Effective: 4/1/2024

Kauai Median Household Income: \$107,100

5.00%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:						
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	58,200	65,400	97,100	124,200	157,700	203,150
(Extremely LOW)	CPR Sale Price	-	(7,700)	9,000	36,200	69,700	115,150
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	148,900	165,150	213,900	259,300	298,300	337,150
(Very Low)	CPR Sale Price	60,900	77,150	125,900	171,250	210,300	249,150
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	285,300	311,350	389,200	417,850	524,200	586,550
(,	CPR Sale Price	197,300	223,350	301,200	373,850	436,200	498,500
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	376,000	408,550	505,900	596,700	674,600	752,450
	CPR Sale Price	288,000	320,550	417,800	508,650	586,500	664,450
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	467,000	544,700	622,700	731,650	825,200	918,700
	CPR Sale Price	379,000	456,700	534,700	643,650	737,200	830,650
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	557,900	603,250	739,600	866,750	975,800	1,084,850
	CPR Sale Price	469,900	515,250	651,600	778,700	887,800	996,800
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	648,600	700,600	856,200	1,001,700	1,126,400	1,250,850
	CPR Sale Price	560,600	612,550	768,200	913,650	1,038,400	1,162,850
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	739,600	797,900	973,100	1,136,700	1,276,800	1,417,100
	CPR Sale Price	651,600	709,900	885,100	1,048,600	1,188,700	1,329,100

^{*}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: 5.00%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

5.25%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:	•					
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	56,600	63,600	94,400	120,700	153,400	197,500
(LXIIemely Low)	CPR Sale Price	-	(7,500)	8,800	35,200	67,800	111,900
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	144,700	160,550	208,000	252,050	290,000	327,800
(Very LOW)	CPR Sale Price	59,200	75,000	122,400	166,500	204,400	242,200
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	277,400	302,700	378,400	406,200	509,600	570,200
	CPR Sale Price	191,800	217,100	292,800	363,400	424,000	484,600
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	365,600	397,200	491,800	580,100	655,800	731,500
	CPR Sale Price	280,000	311,600	406,200	494,500	570,200	645,900
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	454,000	529,600	605,400	711,300	802,200	893,100
	CPR Sale Price	368,400	444,000	519,800	625,700	716,600	807,500
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	542,400	586,500	719,000	842,600	948,600	1,054,600
	CPR Sale Price	456,800	500,900	633,400	757,000	863,000	969,050
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	630,600	681,100	832,400	973,800	1,095,000	1,216,000
	CPR Sale Price	545,000	595,500	746,800	888,200	1,009,400	1,130,400
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	719,000	775,700	946,000	1,105,000	1,241,200	1,377,600
	CPR Sale Price	633,400	690,100	860,400	1,019,400	1,155,600	1,292,050

^{*}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%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

5.50%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:	•					
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	55,000	61,850	91,800	117,400	149,100	192,100
(Extremely LOW)	CPR Sale Price	-	(7,300)	8,600	34,200	65,900	108,850
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	140,800	156,150	202,300	245,150	282,000	318,750
(Very LOW)	CPR Sale Price	57,600	72,950	119,000	161,950	198,800	235,550
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	269,800	294,400	368,000	395,050	495,600	554,550
. ,	CPR Sale Price	186,500	211,150	284,800	353,450	412,400	471,350
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	355,500	386,250	478,300	564,150	637,800	711,400
	CPR Sale Price	272,300	303,050	395,100	480,900	554,600	628,200
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	441,500	515,000	588,800	691,750	780,200	868,600
	CPR Sale Price	358,300	431,800	505,500	608,550	696,900	785,350
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	527,500	570,400	699,300	819,450	922,600	1,025,650
	CPR Sale Price	444,300	487,150	616,000	736,250	839,300	942,450
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	613,300	662,400	809,500	947,100	1,065,000	1,182,600
	CPR Sale Price	530,000	579,150	726,300	863,800	981,700	1,099,400
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	699,300	754,400	920,000	1,074,650	1,207,100	1,339,850
	CPR Sale Price	616,000	671,150	836,800	991,450	1,123,900	1,256,550

^{*}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%

Effective: 4/1/2024

Kauai Median Household Income: \$107100

5.75%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:	•	•	•	•	•	
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	53,500	60,150	89,300	114,300	145,100	186,900
(LXIIeIIIely LOW)	CPR Sale Price	-	(7,100)	8,300	33,300	64,100	105,900
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	137,000	151,950	196,800	238,500	274,400	310,150
(Very LOW)	CPR Sale Price	56,000	70,950	115,800	157,550	193,400	229,200
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	262,500	286,450	358,100	384,400	482,200	539,550
	CPR Sale Price	181,500	205,450	277,100	343,900	401,200	458,600
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	345,900	375,800	465,300	548,850	620,500	692,150
	CPR Sale Price	264,900	294,850	384,400	467,950	539,600	611,150
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	429,600	501,100	572,800	673,050	759,100	845,100
	CPR Sale Price	348,600	420,100	491,900	592,050	678,100	764,100
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	513,200	554,950	680,300	797,300	897,600	997,900
	CPR Sale Price	432,300	474,000	599,400	716,300	816,600	916,950
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	596,700	644,500	787,600	921,450	1,036,100	1,150,650
	CPR Sale Price	515,700	563,500	706,700	840,450	955,200	1,069,650
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	680,300	733,950	895,100	1,045,600	1,174,500	1,303,550
	CPR Sale Price	599,400	653,050	814,200	964,650	1,093,500	1,222,600

^{*}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%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

6.00%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:	•	•	•	_	•	
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	52,100	58,550	86,900	111,200	141,200	181,850
(Extremely Low)	CPR Sale Price	-	(6,900)	8,100	32,400	62,400	103,050
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	133,300	147,850	191,500	232,150	267,100	301,900
(Very LOW)	CPR Sale Price	54,500	69,050	112,700	153,350	188,300	223,100
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	255,500	278,800	348,500	374,100	469,400	525,200
	CPR Sale Price	176,700	200,000	269,700	334,700	390,500	446,400
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	336,700	365,800	452,900	534,250	604,000	673,700
	CPR Sale Price	257,900	287,000	374,100	455,450	525,200	594,900
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	418,100	487,700	557,600	655,100	738,800	822,600
	CPR Sale Price	339,300	408,900	478,800	576,300	660,000	743,750
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	499,600	540,200	662,200	776,050	873,700	971,300
	CPR Sale Price	420,800	461,400	583,400	697,250	794,900	892,500
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	580,800	627,300	766,600	896,900	1,008,500	1,119,950
	CPR Sale Price	502,000	548,500	687,800	818,100	929,700	1,041,150
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	662,200	714,400	871,300	1,017,700	1,143,200	1,268,800
	CPR Sale Price	583,400	635,600	792,500	938,900	1,064,400	1,190,000

^{*}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%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

6.25%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:		-	•			
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	50,700	57,000	84,600	108,300	137,500	177,100
(Extremely LOW)	CPR Sale Price	-	(6,700)	7,900	31,550	60,800	100,400
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	129,800	144,000	186,500	226,100	260,100	294,000
(VCIY LOW)	CPR Sale Price	53,100	67,250	109,800	149,300	183,300	217,200
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	248,800	271,500	339,400	364,300	457,000	511,400
	CPR Sale Price	172,000	194,700	262,600	325,900	380,300	434,650
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	327,800	356,200	441,000	520,200	588,100	656,000
	CPR Sale Price	251,100	279,450	364,300	443,500	511,400	579,300
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	407,100	474,900	542,900	637,900	719,400	801,000
	CPR Sale Price	330,400	398,200	466,200	561,150	642,700	724,250
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	486,400	525,950	644,800	755,650	850,700	945,850
	CPR Sale Price	409,700	449,250	568,100	678,950	774,000	869,050
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	565,500	610,800	746,500	873,350	982,100	1,090,550
	CPR Sale Price	488,800	534,100	669,800	796,600	905,300	1,013,850
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	644,800	695,650	848,400	991,000	1,113,200	1,235,500
	CPR Sale Price	568,100	618,950	771,700	914,300	1,036,400	1,158,800

^{*}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: 6.25%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

6.50%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:	•					
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	49,400	55,550	82,400	105,450	134,000	172,550
(LXIIemely Low)	CPR Sale Price	-	(6,550)	7,700	30,750	59,200	97,750
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	126,500	140,300	181,700	220,200	253,300	286,350
(Very LOW)	CPR Sale Price	51,700	65,500	106,900	145,500	178,600	211,600
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	242,300	264,450	330,600	354,850	445,200	498,150
	CPR Sale Price	167,600	189,700	255,800	317,450	370,500	423,450
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	319,400	347,000	429,600	506,800	572,900	639,050
	CPR Sale Price	244,600	272,200	354,900	432,000	498,200	564,300
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	396,600	462,600	528,900	621,400	700,800	780,250
	CPR Sale Price	321,900	387,900	454,100	546,650	626,100	705,500
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	473,900	512,400	628,100	736,150	828,700	921,350
	CPR Sale Price	399,100	437,600	553,400	661,350	754,000	846,600
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	550,900	595,050	727,200	850,700	956,700	1,062,300
	CPR Sale Price	476,100	520,250	652,400	776,000	881,900	987,600
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	628,100	677,650	826,500	965,350	1,084,400	1,203,550
	CPR Sale Price	553,400	602,900	751,700	890,650	1,009,600	1,128,800

^{*}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: 6.50%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

6.75%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:	•					
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	48,200	54,150	80,300	102,800	130,600	168,150
(Extremely Low)	CPR Sale Price	-	(6,350)	7,500	29,950	57,700	95,300
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	123,200	136,700	177,100	214,600	246,900	279,050
(Very LOW)	CPR Sale Price	50,400	63,850	104,200	141,750	174,000	206,200
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	236,200	257,750	322,200	345,850	433,900	485,500
	CPR Sale Price	163,300	184,850	249,300	309,400	361,000	412,600
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	311,200	338,150	418,700	493,850	558,300	622,750
	CPR Sale Price	238,400	265,300	345,800	421,050	485,500	549,950
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	386,500	450,900	515,400	605,600	683,000	760,400
	CPR Sale Price	313,700	378,000	442,600	532,700	610,100	687,500
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	461,800	499,350	612,100	717,350	807,600	897,850
	CPR Sale Price	388,900	426,450	539,300	644,550	734,800	825,050
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	536,900	579,900	708,700	829,100	932,300	1,035,300
	CPR Sale Price	464,000	507,000	635,800	756,200	859,400	962,400
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	612,100	660,400	805,400	940,750	1,056,700	1,172,850
	CPR Sale Price	539,300	587,550	732,500	867,950	983,900	1,100,050

^{*}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%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

7.00%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:						
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	47,000	52,800	78,300	100,200	127,300	163,900
(LXIIemely Low)	CPR Sale Price	-	(6,200)	7,300	29,200	56,300	92,900
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	120,100	133,250	172,600	209,250	240,700	272,050
(Very LOW)	CPR Sale Price	49,100	62,250	101,600	138,150	169,700	201,050
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	230,200	251,200	314,100	337,150	423,000	473,250
	CPR Sale Price	159,200	180,200	243,000	301,650	351,900	402,250
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	303,400	329,650	408,200	481,450	544,300	607,100
	CPR Sale Price	232,400	258,650	337,100	410,400	473,300	536,100
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	376,800	439,500	502,500	590,350	665,800	741,250
	CPR Sale Price	305,800	368,500	431,400	519,350	594,800	670,250
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	450,200	486,800	596,800	699,350	787,300	875,300
	CPR Sale Price	379,200	415,800	525,700	628,300	716,300	804,300
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	523,400	565,300	690,900	808,250	908,900	1,009,250
	CPR Sale Price	452,400	494,300	619,800	737,250	837,800	938,250
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	596,800	643,850	785,200	917,150	1,030,200	1,143,400
	CPR Sale Price	525,700	572,750	714,100	846,100	959,200	1,072,400

^{*}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: 7.00%

Monthly Property Tax and Home Insurance: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

7.25%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:	•					
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	45,800	51,450	76,400	97,750	124,100	159,900
(Extremely LOW)	CPR Sale Price	-	(6,050)	7,100	28,450	54,900	90,600
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	117,200	130,000	168,300	204,000	234,700	265,300
(Very LOW)	CPR Sale Price	47,900	60,700	99,100	134,800	165,500	196,100
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	224,500	245,000	306,300	328,800	412,500	461,550
. ,	CPR Sale Price	155,300	175,750	237,000	294,150	343,200	392,300
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	295,900	321,500	398,100	469,550	530,800	592,100
	CPR Sale Price	226,600	252,200	328,800	400,300	461,600	522,850
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	367,500	428,700	490,000	575,750	649,300	722,950
	CPR Sale Price	298,200	359,400	420,800	506,500	580,100	653,650
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	439,100	474,750	582,000	682,050	767,900	853,650
	CPR Sale Price	369,800	405,500	512,700	612,800	698,600	784,400
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	510,400	551,300	673,800	788,300	886,400	984,300
	CPR Sale Price	441,200	482,050	604,500	719,000	817,100	915,050
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	582,000	627,900	765,700	894,450	1,004,700	1,115,150
	CPR Sale Price	512,700	558,600	696,500	825,200	935,400	1,045,850

^{*}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%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

7.50%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:						
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	44,700	50,250	74,500	95,400	121,100	155,950
(Extremely LOW)	CPR Sale Price	-	(5,900)	6,900	27,800	53,500	88,400
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	114,300	126,800	164,200	199,050	229,000	258,850
(Very Low)	CPR Sale Price	46,700	59,200	96,700	131,450	161,400	191,250
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	219,100	239,050	298,800	320,800	402,500	450,350
(,	CPR Sale Price	151,500	171,500	231,300	287,050	334,900	382,750
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	288,700	313,650	388,400	458,100	517,900	577,700
	CPR Sale Price	221,100	246,100	320,800	390,500	450,300	510,100
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	358,500	418,200	478,100	561,750	633,500	705,350
	CPR Sale Price	291,000	350,600	410,500	494,150	565,900	637,750
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	428,400	463,200	567,800	665,450	749,200	832,850
	CPR Sale Price	360,800	395,600	500,200	597,850	681,600	765,300
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	498,000	537,900	657,400	769,050	864,800	960,300
	CPR Sale Price	430,400	470,300	589,800	701,500	797,200	892,750
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	567,800	612,600	747,100	872,650	980,200	1,087,950
	CPR Sale Price	500,200	545,000	679,500	805,050	912,600	1,020,350

^{*}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: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

7.75%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Lim	its:						
30% Limits	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
(Extremely Low)	For Sale Price	43,600	49,000	72,700	93,050	118,200	152,250
(LXIIemely Low)	CPR Sale Price	-	(5,750)	6,800	27,150	52,200	86,250
50% Limits	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
(Very Low)	For Sale Price	111,600	123,750	160,300	194,300	223,500	252,600
(Very LOW)	CPR Sale Price	45,600	57,800	94,400	128,300	157,600	186,700
80% Limits	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
(Low)	For Sale Price	213,800	233,300	291,700	313,050	392,800	439,500
	CPR Sale Price	147,800	167,350	225,700	280,100	326,800	373,550
Work Force Hous	sing Income Limits:						
	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
100% Limits	For Sale Price	281,800	306,150	379,100	447,100	505,500	563,800
	CPR Sale Price	215,800	240,150	313,100	381,150	439,500	497,850
	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
120% Limits	For Sale Price	349,900	408,200	466,600	548,250	618,300	688,350
	CPR Sale Price	284,000	342,200	400,700	482,250	552,400	622,450
	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
140% Limits	For Sale Price	418,100	452,050	554,200	649,500	731,200	812,900
	CPR Sale Price	352,100	386,100	488,200	583,500	665,200	746,900
Gap Group Incon	ne Limits:						
	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
160% Limits	For Sale Price	486,000	524,950	641,600	750,550	844,000	937,250
	CPR Sale Price	420,100	459,050	575,600	684,650	778,100	871,350
	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
180% Limits	For Sale Price	554,200	597,900	729,200	851,700	956,700	1,061,850
	CPR Sale Price	488,200	531,900	663,200	785,800	890,700	995,900

^{*}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%

Effective: 4/1/2024

Kauai Median Household Income: \$107,100

8.00%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	Annual Income	27,900	30,850	35,850	43,000	48,260	60,640
	For Sale Price	42,600	47,850	71,000	90,850	115,400	148,650
	CPR Sale Price	-	(5,650)	6,600	26,450	51,000	84,250
50% Limits (Very Low)	Annual Income	46,450	53,100	59,750	71,700	77,000	87,600
	For Sale Price	108,900	120,800	156,500	189,700	218,200	246,650
	CPR Sale Price	44,500	56,400	92,100	125,300	153,800	182,300
80% Limits (Low)	Annual Income	74,350	85,000	95,600	114,700	123,200	140,200
	For Sale Price	208,700	227,750	284,800	305,700	383,500	429,100
	CPR Sale Price	144,300	163,350	220,400	273,500	319,100	364,700
Work Force Housing Income Limits:							
100% Limits	Annual Income	92,900	106,200	119,450	143,350	153,950	175,200
	For Sale Price	275,100	298,900	370,100	436,550	493,500	550,450
	CPR Sale Price	210,700	234,500	305,700	372,150	429,100	486,050
120% Limits	Annual Income	111,500	127,400	143,350	172,000	184,750	210,250
	For Sale Price	341,600	398,500	455,600	535,300	603,700	672,100
	CPR Sale Price	277,300	334,100	391,200	470,900	539,300	607,700
140% Limits	Annual Income	130,100	148,650	167,250	200,700	215,550	245,300
	For Sale Price	408,200	441,350	541,100	634,100	713,900	793,650
	CPR Sale Price	343,800	377,000	476,700	569,750	649,500	729,250
Gap Group Income Limits:							
160% Limits	Annual Income	148,650	169,900	191,100	229,350	246,350	280,300
	For Sale Price	474,500	512,550	626,400	732,800	824,100	915,100
	CPR Sale Price	410,200	448,200	562,000	668,450	759,700	850,700
180% Limits	Annual Income	167,250	191,100	215,000	258,000	277,100	315,350
	For Sale Price	541,100	583,750	711,900	831,550	934,100	1,036,750
	CPR Sale Price	476,700	519,350	647,500	767,150	869,700	972,350

^{*}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: \$400

Monthly Maintenance and Association Fees for CPR: \$450

Down Payment: 5.00%