

**COUNTY OF KAUAI  
FOR SALE LIMITS BY FAMILY SIZE**

Effective: 5/1/2020  
Kauai Median Household Income: \$101,800

4.25%

Household Size:		1	2	3	4	5	6	7	8
<b>HUD Income Limits:</b>									
30% Limits (Extremely Low)	<b>Annual Income</b>	<b>20,450</b>	<b>23,350</b>	<b>26,250</b>	<b>30,130</b>	<b>35,280</b>	<b>40,430</b>	<b>45,580</b>	<b>50,730</b>
	For Sale Price	55,800	71,200	86,700	107,400	134,900	162,400	189,900	217,300
	CPR Sale Price	-	28,500	44,000	64,700	92,200	119,700	147,200	174,600
50% Limits (Very Low)	<b>Annual Income</b>	<b>34,000</b>	<b>38,850</b>	<b>43,700</b>	<b>48,550</b>	<b>52,450</b>	<b>56,350</b>	<b>60,250</b>	<b>64,100</b>
	For Sale Price	128,100	153,900	179,800	205,700	226,500	247,300	268,100	288,700
	CPR Sale Price	85,400	111,300	137,100	163,000	183,800	204,600	225,400	246,000
80% Limits (Low)	<b>Annual Income</b>	<b>54,400</b>	<b>62,200</b>	<b>69,950</b>	<b>77,700</b>	<b>83,950</b>	<b>90,150</b>	<b>96,350</b>	<b>102,600</b>
	For Sale Price	236,900	278,500	319,900	361,200	394,600	427,700	460,800	494,100
	CPR Sale Price	194,200	235,900	277,200	318,600	351,900	385,000	418,100	451,400
<b>Work Force Housing Income Limits:</b>									
100% Limits	<b>Annual Income</b>	<b>71,300</b>	<b>81,450</b>	<b>91,650</b>	<b>101,800</b>	<b>109,950</b>	<b>118,100</b>	<b>126,250</b>	<b>134,400</b>
	For Sale Price	327,100	381,300	435,700	489,800	533,300	576,800	620,300	663,800
	CPR Sale Price	284,400	338,600	393,000	447,200	490,600	534,100	577,600	621,100
120% Limits	<b>Annual Income</b>	<b>85,550</b>	<b>97,800</b>	<b>110,000</b>	<b>122,200</b>	<b>132,000</b>	<b>141,800</b>	<b>151,550</b>	<b>161,350</b>
	For Sale Price	403,100	468,500	533,600	598,700	651,000	703,300	755,300	807,600
	CPR Sale Price	360,400	425,800	490,900	556,000	608,300	660,600	712,600	764,900
140% Limits	<b>Annual Income</b>	<b>99,800</b>	<b>114,050</b>	<b>128,300</b>	<b>142,550</b>	<b>154,000</b>	<b>165,400</b>	<b>176,800</b>	<b>188,200</b>
	For Sale Price	479,200	555,200	631,300	707,300	768,400	829,200	890,000	950,900
	CPR Sale Price	436,500	512,500	588,600	664,600	725,700	786,500	847,400	908,200
<b>Gap Group Income Limits:</b>									
160% Limits	<b>Annual Income</b>	<b>114,050</b>	<b>130,300</b>	<b>146,600</b>	<b>162,900</b>	<b>175,950</b>	<b>188,950</b>	<b>202,000</b>	<b>215,050</b>
	For Sale Price	555,200	641,900	728,900	815,900	885,500	954,900	1,024,500	1,094,200
	CPR Sale Price	512,500	599,200	686,200	773,200	842,800	912,200	981,800	1,051,500
180% Limits	<b>Annual Income</b>	<b>128,300</b>	<b>146,600</b>	<b>164,950</b>	<b>183,250</b>	<b>197,900</b>	<b>212,550</b>	<b>227,250</b>	<b>241,900</b>
	For Sale Price	631,300	728,900	826,800	924,500	1,002,600	1,080,800	1,159,200	1,237,400
	CPR Sale Price	588,600	686,200	784,100	881,800	959,900	1,038,100	1,116,600	1,194,700

\*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:	4.25%
Monthly Property Tax and Home Insurance:	\$250
Monthly Maintenance and Association Fees for CPR:	\$200
Down Payment:	5.00%

**COUNTY OF KAUAI  
FOR SALE LIMITS BY FAMILY SIZE**

Effective: 5/1/2020  
Kauai Median Household Income: \$101,800

**4.50%**

Household Size:		1	2	3	4	5	6	7	8
<b>HUD Income Limits:</b>									
30% Limits (Extremely Low)	<b>Annual Income</b>	<b>20,450</b>	<b>23,350</b>	<b>26,250</b>	<b>30,130</b>	<b>35,280</b>	<b>40,430</b>	<b>45,580</b>	<b>50,730</b>
	For Sale Price	54,100	69,200	84,200	104,300	131,000	157,600	184,300	211,000
	CPR Sale Price	-	27,700	42,700	62,800	89,500	116,200	142,900	169,600
50% Limits (Very Low)	<b>Annual Income</b>	<b>34,000</b>	<b>38,850</b>	<b>43,700</b>	<b>48,550</b>	<b>52,450</b>	<b>56,350</b>	<b>60,250</b>	<b>64,100</b>
	For Sale Price	124,300	149,500	174,600	199,700	219,900	240,100	260,300	280,300
	CPR Sale Price	82,900	108,000	133,100	158,300	178,500	198,700	218,900	238,800
80% Limits (Low)	<b>Annual Income</b>	<b>54,400</b>	<b>62,200</b>	<b>69,950</b>	<b>77,700</b>	<b>83,950</b>	<b>90,150</b>	<b>96,350</b>	<b>102,600</b>
	For Sale Price	230,000	270,400	310,600	350,700	383,100	415,200	447,400	479,700
	CPR Sale Price	188,600	229,000	269,100	309,300	341,700	373,800	405,900	438,300
<b>Work Force Housing Income Limits:</b>									
100% Limits	<b>Annual Income</b>	<b>71,300</b>	<b>81,450</b>	<b>91,650</b>	<b>101,800</b>	<b>109,950</b>	<b>118,100</b>	<b>126,250</b>	<b>134,400</b>
	For Sale Price	317,600	370,200	423,000	475,600	517,800	560,000	602,300	644,500
	CPR Sale Price	276,100	328,700	381,600	434,100	476,400	518,600	560,800	603,000
120% Limits	<b>Annual Income</b>	<b>85,550</b>	<b>97,800</b>	<b>110,000</b>	<b>122,200</b>	<b>132,000</b>	<b>141,800</b>	<b>151,550</b>	<b>161,350</b>
	For Sale Price	391,400	454,900	518,100	581,300	632,000	682,800	733,300	784,100
	CPR Sale Price	350,000	413,400	476,600	539,800	590,600	641,400	691,900	742,700
140% Limits	<b>Annual Income</b>	<b>99,800</b>	<b>114,050</b>	<b>128,300</b>	<b>142,550</b>	<b>154,000</b>	<b>165,400</b>	<b>176,800</b>	<b>188,200</b>
	For Sale Price	465,200	539,100	612,900	686,700	746,000	805,100	864,100	923,200
	CPR Sale Price	423,800	497,600	571,400	645,300	704,600	763,600	822,700	881,800
<b>Gap Group Income Limits:</b>									
160% Limits	<b>Annual Income</b>	<b>114,050</b>	<b>130,300</b>	<b>146,600</b>	<b>162,900</b>	<b>175,950</b>	<b>188,950</b>	<b>202,000</b>	<b>215,050</b>
	For Sale Price	539,100	623,200	707,700	792,100	859,700	927,100	994,700	1,062,300
	CPR Sale Price	497,600	581,800	666,200	750,700	818,300	885,600	953,300	1,020,900
180% Limits	<b>Annual Income</b>	<b>128,300</b>	<b>146,600</b>	<b>164,950</b>	<b>183,250</b>	<b>197,900</b>	<b>212,550</b>	<b>227,250</b>	<b>241,900</b>
	For Sale Price	612,900	707,700	802,800	897,600	973,500	1,049,400	1,125,500	1,201,400
	CPR Sale Price	571,400	666,200	761,300	856,100	932,000	1,007,900	1,084,100	1,160,000

\*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: 4.50%  
 Monthly Property Tax and Home Insurance: \$250  
 Monthly Maintenance and Association Fees for CPR: \$200  
 Down Payment: 5.00%

**COUNTY OF KAUAI  
FOR SALE LIMITS BY FAMILY SIZE**

Effective: 5/1/2020  
Kauai Median Household Income: \$101,800

**4.75%**

Household Size:		1	2	3	4	5	6	7	8
<b>HUD Income Limits:</b>									
30% Limits (Extremely Low)	<b>Annual Income</b>	<b>20,450</b>	<b>23,350</b>	<b>26,250</b>	<b>30,130</b>	<b>35,280</b>	<b>40,430</b>	<b>45,580</b>	<b>50,730</b>
	For Sale Price	52,600	67,200	81,800	101,300	127,200	153,100	179,000	205,000
	CPR Sale Price	-	26,900	41,500	61,000	87,000	112,900	138,800	164,700
50% Limits (Very Low)	<b>Annual Income</b>	<b>34,000</b>	<b>38,850</b>	<b>43,700</b>	<b>48,550</b>	<b>52,450</b>	<b>56,350</b>	<b>60,250</b>	<b>64,100</b>
	For Sale Price	120,800	145,200	169,600	194,000	213,600	233,200	252,900	272,200
	CPR Sale Price	80,500	104,900	129,300	153,700	173,400	193,000	212,600	232,000
80% Limits (Low)	<b>Annual Income</b>	<b>54,400</b>	<b>62,200</b>	<b>69,950</b>	<b>77,700</b>	<b>83,950</b>	<b>90,150</b>	<b>96,350</b>	<b>102,600</b>
	For Sale Price	223,400	262,700	301,700	340,700	372,100	403,300	434,500	466,000
	CPR Sale Price	183,200	222,400	261,400	300,400	331,900	363,100	394,300	425,700
<b>Work Force Housing Income Limits:</b>									
100% Limits	<b>Annual Income</b>	<b>71,300</b>	<b>81,450</b>	<b>91,650</b>	<b>101,800</b>	<b>109,950</b>	<b>118,100</b>	<b>126,250</b>	<b>134,400</b>
	For Sale Price	308,500	359,500	410,900	462,000	503,000	544,000	585,000	626,000
	CPR Sale Price	268,200	319,300	370,600	421,700	462,700	503,700	544,700	585,700
120% Limits	<b>Annual Income</b>	<b>85,550</b>	<b>97,800</b>	<b>110,000</b>	<b>122,200</b>	<b>132,000</b>	<b>141,800</b>	<b>151,550</b>	<b>161,350</b>
	For Sale Price	380,200	441,800	503,200	564,800	613,900	663,200	712,300	761,600
	CPR Sale Price	339,900	401,600	463,000	524,300	573,700	623,000	672,000	721,400
140% Limits	<b>Annual Income</b>	<b>99,800</b>	<b>114,050</b>	<b>128,300</b>	<b>142,550</b>	<b>154,000</b>	<b>165,400</b>	<b>176,800</b>	<b>188,200</b>
	For Sale Price	451,900	523,600	595,300	667,000	724,600	782,000	839,400	896,700
	CPR Sale Price	411,600	483,300	555,000	626,800	684,400	741,700	799,100	856,500
<b>Gap Group Income Limits:</b>									
160% Limits	<b>Annual Income</b>	<b>114,050</b>	<b>130,300</b>	<b>146,600</b>	<b>162,900</b>	<b>175,950</b>	<b>188,950</b>	<b>202,000</b>	<b>215,050</b>
	For Sale Price	523,600	605,400	687,400	769,400	835,100	900,500	966,200	1,031,800
	CPR Sale Price	483,300	565,100	647,100	729,200	794,800	860,200	925,900	991,600
180% Limits	<b>Annual Income</b>	<b>128,300</b>	<b>146,600</b>	<b>164,950</b>	<b>183,250</b>	<b>197,900</b>	<b>212,550</b>	<b>227,250</b>	<b>241,900</b>
	For Sale Price	595,300	687,400	779,700	871,800	945,500	1,019,300	1,093,200	1,167,000
	CPR Sale Price	555,000	647,100	739,500	831,600	905,300	979,000	1,053,000	1,126,700

\*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: 4.75%  
 Monthly Property Tax and Home Insurance: \$250  
 Monthly Maintenance and Association Fees for CPR: \$200  
 Down Payment: 5.00%

**COUNTY OF KAUAI  
FOR SALE LIMITS BY FAMILY SIZE**

Effective: 5/1/2020  
Kauai Median Household Income: \$101,800

**5.00%**

Household Size:		1	2	3	4	5	6	7	8
<b>HUD Income Limits:</b>									
30% Limits (Extremely Low)	<b>Annual Income</b>	<b>20,450</b>	<b>23,350</b>	<b>26,250</b>	<b>30,130</b>	<b>35,280</b>	<b>40,430</b>	<b>45,580</b>	<b>50,730</b>
	For Sale Price	51,100	65,300	79,500	98,400	123,600	148,800	174,000	199,200
	CPR Sale Price	-	26,200	40,300	59,300	84,500	109,700	134,900	160,000
50% Limits (Very Low)	<b>Annual Income</b>	<b>34,000</b>	<b>38,850</b>	<b>43,700</b>	<b>48,550</b>	<b>52,450</b>	<b>56,350</b>	<b>60,250</b>	<b>64,100</b>
	For Sale Price	117,400	141,100	164,800	188,500	207,600	226,600	245,700	264,500
	CPR Sale Price	78,200	102,000	125,700	149,400	168,500	187,500	206,600	225,400
80% Limits (Low)	<b>Annual Income</b>	<b>54,400</b>	<b>62,200</b>	<b>69,950</b>	<b>77,700</b>	<b>83,950</b>	<b>90,150</b>	<b>96,350</b>	<b>102,600</b>
	For Sale Price	217,100	255,300	293,100	331,000	361,600	391,900	422,200	452,800
	CPR Sale Price	178,000	216,100	254,000	291,900	322,500	352,800	383,100	413,700
<b>Work Force Housing Income Limits:</b>									
100% Limits	<b>Annual Income</b>	<b>71,300</b>	<b>81,450</b>	<b>91,650</b>	<b>101,800</b>	<b>109,950</b>	<b>118,100</b>	<b>126,250</b>	<b>134,400</b>
	For Sale Price	299,800	349,400	399,300	448,900	488,700	528,600	568,400	608,300
	CPR Sale Price	260,600	310,300	360,100	409,800	449,600	489,500	529,300	569,200
120% Limits	<b>Annual Income</b>	<b>85,550</b>	<b>97,800</b>	<b>110,000</b>	<b>122,200</b>	<b>132,000</b>	<b>141,800</b>	<b>151,550</b>	<b>161,350</b>
	For Sale Price	369,400	429,300	489,000	548,600	596,600	644,500	692,200	740,100
	CPR Sale Price	330,300	390,200	449,900	509,500	557,400	605,400	653,000	701,000
140% Limits	<b>Annual Income</b>	<b>99,800</b>	<b>114,050</b>	<b>128,300</b>	<b>142,550</b>	<b>154,000</b>	<b>165,400</b>	<b>176,800</b>	<b>188,200</b>
	For Sale Price	439,100	508,800	578,500	648,200	704,100	759,900	815,600	871,400
	CPR Sale Price	400,000	469,700	539,400	609,000	665,000	720,800	776,500	832,300
<b>Gap Group Income Limits:</b>									
160% Limits	<b>Annual Income</b>	<b>114,050</b>	<b>130,300</b>	<b>146,600</b>	<b>162,900</b>	<b>175,950</b>	<b>188,950</b>	<b>202,000</b>	<b>215,050</b>
	For Sale Price	508,800	588,300	668,000	747,700	811,500	875,000	938,900	1,002,700
	CPR Sale Price	469,700	549,100	628,800	708,500	772,400	835,900	899,700	963,600
180% Limits	<b>Annual Income</b>	<b>128,300</b>	<b>146,600</b>	<b>164,950</b>	<b>183,250</b>	<b>197,900</b>	<b>212,550</b>	<b>227,250</b>	<b>241,900</b>
	For Sale Price	578,500	668,000	757,700	847,200	918,800	990,400	1,062,300	1,134,000
	CPR Sale Price	539,400	628,800	718,600	808,100	879,700	951,300	1,023,200	1,094,800

\*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: \$250  
 Monthly Maintenance and Association Fees for CPR: \$200  
 Down Payment: 5.00%