

October 12, 2023

This Addendum No. 1 shall incorporate the following amendments to RFQ-24-HHL-002:

1. The name of this project shall be officially known as “Hanapepe Residence Lots, Phase 2- Single Family Housing Development”, despite earlier references to similar variations.
2. The ‘2023 HUD Income-Rent-Sales Guidelines for Kauai County’ (attached) shall replace the ‘2023 HUD Income Guidelines’ originally included in this RFQ as EXHIBIT “J” which is for Honolulu County and not Kauai County.



KAUAI COUNTY INCOME SCHEDULE BY FAMILY SIZE

2023

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
\$107,000									
Adjustments for family size		0.7000	0.8000	0.9000	1.0000	1.0800	1.1600	1.2400	1.3200
% of Income	10%	\$8,450	\$9,660	\$10,870	\$12,070	\$13,040	\$14,010	\$14,970	\$15,940
	20%	\$16,900	\$19,320	\$21,740	\$24,140	\$26,080	\$28,020	\$29,940	\$31,880
	30%	\$25,350	\$28,980	\$32,610	\$36,210	\$39,120	\$42,030	\$44,910	\$47,820
	40%	\$33,800	\$38,640	\$43,480	\$48,280	\$52,160	\$56,040	\$59,880	\$63,760
	50%	\$42,250	\$48,300	\$54,350	\$60,350	\$65,200	\$70,050	\$74,850	\$79,700
	60%	\$50,700	\$57,960	\$65,220	\$72,420	\$78,240	\$84,060	\$89,820	\$95,640
	70%	\$59,150	\$67,620	\$76,090	\$84,490	\$91,280	\$98,070	\$104,790	\$111,580
	80%	\$67,600	\$77,280	\$86,960	\$96,560	\$104,320	\$112,080	\$119,760	\$127,520
	90%	\$76,050	\$86,940	\$97,830	\$108,630	\$117,360	\$126,090	\$134,730	\$143,460
	100%	\$84,500	\$96,600	\$108,700	\$120,700	\$130,400	\$140,100	\$149,700	\$159,400
	110%	\$92,950	\$106,260	\$119,570	\$132,770	\$143,440	\$154,110	\$164,670	\$175,340
	120%	\$101,400	\$115,920	\$130,440	\$144,840	\$156,480	\$168,120	\$179,640	\$191,280
	130%	\$109,850	\$125,580	\$141,310	\$156,910	\$169,520	\$182,130	\$194,610	\$207,220
	140%	\$118,300	\$135,240	\$152,180	\$168,980	\$182,560	\$196,140	\$209,580	\$223,160

The U.S. Department of Housing and Urban Development (HUD) sets income limits that determine the eligibility of applicants for its assisted housing programs. HUD typically uses the Very Low-Income Limit (VLIL) as the basis for deriving other income limits. The VLIL is calculated by taking the 4-person income limit equal to 50% of the estimated median family income (based on the U.S. Census Bureau's ACS median family income estimates) and making adjustments if this income is outside formula constraints. For example, the VLIL is increased for areas where rental housing costs are unusually high in relation to the median income or if it is less than the relevant State non-metropolitan median family income level. See "FY2022 Briefing Materials" at <https://www.huduser.gov/portal/datasets/il/il22/IncomeLimitsMethodology-FY22.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 2022, 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*

2023

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

Area	\$107,000	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
KAUAI						
30% of Median		\$633	\$679	\$815	\$941	\$1,050
50% of Median		\$1,056	\$1,131	\$1,358	\$1,569	\$1,751
60% of Median		\$1,267	\$1,358	\$1,630	\$1,883	\$2,101
80% of Median		\$1,690	\$1,811	\$2,174	\$2,511	\$2,802
100% of Median		\$2,112	\$2,263	\$2,717	\$3,138	\$3,502
120% of Median		\$2,535	\$2,716	\$3,261	\$3,766	\$4,203
140% of Median		\$2,957	\$3,169	\$3,804	\$4,394	\$4,903

*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*

2023

COUNTY:	KAUAI		FAMILY SIZE: 1 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$42,250	\$50,700	\$59,150	\$67,600	\$76,050	\$84,500	\$92,950	\$101,400	\$109,850	\$118,300
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$217,400	\$260,800	\$304,300	\$347,800	\$391,300	\$434,700	\$478,200	\$521,700	\$565,100	\$608,600
4.25%	\$210,900	\$253,100	\$295,300	\$337,500	\$379,700	\$421,900	\$464,100	\$506,300	\$548,500	\$590,600
4.50%	\$204,800	\$245,800	\$286,700	\$327,700	\$368,600	\$409,600	\$450,600	\$491,500	\$532,500	\$573,500
4.75%	\$198,900	\$238,700	\$278,500	\$318,300	\$358,100	\$397,900	\$437,600	\$477,400	\$517,200	\$557,000
5.00%	\$193,300	\$232,000	\$270,600	\$309,300	\$348,000	\$386,600	\$425,300	\$463,900	\$502,600	\$541,300
5.25%	\$187,900	\$225,500	\$263,100	\$300,700	\$338,300	\$375,800	\$413,400	\$451,000	\$488,600	\$526,200
5.50%	\$182,800	\$219,300	\$255,900	\$292,400	\$329,000	\$365,500	\$402,100	\$438,600	\$475,200	\$511,700
5.75%	\$177,800	\$213,400	\$249,000	\$284,500	\$320,100	\$355,600	\$391,200	\$426,800	\$462,300	\$497,900
6.00%	\$173,100	\$207,700	\$242,300	\$276,900	\$311,500	\$346,200	\$380,800	\$415,400	\$450,000	\$484,600
6.25%	\$168,500	\$202,200	\$236,000	\$269,700	\$303,400	\$337,100	\$370,800	\$404,500	\$438,200	\$471,900
6.50%	\$164,200	\$197,000	\$229,800	\$262,700	\$295,500	\$328,400	\$361,200	\$394,000	\$426,900	\$459,700
6.75%	\$160,000	\$192,000	\$224,000	\$256,000	\$288,000	\$320,000	\$352,000	\$384,000	\$416,000	\$448,000
7.00%	\$156,000	\$187,200	\$218,400	\$249,600	\$280,800	\$312,000	\$343,100	\$374,300	\$405,500	\$436,700
7.25%	\$152,100	\$182,500	\$213,000	\$243,400	\$273,800	\$304,200	\$334,700	\$365,100	\$395,500	\$425,900
7.50%	\$148,400	\$178,100	\$207,800	\$237,500	\$267,100	\$296,800	\$326,500	\$356,200	\$385,900	\$415,600

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

1. Based on **2023** 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*

2023

COUNTY:	KAUAI		FAMILY SIZE:		2 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$48,300	\$57,960	\$67,620	\$77,280	\$86,940	\$96,600	\$106,260	\$115,920	\$125,580	\$135,240
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$248,500	\$298,200	\$347,900	\$397,600	\$447,300	\$497,000	\$546,700	\$596,400	\$646,100	\$695,800
4.25%	\$241,200	\$289,400	\$337,600	\$385,800	\$434,100	\$482,300	\$530,500	\$578,800	\$627,000	\$675,200
4.50%	\$234,100	\$281,000	\$327,800	\$374,600	\$421,400	\$468,300	\$515,100	\$561,900	\$608,700	\$655,600
4.75%	\$227,400	\$272,900	\$318,400	\$363,900	\$409,400	\$454,800	\$500,300	\$545,800	\$591,300	\$636,800
5.00%	\$221,000	\$265,200	\$309,400	\$353,600	\$397,800	\$442,000	\$486,200	\$530,400	\$574,600	\$618,800
5.25%	\$214,800	\$257,800	\$300,800	\$343,700	\$386,700	\$429,700	\$472,600	\$515,600	\$558,600	\$601,500
5.50%	\$208,900	\$250,700	\$292,500	\$334,300	\$376,100	\$417,900	\$459,700	\$501,400	\$543,200	\$585,000
5.75%	\$203,300	\$243,900	\$284,600	\$325,300	\$365,900	\$406,600	\$447,200	\$487,900	\$528,500	\$569,200
6.00%	\$197,900	\$237,400	\$277,000	\$316,600	\$356,200	\$395,700	\$435,300	\$474,900	\$514,500	\$554,000
6.25%	\$192,700	\$231,200	\$269,700	\$308,300	\$346,800	\$385,300	\$423,900	\$462,400	\$500,900	\$539,500
6.50%	\$187,700	\$225,200	\$262,800	\$300,300	\$337,800	\$375,400	\$412,900	\$450,500	\$488,000	\$525,500
6.75%	\$182,900	\$219,500	\$256,100	\$292,600	\$329,200	\$365,800	\$402,400	\$439,000	\$475,600	\$512,100
7.00%	\$178,300	\$214,000	\$249,600	\$285,300	\$321,000	\$356,600	\$392,300	\$427,900	\$463,600	\$499,300
7.25%	\$173,900	\$208,700	\$243,500	\$278,200	\$313,000	\$347,800	\$382,600	\$417,400	\$452,100	\$486,900
7.50%	\$169,700	\$203,600	\$237,500	\$271,500	\$305,400	\$339,300	\$373,300	\$407,200	\$441,100	\$475,100

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

1. Based on **2023** 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*

2023

COUNTY:	KAUAI		FAMILY SIZE: 3 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$54,350	\$65,220	\$76,090	\$86,960	\$97,830	\$108,700	\$119,570	\$130,440	\$141,310	\$152,180
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$279,600	\$335,500	\$391,500	\$447,400	\$503,300	\$559,200	\$615,100	\$671,100	\$727,000	\$782,900
4.25%	\$271,400	\$325,600	\$379,900	\$434,200	\$488,400	\$542,700	\$597,000	\$651,300	\$705,500	\$759,800
4.50%	\$263,500	\$316,200	\$368,800	\$421,500	\$474,200	\$526,900	\$579,600	\$632,300	\$685,000	\$737,700
4.75%	\$255,900	\$307,100	\$358,300	\$409,400	\$460,600	\$511,800	\$563,000	\$614,200	\$665,300	\$716,500
5.00%	\$248,700	\$298,400	\$348,100	\$397,900	\$447,600	\$497,300	\$547,100	\$596,800	\$646,500	\$696,300
5.25%	\$241,700	\$290,100	\$338,400	\$386,800	\$435,100	\$483,500	\$531,800	\$580,200	\$628,500	\$676,900
5.50%	\$235,100	\$282,100	\$329,100	\$376,200	\$423,200	\$470,200	\$517,200	\$564,300	\$611,300	\$658,300
5.75%	\$228,700	\$274,500	\$320,200	\$366,000	\$411,700	\$457,500	\$503,200	\$549,000	\$594,700	\$640,500
6.00%	\$222,700	\$267,200	\$311,700	\$356,200	\$400,800	\$445,300	\$489,800	\$534,400	\$578,900	\$623,400
6.25%	\$216,800	\$260,200	\$303,500	\$346,900	\$390,300	\$433,600	\$477,000	\$520,300	\$563,700	\$607,100
6.50%	\$211,200	\$253,400	\$295,700	\$337,900	\$380,200	\$422,400	\$464,600	\$506,900	\$549,100	\$591,400
6.75%	\$205,800	\$247,000	\$288,100	\$329,300	\$370,500	\$411,600	\$452,800	\$494,000	\$535,100	\$576,300
7.00%	\$200,600	\$240,800	\$280,900	\$321,000	\$361,200	\$401,300	\$441,400	\$481,600	\$521,700	\$561,800
7.25%	\$195,700	\$234,800	\$274,000	\$313,100	\$352,200	\$391,400	\$430,500	\$469,600	\$508,800	\$547,900
7.50%	\$190,900	\$229,100	\$267,300	\$305,500	\$343,600	\$381,800	\$420,000	\$458,200	\$496,400	\$534,600

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

- Based on **2023** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360 Monthly Payments.
- Mortgage Expense of: **28%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2023

COUNTY:	KAUAI		FAMILY SIZE: 4 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$60,350	\$72,420	\$84,490	\$96,560	\$108,630	\$120,700	\$132,770	\$144,840	\$156,910	\$168,980
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$310,500	\$372,600	\$434,700	\$496,800	\$558,900	\$621,000	\$683,100	\$745,200	\$807,200	\$869,300
4.25%	\$301,300	\$361,600	\$421,800	\$482,100	\$542,400	\$602,600	\$662,900	\$723,200	\$783,400	\$843,700
4.50%	\$292,500	\$351,100	\$409,600	\$468,100	\$526,600	\$585,100	\$643,600	\$702,100	\$760,600	\$819,100
4.75%	\$284,200	\$341,000	\$397,800	\$454,600	\$511,500	\$568,300	\$625,100	\$682,000	\$738,800	\$795,600
5.00%	\$276,100	\$331,300	\$386,600	\$441,800	\$497,000	\$552,200	\$607,500	\$662,700	\$717,900	\$773,100
5.25%	\$268,400	\$322,100	\$375,800	\$429,500	\$483,200	\$536,900	\$590,500	\$644,200	\$697,900	\$751,600
5.50%	\$261,100	\$313,300	\$365,500	\$417,700	\$469,900	\$522,100	\$574,300	\$626,500	\$678,800	\$731,000
5.75%	\$254,000	\$304,800	\$355,600	\$406,400	\$457,200	\$508,000	\$558,800	\$609,600	\$660,400	\$711,200
6.00%	\$247,200	\$296,700	\$346,100	\$395,600	\$445,000	\$494,500	\$543,900	\$593,400	\$642,800	\$692,200
6.25%	\$240,700	\$288,900	\$337,000	\$385,200	\$433,300	\$481,500	\$529,600	\$577,800	\$625,900	\$674,100
6.50%	\$234,500	\$281,400	\$328,300	\$375,200	\$422,100	\$469,000	\$515,900	\$562,800	\$609,700	\$656,600
6.75%	\$228,500	\$274,200	\$320,000	\$365,700	\$411,400	\$457,100	\$502,800	\$548,500	\$594,200	\$639,900
7.00%	\$222,800	\$267,400	\$311,900	\$356,500	\$401,000	\$445,600	\$490,200	\$534,700	\$579,300	\$623,800
7.25%	\$217,300	\$260,700	\$304,200	\$347,700	\$391,100	\$434,600	\$478,000	\$521,500	\$564,900	\$608,400
7.50%	\$212,000	\$254,400	\$296,800	\$339,200	\$381,600	\$424,000	\$466,400	\$508,800	\$551,200	\$593,600

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

1. Based on **2023** 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*

2023

COUNTY:	KAUAI		FAMILY SIZE: 5 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$65,200	\$78,240	\$91,280	\$104,320	\$117,360	\$130,400	\$143,440	\$156,480	\$169,520	\$182,560
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$335,400	\$402,500	\$469,600	\$536,700	\$603,800	\$670,900	\$738,000	\$805,000	\$872,100	\$939,200
4.25%	\$325,500	\$390,600	\$455,700	\$520,800	\$586,000	\$651,100	\$716,200	\$781,300	\$846,400	\$911,500
4.50%	\$316,100	\$379,300	\$442,500	\$505,700	\$568,900	\$632,100	\$695,300	\$758,500	\$821,700	\$885,000
4.75%	\$307,000	\$368,400	\$429,800	\$491,200	\$552,600	\$614,000	\$675,400	\$736,800	\$798,200	\$859,600
5.00%	\$298,300	\$358,000	\$417,600	\$477,300	\$537,000	\$596,600	\$656,300	\$715,900	\$775,600	\$835,300
5.25%	\$290,000	\$348,000	\$406,000	\$464,000	\$522,000	\$580,000	\$638,000	\$696,000	\$754,000	\$812,000
5.50%	\$282,000	\$338,500	\$394,900	\$451,300	\$507,700	\$564,100	\$620,500	\$676,900	\$733,300	\$789,700
5.75%	\$274,400	\$329,300	\$384,200	\$439,100	\$493,900	\$548,800	\$603,700	\$658,600	\$713,500	\$768,400
6.00%	\$267,100	\$320,500	\$373,900	\$427,400	\$480,800	\$534,200	\$587,600	\$641,000	\$694,500	\$747,900
6.25%	\$260,100	\$312,100	\$364,100	\$416,100	\$468,200	\$520,200	\$572,200	\$624,200	\$676,200	\$728,200
6.50%	\$253,400	\$304,000	\$354,700	\$405,400	\$456,000	\$506,700	\$557,400	\$608,100	\$658,700	\$709,400
6.75%	\$246,900	\$296,300	\$345,700	\$395,000	\$444,400	\$493,800	\$543,200	\$592,600	\$641,900	\$691,300
7.00%	\$240,700	\$288,800	\$337,000	\$385,100	\$433,300	\$481,400	\$529,500	\$577,700	\$625,800	\$674,000
7.25%	\$234,700	\$281,700	\$328,600	\$375,600	\$422,500	\$469,500	\$516,400	\$563,400	\$610,300	\$657,300
7.50%	\$229,000	\$274,800	\$320,600	\$366,400	\$412,300	\$458,100	\$503,900	\$549,700	\$595,500	\$641,300

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

- Based on **2023** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360 Monthly Payments.
- Mortgage Expense of: **28%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2023

COUNTY:	KAUAI		FAMILY SIZE: 6 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$70,050	\$84,060	\$98,070	\$112,080	\$126,090	\$140,100	\$154,110	\$168,120	\$182,130	\$196,140
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$360,400	\$432,500	\$504,500	\$576,600	\$648,700	\$720,800	\$792,800	\$864,900	\$937,000	\$1,009,100
4.25%	\$349,700	\$419,700	\$489,600	\$559,600	\$629,500	\$699,500	\$769,400	\$839,400	\$909,300	\$979,300
4.50%	\$339,600	\$407,500	\$475,400	\$543,300	\$611,200	\$679,100	\$747,000	\$815,000	\$882,900	\$950,800
4.75%	\$329,800	\$395,800	\$461,800	\$527,700	\$593,700	\$659,700	\$725,600	\$791,600	\$857,500	\$923,500
5.00%	\$320,500	\$384,600	\$448,700	\$512,800	\$576,900	\$641,000	\$705,100	\$769,200	\$833,300	\$897,400
5.25%	\$311,600	\$373,900	\$436,200	\$498,500	\$560,800	\$623,100	\$685,500	\$747,800	\$810,100	\$872,400
5.50%	\$303,000	\$363,600	\$424,200	\$484,800	\$545,400	\$606,000	\$666,600	\$727,300	\$787,900	\$848,500
5.75%	\$294,800	\$353,800	\$412,800	\$471,700	\$530,700	\$589,700	\$648,600	\$707,600	\$766,500	\$825,500
6.00%	\$287,000	\$344,400	\$401,800	\$459,200	\$516,500	\$573,900	\$631,300	\$688,700	\$746,100	\$803,500
6.25%	\$279,400	\$335,300	\$391,200	\$447,100	\$503,000	\$558,900	\$614,800	\$670,600	\$726,500	\$782,400
6.50%	\$272,200	\$326,600	\$381,100	\$435,500	\$490,000	\$544,400	\$598,900	\$653,300	\$707,700	\$762,200
6.75%	\$265,300	\$318,300	\$371,400	\$424,400	\$477,500	\$530,500	\$583,600	\$636,600	\$689,700	\$742,800
7.00%	\$258,600	\$310,300	\$362,100	\$413,800	\$465,500	\$517,200	\$568,900	\$620,700	\$672,400	\$724,100
7.25%	\$252,200	\$302,700	\$353,100	\$403,500	\$454,000	\$504,400	\$554,900	\$605,300	\$655,700	\$706,200
7.50%	\$246,100	\$295,300	\$344,500	\$393,700	\$442,900	\$492,100	\$541,300	\$590,600	\$639,800	\$689,000

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

- Based on **2023** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360 Monthly Payments.
- Mortgage Expense of: **28%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2023

COUNTY:	KAUAI		FAMILY SIZE: 7 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$74,850	\$89,820	\$104,790	\$119,760	\$134,730	\$149,700	\$164,670	\$179,640	\$194,610	\$209,580
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$385,100	\$462,100	\$539,100	\$616,100	\$693,100	\$770,200	\$847,200	\$924,200	\$1,001,200	\$1,078,200
4.25%	\$373,700	\$448,500	\$523,200	\$597,900	\$672,700	\$747,400	\$822,200	\$896,900	\$971,600	\$1,046,400
4.50%	\$362,800	\$435,400	\$508,000	\$580,500	\$653,100	\$725,700	\$798,200	\$870,800	\$943,400	\$1,015,900
4.75%	\$352,400	\$422,900	\$493,400	\$563,900	\$634,400	\$704,900	\$775,300	\$845,800	\$916,300	\$986,800
5.00%	\$342,500	\$411,000	\$479,400	\$547,900	\$616,400	\$684,900	\$753,400	\$821,900	\$890,400	\$958,900
5.25%	\$332,900	\$399,500	\$466,100	\$532,700	\$599,300	\$665,800	\$732,400	\$799,000	\$865,600	\$932,200
5.50%	\$323,800	\$388,500	\$453,300	\$518,100	\$582,800	\$647,600	\$712,300	\$777,100	\$841,800	\$906,600
5.75%	\$315,000	\$378,000	\$441,000	\$504,000	\$567,100	\$630,100	\$693,100	\$756,100	\$819,100	\$882,100
6.00%	\$306,600	\$368,000	\$429,300	\$490,600	\$551,900	\$613,300	\$674,600	\$735,900	\$797,200	\$858,600
6.25%	\$298,600	\$358,300	\$418,000	\$477,700	\$537,400	\$597,200	\$656,900	\$716,600	\$776,300	\$836,000
6.50%	\$290,900	\$349,000	\$407,200	\$465,400	\$523,500	\$581,700	\$639,900	\$698,100	\$756,200	\$814,400
6.75%	\$283,400	\$340,100	\$396,800	\$453,500	\$510,200	\$566,900	\$623,600	\$680,300	\$737,000	\$793,600
7.00%	\$276,300	\$331,600	\$386,900	\$442,100	\$497,400	\$552,700	\$607,900	\$663,200	\$718,500	\$773,700
7.25%	\$269,500	\$323,400	\$377,300	\$431,200	\$485,100	\$539,000	\$592,900	\$646,800	\$700,700	\$754,600
7.50%	\$262,900	\$315,500	\$368,100	\$420,700	\$473,300	\$525,900	\$578,400	\$631,000	\$683,600	\$736,200

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

- Based on **2023** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360 Monthly Payments.
- Mortgage Expense of: **28%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2023

COUNTY:	KAUAI		FAMILY SIZE: 8 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$79,700	\$95,640	\$111,580	\$127,520	\$143,460	\$159,400	\$175,340	\$191,280	\$207,220	\$223,160
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$410,000	\$492,000	\$574,000	\$656,000	\$738,100	\$820,100	\$902,100	\$984,100	\$1,066,100	\$1,148,100
4.25%	\$397,900	\$477,500	\$557,100	\$636,700	\$716,300	\$795,800	\$875,400	\$955,000	\$1,034,600	\$1,114,200
4.50%	\$386,300	\$463,600	\$540,900	\$618,100	\$695,400	\$772,700	\$850,000	\$927,200	\$1,004,500	\$1,081,800
4.75%	\$375,300	\$450,300	\$525,400	\$600,400	\$675,500	\$750,500	\$825,600	\$900,600	\$975,700	\$1,050,700
5.00%	\$364,700	\$437,600	\$510,500	\$583,400	\$656,400	\$729,300	\$802,200	\$875,200	\$948,100	\$1,021,000
5.25%	\$354,500	\$425,400	\$496,300	\$567,200	\$638,100	\$709,000	\$779,900	\$850,800	\$921,700	\$992,600
5.50%	\$344,800	\$413,700	\$482,700	\$551,600	\$620,600	\$689,500	\$758,500	\$827,400	\$896,400	\$965,300
5.75%	\$335,400	\$402,500	\$469,600	\$536,700	\$603,800	\$670,900	\$738,000	\$805,100	\$872,100	\$939,200
6.00%	\$326,500	\$391,800	\$457,100	\$522,400	\$587,700	\$653,000	\$718,300	\$783,600	\$848,900	\$914,200
6.25%	\$317,900	\$381,500	\$445,100	\$508,700	\$572,300	\$635,900	\$699,400	\$763,000	\$826,600	\$890,200
6.50%	\$309,700	\$371,600	\$433,600	\$495,500	\$557,500	\$619,400	\$681,400	\$743,300	\$805,200	\$867,200
6.75%	\$301,800	\$362,200	\$422,500	\$482,900	\$543,300	\$603,600	\$664,000	\$724,300	\$784,700	\$845,100
7.00%	\$294,200	\$353,100	\$411,900	\$470,800	\$529,600	\$588,500	\$647,300	\$706,200	\$765,000	\$823,900
7.25%	\$287,000	\$344,300	\$401,700	\$459,100	\$516,500	\$573,900	\$631,300	\$688,700	\$746,100	\$803,500
7.50%	\$280,000	\$336,000	\$391,900	\$447,900	\$503,900	\$559,900	\$615,900	\$671,900	\$727,900	\$783,900

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

- Based on **2023** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360 Monthly Payments.
- Mortgage Expense of: **28%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2023

COUNTY:	KAUAI									
	BEDROOMS: 0 BEDROOMS									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$42,250	\$50,700	\$59,150	\$67,600	\$76,050	\$84,500	\$92,950	\$101,400	\$109,850	\$118,300
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$217,400	\$260,800	\$304,300	\$347,800	\$391,300	\$434,700	\$478,200	\$521,700	\$565,100	\$608,600
4.25%	\$210,900	\$253,100	\$295,300	\$337,500	\$379,700	\$421,900	\$464,100	\$506,300	\$548,500	\$590,600
4.50%	\$204,800	\$245,800	\$286,700	\$327,700	\$368,600	\$409,600	\$450,600	\$491,500	\$532,500	\$573,500
4.75%	\$198,900	\$238,700	\$278,500	\$318,300	\$358,100	\$397,900	\$437,600	\$477,400	\$517,200	\$557,000
5.00%	\$193,300	\$232,000	\$270,600	\$309,300	\$348,000	\$386,600	\$425,300	\$463,900	\$502,600	\$541,300
5.25%	\$187,900	\$225,500	\$263,100	\$300,700	\$338,300	\$375,800	\$413,400	\$451,000	\$488,600	\$526,200
5.50%	\$182,800	\$219,300	\$255,900	\$292,400	\$329,000	\$365,500	\$402,100	\$438,600	\$475,200	\$511,700
5.75%	\$177,800	\$213,400	\$249,000	\$284,500	\$320,100	\$355,600	\$391,200	\$426,800	\$462,300	\$497,900
6.00%	\$173,100	\$207,700	\$242,300	\$276,900	\$311,500	\$346,200	\$380,800	\$415,400	\$450,000	\$484,600
6.25%	\$168,500	\$202,200	\$236,000	\$269,700	\$303,400	\$337,100	\$370,800	\$404,500	\$438,200	\$471,900
6.50%	\$164,200	\$197,000	\$229,800	\$262,700	\$295,500	\$328,400	\$361,200	\$394,000	\$426,900	\$459,700
6.75%	\$160,000	\$192,000	\$224,000	\$256,000	\$288,000	\$320,000	\$352,000	\$384,000	\$416,000	\$448,000
7.00%	\$156,000	\$187,200	\$218,400	\$249,600	\$280,800	\$312,000	\$343,100	\$374,300	\$405,500	\$436,700
7.25%	\$152,100	\$182,500	\$213,000	\$243,400	\$273,800	\$304,200	\$334,700	\$365,100	\$395,500	\$425,900
7.50%	\$148,400	\$178,100	\$207,800	\$237,500	\$267,100	\$296,800	\$326,500	\$356,200	\$385,900	\$415,600

Pricing reflects occupancy guidelines set forth in section 15-307-76 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

1. Based on **2023** 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%** 0.00%



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2023

COUNTY:	KAUAI									
	BEDROOMS: 1 BEDROOMS									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$48,300	\$57,960	\$67,620	\$77,280	\$86,940	\$96,600	\$106,260	\$115,920	\$125,580	\$135,240
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$248,500	\$298,200	\$347,900	\$397,600	\$447,300	\$497,000	\$546,700	\$596,400	\$646,100	\$695,800
4.25%	\$241,200	\$289,400	\$337,600	\$385,800	\$434,100	\$482,300	\$530,500	\$578,800	\$627,000	\$675,200
4.50%	\$234,100	\$281,000	\$327,800	\$374,600	\$421,400	\$468,300	\$515,100	\$561,900	\$608,700	\$655,600
4.75%	\$227,400	\$272,900	\$318,400	\$363,900	\$409,400	\$454,800	\$500,300	\$545,800	\$591,300	\$636,800
5.00%	\$221,000	\$265,200	\$309,400	\$353,600	\$397,800	\$442,000	\$486,200	\$530,400	\$574,600	\$618,800
5.25%	\$214,800	\$257,800	\$300,800	\$343,700	\$386,700	\$429,700	\$472,600	\$515,600	\$558,600	\$601,500
5.50%	\$208,900	\$250,700	\$292,500	\$334,300	\$376,100	\$417,900	\$459,700	\$501,400	\$543,200	\$585,000
5.75%	\$203,300	\$243,900	\$284,600	\$325,300	\$365,900	\$406,600	\$447,200	\$487,900	\$528,500	\$569,200
6.00%	\$197,900	\$237,400	\$277,000	\$316,600	\$356,200	\$395,700	\$435,300	\$474,900	\$514,500	\$554,000
6.25%	\$192,700	\$231,200	\$269,700	\$308,300	\$346,800	\$385,300	\$423,900	\$462,400	\$500,900	\$539,500
6.50%	\$187,700	\$225,200	\$262,800	\$300,300	\$337,800	\$375,400	\$412,900	\$450,500	\$488,000	\$525,500
6.75%	\$182,900	\$219,500	\$256,100	\$292,600	\$329,200	\$365,800	\$402,400	\$439,000	\$475,600	\$512,100
7.00%	\$178,300	\$214,000	\$249,600	\$285,300	\$321,000	\$356,600	\$392,300	\$427,900	\$463,600	\$499,300
7.25%	\$173,900	\$208,700	\$243,500	\$278,200	\$313,000	\$347,800	\$382,600	\$417,400	\$452,100	\$486,900
7.50%	\$169,700	\$203,600	\$237,500	\$271,500	\$305,400	\$339,300	\$373,300	\$407,200	\$441,100	\$475,100

Pricing reflects occupancy guidelines set forth in section 15-307-76 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

1. Based on **2023** 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%** 0.00%



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2023

COUNTY:	KAUAI									
	BEDROOMS: 2 BEDROOMS									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$54,350	\$65,220	\$76,090	\$86,960	\$97,830	\$108,700	\$119,570	\$130,440	\$141,310	\$152,180
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$279,600	\$335,500	\$391,500	\$447,400	\$503,300	\$559,200	\$615,100	\$671,100	\$727,000	\$782,900
4.25%	\$271,400	\$325,600	\$379,900	\$434,200	\$488,400	\$542,700	\$597,000	\$651,300	\$705,500	\$759,800
4.50%	\$263,500	\$316,200	\$368,800	\$421,500	\$474,200	\$526,900	\$579,600	\$632,300	\$685,000	\$737,700
4.75%	\$255,900	\$307,100	\$358,300	\$409,400	\$460,600	\$511,800	\$563,000	\$614,200	\$665,300	\$716,500
5.00%	\$248,700	\$298,400	\$348,100	\$397,900	\$447,600	\$497,300	\$547,100	\$596,800	\$646,500	\$696,300
5.25%	\$241,700	\$290,100	\$338,400	\$386,800	\$435,100	\$483,500	\$531,800	\$580,200	\$628,500	\$676,900
5.50%	\$235,100	\$282,100	\$329,100	\$376,200	\$423,200	\$470,200	\$517,200	\$564,300	\$611,300	\$658,300
5.75%	\$228,700	\$274,500	\$320,200	\$366,000	\$411,700	\$457,500	\$503,200	\$549,000	\$594,700	\$640,500
6.00%	\$222,700	\$267,200	\$311,700	\$356,200	\$400,800	\$445,300	\$489,800	\$534,400	\$578,900	\$623,400
6.25%	\$216,800	\$260,200	\$303,500	\$346,900	\$390,300	\$433,600	\$477,000	\$520,300	\$563,700	\$607,100
6.50%	\$211,200	\$253,400	\$295,700	\$337,900	\$380,200	\$422,400	\$464,600	\$506,900	\$549,100	\$591,400
6.75%	\$205,800	\$247,000	\$288,100	\$329,300	\$370,500	\$411,600	\$452,800	\$494,000	\$535,100	\$576,300
7.00%	\$200,600	\$240,800	\$280,900	\$321,000	\$361,200	\$401,300	\$441,400	\$481,600	\$521,700	\$561,800
7.25%	\$195,700	\$234,800	\$274,000	\$313,100	\$352,200	\$391,400	\$430,500	\$469,600	\$508,800	\$547,900
7.50%	\$190,900	\$229,100	\$267,300	\$305,500	\$343,600	\$381,800	\$420,000	\$458,200	\$496,400	\$534,600

Pricing reflects occupancy guidelines set forth in section 15-307-76 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

1. Based on **2023** 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%** 0.00%



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2023

COUNTY:	KAUAI									
	BEDROOMS: 3 BEDROOMS									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$60,350	\$72,420	\$84,490	\$96,560	\$108,630	\$120,700	\$132,770	\$144,840	\$156,910	\$168,980
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$310,500	\$372,600	\$434,700	\$496,800	\$558,900	\$621,000	\$683,100	\$745,200	\$807,200	\$869,300
4.25%	\$301,300	\$361,600	\$421,800	\$482,100	\$542,400	\$602,600	\$662,900	\$723,200	\$783,400	\$843,700
4.50%	\$292,500	\$351,100	\$409,600	\$468,100	\$526,600	\$585,100	\$643,600	\$702,100	\$760,600	\$819,100
4.75%	\$284,200	\$341,000	\$397,800	\$454,600	\$511,500	\$568,300	\$625,100	\$682,000	\$738,800	\$795,600
5.00%	\$276,100	\$331,300	\$386,600	\$441,800	\$497,000	\$552,200	\$607,500	\$662,700	\$717,900	\$773,100
5.25%	\$268,400	\$322,100	\$375,800	\$429,500	\$483,200	\$536,900	\$590,500	\$644,200	\$697,900	\$751,600
5.50%	\$261,100	\$313,300	\$365,500	\$417,700	\$469,900	\$522,100	\$574,300	\$626,500	\$678,800	\$731,000
5.75%	\$254,000	\$304,800	\$355,600	\$406,400	\$457,200	\$508,000	\$558,800	\$609,600	\$660,400	\$711,200
6.00%	\$247,200	\$296,700	\$346,100	\$395,600	\$445,000	\$494,500	\$543,900	\$593,400	\$642,800	\$692,200
6.25%	\$240,700	\$288,900	\$337,000	\$385,200	\$433,300	\$481,500	\$529,600	\$577,800	\$625,900	\$674,100
6.50%	\$234,500	\$281,400	\$328,300	\$375,200	\$422,100	\$469,000	\$515,900	\$562,800	\$609,700	\$656,600
6.75%	\$228,500	\$274,200	\$320,000	\$365,700	\$411,400	\$457,100	\$502,800	\$548,500	\$594,200	\$639,900
7.00%	\$222,800	\$267,400	\$311,900	\$356,500	\$401,000	\$445,600	\$490,200	\$534,700	\$579,300	\$623,800
7.25%	\$217,300	\$260,700	\$304,200	\$347,700	\$391,100	\$434,600	\$478,000	\$521,500	\$564,900	\$608,400
7.50%	\$212,000	\$254,400	\$296,800	\$339,200	\$381,600	\$424,000	\$466,400	\$508,800	\$551,200	\$593,600

Pricing reflects occupancy guidelines set forth in section 15-307-76 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

1. Based on **2023** 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%** 0.00%



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2023

COUNTY:	KAUAI		BEDROOMS: 4 BEDROOMS							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$65,200	\$78,240	\$91,280	\$104,320	\$117,360	\$130,400	\$143,440	\$156,480	\$169,520	\$182,560
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$335,400	\$402,500	\$469,600	\$536,700	\$603,800	\$670,900	\$738,000	\$805,000	\$872,100	\$939,200
4.25%	\$325,500	\$390,600	\$455,700	\$520,800	\$586,000	\$651,100	\$716,200	\$781,300	\$846,400	\$911,500
4.50%	\$316,100	\$379,300	\$442,500	\$505,700	\$568,900	\$632,100	\$695,300	\$758,500	\$821,700	\$885,000
4.75%	\$307,000	\$368,400	\$429,800	\$491,200	\$552,600	\$614,000	\$675,400	\$736,800	\$798,200	\$859,600
5.00%	\$298,300	\$358,000	\$417,600	\$477,300	\$537,000	\$596,600	\$656,300	\$715,900	\$775,600	\$835,300
5.25%	\$290,000	\$348,000	\$406,000	\$464,000	\$522,000	\$580,000	\$638,000	\$696,000	\$754,000	\$812,000
5.50%	\$282,000	\$338,500	\$394,900	\$451,300	\$507,700	\$564,100	\$620,500	\$676,900	\$733,300	\$789,700
5.75%	\$274,400	\$329,300	\$384,200	\$439,100	\$493,900	\$548,800	\$603,700	\$658,600	\$713,500	\$768,400
6.00%	\$267,100	\$320,500	\$373,900	\$427,400	\$480,800	\$534,200	\$587,600	\$641,000	\$694,500	\$747,900
6.25%	\$260,100	\$312,100	\$364,100	\$416,100	\$468,200	\$520,200	\$572,200	\$624,200	\$676,200	\$728,200
6.50%	\$253,400	\$304,000	\$354,700	\$405,400	\$456,000	\$506,700	\$557,400	\$608,100	\$658,700	\$709,400
6.75%	\$246,900	\$296,300	\$345,700	\$395,000	\$444,400	\$493,800	\$543,200	\$592,600	\$641,900	\$691,300
7.00%	\$240,700	\$288,800	\$337,000	\$385,100	\$433,300	\$481,400	\$529,500	\$577,700	\$625,800	\$674,000
7.25%	\$234,700	\$281,700	\$328,600	\$375,600	\$422,500	\$469,500	\$516,400	\$563,400	\$610,300	\$657,300
7.50%	\$229,000	\$274,800	\$320,600	\$366,400	\$412,300	\$458,100	\$503,900	\$549,700	\$595,500	\$641,300

Pricing reflects occupancy guidelines set forth in section 15-307-76 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

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

- Based on **2023** 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%** 0.00%