Effective: 4/1/2024

Kauai Median Household Income: \$107,100

5.00%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|-----------|-----------|-----------|-----------|-----------|
| HUD Income Lim | its: | | | | | | · | | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 58,200 | 72,600 | 97,100 | 116,400 | 132,000 | 157,700 | 188,000 | 218,300 |
| (Latternery Low) | CPR Sale Price | - | (15,400) | 9,000 | 28,400 | 44,000 | 69,700 | 100,000 | 130,300 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 148,900 | 181,400 | 213,900 | 246,200 | 272,400 | 298,300 | 324,200 | 350,100 |
| (Very LOW) | CPR Sale Price | 60,900 | 93,400 | 125,900 | 158,200 | 184,300 | 210,300 | 236,200 | 262,100 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 285,300 | 337,400 | 389,200 | 441,100 | 482,600 | 524,200 | 565,800 | 607,300 |
| <u> </u> | CPR Sale Price | 197,300 | 249,400 | 301,200 | 353,100 | 394,600 | 436,200 | 477,700 | 519,300 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | , | 132,700 | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 376,000 | 441,100 | 505,900 | 570,700 | 622,700 | 674,600 | 726,400 | 778,500 |
| | CPR Sale Price | 288,000 | 353,100 | 417,800 | 482,600 | 534,700 | | 638,400 | 690,500 |
| | Annual Income | 111,500 | 127,400 | 143,350 | 159,250 | 172,000 | | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 467,000 | 544,700 | 622,700 | 700,500 | 762,800 | 825,200 | 887,500 | 949,900 |
| | CPR Sale Price | 379,000 | 456,700 | | 612,500 | 674,800 | | 799,500 | 861,800 |
| | Annual Income | 130,100 | 148,650 | , | 185,800 | 200,700 | , | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 557,900 | 648,600 | 739,600 | 830,300 | 903,200 | 975,800 | 1,048,400 | 1,121,300 |
| | CPR Sale Price | 469,900 | 560,600 | 651,600 | 742,300 | 815,100 | 887,800 | 960,400 | 1,033,200 |
| Gap Group Incon | | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | | 212,350 | 229,350 | | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 648,600 | 752,600 | | 960,100 | 1,043,300 | 1,126,400 | 1,209,300 | 1,292,400 |
| | CPR Sale Price | 560,600 | 664,500 | | 872,100 | 955,200 | | 1,121,300 | 1,204,400 |
| | Annual Income | 167,250 | 191,100 | | 238,900 | 258,000 | | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 739,600 | 856,200 | 973,100 | 1,090,000 | 1,183,400 | 1,276,800 | 1,370,400 | 1,463,800 |
| | CPR Sale Price | 651,600 | 768,200 | 885,100 | 1,001,900 | 1,095,300 | 1,188,700 | 1,282,400 | 1,375,800 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate:5.00%Monthly Property Tax and Home Insurance:\$400Monthly Maintenance and Association Fees for CPR:\$450Down Payment:5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

5.25%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|-----------|-----------|-----------|-----------|-----------|
| HUD Income Lim | its: | , | | • | • | | • | | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 56,600 | 70,600 | 94,400 | 113,100 | 128,300 | 153,400 | 182,800 | 212,200 |
| (Extremely Low) | CPR Sale Price | - | (15,000) | 8,800 | 27,600 | 42,800 | 67,800 | 97,200 | 126,600 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 144,700 | 176,400 | 208,000 | 239,300 | 264,800 | 290,000 | 315,200 | 340,400 |
| (Very LOW) | CPR Sale Price | 59,200 | 90,800 | 122,400 | 153,800 | 179,200 | 204,400 | 229,600 | 254,800 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 277,400 | 328,000 | 378,400 | 428,800 | 469,200 | 509,600 | 550,000 | 590,400 |
| (LOW) | CPR Sale Price | 191,800 | 242,400 | 292,800 | 343,200 | 383,600 | 424,000 | 464,400 | 504,800 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | 119,450 | 132,700 | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 365,600 | 428,800 | 491,800 | 554,800 | 605,400 | 655,800 | 706,200 | 756,800 |
| | CPR Sale Price | 280,000 | 343,200 | 406,200 | 469,200 | 519,800 | 570,200 | 620,600 | 671,200 |
| | Annual Income | 111,500 | 127,400 | , | 159,250 | 172,000 | | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 454,000 | 529,600 | 605,400 | 681,000 | 741,600 | 802,200 | 862,800 | 923,400 |
| | CPR Sale Price | 368,400 | 444,000 | 519,800 | 595,400 | 656,000 | 716,600 | 777,200 | 837,800 |
| | Annual Income | 130,100 | 148,650 | 167,250 | 185,800 | 200,700 | 215,550 | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 542,400 | 630,600 | 719,000 | 807,200 | 878,000 | 948,600 | 1,019,200 | 1,090,000 |
| | CPR Sale Price | 456,800 | 545,000 | 633,400 | 721,600 | 792,400 | 863,000 | 933,600 | 1,004,500 |
| Gap Group Incon | ne Limits: | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | 191,100 | 212,350 | 229,350 | 246,350 | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 630,600 | 731,600 | 832,400 | 933,400 | 1,014,200 | 1,095,000 | 1,175,600 | 1,256,400 |
| | CPR Sale Price | 545,000 | 646,000 | 746,800 | 847,800 | 928,600 | 1,009,400 | 1,090,000 | 1,170,800 |
| | Annual Income | 167,250 | 191,100 | 215,000 | 238,900 | 258,000 | 277,100 | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 719,000 | 832,400 | 946,000 | 1,059,600 | 1,150,400 | 1,241,200 | 1,332,200 | 1,423,000 |
| | CPR Sale Price | 633,400 | 746,800 | 860,400 | 974,000 | 1,064,800 | 1,155,600 | 1,246,700 | 1,337,400 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate: 5.25%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

5.50%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|-----------|-----------|-----------|-----------|-----------|
| HUD Income Lim | its: | • | | | • | | • | - | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 55,000 | 68,700 | 91,800 | 110,000 | 124,800 | 149,100 | 177,800 | 206,400 |
| (Extremely Low) | CPR Sale Price | - | (14,600) | 8,600 | 26,800 | 41,600 | 65,900 | 94,500 | 123,200 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 140,800 | 171,500 | | | 257,500 | 282,000 | 306,500 | 331,000 |
| (VCIY LOW) | CPR Sale Price | 57,600 | 88,300 | 119,000 | 149,600 | 174,300 | 198,800 | 223,300 | 247,800 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 269,800 | 319,000 | 368,000 | 417,000 | 456,300 | 495,600 | 534,900 | 574,200 |
| | CPR Sale Price | 186,500 | 235,800 | 284,800 | 333,800 | 373,100 | 412,400 | 451,700 | 491,000 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | | | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 355,500 | 417,000 | 478,300 | 539,500 | 588,800 | 637,800 | 686,800 | 736,000 |
| | CPR Sale Price | 272,300 | 333,800 | 395,100 | 456,300 | 505,500 | 554,600 | 603,600 | 652,800 |
| | Annual Income | 111,500 | 127,400 | 143,350 | | 172,000 | | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 441,500 | 515,000 | | 662,300 | 721,200 | 780,200 | 839,100 | 898,100 |
| | CPR Sale Price | 358,300 | 431,800 | | | 638,000 | | 755,900 | 814,800 |
| | Annual Income | 130,100 | 148,650 | 167,250 | | 200,700 | , | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 527,500 | 613,300 | 699,300 | 785,000 | 853,900 | 922,600 | 991,200 | 1,060,100 |
| | CPR Sale Price | 444,300 | 530,000 | 616,000 | 701,800 | 770,700 | 839,300 | 908,000 | 976,900 |
| Gap Group Incon | | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | | | 229,350 | | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 613,300 | 711,500 | , | | 986,400 | 1,065,000 | 1,143,300 | 1,221,900 |
| | CPR Sale Price | 530,000 | 628,300 | | | 903,100 | | 1,060,100 | 1,138,700 |
| | Annual Income | 167,250 | 191,100 | | | 258,000 | | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 699,300 | 809,500 | 920,000 | 1,030,500 | 1,118,800 | 1,207,100 | 1,295,700 | 1,384,000 |
| | CPR Sale Price | 616,000 | 726,300 | 836,800 | 947,300 | 1,035,600 | 1,123,900 | 1,212,400 | 1,300,700 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate: 5.50%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

5.75%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|-----------|-----------|-----------|-----------|-----------|
| HUD Income Lim | its: | , | | | | | · | | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 53,500 | 66,800 | 89,300 | 107,100 | 121,500 | 145,100 | 173,000 | 200,800 |
| (Extremely LOW) | CPR Sale Price | - | (14,200) | 8,300 | 26,100 | 40,500 | 64,100 | 92,000 | 119,800 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 137,000 | 166,900 | 196,800 | 226,500 | 250,500 | 274,400 | 298,200 | 322,100 |
| (Very Low) | CPR Sale Price | 56,000 | 85,900 | 115,800 | 145,500 | 169,600 | 193,400 | 217,300 | 241,100 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 262,500 | 310,400 | 358,100 | 405,700 | 444,000 | 482,200 | 520,400 | 558,700 |
| ` ′ | CPR Sale Price | 181,500 | 229,400 | 277,100 | 324,800 | 363,000 | 401,200 | 439,500 | 477,700 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | 119,450 | 132,700 | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 345,900 | 405,700 | 465,300 | 524,900 | 572,800 | 620,500 | 668,200 | 716,100 |
| | CPR Sale Price | 264,900 | 324,800 | 384,400 | 444,000 | 491,900 | 539,600 | 587,200 | 635,100 |
| | Annual Income | 111,500 | 127,400 | , | 159,250 | 172,000 | , | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 429,600 | 501,100 | 572,800 | 644,400 | 701,700 | 759,100 | 816,400 | 873,800 |
| | CPR Sale Price | 348,600 | 420,100 | 491,900 | 563,400 | 620,700 | 678,100 | 735,400 | 792,800 |
| | Annual Income | 130,100 | 148,650 | 167,250 | 185,800 | 200,700 | 215,550 | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 513,200 | 596,700 | 680,300 | 763,800 | 830,800 | 897,600 | 964,400 | 1,031,400 |
| | CPR Sale Price | 432,300 | 515,700 | 599,400 | 682,800 | 749,800 | 816,600 | 883,400 | 950,500 |
| Gap Group Incon | ne Limits: | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | | 212,350 | 229,350 | | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 596,700 | 692,300 | 787,600 | 883,200 | 959,700 | 1,036,100 | 1,112,400 | 1,188,900 |
| | CPR Sale Price | 515,700 | 611,300 | 706,700 | 802,200 | 878,700 | 955,200 | 1,031,400 | 1,107,900 |
| | Annual Income | 167,250 | 191,100 | 215,000 | 238,900 | 258,000 | 277,100 | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 680,300 | 787,600 | 895,100 | 1,002,600 | 1,088,600 | 1,174,500 | 1,260,600 | 1,346,500 |
| | CPR Sale Price | 599,400 | 706,700 | 814,200 | 921,700 | 1,007,600 | 1,093,500 | 1,179,600 | 1,265,600 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate: 5.75%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

6.00%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|---------|-----------|-----------|-----------|-----------|
| HUD Income Lim | its: | | | | | | • | • | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 52,100 | 65,000 | 86,900 | 104,200 | 118,200 | 141,200 | 168,300 | 195,400 |
| (Latternery Low) | CPR Sale Price | - | (13,800) | 8,100 | 25,400 | 39,400 | 62,400 | 89,500 | 116,600 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 133,300 | 162,400 | 191,500 | 220,400 | 243,900 | 267,100 | 290,300 | 313,500 |
| (Very LOW) | CPR Sale Price | 54,500 | 83,600 | 112,700 | 141,600 | 165,100 | 188,300 | 211,500 | 234,700 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 255,500 | 302,100 | 348,500 | 394,900 | 432,100 | 469,400 | 506,600 | 543,800 |
| <u> </u> | CPR Sale Price | 176,700 | 223,300 | 269,700 | 316,100 | 353,300 | 390,500 | 427,800 | 465,000 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | | | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 336,700 | 394,900 | 452,900 | 510,900 | 557,600 | 604,000 | 650,400 | 697,000 |
| | CPR Sale Price | 257,900 | 316,100 | 374,100 | 432,100 | 478,800 | 525,200 | 571,600 | 618,200 |
| | Annual Income | 111,500 | 127,400 | 143,350 | | 172,000 | , | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 418,100 | 487,700 | 557,600 | 627,200 | 683,000 | 738,800 | 794,700 | 850,500 |
| | CPR Sale Price | 339,300 | 408,900 | 478,800 | 548,400 | 604,200 | 660,000 | 715,800 | 771,700 |
| | Annual Income | 130,100 | 148,650 | • | , | 200,700 | , | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 499,600 | 580,800 | 662,200 | 743,400 | 808,700 | 873,700 | 938,700 | 1,003,900 |
| | CPR Sale Price | 420,800 | 502,000 | 583,400 | 664,600 | 729,900 | 794,900 | 859,900 | 925,100 |
| Gap Group Incon | ne Limits: | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | | | 229,350 | | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 580,800 | 673,800 | 766,600 | 859,700 | 934,100 | 1,008,500 | 1,082,700 | 1,157,200 |
| | CPR Sale Price | 502,000 | 595,000 | | | 855,300 | 929,700 | 1,003,900 | 1,078,400 |
| | Annual Income | 167,250 | 191,100 | | | 258,000 | | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 662,200 | 766,600 | 871,300 | 975,900 | 1,059,500 | 1,143,200 | 1,227,000 | 1,310,600 |
| | CPR Sale Price | 583,400 | 687,800 | 792,500 | 897,100 | 980,700 | 1,064,400 | 1,148,200 | 1,231,800 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate: 6.00%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

6.25%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|---------|-----------|-----------|-----------|-----------|
| HUD Income Lim | its: | | | | | | · | • | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 50,700 | 63,300 | 84,600 | 101,500 | 115,100 | 137,500 | 163,900 | 190,300 |
| (Latternery Low) | CPR Sale Price | - | (13,400) | 7,900 | 24,700 | 38,400 | 60,800 | 87,200 | 113,600 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 129,800 | 158,200 | 186,500 | 214,700 | 237,500 | 260,100 | 282,700 | 305,300 |
| (Very LOW) | CPR Sale Price | 53,100 | 81,400 | 109,800 | 137,900 | 160,700 | 183,300 | 205,900 | 228,500 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 248,800 | 294,200 | 339,400 | 384,600 | 420,800 | 457,000 | 493,300 | 529,500 |
| <u> </u> | CPR Sale Price | 172,000 | 217,400 | 262,600 | 307,800 | 344,000 | 380,300 | 416,500 | 452,800 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | | | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 327,800 | 384,600 | 441,000 | 497,500 | 542,900 | 588,100 | 633,300 | 678,700 |
| | CPR Sale Price | 251,100 | 307,800 | 364,300 | 420,800 | 466,200 | 511,400 | 556,600 | 602,000 |
| | Annual Income | 111,500 | 127,400 | 143,350 | | 172,000 | 184,750 | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 407,100 | 474,900 | 542,900 | 610,700 | 665,100 | 719,400 | 773,800 | 828,200 |
| | CPR Sale Price | 330,400 | 398,200 | 466,200 | 534,000 | 588,300 | 642,700 | 697,100 | 751,400 |
| | Annual Income | 130,100 | 148,650 | 167,250 | 185,800 | 200,700 | , | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 486,400 | 565,500 | 644,800 | 723,900 | 787,400 | 850,700 | 914,100 | 977,600 |
| | CPR Sale Price | 409,700 | 488,800 | 568,100 | 647,200 | 710,700 | 774,000 | 837,300 | 900,800 |
| Gap Group Incon | ne Limits: | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | 191,100 | 212,350 | 229,350 | 246,350 | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 565,500 | 656,100 | 746,500 | 837,100 | 909,600 | 982,100 | 1,054,300 | 1,126,800 |
| | CPR Sale Price | 488,800 | 579,400 | 669,800 | 760,400 | 832,800 | 905,300 | 977,600 | 1,050,100 |
| | Annual Income | 167,250 | 191,100 | | | 258,000 | | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 644,800 | 746,500 | 848,400 | 950,300 | 1,031,700 | 1,113,200 | 1,194,800 | 1,276,200 |
| | CPR Sale Price | 568,100 | 669,800 | 771,700 | 873,600 | 955,000 | 1,036,400 | 1,118,100 | 1,199,500 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate: 6.25%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

6.50%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|---------|-----------|-----------|-----------|-----------|
| HUD Income Lim | its: | - | | | • | | · | | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 49,400 | 61,700 | 82,400 | 98,800 | 112,100 | 134,000 | 159,700 | 185,400 |
| (Latternery Low) | CPR Sale Price | - | (13,100) | 7,700 | 24,100 | 37,400 | 59,200 | 84,900 | 110,600 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 126,500 | 154,100 | 181,700 | 209,100 | 231,300 | 253,300 | 275,300 | 297,400 |
| (Very LOW) | CPR Sale Price | 51,700 | 79,300 | 106,900 | 134,400 | 156,600 | 178,600 | 200,600 | 222,600 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 242,300 | 286,600 | 330,600 | 374,600 | 409,900 | 445,200 | 480,500 | 515,800 |
| <u> </u> | CPR Sale Price | 167,600 | 211,800 | 255,800 | 299,800 | 335,100 | 370,500 | 405,800 | 441,100 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | | 132,700 | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 319,400 | 374,600 | 429,600 | 484,700 | 528,900 | 572,900 | 616,900 | 661,200 |
| | CPR Sale Price | 244,600 | 299,800 | 354,900 | 409,900 | 454,100 | 498,200 | 542,200 | 586,400 |
| | Annual Income | 111,500 | 127,400 | 143,350 | 159,250 | 172,000 | , | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 396,600 | 462,600 | 528,900 | 594,900 | 647,900 | 700,800 | 753,800 | 806,700 |
| | CPR Sale Price | 321,900 | 387,900 | | 520,200 | | | 679,000 | 732,000 |
| | Annual Income | 130,100 | 148,650 | , | 185,800 | 200,700 | , | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 473,900 | 550,900 | 628,100 | 705,200 | 767,100 | 828,700 | 890,400 | 952,300 |
| | CPR Sale Price | 399,100 | 476,100 | 553,400 | 630,400 | 692,300 | 754,000 | 815,700 | 877,500 |
| Gap Group Incon | | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | | 212,350 | 229,350 | | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 550,900 | 639,200 | 727,200 | 815,400 | 886,000 | 956,700 | 1,027,000 | 1,097,600 |
| | CPR Sale Price | 476,100 | 564,400 | | 740,700 | | | 952,300 | 1,022,900 |
| | Annual Income | 167,250 | 191,100 | | 238,900 | 258,000 | | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 628,100 | 727,200 | 826,500 | 925,700 | 1,005,000 | 1,084,400 | 1,163,900 | 1,243,200 |
| | CPR Sale Price | 553,400 | 652,400 | 751,700 | 851,000 | 930,300 | 1,009,600 | 1,089,100 | 1,168,500 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate: 6.50%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

6.75%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|---------|---------|-----------|-----------|-----------|
| HUD Income Lim | its: | , | | • | • | | • | | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 48,200 | 60,100 | 80,300 | 96,300 | 109,300 | 130,600 | 155,600 | 180,700 |
| (LXII emery Low) | CPR Sale Price | - | (12,700) | 7,500 | 23,500 | 36,400 | 57,700 | 82,800 | 107,800 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 123,200 | 150,200 | 177,100 | 203,800 | 225,400 | 246,900 | 268,300 | 289,800 |
| (Very Low) | CPR Sale Price | 50,400 | 77,300 | 104,200 | 130,900 | 152,600 | 174,000 | 195,500 | 216,900 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 236,200 | 279,300 | 322,200 | 365,100 | 399,500 | 433,900 | 468,300 | 502,700 |
| (LOW) | CPR Sale Price | 163,300 | 206,400 | 249,300 | 292,200 | 326,600 | 361,000 | 395,400 | 429,800 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | 119,450 | 132,700 | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 311,200 | 365,100 | 418,700 | 472,300 | 515,400 | 558,300 | 601,200 | 644,300 |
| | CPR Sale Price | 238,400 | 292,200 | 345,800 | 399,500 | 442,600 | 485,500 | 528,400 | 571,500 |
| | Annual Income | 111,500 | 127,400 | 143,350 | 159,250 | 172,000 | 184,750 | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 386,500 | 450,900 | 515,400 | 579,800 | 631,400 | 683,000 | 734,600 | 786,200 |
| | CPR Sale Price | 313,700 | 378,000 | 442,600 | 506,900 | 558,500 | 610,100 | 661,700 | 713,300 |
| | Annual Income | 130,100 | 148,650 | 167,250 | 185,800 | 200,700 | 215,550 | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 461,800 | 536,900 | 612,100 | 687,200 | 747,500 | 807,600 | 867,700 | 928,000 |
| | CPR Sale Price | 388,900 | 464,000 | 539,300 | 614,400 | 674,700 | 734,800 | 794,900 | 855,200 |
| Gap Group Incon | ne Limits: | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | | 212,350 | 229,350 | | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 536,900 | 622,900 | 708,700 | 794,700 | 863,500 | 932,300 | 1,000,900 | 1,069,700 |
| | CPR Sale Price | 464,000 | 550,000 | 635,800 | 721,800 | 790,600 | 859,400 | 928,000 | 996,800 |
| | Annual Income | 167,250 | 191,100 | 215,000 | 238,900 | 258,000 | 277,100 | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 612,100 | 708,700 | 805,400 | 902,100 | 979,400 | 1,056,700 | 1,134,200 | 1,211,500 |
| | CPR Sale Price | 539,300 | 635,800 | 732,500 | 829,300 | 906,600 | 983,900 | 1,061,400 | 1,138,700 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate: 6.75%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,00

7.00%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|---------|---------|-----------|-----------|-----------|
| HUD Income Lim | its: | | | | - | | - | - | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 47,000 | 58,600 | 78,300 | 93,900 | 106,500 | 127,300 | 151,700 | 176,100 |
| (Extremely Low) | CPR Sale Price | - | (12,400) | 7,300 | 22,900 | 35,500 | 56,300 | 80,700 | 105,100 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| | For Sale Price | 120,100 | 146,400 | 172,600 | 198,700 | 219,800 | 240,700 | 261,600 | 282,500 |
| (Very Low) | CPR Sale Price | 49,100 | 75,400 | 101,600 | 127,600 | 148,700 | 169,700 | 190,600 | 211,500 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 230,200 | 272,200 | 314,100 | 355,900 | 389,400 | 423,000 | 456,500 | 490,000 |
| (LOW) | CPR Sale Price | 159,200 | 201,200 | 243,000 | 284,900 | 318,400 | 351,900 | 385,500 | 419,000 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | 119,450 | 132,700 | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 303,400 | 355,900 | 408,200 | 460,400 | 502,500 | 544,300 | 586,100 | 628,100 |
| | CPR Sale Price | 232,400 | 284,900 | 337,100 | 389,400 | 431,400 | 473,300 | 515,100 | 557,100 |
| | Annual Income | 111,500 | 127,400 | 143,350 | 159,250 | 172,000 | 184,750 | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 376,800 | 439,500 | 502,500 | 565,200 | 615,500 | 665,800 | 716,100 | 766,400 |
| | CPR Sale Price | 305,800 | 368,500 | 431,400 | 494,200 | 544,500 | 594,800 | 645,100 | 695,400 |
| | Annual Income | 130,100 | 148,650 | 167,250 | 185,800 | 200,700 | 215,550 | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 450,200 | 523,400 | 596,800 | 670,000 | 728,700 | 787,300 | 845,900 | 904,700 |
| | CPR Sale Price | 379,200 | 452,400 | 525,700 | 598,900 | 657,700 | 716,300 | 774,900 | 833,700 |
| Gap Group Incon | ne Limits: | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | | 212,350 | 229,350 | | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 523,400 | 607,200 | 690,900 | 774,700 | 841,800 | 908,900 | 975,700 | 1,042,800 |
| | CPR Sale Price | 452,400 | 536,200 | 619,800 | 703,700 | 770,800 | 837,800 | 904,700 | 971,800 |
| | Annual Income | 167,250 | 191,100 | 215,000 | 238,900 | 258,000 | 277,100 | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 596,800 | 690,900 | 785,200 | 879,500 | 954,800 | 1,030,200 | 1,105,700 | 1,181,100 |
| | CPR Sale Price | 525,700 | 619,800 | 714,100 | 808,400 | 883,800 | 959,200 | 1,034,700 | 1,110,100 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate:7.00%Monthly Property Tax and Home Insurance:\$400Monthly Maintenance and Association Fees for CPR:\$450Down Payment:5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

7.25%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|---------|---------|-----------|-----------|-----------|
| HUD Income Lim | its: | , | | • | • | | · | | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 45,800 | 57,100 | 76,400 | 91,600 | 103,900 | 124,100 | 148,000 | 171,800 |
| (Extremely LOW) | CPR Sale Price | - | (12,100) | 7,100 | 22,300 | 34,600 | 54,900 | 78,700 | 102,500 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 117,200 | 142,800 | 168,300 | 193,700 | 214,300 | 234,700 | 255,100 | 275,500 |
| (Very Low) | CPR Sale Price | 47,900 | 73,500 | 99,100 | 124,500 | 145,100 | 165,500 | 185,900 | 206,300 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 224,500 | 265,500 | 306,300 | 347,100 | 379,800 | 412,500 | 445,200 | 477,900 |
| ` ′ | CPR Sale Price | 155,300 | 196,200 | 237,000 | 277,800 | 310,500 | 343,200 | 375,900 | 408,700 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | 119,450 | 132,700 | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 295,900 | 347,100 | 398,100 | 449,100 | 490,000 | 530,800 | 571,600 | 612,600 |
| | CPR Sale Price | 226,600 | 277,800 | 328,800 | 379,800 | 420,800 | 461,600 | 502,400 | 543,300 |
| | Annual Income | 111,500 | 127,400 | 143,350 | 159,250 | 172,000 | 184,750 | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 367,500 | 428,700 | 490,000 | 551,200 | 600,300 | 649,300 | 698,400 | 747,500 |
| | CPR Sale Price | 298,200 | 359,400 | 420,800 | 482,000 | 531,000 | 580,100 | 629,100 | 678,200 |
| | Annual Income | 130,100 | 148,650 | 167,250 | 185,800 | 200,700 | 215,550 | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 439,100 | 510,400 | 582,000 | 653,400 | 710,700 | 767,900 | 825,000 | 882,300 |
| | CPR Sale Price | 369,800 | 441,200 | 512,700 | 584,100 | 641,500 | 698,600 | 755,700 | 813,100 |
| Gap Group Incon | ne Limits: | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | | 212,350 | 229,350 | 246,350 | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 510,400 | 592,200 | 673,800 | 755,600 | 821,000 | 886,400 | 951,600 | 1,017,000 |
| | CPR Sale Price | 441,200 | 522,900 | 604,500 | 686,300 | 751,700 | 817,100 | 882,300 | 947,800 |
| | Annual Income | 167,250 | 191,100 | 215,000 | 238,900 | 258,000 | 277,100 | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 582,000 | 673,800 | 765,700 | 857,700 | 931,200 | 1,004,700 | 1,078,400 | 1,151,900 |
| | CPR Sale Price | 512,700 | 604,500 | 696,500 | 788,500 | 861,900 | 935,400 | 1,009,100 | 1,082,600 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate: 7.25%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

7.50%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|---------|---------|---------|-----------|-----------|
| HUD Income Lim | its: | , | | • | • | | · | | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 44,700 | 55,800 | 74,500 | 89,400 | 101,400 | 121,100 | 144,300 | 167,600 |
| (LXII emery LOW) | CPR Sale Price | - | (11,800) | 6,900 | 21,800 | 33,800 | 53,500 | 76,800 | 100,000 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 114,300 | 139,300 | 164,200 | 189,000 | 209,100 | 229,000 | 248,900 | 268,800 |
| (Very Low) | CPR Sale Price | 46,700 | 71,700 | 96,700 | 121,400 | 141,500 | 161,400 | 181,300 | 201,200 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 219,100 | 259,000 | 298,800 | 338,600 | 370,500 | 402,500 | 434,400 | 466,300 |
| ` ′ | CPR Sale Price | 151,500 | 191,500 | 231,300 | 271,100 | 303,000 | 334,900 | 366,800 | 398,700 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | 119,450 | 132,700 | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 288,700 | 338,600 | 388,400 | 438,100 | 478,100 | 517,900 | 557,700 | 597,700 |
| | CPR Sale Price | 221,100 | 271,100 | | 370,500 | 410,500 | 450,300 | 490,100 | 530,100 |
| | Annual Income | 111,500 | 127,400 | , | 159,250 | 172,000 | | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 358,500 | 418,200 | 478,100 | 537,800 | 585,700 | 633,500 | 681,400 | 729,300 |
| | CPR Sale Price | 291,000 | 350,600 | 410,500 | 470,200 | 518,100 | 565,900 | 613,800 | 661,700 |
| | Annual Income | 130,100 | 148,650 | 167,250 | 185,800 | 200,700 | 215,550 | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 428,400 | 498,000 | 567,800 | 637,500 | 693,400 | 749,200 | 804,900 | 860,800 |
| | CPR Sale Price | 360,800 | 430,400 | 500,200 | 569,900 | 625,800 | 681,600 | 737,300 | 793,300 |
| Gap Group Incon | ne Limits: | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | | 212,350 | 229,350 | | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 498,000 | 577,800 | 657,400 | 737,100 | 801,000 | 864,800 | 928,400 | 992,200 |
| | CPR Sale Price | 430,400 | 510,200 | 589,800 | 669,600 | 733,400 | | 860,800 | 924,700 |
| | Annual Income | 167,250 | 191,100 | 215,000 | 238,900 | 258,000 | 277,100 | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 567,800 | 657,400 | 747,100 | 836,800 | 908,500 | 980,200 | 1,052,100 | 1,123,800 |
| | CPR Sale Price | 500,200 | 589,800 | 679,500 | 769,200 | 840,900 | 912,600 | 984,500 | 1,056,200 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate:7.50%Monthly Property Tax and Home Insurance:\$400Monthly Maintenance and Association Fees for CPR:\$450Down Payment:5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

7.75%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|---------------------|---------|----------|---------|---------|---------|---------|-----------|-----------|
| HUD Income Lim | its: | | | | - | | - | - | |
| 30% Limits | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| (Extremely Low) | For Sale Price | 43,600 | 54,400 | 72,700 | 87,200 | 98,900 | 118,200 | 140,900 | 163,600 |
| (Extremely LOW) | CPR Sale Price | - | (11,500) | 6,800 | 21,300 | 33,000 | 52,200 | 74,900 | 97,600 |
| 50% Limits | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | 77,000 | 82,300 | 87,600 |
| (Very Low) | For Sale Price | 111,600 | 135,900 | 160,300 | 184,500 | 204,100 | 223,500 | 242,900 | 262,300 |
| (Very Low) | CPR Sale Price | 45,600 | 70,000 | 94,400 | 118,500 | 138,100 | 157,600 | 177,000 | 196,400 |
| 80% Limits | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| (Low) | For Sale Price | 213,800 | 252,800 | 291,700 | 330,500 | 361,600 | 392,800 | 423,900 | 455,100 |
| ` ′ | CPR Sale Price | 147,800 | 186,900 | 225,700 | 264,500 | 295,700 | 326,800 | 358,000 | 389,100 |
| Work Force Hous | sing Income Limits: | | | | | | | | |
| | Annual Income | 92,900 | 106,200 | 119,450 | 132,700 | 143,350 | 153,950 | 164,550 | 175,200 |
| 100% Limits | For Sale Price | 281,800 | 330,500 | 379,100 | 427,600 | 466,600 | 505,500 | 544,300 | 583,300 |
| | CPR Sale Price | 215,800 | 264,500 | 313,100 | 361,600 | 400,700 | 439,500 | 478,300 | 517,400 |
| | Annual Income | 111,500 | 127,400 | , | 159,250 | 172,000 | , | 197,500 | 210,250 |
| 120% Limits | For Sale Price | 349,900 | 408,200 | 466,600 | 524,900 | 571,600 | 618,300 | 665,000 | 711,700 |
| | CPR Sale Price | 284,000 | 342,200 | 400,700 | 458,900 | 505,600 | 552,400 | 599,100 | 645,800 |
| | Annual Income | 130,100 | 148,650 | 167,250 | 185,800 | 200,700 | 215,550 | 230,400 | 245,300 |
| 140% Limits | For Sale Price | 418,100 | 486,000 | 554,200 | 622,200 | 676,800 | 731,200 | 785,600 | 840,200 |
| | CPR Sale Price | 352,100 | 420,100 | 488,200 | 556,200 | 610,800 | 665,200 | 719,600 | 774,200 |
| Gap Group Incon | ne Limits: | | | | | | | | |
| | Annual Income | 148,650 | 169,900 | | 212,350 | 229,350 | 246,350 | 263,300 | 280,300 |
| 160% Limits | For Sale Price | 486,000 | 563,900 | 641,600 | 719,400 | 781,700 | 844,000 | 906,100 | 968,400 |
| | CPR Sale Price | 420,100 | 498,000 | 575,600 | 653,500 | 715,800 | | 840,200 | 902,500 |
| | Annual Income | 167,250 | 191,100 | 215,000 | 238,900 | 258,000 | 277,100 | 296,250 | 315,350 |
| 180% Limits | For Sale Price | 554,200 | 641,600 | 729,200 | 816,700 | 886,700 | 956,700 | 1,026,900 | 1,096,800 |
| | CPR Sale Price | 488,200 | 575,600 | 663,200 | 750,800 | 820,800 | 890,700 | 960,900 | 1,030,900 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate: 7.75%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

rev 6/25/2024

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

8.00%

| Household Size: | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------------------|----------------|---------|----------|---------|---------|---------|---------|-----------|-----------|
| HUD Income Limits: | | | | | | | | | |
| 30% Limits (Extremely Low) | Annual Income | 27,900 | 30,850 | 35,850 | 39,800 | 43,000 | 48,260 | 54,450 | 60,640 |
| | For Sale Price | 42,600 | 53,100 | 71,000 | 85,100 | 96,600 | 115,400 | 137,600 | 159,700 |
| | CPR Sale Price | - | (11,300) | 6,600 | 20,700 | 32,200 | 51,000 | 73,200 | 95,300 |
| 50% Limits (Very Low) | Annual Income | 46,450 | 53,100 | 59,750 | 66,350 | 71,700 | | 82,300 | 87,600 |
| | For Sale Price | 108,900 | 132,700 | 156,500 | 180,100 | 199,300 | 218,200 | 237,200 | 256,100 |
| | CPR Sale Price | 44,500 | 68,300 | 92,100 | 115,700 | 134,900 | 153,800 | 172,800 | 191,800 |
| 80% Limits (Low) | Annual Income | 74,350 | 85,000 | 95,600 | 106,200 | 114,700 | 123,200 | 131,700 | 140,200 |
| | For Sale Price | 208,700 | 246,800 | 284,800 | 322,700 | 353,100 | 383,500 | 413,900 | 444,300 |
| | CPR Sale Price | 144,300 | 182,400 | 220,400 | 258,300 | 288,700 | 319,100 | 349,500 | 379,900 |
| Work Force Housing Income Limits: | | | | | | | | | |
| 100% Limits | Annual Income | 92,900 | 106,200 | | 132,700 | 143,350 | | 164,550 | 175,200 |
| | For Sale Price | 275,100 | 322,700 | · · | 417,500 | 455,600 | 493,500 | 531,400 | 569,500 |
| | CPR Sale Price | 210,700 | 258,300 | | 353,100 | 391,200 | | 467,000 | 505,100 |
| 120% Limits | Annual Income | 111,500 | 127,400 | 143,350 | 159,250 | 172,000 | | 197,500 | 210,250 |
| | For Sale Price | 341,600 | 398,500 | , , | 512,500 | 558,100 | , | 649,300 | 694,900 |
| | CPR Sale Price | 277,300 | 334,100 | | 448,100 | 493,700 | | 584,900 | 630,500 |
| 140% Limits | Annual Income | 130,100 | 148,650 | 167,250 | 185,800 | 200,700 | 215,550 | 230,400 | 245,300 |
| | For Sale Price | 408,200 | 474,500 | · | 607,400 | 660,800 | | 767,000 | 820,300 |
| | CPR Sale Price | 343,800 | 410,200 | 476,700 | 543,100 | 596,400 | 649,500 | 702,600 | 755,900 |
| Gap Group Income Limits: | | | | | | | | | |
| 160% Limits | Annual Income | 148,650 | 169,900 | | 212,350 | 229,350 | | 263,300 | 280,300 |
| | For Sale Price | 474,500 | 550,600 | 626,400 | 702,400 | 763,200 | 824,100 | 884,700 | 945,500 |
| | CPR Sale Price | 410,200 | 486,200 | 562,000 | 638,000 | 698,900 | 759,700 | 820,300 | 881,100 |
| 180% Limits | Annual Income | 167,250 | 191,100 | 215,000 | 238,900 | 258,000 | 277,100 | 296,250 | 315,350 |
| | For Sale Price | 541,100 | 626,400 | 711,900 | 797,400 | 865,700 | | 1,002,600 | 1,070,900 |
| | CPR Sale Price | 476,700 | 562,000 | 647,500 | 733,000 | 801,300 | 869,700 | 938,200 | 1,006,500 |

^{*}For sale prices are rounded upwards to the nearest \$100, is based on a conventional 30-year fixed rate mortgage, and assumes the following:

Assumptions

30-Year Fixed Interest Rate:8.00%Monthly Property Tax and Home Insurance:\$400Monthly Maintenance and Association Fees for CPR:\$450Down Payment:5.00%

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