Effective: 5/15/2023

Kauai Median Household Income: \$102,200

4.75%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	_		•	•		·		
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	57,100	75,500	93,600	111,700	133,100	162,800	192,500	222,200
(Extremely Low)	CPR Sale Price	-	(5,000)	13,100	31,200	52,600	82,300	112,000	141,700
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	142,200	172,600	203,000	233,200	257,600	282,100	306,200	330,600
(Very LOW)	CPR Sale Price	61,600	92,100	122,500	152,700	177,100	201,500	225,700	250,100
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250	111,950	119,700	127,400
(Low)	For Sale Price	269,500	318,000	366,600	415,200	454,200	492,900	531,900	570,600
` ′	CPR Sale Price	189,000	237,500	286,100	334,600	373,600	412,400	451,400	490,100
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800	92,000	102,200	110,400	118,600	126,750	134,950
100% Limits	For Sale Price	289,600	341,200	392,500	443,800	485,100	526,400	567,400	608,600
	CPR Sale Price	209,100	260,700	312,000	363,300	404,600	445,800	486,900	528,100
	Annual Income	85,900	98,150	,	122,650	132,500	,	152,100	161,900
120% Limits	For Sale Price	361,800	423,500	485,100	546,700	596,300	645,600	694,900	744,300
	CPR Sale Price	281,300	342,900	404,600	466,200	515,800	565,100	614,400	663,700
	Annual Income	100,200	114,500	128,800	143,100	154,550	166,000	177,450	188,900
140% Limits	For Sale Price	433,800	505,700	577,700	649,600	707,300	764,900	822,500	880,100
	CPR Sale Price	353,300	425,200	497,200	569,100	626,800	684,400	742,000	799,600
Gap Group Incon	ne Limits:								
	Annual Income	114,500	130,850		163,550	176,650		202,800	215,900
160% Limits	For Sale Price	505,700	588,000	670,300	752,600	818,500	884,100	950,100	1,016,000
	CPR Sale Price	425,200	507,500	589,800	672,000	738,000	803,600	869,600	935,500
	Annual Income	128,800	147,200	165,600	184,000	198,700	213,450	228,150	242,900
180% Limits	For Sale Price	577,700	670,300	762,900	855,500	929,400	1,003,700	1,077,600	1,151,900
	CPR Sale Price	497,200	589,800	682,400	774,900	848,900	923,100	997,100	1,071,300

^{*}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:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

5.00%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	•			•		•		
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	55,500	73,300	91,000	108,600	129,300	158,200	187,000	215,900
(LXII emely LOW)	CPR Sale Price	-	(4,900)	12,700	30,300	51,100	79,900	108,800	137,700
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	138,100	167,700	197,300	226,600	250,400	274,100	297,500	321,300
(Very LOW)	CPR Sale Price	59,900	89,500	119,100	148,400	172,100	195,800	219,300	243,000
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250	111,950	119,700	127,400
(Low)	For Sale Price	261,900	309,000	356,200	403,400	441,300	479,000	516,900	554,500
	CPR Sale Price	183,600	230,800	278,000	325,200	363,100	400,700	438,600	476,300
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800	,	102,200	110,400	118,600	126,750	134,950
100% Limits	For Sale Price	281,400	331,500	381,400	431,300	471,400	511,500	551,300	591,400
	CPR Sale Price	203,200	253,300	303,200	353,100	393,100	433,200	473,100	513,200
	Annual Income	85,900	98,150	110,400	122,650	132,500	142,300	152,100	161,900
120% Limits	For Sale Price	351,600	411,500	471,400	531,300	579,500	627,400	675,300	723,200
	CPR Sale Price	273,300	333,200		453,000	501,200		597,100	645,000
	Annual Income	100,200	114,500	128,800	143,100	154,550	,	177,450	188,900
140% Limits	For Sale Price	421,500	491,400	561,400	631,300	687,300	743,300	799,300	855,200
	CPR Sale Price	343,300	413,200	483,100	553,000	609,000	665,000	721,000	777,000
Gap Group Incon									
	Annual Income	114,500	130,850		163,550	176,650		202,800	215,900
160% Limits	For Sale Price	491,400	571,400		731,300	795,300	859,200	923,200	987,300
	CPR Sale Price	413,200	493,100	573,100	653,000	717,100	780,900	845,000	909,000
	Annual Income	128,800	147,200		184,000	198,700		228,150	242,900
180% Limits	For Sale Price	561,400	651,300	741,300	831,300	903,200	975,300	1,047,200	1,119,300
	CPR Sale Price	483,100	573,100	663,100	753,000	824,900	897,100	968,900	1,041,100

^{*}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:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

5.50%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	•			•		·		
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	52,500	69,300	86,000	102,600	122,300	149,600	176,800	204,100
(Lixtremely Low)	CPR Sale Price	-	(4,600)	12,000	28,700	48,300	75,600	102,900	130,100
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	130,600	158,600	186,500	214,300	236,700	259,100	281,300	303,700
(Very Low)	CPR Sale Price	56,600	84,600	112,600	140,300	162,700	185,200	207,400	229,800
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250	111,950	119,700	127,400
(Low)	For Sale Price	247,600	292,200	336,800	381,400	417,200	452,800	488,700	524,300
	CPR Sale Price	173,600	218,200	262,800	307,400	343,300	378,900	414,700	450,300
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800		102,200	110,400	118,600	126,750	134,950
100% Limits	For Sale Price	266,100	313,500	360,600	407,800	445,700	483,600	521,300	559,200
	CPR Sale Price	192,100	239,500	286,600	333,800	371,700	409,600	447,300	485,200
	Annual Income	85,900	98,150	110,400	122,650	132,500	,	152,100	161,900
120% Limits	For Sale Price	332,400	389,000	445,700	502,300	547,800	593,200	638,500	683,800
	CPR Sale Price	258,400	315,100		428,300	473,900		564,500	609,800
	Annual Income	100,200	114,500	128,800	143,100	154,550		177,450	188,900
140% Limits	For Sale Price	398,500	464,600	530,700	596,900	649,800	702,700	755,700	808,600
	CPR Sale Price	324,500	390,700	456,800	522,900	575,800	628,800	681,700	734,600
Gap Group Incon									
	Annual Income	114,500	130,850		163,550	176,650		202,800	215,900
160% Limits	For Sale Price	464,600	540,200	,	691,400	752,000		872,900	933,400
	CPR Sale Price	390,700	466,200		617,400			798,900	859,500
	Annual Income	128,800	147,200		184,000	198,700		228,150	242,900
180% Limits	For Sale Price	530,700	615,800	700,900	785,900	853,900	922,100	990,100	1,058,200
	CPR Sale Price	456,800	541,800	626,900	712,000	779,900	848,100	916,100	984,300

^{*}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:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

5.25%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:						•		
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	54,000	71,300	88,400	105,500	125,700	153,800	181,800	209,900
(Latternery Low)	CPR Sale Price	-	(4,800)	12,400	29,500	49,700	77,700	105,800	133,800
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	134,300	163,100	191,800	220,300	243,400	266,400	289,300	312,300
(Very LOW)	CPR Sale Price	58,200	87,000	115,800	144,300	167,300	190,400	213,200	236,300
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250	111,950	119,700	127,400
(Low)	For Sale Price	254,600	300,400	346,300	392,200	429,000	465,600	502,500	539,100
<u> </u>	CPR Sale Price	178,500	224,400	270,200	316,100	353,000	389,600	426,400	463,000
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800		102,200	110,400	118,600	126,750	134,950
100% Limits	For Sale Price	273,600	322,300	370,800	419,300	458,300	497,200	536,000	575,000
	CPR Sale Price	197,500	246,200	294,700	343,200	382,200	421,200	459,900	498,900
	Annual Income	85,900	98,150	110,400	122,650	132,500	,	152,100	161,900
120% Limits	For Sale Price	341,800	400,000	,	516,500	563,300	609,900	656,500	703,100
	CPR Sale Price	265,700	324,000		440,400	487,300		580,400	627,000
	Annual Income	100,200	114,500	128,800	143,100	154,550	,	177,450	188,900
140% Limits	For Sale Price	409,800	477,700	545,700	613,700	668,100	722,600	777,000	831,400
	CPR Sale Price	333,700	401,700	469,700	537,600	592,100	646,500	700,900	755,400
Gap Group Incon									
	Annual Income	114,500	130,850		163,550	176,650		202,800	215,900
160% Limits	For Sale Price	477,700	555,500	,	710,900	773,200	835,200	897,500	959,800
	CPR Sale Price	401,700	479,400	557,100	634,900	697,100	759,200	821,400	883,700
	Annual Income	128,800	147,200		184,000	198,700		228,150	242,900
180% Limits	For Sale Price	545,700	633,200	720,700	808,100	878,000	948,100	1,018,000	1,088,100
	CPR Sale Price	469,700	557,100	644,600	732,100	801,900	872,100	941,900	1,012,100

^{*}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:5.25%Monthly Property Tax and Home Insurance:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

5.75%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	_		•			•	•	
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	51,100	67,500	83,700	99,900	119,000	145,500	172,100	198,600
(Extremely Low)	CPR Sale Price	-	(4,500)	11,700	27,900	47,000	73,500	100,100	126,600
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	127,100	154,300	181,500	208,500	230,300	252,100	273,700	295,500
(Very Low)	CPR Sale Price	55,100	82,300	109,500	136,500	158,300	180,200	201,700	223,600
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250	111,950	119,700	127,400
(Low)	For Sale Price	240,900	284,300	327,700	371,100	406,000	440,600	475,500	510,100
` ′	CPR Sale Price	168,900	212,300	255,700	299,100	334,000	368,600	403,500	438,100
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800	92,000	102,200	110,400	118,600	126,750	134,950
100% Limits	For Sale Price	258,900	305,000	350,900	396,700	433,600	470,500	507,200	544,100
	CPR Sale Price	186,900	233,000	278,900	324,800	361,700	398,500	435,200	472,100
	Annual Income	85,900	98,150	110,400	122,650	132,500	142,300	152,100	161,900
120% Limits	For Sale Price	323,400	378,500	433,600	488,700	533,000	577,100	621,200	665,300
	CPR Sale Price	251,400	306,500	361,700	416,800	461,100	505,100	549,200	593,300
	Annual Income	100,200	114,500	,	143,100	154,550	166,000	177,450	188,900
140% Limits	For Sale Price	387,700	452,100	516,400	580,700	632,200	683,700	735,200	786,700
	CPR Sale Price	315,800	380,100	444,400	508,700	560,200	611,700	663,300	714,800
Gap Group Incon	ne Limits:								
	Annual Income	114,500	130,850		163,550	176,650	189,700	202,800	215,900
160% Limits	For Sale Price	452,100	525,600	599,200	672,700	731,600	790,300	849,300	908,200
	CPR Sale Price	380,100	453,600	527,200	600,700	659,700	718,400	777,300	836,200
	Annual Income	128,800	147,200	165,600	184,000	198,700	213,450	228,150	242,900
180% Limits	For Sale Price	516,400	599,200	681,900	764,700	830,800	897,200	963,300	1,029,600
	CPR Sale Price	444,400	527,200	609,900	692,700	758,800	825,200	891,300	957,700

^{*}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:5.75%Monthly Property Tax and Home Insurance:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

6.00%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	·			•		·	•	
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	49,700	65,700	81,400	97,200	115,800	141,600	167,500	193,300
(Lixtremely Low)	CPR Sale Price	-	(4,400)	11,400	27,100	45,800	71,600	97,400	123,200
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	123,700	150,200	176,700	202,900	224,200	245,400	266,400	287,700
(Very Low)	CPR Sale Price	53,600	80,100	106,600	132,900	154,100	175,400	196,400	217,600
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250	111,950	119,700	127,400
(Low)	For Sale Price	234,500	276,700	319,000	361,200	395,100	428,900	462,800	496,500
	CPR Sale Price	164,400	206,700	248,900	291,200	325,100	358,800	392,700	426,400
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800		102,200	110,400	118,600	126,750	134,950
100% Limits	For Sale Price	252,000	296,800	341,500	386,200	422,100	458,000	493,700	529,600
	CPR Sale Price	181,900	226,800	271,500	316,100	352,000	387,900	423,600	459,500
	Annual Income	85,900	98,150	110,400	122,650	132,500	142,300	152,100	161,900
120% Limits	For Sale Price	314,800	368,400	422,100	475,700	518,800	561,700	604,600	647,500
	CPR Sale Price	244,700	298,400	352,000	405,600	448,800	491,700	534,600	577,500
	Annual Income	100,200	114,500	128,800	143,100	154,550	,	177,450	188,900
140% Limits	For Sale Price	377,400	440,000	502,600	565,200	615,400	665,500	715,600	765,800
	CPR Sale Price	307,400	370,000	432,600	495,200	545,300	595,400	645,600	695,700
Gap Group Incon	ne Limits:								
	Annual Income	114,500	130,850		163,550	176,650		202,800	215,900
160% Limits	For Sale Price	440,000	511,600	583,200	654,800	712,100	769,300	826,600	884,000
	CPR Sale Price	370,000	441,500	513,100	584,700	642,100	699,200	756,600	813,900
	Annual Income	128,800	147,200		184,000	198,700		228,150	242,900
180% Limits	For Sale Price	502,600	583,200	663,700	744,300	808,700	873,200	937,600	1,002,200
	CPR Sale Price	432,600	513,100	593,700	674,300	738,600	803,200	867,600	932,100

^{*}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:6.00%Monthly Property Tax and Home Insurance:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

6.25%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	•			•				
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	48,400	63,900	79,300	94,600	112,800	137,900	163,100	188,200
(Latternery Low)	CPR Sale Price	-	(4,300)	11,100	26,400	44,600	69,700	94,900	120,000
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	120,400	146,200	172,000	197,600	218,300	239,000	259,400	280,100
(Very LOW)	CPR Sale Price	52,200	78,000	103,800	129,400	150,100	170,700	191,200	211,900
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250	111,950	119,700	127,400
(Low)	For Sale Price	228,300	269,400	310,600	351,700	384,800	417,600	450,600	483,500
<u> </u>	CPR Sale Price	160,100	201,200	242,400	283,500	316,600	349,400	382,400	415,200
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800	,	102,200	110,400	118,600	126,750	134,950
100% Limits	For Sale Price	245,400	289,100	332,500	376,000	411,000	445,900	480,700	515,600
	CPR Sale Price	177,100	220,800	264,300	307,800	342,800	377,700	412,500	447,400
	Annual Income	85,900	98,150	110,400	122,650	132,500	142,300	152,100	161,900
120% Limits	For Sale Price	306,500	358,800		463,200	505,200	547,000	588,800	630,500
	CPR Sale Price	238,300	290,500		395,000	437,000		520,600	562,300
	Annual Income	100,200	114,500	128,800	143,100	154,550	, ,	177,450	188,900
140% Limits	For Sale Price	367,500	428,500	489,400	550,400	599,200	648,000	696,800	745,700
	CPR Sale Price	299,300	360,300	421,200	482,200	531,000	579,800	628,600	677,400
Gap Group Incon									
	Annual Income	114,500	130,850		163,550			202,800	215,900
160% Limits	For Sale Price	428,500	498,200	567,900	637,600	693,400	749,100	804,900	860,800
	CPR Sale Price	360,300	430,000		569,400			736,700	792,600
	Annual Income	128,800	147,200		184,000	198,700		228,150	242,900
180% Limits	For Sale Price	489,400	567,900	646,300	724,800	787,400	850,300	913,000	975,900
	CPR Sale Price	421,200	499,700	578,100	656,600	719,200	782,100	844,800	907,700

^{*}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:6.25%Monthly Property Tax and Home Insurance:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

6.50%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	•		•			·	-	
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	47,100	62,300	77,200	92,200	109,800	134,400	158,900	183,400
(Extremely Low)	CPR Sale Price	-	(4,200)	10,800	25,700	43,400	67,900	92,400	116,900
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	-	74,850	79,700
(Very Low)	For Sale Price	117,300	142,400	167,600	192,500	212,600	232,800	252,700	272,900
(VCIY LOW)	CPR Sale Price	50,900	76,000	101,100	126,000	146,200	166,300	186,300	206,400
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250		119,700	127,400
(Low)	For Sale Price	222,400	262,500	302,500	342,600	374,800	406,800	439,000	471,000
` '	CPR Sale Price	155,900	196,000	236,100	276,200	308,400	340,300	372,500	404,500
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800	92,000	102,200	110,400		126,750	134,950
100% Limits	For Sale Price	239,000	281,600	, ,	366,300	400,400	434,400	468,300	502,300
	CPR Sale Price	172,600	215,100		299,800	333,900		401,800	435,900
	Annual Income	85,900	98,150		122,650	132,500	-	152,100	161,900
120% Limits	For Sale Price	298,600	349,500	400,400	451,200	492,100	,	573,500	614,200
	CPR Sale Price	232,200	283,000		384,800	425,700		507,100	547,800
	Annual Income	100,200	114,500	128,800	143,100	154,550	166,000	177,450	188,900
140% Limits	For Sale Price	358,000	417,400	·	536,200	583,700		678,800	726,400
	CPR Sale Price	291,500	350,900	410,300	469,700	517,300	564,800	612,400	659,900
Gap Group Incor	ne Limits:								
	Annual Income	114,500	130,850		163,550	176,650		202,800	215,900
160% Limits	For Sale Price	417,400	485,300	, ,	621,100	675,500	729,700	784,100	838,500
	CPR Sale Price	350,900	418,800	486,700	554,600	609,000	663,200	717,600	772,000
	Annual Income	128,800	147,200	165,600	184,000	198,700	213,450	228,150	242,900
180% Limits	For Sale Price	476,800	553,200	·	706,000	767,100	828,300	889,400	950,600
	CPR Sale Price	410,300	486,700	563,200	639,600	700,600	761,900	822,900	884,200

^{*}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:6.50%Monthly Property Tax and Home Insurance:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

6.75%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	•			•				
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	45,900	60,700	75,300	89,800	107,000	130,900	154,800	178,700
(Lixtremely Low)	CPR Sale Price	-	(4,000)	10,500	25,100	42,300	66,200	90,000	113,900
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	114,300	138,800	163,300	187,600	207,200	226,800	246,300	265,900
(Very Low)	CPR Sale Price	49,600	74,100	98,500	122,800	142,500	162,100	181,500	201,100
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250	111,950	119,700	127,400
(Low)	For Sale Price	216,700	255,800	294,800	333,900	365,300	396,400	427,800	459,000
	CPR Sale Price	152,000	191,000	230,100	269,100	300,500	331,700	363,000	394,200
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800		102,200	110,400	118,600	126,750	134,950
100% Limits	For Sale Price	232,900	274,400	315,700	357,000	390,100	423,300	456,300	489,500
	CPR Sale Price	168,200	209,600	250,900	292,200	325,400	358,600	391,600	424,800
	Annual Income	85,900	98,150	110,400	122,650	132,500	142,300	152,100	161,900
120% Limits	For Sale Price	291,000	340,600	390,100	439,700	479,600	519,300	558,900	598,600
	CPR Sale Price	226,200	275,800		375,000	414,800		494,200	533,800
	Annual Income	100,200	114,500	128,800	143,100	154,550		177,450	188,900
140% Limits	For Sale Price	348,900	406,700	464,600	522,500	568,800	615,200	661,500	707,900
	CPR Sale Price	284,100	342,000	399,900	457,700	504,100	550,400	596,800	643,100
Gap Group Incon									
	Annual Income	114,500	130,850		163,550			202,800	215,900
160% Limits	For Sale Price	406,700	472,900	539,100	605,300	658,300	711,100	764,100	817,100
	CPR Sale Price	342,000	408,200		540,500			699,400	752,400
	Annual Income	128,800	147,200		184,000	198,700		228,150	242,900
180% Limits	For Sale Price	464,600	539,100	613,600	688,000	747,500	807,200	866,700	926,400
	CPR Sale Price	399,900	474,300	548,800	623,300	682,800	742,500	802,000	861,600

^{*}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:6.75%Monthly Property Tax and Home Insurance:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

7.00%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	_	•	•	-		-	_	
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	44,800	59,200	73,400	87,600	104,400	127,600	150,900	174,200
(Extremely Low)	CPR Sale Price	-	(3,900)	10,300	24,500	41,200	64,500	87,800	111,100
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	111,500	135,300	159,200	182,900	202,000	221,100	240,100	259,200
(Very LOW)	CPR Sale Price	48,300	72,200	96,100	119,700	138,900	158,000	177,000	196,100
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250	111,950	119,700	127,400
(Low)	For Sale Price	211,300	249,400	287,400	325,500	356,100	386,500	417,000	447,400
(LOW)	CPR Sale Price	148,200	186,200	224,300	262,400	293,000	323,300	353,900	384,300
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800	92,000	102,200			126,750	134,950
100% Limits	For Sale Price	227,100	267,500	307,800	348,000	380,400	412,700	444,900	477,200
	CPR Sale Price	163,900	204,400	244,600	284,900	317,200	349,600	381,700	414,100
	Annual Income	85,900	98,150	110,400	122,650	,		152,100	161,900
120% Limits	For Sale Price	283,700	332,000	380,400	428,700	467,600	506,200	544,900	583,600
	CPR Sale Price	220,600	268,900	317,200	365,600			481,800	520,400
	Annual Income	100,200	114,500	128,800	143,100	154,550	,	177,450	188,900
140% Limits	For Sale Price	340,100	396,500	453,000	509,400	554,600	599,700	644,900	690,100
	CPR Sale Price	277,000	333,400	389,800	446,200	491,400	536,600	581,800	627,000
Gap Group Incon									
	Annual Income	114,500	130,850	147,200	163,550			•	215,900
160% Limits	For Sale Price	396,500	461,000	525,600	590,100	· ·		,	796,600
	CPR Sale Price	333,400	397,900	462,400	526,900				733,500
	Annual Income	128,800	147,200	165,600	184,000			228,150	242,900
180% Limits	For Sale Price	453,000	525,600	598,100	670,700	728,700	786,900	844,900	903,100
	CPR Sale Price	389,800	462,400	535,000	607,600	665,600	723,800	781,800	840,000

^{*}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:7.00%Monthly Property Tax and Home Insurance:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

7.25%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	•			•				
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	43,700	57,700	71,600	85,400	101,800	124,500	147,200	169,900
(Latternery Low)	CPR Sale Price	-	(3,800)	10,000	23,900	40,200	62,900	85,600	108,300
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	108,700	132,000	155,300	178,400	197,000	215,700	234,100	252,800
(Very Low)	CPR Sale Price	47,100	70,400	93,700	116,800	135,400	154,100	172,600	191,200
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250	111,950	119,700	127,400
(Low)	For Sale Price	206,100	243,200	280,300	317,500	347,300	376,900	406,700	436,400
<u> </u>	CPR Sale Price	144,500	181,600	218,800	255,900	285,700	315,300	345,200	374,800
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800	92,000	102,200	110,400	118,600	126,750	134,950
100% Limits	For Sale Price	221,500	260,900	300,100	339,400	370,900	402,500	433,900	465,400
	CPR Sale Price	159,900	199,300	238,600	277,800	309,400	340,900	372,300	403,800
	Annual Income	85,900	98,150	110,400	122,650	132,500	142,300	152,100	161,900
120% Limits	For Sale Price	276,700	323,800	370,900	418,100	456,000	493,700	531,400	569,100
	CPR Sale Price	215,100	262,200	309,400	356,500	394,400	432,100	469,800	507,500
	Annual Income	100,200	114,500	128,800	143,100	154,550	, ,	177,450	188,900
140% Limits	For Sale Price	331,700	386,700	441,700	496,800	540,800	584,900	629,000	673,000
	CPR Sale Price	270,100	325,200	380,200	435,200	479,300	523,300	567,400	611,400
Gap Group Incon	ne Limits:								
	Annual Income	114,500	130,850		163,550	176,650		202,800	215,900
160% Limits	For Sale Price	386,700	449,600	512,600	575,500	625,900	676,100	726,500	776,900
	CPR Sale Price	325,200	388,100	451,000	513,900	564,300	614,500	664,900	715,300
	Annual Income	128,800	147,200		184,000	198,700	213,450	228,150	242,900
180% Limits	For Sale Price	441,700	512,600	583,400	654,200	710,700	767,500	824,000	880,800
	CPR Sale Price	380,200	451,000	521,800	592,600	649,200	705,900	762,500	819,200

^{*}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:7.25%Monthly Property Tax and Home Insurance:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE

Effective: 5/15/2023

Kauai Median Household Income: \$102,200

7.50%

Household Size:		1	2	3	4	5	6	7	8
HUD Income Lim	its:	•	-	-	-		_	-	
30% Limits	Annual Income	25,350	29,000	32,600	36,200	40,450	46,350	52,250	58,150
(Extremely Low)	For Sale Price	42,600	56,300	69,800	83,300	99,300	121,400	143,600	165,700
(Extremely LOW)	CPR Sale Price	-	(3,800)	9,800	23,300	39,200	61,400	83,500	105,700
50% Limits	Annual Income	42,250	48,300	54,350	60,350	65,200	70,050	74,850	79,700
(Very Low)	For Sale Price	106,100	128,800	151,500	174,000	192,200	210,400	228,400	246,700
(Very Low)	CPR Sale Price	46,000	68,700	91,400	113,900	132,100	150,400	168,400	186,600
80% Limits	Annual Income	67,550	77,200	86,850	96,500	104,250		119,700	127,400
(Low)	For Sale Price	201,000	237,300	273,500	309,700	338,800	367,700	396,800	425,700
` '	CPR Sale Price	141,000	177,200	213,400	249,700	278,800	307,700	336,800	365,700
Work Force Hous	sing Income Limits:								
	Annual Income	71,550	81,800	92,000	102,200	110,400		126,750	134,950
100% Limits	For Sale Price	216,100	254,500	292,800	331,100	361,900	392,700	423,300	454,100
	CPR Sale Price	156,000	194,500	232,800	271,100	301,800	332,600	363,200	394,000
	Annual Income	85,900	98,150		122,650	132,500	142,300	152,100	161,900
120% Limits	For Sale Price	269,900	315,900	361,900	407,900	444,900	481,700	518,500	555,200
	CPR Sale Price	209,900	255,800	301,800	347,800	384,800	421,600	458,400	495,200
	Annual Income	100,200	114,500	128,800	143,100	154,550	166,000	177,450	188,900
140% Limits	For Sale Price	323,600	377,300	431,000	484,700	527,700	570,600	613,600	656,600
	CPR Sale Price	263,500	317,200	370,900	424,600	467,600	510,600	553,600	596,500
Gap Group Incor	ne Limits:								
	Annual Income	114,500	130,850		163,550	176,650		202,800	215,900
160% Limits	For Sale Price	377,300	438,700	500,100	561,400	610,600	659,600	708,800	758,000
	CPR Sale Price	317,200	378,600	440,000	501,400	550,600	599,500	648,700	697,900
	Annual Income	128,800	147,200	165,600	184,000	198,700	213,450	228,150	242,900
180% Limits	For Sale Price	431,000	500,100	569,100	638,200	693,400	748,800	804,000	859,300
	CPR Sale Price	370,900	440,000	509,100	578,100	633,300	688,700	743,900	799,300

^{*}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:\$350Monthly Maintenance and Association Fees for CPR:\$400Down Payment:5.00%

NOTE: FOR SALE LIMITS BY VARY BY PROGRAM ASSISTANCE TYPE