

**COUNTY OF KAUAI
FOR SALE LIMITS BY INCOME - Bedroom Size**

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

4.25%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	Annual Income	20,450	23,350	26,250	35,280	40,430	50,730
	For Sale Price	55,800	63,500	86,700	121,150	162,400	203,600
	CPR Sale Price	-	14,250	44,000	78,450	119,700	160,900
50% Limits (Very Low)	Annual Income	34,000	38,850	43,700	52,450	56,350	64,100
	For Sale Price	128,100	141,000	179,800	216,100	247,300	278,400
	CPR Sale Price	85,400	98,350	137,100	173,400	204,600	235,700
80% Limits (Low)	Annual Income	54,400	62,200	69,950	83,950	90,150	102,600
	For Sale Price	236,900	257,700	319,900	356,600	427,700	477,450
	CPR Sale Price	194,200	215,050	277,200	335,250	385,000	434,750
Work Force Housing Income Limits:							
100% Limits	Annual Income	71,300	81,450	91,650	109,950	118,100	134,400
	For Sale Price	327,100	354,200	435,700	511,550	576,800	642,050
	CPR Sale Price	284,400	311,500	393,000	468,900	534,100	599,350
120% Limits	Annual Income	85,550	97,800	110,000	132,000	141,800	161,350
	For Sale Price	403,100	468,500	533,600	624,850	703,300	781,450
	CPR Sale Price	360,400	425,800	490,900	582,150	660,600	738,750
140% Limits	Annual Income	99,800	114,050	128,300	154,000	165,400	188,200
	For Sale Price	479,200	517,200	631,300	737,850	829,200	920,450
	CPR Sale Price	436,500	474,500	588,600	695,150	786,500	877,800
Gap Group Income Limits:							
160% Limits	Annual Income	114,050	130,300	146,600	175,950	188,950	215,050
	For Sale Price	555,200	598,550	728,900	850,700	954,900	1,059,350
	CPR Sale Price	512,500	555,850	686,200	808,000	912,200	1,016,650
180% Limits	Annual Income	128,300	146,600	164,950	197,900	212,550	241,900
	For Sale Price	631,300	680,100	826,800	963,550	1,080,800	1,198,300
	CPR Sale Price	588,600	637,400	784,100	920,850	1,038,100	1,155,650

*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 INCOME - Bedroom Size**

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

4.50%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	Annual Income	20,450	23,350	26,250	35,280	40,430	50,730
	For Sale Price	54,100	61,650	84,200	117,650	157,600	197,650
	CPR Sale Price	-	13,850	42,700	76,150	116,200	156,250
50% Limits (Very Low)	Annual Income	34,000	38,850	43,700	52,450	56,350	64,100
	For Sale Price	124,300	136,900	174,600	209,800	240,100	270,300
	CPR Sale Price	82,900	95,450	133,100	168,400	198,700	228,850
80% Limits (Low)	Annual Income	54,400	62,200	69,950	83,950	90,150	102,600
	For Sale Price	230,000	250,200	310,600	346,200	415,200	463,550
	CPR Sale Price	188,600	208,800	269,100	325,500	373,800	422,100
Work Force Housing Income Limits:							
100% Limits	Annual Income	71,300	81,450	91,650	109,950	118,100	134,400
	For Sale Price	317,600	343,900	423,000	496,700	560,000	623,400
	CPR Sale Price	276,100	302,400	381,600	455,250	518,600	581,900
120% Limits	Annual Income	85,550	97,800	110,000	132,000	141,800	161,350
	For Sale Price	391,400	454,900	518,100	606,650	682,800	758,700
	CPR Sale Price	350,000	413,400	476,600	565,200	641,400	717,300
140% Limits	Annual Income	99,800	114,050	128,300	154,000	165,400	188,200
	For Sale Price	465,200	502,150	612,900	716,350	805,100	893,650
	CPR Sale Price	423,800	460,700	571,400	674,950	763,600	852,250
Gap Group Income Limits:							
160% Limits	Annual Income	114,050	130,300	146,600	175,950	188,950	215,050
	For Sale Price	539,100	581,150	707,700	825,900	927,100	1,028,500
	CPR Sale Price	497,600	539,700	666,200	784,500	885,600	987,100
180% Limits	Annual Income	128,300	146,600	164,950	197,900	212,550	241,900
	For Sale Price	612,900	660,300	802,800	935,550	1,049,400	1,163,450
	CPR Sale Price	571,400	618,800	761,300	894,050	1,007,900	1,122,050

*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:	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 INCOME - Bedroom Size

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

4.75%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	Annual Income	20,450	23,350	26,250	35,280	40,430	50,730
	For Sale Price	52,600	59,900	81,800	114,250	153,100	192,000
	CPR Sale Price	-	13,450	41,500	74,000	112,900	151,750
50% Limits (Very Low)	Annual Income	34,000	38,850	43,700	52,450	56,350	64,100
	For Sale Price	120,800	133,000	169,600	203,800	233,200	262,550
	CPR Sale Price	80,500	92,700	129,300	163,550	193,000	222,300
80% Limits (Low)	Annual Income	54,400	62,200	69,950	83,950	90,150	102,600
	For Sale Price	223,400	243,050	301,700	336,250	403,300	450,250
	CPR Sale Price	183,200	202,800	261,400	316,150	363,100	410,000
Work Force Housing Income Limits:							
100% Limits	Annual Income	71,300	81,450	91,650	109,950	118,100	134,400
	For Sale Price	308,500	334,000	410,900	482,500	544,000	605,500
	CPR Sale Price	268,200	293,750	370,600	442,200	503,700	565,200
120% Limits	Annual Income	85,550	97,800	110,000	132,000	141,800	161,350
	For Sale Price	380,200	441,800	503,200	589,250	663,200	736,950
	CPR Sale Price	339,900	401,600	463,000	549,000	623,000	696,700
140% Limits	Annual Income	99,800	114,050	128,300	154,000	165,400	188,200
	For Sale Price	451,900	487,750	595,300	695,800	782,000	868,050
	CPR Sale Price	411,600	447,450	555,000	655,600	741,700	827,800
Gap Group Income Limits:							
160% Limits	Annual Income	114,050	130,300	146,600	175,950	188,950	215,050
	For Sale Price	523,600	564,500	687,400	802,250	900,500	999,000
	CPR Sale Price	483,300	524,200	647,100	762,000	860,200	958,750
180% Limits	Annual Income	128,300	146,600	164,950	197,900	212,550	241,900
	For Sale Price	595,300	641,350	779,700	908,650	1,019,300	1,130,100
	CPR Sale Price	555,000	601,050	739,500	868,450	979,000	1,089,850

*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:	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 INCOME - Bedroom Size**

Effective: 5/1/2020
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5.00%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	Annual Income	20,450	23,350	26,250	35,280	40,430	50,730
	For Sale Price	51,100	58,200	79,500	111,000	148,800	186,600
	CPR Sale Price	-	13,100	40,300	71,900	109,700	147,450
50% Limits (Very Low)	Annual Income	34,000	38,850	43,700	52,450	56,350	64,100
	For Sale Price	117,400	129,250	164,800	198,050	226,600	255,100
	CPR Sale Price	78,200	90,100	125,700	158,950	187,500	216,000
80% Limits (Low)	Annual Income	54,400	62,200	69,950	83,950	90,150	102,600
	For Sale Price	217,100	236,200	293,100	326,750	391,900	437,500
	CPR Sale Price	178,000	197,050	254,000	307,200	352,800	398,400
Work Force Housing Income Limits:							
100% Limits	Annual Income	71,300	81,450	91,650	109,950	118,100	134,400
	For Sale Price	299,800	324,600	399,300	468,800	528,600	588,350
	CPR Sale Price	260,600	285,450	360,100	429,700	489,500	549,250
120% Limits	Annual Income	85,550	97,800	110,000	132,000	141,800	161,350
	For Sale Price	369,400	429,300	489,000	572,600	644,500	716,150
	CPR Sale Price	330,300	390,200	449,900	533,450	605,400	677,000
140% Limits	Annual Income	99,800	114,050	128,300	154,000	165,400	188,200
	For Sale Price	439,100	473,950	578,500	676,150	759,900	843,500
	CPR Sale Price	400,000	434,850	539,400	637,000	720,800	804,400
Gap Group Income Limits:							
160% Limits	Annual Income	114,050	130,300	146,600	175,950	188,950	215,050
	For Sale Price	508,800	548,550	668,000	779,600	875,000	970,800
	CPR Sale Price	469,700	509,400	628,800	740,450	835,900	931,650
180% Limits	Annual Income	128,300	146,600	164,950	197,900	212,550	241,900
	For Sale Price	578,500	623,250	757,700	883,000	990,400	1,098,150
	CPR Sale Price	539,400	584,100	718,600	843,900	951,300	1,059,000

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