

COUNTY OF KAUAI FOR SALE LIMITS BY BEDROOM COUNT

Effective: 5/15/2025
Kauai Median Household Income: \$132,900

5.50%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	36,500	45,750	73,500	99,900	137,100	181,000
	CPR Sale Price	-	(18,700)	(19,000)	7,400	44,600	88,550
50% Limits (Very Low)	For Sale Price	122,700	138,100	184,200	227,100	264,000	300,850
	CPR Sale Price	30,300	45,650	91,800	134,650	171,500	208,400
80% Limits (Low)	For Sale Price	244,800	268,950	341,200	362,350	466,500	524,300
	CPR Sale Price	152,300	176,450	248,700	316,100	374,000	431,800
Work Force Housing Income Limits:							
100% Limits	For Sale Price	337,700	368,450	460,700	546,600	620,400	694,050
	CPR Sale Price	245,300	276,000	368,200	454,100	528,000	601,600
120% Limits	For Sale Price	423,700	497,500	571,200	674,500	763,100	851,500
	CPR Sale Price	331,300	405,000	478,700	582,050	670,600	759,000
140% Limits	For Sale Price	509,900	552,900	681,900	802,350	905,700	1,009,050
	CPR Sale Price	417,500	460,500	589,500	709,850	813,200	916,550
Gap Group Income Limits:							
160% Limits	For Sale Price	595,700	644,800	792,400	930,000	1,047,800	1,166,000
	CPR Sale Price	503,200	552,350	700,000	837,500	955,400	1,073,500
180% Limits	For Sale Price	681,900	737,150	903,100	1,057,900	1,190,700	1,323,250
	CPR Sale Price	589,500	644,750	810,700	965,450	1,098,200	1,230,800

*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:	5.50%
Monthly Property Tax and Home Insurance:	\$500
Monthly Maintenance and Association Fees for CPR:	\$500
Down Payment:	5.00%

NOTE: FOR SALE PRICES MAY VARY BY PROGRAM ASSISTANCE TYPE

Prepared by the Kauai County Housing Agency

COUNTY OF KAUAI FOR SALE LIMITS BY BEDROOM COUNT

Effective: 5/15/2025
Kauai Median Household Income: \$132,900

5.75%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	35,500	44,500	71,500	97,150	133,400	176,100
	CPR Sale Price	-	(18,200)	(18,400)	7,200	43,400	86,150
50% Limits (Very Low)	For Sale Price	119,400	134,350	179,300	220,950	256,800	292,700
	CPR Sale Price	29,500	44,450	89,300	131,000	166,900	202,750
80% Limits (Low)	For Sale Price	238,200	261,700	332,000	352,550	453,900	510,100
	CPR Sale Price	148,200	171,700	242,000	307,550	363,900	420,150
Work Force Housing Income Limits:							
100% Limits	For Sale Price	328,600	358,500	448,200	531,750	603,700	675,250
	CPR Sale Price	238,600	268,550	358,300	441,850	513,700	585,350
120% Limits	For Sale Price	412,300	484,000	555,700	656,300	742,400	828,450
	CPR Sale Price	322,300	394,000	465,800	566,300	652,500	738,500
140% Limits	For Sale Price	496,100	537,950	663,500	780,650	881,200	981,700
	CPR Sale Price	406,200	448,000	573,500	690,700	791,200	891,750
Gap Group Income Limits:							
160% Limits	For Sale Price	579,600	627,400	771,000	904,800	1,019,500	1,134,450
	CPR Sale Price	489,600	537,400	681,000	814,850	929,500	1,044,450
180% Limits	For Sale Price	663,500	717,250	878,700	1,029,300	1,158,500	1,287,500
	CPR Sale Price	573,500	627,250	788,800	939,350	1,068,500	1,197,550

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Assumptions

30-Year Fixed Interest Rate:	5.75%
Monthly Property Tax and Home Insurance:	\$500
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Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	34,600	43,350	69,600	94,550	129,800	171,400
	CPR Sale Price	-	(17,750)	(18,000)	7,000	42,300	83,850
50% Limits (Very Low)	For Sale Price	116,200	130,800	174,500	215,100	250,000	284,900
	CPR Sale Price	28,700	43,250	86,900	127,500	162,400	197,350
80% Limits (Low)	For Sale Price	231,800	254,700	323,100	343,150	441,800	496,500
	CPR Sale Price	144,300	167,150	235,600	299,350	354,200	408,950
Work Force Housing Income Limits:							
100% Limits	For Sale Price	319,800	348,950	436,300	517,600	587,600	657,300
	CPR Sale Price	232,300	261,400	348,700	430,050	500,000	569,700
120% Limits	For Sale Price	401,300	471,100	540,900	638,800	722,600	806,400
	CPR Sale Price	313,700	383,500	453,400	551,200	635,100	718,800
140% Limits	For Sale Price	482,900	523,650	645,800	759,850	857,700	955,550
	CPR Sale Price	395,400	436,100	558,200	672,300	770,100	868,000
Gap Group Income Limits:							
160% Limits	For Sale Price	564,100	610,650	750,400	880,700	992,300	1,104,200
	CPR Sale Price	476,600	523,100	662,900	793,100	904,800	1,016,650
180% Limits	For Sale Price	645,800	698,100	855,300	1,001,850	1,127,600	1,253,200
	CPR Sale Price	558,200	610,550	767,700	914,300	1,040,100	1,165,600

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Assumptions

30-Year Fixed Interest Rate:	6.00%
Monthly Property Tax and Home Insurance:	\$500
Monthly Maintenance and Association Fees for CPR:	\$500
Down Payment:	5.00%

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COUNTY OF KAUAI FOR SALE LIMITS BY BEDROOM COUNT

Effective: 5/15/2025
Kauai Median Household Income: \$132,900

6.25%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	33,700	42,200	67,800	92,050	126,400	166,900
	CPR Sale Price	-	(17,250)	(17,500)	6,850	41,100	81,650
50% Limits (Very Low)	For Sale Price	113,200	127,350	169,900	209,400	243,400	277,400
	CPR Sale Price	27,900	42,100	84,600	124,200	158,200	192,200
80% Limits (Low)	For Sale Price	225,700	248,000	314,600	334,150	430,200	483,500
	CPR Sale Price	140,500	162,750	229,400	291,500	344,900	398,200
Work Force Housing Income Limits:							
100% Limits	For Sale Price	311,400	339,750	424,800	504,000	572,100	640,000
	CPR Sale Price	226,200	254,550	339,600	418,800	486,900	554,800
120% Limits	For Sale Price	390,700	458,700	526,700	622,000	703,700	785,200
	CPR Sale Price	305,500	373,500	441,500	536,750	618,400	699,950
140% Limits	For Sale Price	470,200	509,850	628,800	739,900	835,200	930,450
	CPR Sale Price	385,000	424,650	543,600	654,650	749,900	845,200
Gap Group Income Limits:							
160% Limits	For Sale Price	549,300	594,600	730,700	857,550	966,300	1,075,200
	CPR Sale Price	464,100	509,400	645,500	772,300	881,000	989,950
180% Limits	For Sale Price	628,800	679,750	832,800	975,550	1,098,000	1,220,250
	CPR Sale Price	543,600	594,550	747,600	890,300	1,012,800	1,135,000

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Assumptions

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Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	32,800	41,100	66,000	89,700	123,100	162,600
	CPR Sale Price	-	(16,800)	(17,000)	6,650	40,100	79,500
50% Limits (Very Low)	For Sale Price	110,300	124,100	165,500	204,000	237,100	270,250
	CPR Sale Price	27,200	41,000	82,400	120,950	154,100	187,200
80% Limits (Low)	For Sale Price	219,900	241,600	306,500	325,500	419,000	470,950
	CPR Sale Price	136,800	158,500	223,400	283,950	336,000	387,900
Work Force Housing Income Limits:							
100% Limits	For Sale Price	303,400	331,000	413,800	491,000	557,300	623,500
	CPR Sale Price	220,300	247,950	330,800	407,900	474,300	540,400
120% Limits	For Sale Price	380,600	446,900	513,100	605,900	685,500	764,900
	CPR Sale Price	297,600	363,800	430,000	522,850	602,400	681,800
140% Limits	For Sale Price	458,100	496,700	612,600	720,750	813,600	906,400
	CPR Sale Price	375,000	413,650	529,500	637,700	730,500	823,350
Gap Group Income Limits:							
160% Limits	For Sale Price	535,100	579,250	711,800	835,400	941,300	1,047,400
	CPR Sale Price	452,100	496,200	628,800	752,300	858,200	964,300
180% Limits	For Sale Price	612,600	662,200	811,300	950,350	1,069,600	1,188,700
	CPR Sale Price	529,500	579,150	728,200	867,250	986,600	1,105,650

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Assumptions

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Monthly Property Tax and Home Insurance:	\$500
Monthly Maintenance and Association Fees for CPR:	\$500
Down Payment:	5.00%

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HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	32,000	40,100	64,400	87,400	120,000	158,450
	CPR Sale Price	-	(16,400)	(16,600)	6,500	39,100	77,550
50% Limits (Very Low)	For Sale Price	107,500	120,950	161,300	198,800	231,100	263,350
	CPR Sale Price	26,500	39,950	80,300	117,850	150,200	182,450
80% Limits (Low)	For Sale Price	214,300	235,450	298,700	317,200	408,400	458,950
	CPR Sale Price	133,400	154,500	217,700	276,700	327,400	378,000
Work Force Housing Income Limits:							
100% Limits	For Sale Price	295,600	322,550	403,300	478,450	543,100	607,550
	CPR Sale Price	214,700	241,600	322,400	397,550	462,200	526,650
120% Limits	For Sale Price	370,900	435,500	500,000	590,500	668,000	745,400
	CPR Sale Price	290,000	354,500	419,100	509,500	587,000	664,400
140% Limits	For Sale Price	446,400	484,050	597,000	702,350	792,800	883,300
	CPR Sale Price	365,500	403,100	516,000	621,450	711,900	802,350
Gap Group Income Limits:							
160% Limits	For Sale Price	521,500	564,500	693,700	814,100	917,300	1,020,700
	CPR Sale Price	440,500	483,500	612,700	733,100	836,400	939,800
180% Limits	For Sale Price	597,000	645,350	790,600	926,100	1,042,400	1,158,450
	CPR Sale Price	516,000	564,350	709,700	845,150	961,400	1,077,450

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Assumptions

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Monthly Property Tax and Home Insurance:	\$500
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Kauai Median Household Income: \$132,900

7.00%

Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	31,200	39,100	62,700	85,200	117,000	154,450
	CPR Sale Price	-	(16,000)	(16,200)	6,300	38,100	75,550
50% Limits (Very Low)	For Sale Price	104,800	117,900	157,200	193,850	225,300	256,750
	CPR Sale Price	25,800	38,950	78,300	114,950	146,400	177,850
80% Limits (Low)	For Sale Price	208,900	229,500	291,200	309,250	398,100	447,450
	CPR Sale Price	130,000	150,600	212,300	269,800	319,200	368,500
Work Force Housing Income Limits:							
100% Limits	For Sale Price	288,200	314,450	393,200	466,500	529,500	592,300
	CPR Sale Price	209,300	235,550	314,300	387,550	450,600	513,400
120% Limits	For Sale Price	361,600	424,500	487,500	575,650	651,200	726,650
	CPR Sale Price	282,700	345,600	408,600	496,750	572,300	647,750
140% Limits	For Sale Price	435,200	471,900	582,000	684,750	772,900	861,100
	CPR Sale Price	356,300	393,000	503,100	605,800	694,000	782,200
Gap Group Income Limits:							
160% Limits	For Sale Price	508,400	550,300	676,300	793,650	894,300	995,050
	CPR Sale Price	429,500	471,400	597,400	714,750	815,400	916,150
180% Limits	For Sale Price	582,000	629,150	770,800	902,850	1,016,200	1,129,300
	CPR Sale Price	503,100	550,250	691,900	823,950	937,300	1,050,400

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Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	30,400	38,100	61,200	83,150	114,100	150,650
	CPR Sale Price	-	(15,600)	(15,800)	6,150	37,100	73,700
50% Limits (Very Low)	For Sale Price	102,200	115,000	153,300	189,000	219,700	250,400
	CPR Sale Price	25,200	38,000	76,400	112,100	142,800	173,450
80% Limits (Low)	For Sale Price	203,800	223,900	284,000	301,550	388,300	436,350
	CPR Sale Price	126,800	146,900	207,000	263,100	311,300	359,400
Work Force Housing Income Limits:							
100% Limits	For Sale Price	281,100	306,700	383,500	454,900	516,400	577,700
	CPR Sale Price	204,100	229,700	306,500	378,000	439,400	500,700
120% Limits	For Sale Price	352,700	414,000	475,400	561,400	635,100	708,700
	CPR Sale Price	275,700	337,100	398,500	484,450	558,100	631,750
140% Limits	For Sale Price	424,400	460,200	567,600	667,800	753,800	839,850
	CPR Sale Price	347,500	383,250	490,600	590,850	676,900	762,850
Gap Group Income Limits:							
160% Limits	For Sale Price	495,800	536,700	659,500	774,000	872,100	970,500
	CPR Sale Price	418,900	459,750	582,600	697,100	795,200	893,500
180% Limits	For Sale Price	567,600	613,550	751,700	880,550	991,000	1,101,350
	CPR Sale Price	490,600	536,600	674,700	803,550	914,100	1,024,450

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HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	29,700	37,200	59,700	81,100	111,300	147,000
	CPR Sale Price	-	(15,200)	(15,400)	6,000	36,200	71,900
50% Limits (Very Low)	For Sale Price	99,700	112,150	149,600	184,450	214,400	244,300
	CPR Sale Price	24,600	37,100	74,500	109,350	139,300	169,250
80% Limits (Low)	For Sale Price	198,800	218,400	277,100	294,250	378,800	425,700
	CPR Sale Price	123,700	143,300	202,000	256,700	303,700	350,650
Work Force Housing Income Limits:							
100% Limits	For Sale Price	274,200	299,200	374,100	443,850	503,800	563,600
	CPR Sale Price	199,200	224,150	299,000	368,750	428,700	488,500
120% Limits	For Sale Price	344,100	404,000	463,800	547,750	619,600	691,450
	CPR Sale Price	269,000	328,900	388,700	472,650	544,500	616,350
140% Limits	For Sale Price	414,100	449,000	553,700	651,550	735,500	819,350
	CPR Sale Price	339,000	373,900	478,700	576,450	660,400	744,250
Gap Group Income Limits:							
160% Limits	For Sale Price	483,700	523,600	643,500	755,150	850,900	946,800
	CPR Sale Price	408,600	448,500	568,400	680,100	775,800	871,700
180% Limits	For Sale Price	553,700	598,600	733,400	859,050	966,900	1,074,550
	CPR Sale Price	478,700	523,550	658,300	783,950	891,800	999,450

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HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	28,900	36,250	58,300	79,150	108,600	143,450
	CPR Sale Price	-	(14,850)	(15,000)	5,900	35,400	70,150
50% Limits (Very Low)	For Sale Price	97,300	109,450	146,000	180,000	209,200	238,400
	CPR Sale Price	24,000	36,200	72,700	106,700	135,900	165,200
80% Limits (Low)	For Sale Price	194,000	213,150	270,400	287,150	369,700	415,500
	CPR Sale Price	120,700	139,850	197,100	250,500	296,400	342,200
Work Force Housing Income Limits:							
100% Limits	For Sale Price	267,700	292,050	365,100	433,200	491,700	550,100
	CPR Sale Price	194,400	218,750	291,800	359,900	418,400	476,800
120% Limits	For Sale Price	335,800	394,300	452,700	534,550	604,800	674,850
	CPR Sale Price	262,500	321,000	379,400	461,350	531,500	601,550
140% Limits	For Sale Price	404,100	438,200	540,500	635,900	717,800	799,700
	CPR Sale Price	330,900	364,950	467,200	562,600	644,500	726,400
Gap Group Income Limits:							
160% Limits	For Sale Price	472,100	511,050	628,000	737,050	830,500	924,050
	CPR Sale Price	398,800	437,750	554,700	663,750	757,200	850,800
180% Limits	For Sale Price	540,500	584,250	715,800	838,450	943,700	1,048,750
	CPR Sale Price	467,200	510,950	642,500	765,150	870,400	975,500

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Bedroom Size:		Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
HUD Income Limits:							
30% Limits (Extremely Low)	For Sale Price	28,300	35,450	56,900	77,250	106,100	140,050
	CPR Sale Price	-	(14,500)	(14,700)	5,750	34,500	68,500
50% Limits (Very Low)	For Sale Price	95,000	106,900	142,600	175,750	204,300	232,800
	CPR Sale Price	23,400	35,300	71,000	104,200	132,700	161,250
80% Limits (Low)	For Sale Price	189,400	208,100	264,000	280,400	361,000	405,650
	CPR Sale Price	117,900	136,600	192,500	244,600	289,400	334,150
Work Force Housing Income Limits:							
100% Limits	For Sale Price	261,300	285,100	356,500	422,950	480,100	537,050
	CPR Sale Price	189,800	213,600	284,900	351,350	408,500	465,550
120% Limits	For Sale Price	327,900	384,900	442,000	521,950	590,500	658,900
	CPR Sale Price	256,300	313,400	370,400	450,400	518,900	587,300
140% Limits	For Sale Price	394,600	427,850	527,700	620,850	700,800	780,750
	CPR Sale Price	323,000	356,300	456,100	549,350	629,300	709,250
Gap Group Income Limits:							
160% Limits	For Sale Price	461,000	499,000	613,200	719,600	810,800	902,200
	CPR Sale Price	389,400	427,400	541,600	648,050	739,300	830,700
180% Limits	For Sale Price	527,700	570,450	698,900	818,650	921,400	1,023,950
	CPR Sale Price	456,100	498,850	627,300	747,050	849,800	952,450

*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:	\$500
Monthly Maintenance and Association Fees for CPR:	\$500
Down Payment:	5.00%

NOTE: FOR SALE PRICES MAY VARY BY PROGRAM ASSISTANCE TYPE

Prepared by the Kauai County Housing Agency