



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

MAUI (EXCEPT HANA)
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| Prevailing Int. Rate | No. of Bedrooms | Percent of Median Income | | | | | | | | | | | | | |
|----------------------|-----------------|--------------------------|-----------|----------------------------|-----------|-----------|-----------|---------------------------------|-----------|----------------------------|-----------|----------------------------------|-----------|------------------------------|--|
| | | Very Low 50% & Below | | Low Income (51% to 80%) | | | | Below Moderate (81% to 100%) | | Moderate (101% to 120%) | | Above Moderate (121% to 140%) | | Gap Income (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | | |
| 5.500% | 1 | \$118,090 | \$141,680 | \$165,340 | \$188,930 | \$212,590 | \$236,180 | \$259,840 | \$283,430 | \$307,020 | \$330,680 | \$354,270 | \$377,930 | | |
| | 2 | \$143,395 | \$172,040 | \$200,770 | \$229,415 | \$258,145 | \$286,790 | \$315,520 | \$344,165 | \$372,810 | \$401,540 | \$430,185 | \$458,915 | | |
| | 3 | \$168,700 | \$202,400 | \$236,200 | \$269,900 | \$303,700 | \$337,400 | \$371,200 | \$404,900 | \$438,600 | \$472,400 | \$506,100 | \$539,900 | | |
| | 4 | \$194,005 | \$232,760 | \$271,630 | \$310,385 | \$349,255 | \$388,010 | \$426,880 | \$465,635 | \$504,390 | \$543,260 | \$582,015 | \$620,885 | | |
| 5.625% | 1 | \$116,480 | \$139,790 | \$163,100 | \$186,340 | \$209,650 | \$232,960 | \$256,270 | \$279,580 | \$302,820 | \$326,130 | \$349,440 | \$372,750 | | |
| | 2 | \$141,440 | \$169,745 | \$198,050 | \$226,270 | \$254,575 | \$282,880 | \$311,185 | \$339,490 | \$367,710 | \$396,015 | \$424,320 | \$452,625 | | |
| | 3 | \$166,400 | \$199,700 | \$233,000 | \$266,200 | \$299,500 | \$332,800 | \$366,100 | \$399,400 | \$432,600 | \$465,900 | \$499,200 | \$532,500 | | |
| | 4 | \$191,360 | \$229,655 | \$267,950 | \$306,130 | \$344,425 | \$382,720 | \$421,015 | \$459,310 | \$497,490 | \$535,785 | \$574,080 | \$612,375 | | |
| 5.750% | 1 | \$114,870 | \$137,900 | \$160,860 | \$183,820 | \$206,850 | \$229,810 | \$252,770 | \$275,730 | \$298,760 | \$321,720 | \$344,680 | \$367,710 | | |
| | 2 | \$139,485 | \$167,450 | \$195,330 | \$223,210 | \$251,175 | \$279,055 | \$306,935 | \$334,815 | \$362,780 | \$390,660 | \$418,540 | \$446,505 | | |
| | 3 | \$164,100 | \$197,000 | \$229,800 | \$262,600 | \$295,500 | \$328,300 | \$361,100 | \$393,900 | \$426,800 | \$459,600 | \$492,400 | \$525,300 | | |
| | 4 | \$188,715 | \$226,550 | \$264,270 | \$301,990 | \$339,825 | \$377,545 | \$415,265 | \$452,985 | \$490,820 | \$528,540 | \$566,260 | \$604,095 | | |
| 5.875% | 1 | \$113,330 | \$136,010 | \$158,690 | \$181,370 | \$204,050 | \$226,730 | \$249,410 | \$272,020 | \$294,700 | \$317,380 | \$340,060 | \$362,740 | | |
| | 2 | \$137,615 | \$165,155 | \$192,695 | \$220,235 | \$247,775 | \$275,315 | \$302,855 | \$330,310 | \$357,850 | \$385,390 | \$412,930 | \$440,470 | | |
| | 3 | \$161,900 | \$194,300 | \$226,700 | \$259,100 | \$291,500 | \$323,900 | \$356,300 | \$388,600 | \$421,000 | \$453,400 | \$485,800 | \$518,200 | | |
| | 4 | \$186,185 | \$223,445 | \$260,705 | \$297,965 | \$335,225 | \$372,485 | \$409,745 | \$446,890 | \$484,150 | \$521,410 | \$558,670 | \$595,930 | | |
| 6.000% | 1 | \$111,860 | \$134,190 | \$156,590 | \$178,920 | \$201,320 | \$223,650 | \$246,050 | \$268,380 | \$290,780 | \$313,180 | \$335,510 | \$357,910 | | |
| | 2 | \$135,830 | \$162,945 | \$190,145 | \$217,260 | \$244,460 | \$271,575 | \$298,775 | \$325,890 | \$353,090 | \$380,290 | \$407,405 | \$434,605 | | |
| | 3 | \$159,800 | \$191,700 | \$223,700 | \$255,600 | \$287,600 | \$319,500 | \$351,500 | \$383,400 | \$415,400 | \$447,400 | \$479,300 | \$511,300 | | |
| | 4 | \$183,770 | \$220,455 | \$257,255 | \$293,940 | \$330,740 | \$367,425 | \$404,225 | \$440,910 | \$477,710 | \$514,510 | \$551,195 | \$587,995 | | |
| 6.125% | 1 | \$110,320 | \$132,440 | \$154,490 | \$176,540 | \$198,660 | \$220,710 | \$242,760 | \$264,880 | \$286,930 | \$308,980 | \$331,030 | \$353,150 | | |
| | 2 | \$133,960 | \$160,820 | \$187,595 | \$214,370 | \$241,230 | \$268,005 | \$294,780 | \$321,640 | \$348,415 | \$375,190 | \$401,965 | \$428,825 | | |
| | 3 | \$157,600 | \$189,200 | \$220,700 | \$252,200 | \$283,800 | \$315,300 | \$346,800 | \$378,400 | \$409,900 | \$441,400 | \$472,900 | \$504,500 | | |
| | 4 | \$181,240 | \$217,580 | \$253,805 | \$290,030 | \$326,370 | \$362,595 | \$398,820 | \$435,160 | \$471,385 | \$507,610 | \$543,835 | \$580,175 | | |
| 6.250% | 1 | \$108,920 | \$130,690 | \$152,460 | \$174,230 | \$196,000 | \$217,770 | \$239,610 | \$261,380 | \$283,150 | \$304,920 | \$326,690 | \$348,460 | | |
| | 2 | \$132,260 | \$158,695 | \$185,130 | \$211,565 | \$238,000 | \$264,435 | \$290,955 | \$317,390 | \$343,825 | \$370,260 | \$396,695 | \$423,130 | | |
| | 3 | \$155,600 | \$186,700 | \$217,800 | \$248,900 | \$280,000 | \$311,100 | \$342,300 | \$373,400 | \$404,500 | \$435,600 | \$466,700 | \$497,800 | | |
| | 4 | \$178,940 | \$214,705 | \$250,470 | \$286,235 | \$322,000 | \$357,765 | \$393,645 | \$429,410 | \$465,175 | \$500,940 | \$536,705 | \$572,470 | | |
| 6.375% | 1 | \$107,450 | \$128,940 | \$150,500 | \$171,990 | \$193,480 | \$214,970 | \$236,460 | \$257,950 | \$279,440 | \$300,930 | \$322,420 | \$343,910 | | |
| | 2 | \$130,475 | \$156,570 | \$182,750 | \$208,845 | \$234,940 | \$261,035 | \$287,130 | \$313,225 | \$339,320 | \$365,415 | \$391,510 | \$417,605 | | |
| | 3 | \$153,500 | \$184,200 | \$215,000 | \$245,700 | \$276,400 | \$307,100 | \$337,800 | \$368,500 | \$399,200 | \$429,900 | \$460,600 | \$491,300 | | |
| | 4 | \$176,525 | \$211,830 | \$247,250 | \$282,555 | \$317,860 | \$353,165 | \$388,470 | \$423,775 | \$459,080 | \$494,385 | \$529,690 | \$564,995 | | |
| 6.500% | 1 | \$106,050 | \$127,330 | \$148,540 | \$169,750 | \$190,960 | \$212,170 | \$233,380 | \$254,590 | \$275,800 | \$297,010 | \$318,220 | \$339,500 | | |
| | 2 | \$128,775 | \$154,615 | \$180,370 | \$206,125 | \$231,880 | \$257,635 | \$283,390 | \$309,145 | \$334,900 | \$360,655 | \$386,410 | \$412,250 | | |
| | 3 | \$151,500 | \$181,900 | \$212,200 | \$242,500 | \$272,800 | \$303,100 | \$333,400 | \$363,700 | \$394,000 | \$424,300 | \$454,600 | \$485,000 | | |
| | 4 | \$174,225 | \$209,185 | \$244,030 | \$278,875 | \$313,720 | \$348,565 | \$383,410 | \$418,255 | \$453,100 | \$487,945 | \$522,790 | \$557,750 | | |
| 6.625% | 1 | \$104,720 | \$125,650 | \$146,580 | \$167,580 | \$188,510 | \$209,440 | \$230,370 | \$251,300 | \$272,300 | \$293,230 | \$314,160 | \$335,090 | | |
| | 2 | \$127,160 | \$152,575 | \$177,990 | \$203,490 | \$228,905 | \$254,320 | \$279,735 | \$305,150 | \$330,650 | \$356,065 | \$381,480 | \$406,895 | | |
| | 3 | \$149,600 | \$179,500 | \$209,400 | \$239,400 | \$269,300 | \$299,200 | \$329,100 | \$359,000 | \$389,000 | \$418,900 | \$448,800 | \$478,700 | | |
| | 4 | \$172,040 | \$206,425 | \$240,810 | \$275,310 | \$309,695 | \$344,080 | \$378,465 | \$412,850 | \$447,350 | \$481,735 | \$516,120 | \$550,505 | | |
| 6.750% | 1 | \$103,390 | \$124,040 | \$144,760 | \$165,410 | \$186,060 | \$206,780 | \$227,430 | \$248,080 | \$268,800 | \$289,450 | \$310,170 | \$330,820 | | |
| | 2 | \$125,545 | \$150,620 | \$175,780 | \$200,855 | \$225,930 | \$251,090 | \$276,165 | \$301,240 | \$326,400 | \$351,475 | \$376,635 | \$401,710 | | |
| | 3 | \$147,700 | \$177,200 | \$206,800 | \$236,300 | \$265,800 | \$295,400 | \$324,900 | \$354,400 | \$384,000 | \$413,500 | \$443,100 | \$472,600 | | |
| | 4 | \$169,855 | \$203,780 | \$237,820 | \$271,745 | \$305,670 | \$339,710 | \$373,635 | \$407,560 | \$441,600 | \$475,525 | \$509,565 | \$543,490 | | |



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| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| 6.875% | 1 | \$102,060 | \$122,500 | \$142,870 | \$163,310 | \$183,750 | \$204,120 | \$224,560 | \$245,000 | \$265,370 | \$285,810 | \$306,180 | \$326,620 | |
| | 2 | \$123,930 | \$148,750 | \$173,485 | \$198,305 | \$223,125 | \$247,860 | \$272,680 | \$297,500 | \$322,235 | \$347,055 | \$371,790 | \$396,610 | |
| | 3 | \$145,800 | \$175,000 | \$204,100 | \$233,300 | \$262,500 | \$291,600 | \$320,800 | \$350,000 | \$379,100 | \$408,300 | \$437,400 | \$466,600 | |
| | 4 | \$167,670 | \$201,250 | \$234,715 | \$268,295 | \$301,875 | \$335,340 | \$368,920 | \$402,500 | \$435,965 | \$469,545 | \$503,010 | \$536,590 | |
| 7.000% | 1 | \$100,800 | \$120,960 | \$141,120 | \$161,280 | \$181,440 | \$201,600 | \$221,760 | \$241,850 | \$262,010 | \$282,170 | \$302,330 | \$322,490 | |
| | 2 | \$122,400 | \$146,880 | \$171,360 | \$195,840 | \$220,320 | \$244,800 | \$269,280 | \$293,675 | \$318,155 | \$342,635 | \$367,115 | \$391,595 | |
| | 3 | \$144,000 | \$172,800 | \$201,600 | \$230,400 | \$259,200 | \$288,000 | \$316,800 | \$345,500 | \$374,300 | \$403,100 | \$431,900 | \$460,700 | |
| | 4 | \$165,600 | \$198,720 | \$231,840 | \$264,960 | \$298,080 | \$331,200 | \$364,320 | \$397,325 | \$430,445 | \$463,565 | \$496,685 | \$529,805 | |
| 7.125% | 1 | \$99,540 | \$119,420 | \$139,370 | \$159,250 | \$179,130 | \$199,080 | \$218,960 | \$238,840 | \$258,790 | \$278,670 | \$298,550 | \$318,500 | |
| | 2 | \$120,870 | \$145,010 | \$169,235 | \$193,375 | \$217,515 | \$241,740 | \$265,880 | \$290,020 | \$314,245 | \$338,385 | \$362,525 | \$386,750 | |
| | 3 | \$142,200 | \$170,600 | \$199,100 | \$227,500 | \$255,900 | \$284,400 | \$312,800 | \$341,200 | \$369,700 | \$398,100 | \$426,500 | \$455,000 | |
| | 4 | \$163,530 | \$196,190 | \$228,965 | \$261,625 | \$294,285 | \$327,060 | \$359,720 | \$392,380 | \$425,155 | \$457,815 | \$490,475 | \$523,250 | |
| 7.250% | 1 | \$98,280 | \$117,950 | \$137,620 | \$157,290 | \$176,960 | \$196,560 | \$216,230 | \$235,900 | \$255,570 | \$275,240 | \$294,910 | \$314,510 | |
| | 2 | \$119,340 | \$143,225 | \$167,110 | \$190,995 | \$214,880 | \$238,680 | \$262,565 | \$286,450 | \$310,335 | \$334,220 | \$358,105 | \$381,905 | |
| | 3 | \$140,400 | \$168,500 | \$196,600 | \$224,700 | \$252,800 | \$280,800 | \$308,900 | \$337,000 | \$365,100 | \$393,200 | \$421,300 | \$449,300 | |
| | 4 | \$161,460 | \$193,775 | \$226,090 | \$258,405 | \$290,720 | \$322,920 | \$355,235 | \$387,550 | \$419,865 | \$452,180 | \$484,495 | \$516,695 | |
| 7.375% | 1 | \$97,090 | \$116,480 | \$135,940 | \$155,330 | \$174,720 | \$194,180 | \$213,570 | \$233,030 | \$252,420 | \$271,810 | \$291,270 | \$310,660 | |
| | 2 | \$117,895 | \$141,440 | \$165,070 | \$188,615 | \$212,160 | \$235,790 | \$259,335 | \$282,965 | \$306,510 | \$330,055 | \$353,685 | \$377,230 | |
| | 3 | \$138,700 | \$166,400 | \$194,200 | \$221,900 | \$249,600 | \$277,400 | \$305,100 | \$332,900 | \$360,600 | \$388,300 | \$416,100 | \$443,800 | |
| | 4 | \$159,505 | \$191,360 | \$223,330 | \$255,185 | \$287,040 | \$319,010 | \$350,865 | \$382,835 | \$414,690 | \$446,545 | \$478,515 | \$510,370 | |
| 7.500% | 1 | \$95,900 | \$115,080 | \$134,260 | \$153,440 | \$172,620 | \$191,800 | \$210,980 | \$230,160 | \$249,340 | \$268,520 | \$287,700 | \$306,880 | |
| | 2 | \$116,450 | \$139,740 | \$163,030 | \$186,320 | \$209,610 | \$232,900 | \$256,190 | \$279,480 | \$302,770 | \$326,060 | \$349,350 | \$372,640 | |
| | 3 | \$137,000 | \$164,400 | \$191,800 | \$219,200 | \$246,600 | \$274,000 | \$301,400 | \$328,800 | \$356,200 | \$383,600 | \$411,000 | \$438,400 | |
| | 4 | \$157,550 | \$189,060 | \$220,570 | \$252,080 | \$283,590 | \$315,100 | \$346,610 | \$378,120 | \$409,630 | \$441,140 | \$472,650 | \$504,160 | |
| 7.625% | 1 | \$94,710 | \$113,680 | \$132,650 | \$151,550 | \$170,520 | \$189,490 | \$208,390 | \$227,360 | \$246,330 | \$265,230 | \$284,200 | \$303,170 | |
| | 2 | \$115,005 | \$138,040 | \$161,075 | \$184,025 | \$207,060 | \$230,095 | \$253,045 | \$276,080 | \$299,115 | \$322,065 | \$345,100 | \$368,135 | |
| | 3 | \$135,300 | \$162,400 | \$189,500 | \$216,500 | \$243,600 | \$270,700 | \$297,700 | \$324,800 | \$351,900 | \$378,900 | \$406,000 | \$433,100 | |
| | 4 | \$155,595 | \$186,760 | \$217,925 | \$248,975 | \$280,140 | \$311,305 | \$342,355 | \$373,520 | \$404,685 | \$435,735 | \$466,900 | \$498,065 | |
| 7.750% | 1 | \$93,590 | \$112,280 | \$131,040 | \$149,730 | \$168,490 | \$187,180 | \$205,940 | \$224,630 | \$243,320 | \$262,080 | \$280,770 | \$299,530 | |
| | 2 | \$113,645 | \$136,340 | \$159,120 | \$181,815 | \$204,595 | \$227,290 | \$250,070 | \$272,765 | \$295,460 | \$318,240 | \$340,935 | \$363,715 | |
| | 3 | \$133,700 | \$160,400 | \$187,200 | \$213,900 | \$240,700 | \$267,400 | \$294,200 | \$320,900 | \$347,600 | \$374,400 | \$401,100 | \$427,900 | |
| | 4 | \$153,755 | \$184,460 | \$215,280 | \$245,985 | \$276,805 | \$307,510 | \$338,330 | \$369,035 | \$399,740 | \$430,560 | \$461,265 | \$492,085 | |
| 7.875% | 1 | \$92,470 | \$110,950 | \$129,500 | \$147,980 | \$166,460 | \$184,940 | \$203,420 | \$221,970 | \$240,450 | \$258,930 | \$277,410 | \$295,960 | |
| | 2 | \$112,285 | \$134,725 | \$157,250 | \$179,690 | \$202,130 | \$224,570 | \$247,010 | \$269,535 | \$291,975 | \$314,415 | \$336,855 | \$359,380 | |
| | 3 | \$132,100 | \$158,500 | \$185,000 | \$211,400 | \$237,800 | \$264,200 | \$290,600 | \$317,100 | \$343,500 | \$369,900 | \$396,300 | \$422,800 | |
| | 4 | \$151,915 | \$182,275 | \$212,750 | \$243,110 | \$273,470 | \$303,830 | \$334,190 | \$364,665 | \$395,025 | \$425,385 | \$455,745 | \$486,220 | |
| 8.000% | 1 | \$91,350 | \$109,690 | \$127,960 | \$146,230 | \$164,500 | \$182,770 | \$201,040 | \$219,310 | \$237,580 | \$255,850 | \$274,120 | \$292,390 | |
| | 2 | \$110,925 | \$133,195 | \$155,380 | \$177,565 | \$199,750 | \$221,935 | \$244,120 | \$266,305 | \$288,490 | \$310,675 | \$332,860 | \$355,045 | |
| | 3 | \$130,500 | \$156,700 | \$182,800 | \$208,900 | \$235,000 | \$261,100 | \$287,200 | \$313,300 | \$339,400 | \$365,500 | \$391,600 | \$417,700 | |
| | 4 | \$150,075 | \$180,205 | \$210,220 | \$240,235 | \$270,250 | \$300,265 | \$330,280 | \$360,295 | \$390,310 | \$420,325 | \$450,340 | \$480,355 | |
| 8.125% | 1 | \$90,300 | \$108,360 | \$126,420 | \$144,480 | \$162,540 | \$180,600 | \$198,660 | \$216,720 | \$234,780 | \$252,840 | \$270,900 | \$288,960 | |
| | 2 | \$109,650 | \$131,580 | \$153,510 | \$175,440 | \$197,370 | \$219,300 | \$241,230 | \$263,160 | \$285,090 | \$307,020 | \$328,950 | \$350,880 | |
| | 3 | \$129,000 | \$154,800 | \$180,600 | \$206,400 | \$232,200 | \$258,000 | \$283,800 | \$309,600 | \$335,400 | \$361,200 | \$387,000 | \$412,800 | |
| | 4 | \$148,350 | \$178,020 | \$207,690 | \$237,360 | \$267,030 | \$296,700 | \$326,370 | \$356,040 | \$385,710 | \$415,380 | \$445,050 | \$474,720 | |



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MAUI (EXCEPT HANA)
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

| | | Percent of Median Income | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|----------------|-----------|----------------|-----------|----------------|-----------|
| | | Very Low | Low Income | | | | Below Moderate | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| Prevailing Int. Rate | No. of Bedroom | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% |
| | | \$36,400 | \$43,680 | \$50,960 | \$58,240 | \$65,520 | \$72,800 | \$80,080 | \$87,360 | \$94,640 | \$101,920 | \$109,200 | \$116,480 |
| 8.250% | 1 | \$89,250 | \$107,100 | \$124,950 | \$142,800 | \$160,650 | \$178,500 | \$196,350 | \$214,200 | \$232,050 | \$249,900 | \$267,750 | \$285,600 |
| | 2 | \$108,375 | \$130,050 | \$151,725 | \$173,400 | \$195,075 | \$216,750 | \$238,425 | \$260,100 | \$281,775 | \$303,450 | \$325,125 | \$346,800 |
| | 3 | \$127,500 | \$153,000 | \$178,500 | \$204,000 | \$229,500 | \$255,000 | \$280,500 | \$306,000 | \$331,500 | \$357,000 | \$382,500 | \$408,000 |
| | 4 | \$146,625 | \$175,950 | \$205,275 | \$234,600 | \$263,925 | \$293,250 | \$322,575 | \$351,900 | \$381,225 | \$410,550 | \$439,875 | \$469,200 |
| 8.375% | 1 | \$88,200 | \$105,840 | \$123,480 | \$141,120 | \$158,760 | \$176,470 | \$194,110 | \$211,750 | \$229,390 | \$247,030 | \$264,670 | \$282,310 |
| | 2 | \$107,100 | \$128,520 | \$149,940 | \$171,360 | \$192,780 | \$214,285 | \$235,705 | \$257,125 | \$278,545 | \$299,965 | \$321,385 | \$342,805 |
| | 3 | \$126,000 | \$151,200 | \$176,400 | \$201,600 | \$226,800 | \$252,100 | \$277,300 | \$302,500 | \$327,700 | \$352,900 | \$378,100 | \$403,300 |
| | 4 | \$144,900 | \$173,880 | \$202,860 | \$231,840 | \$260,820 | \$289,915 | \$318,895 | \$347,875 | \$376,855 | \$405,835 | \$434,815 | \$463,795 |
| 8.500% | 1 | \$87,220 | \$104,650 | \$122,080 | \$139,510 | \$156,940 | \$174,440 | \$191,870 | \$209,300 | \$226,730 | \$244,160 | \$261,590 | \$279,020 |
| | 2 | \$105,910 | \$127,075 | \$148,240 | \$169,405 | \$190,570 | \$211,820 | \$232,985 | \$254,150 | \$275,315 | \$296,480 | \$317,645 | \$338,810 |
| | 3 | \$124,600 | \$149,500 | \$174,400 | \$199,300 | \$224,200 | \$249,200 | \$274,100 | \$299,000 | \$323,900 | \$348,800 | \$373,700 | \$398,600 |
| | 4 | \$143,290 | \$171,925 | \$200,560 | \$229,195 | \$257,830 | \$286,580 | \$315,215 | \$343,850 | \$372,485 | \$401,120 | \$429,755 | \$458,390 |
| 8.625% | 1 | \$86,240 | \$103,460 | \$120,680 | \$137,900 | \$155,190 | \$172,410 | \$189,630 | \$206,920 | \$224,140 | \$241,360 | \$258,650 | \$275,870 |
| | 2 | \$104,720 | \$125,630 | \$146,540 | \$167,450 | \$188,445 | \$209,355 | \$230,265 | \$251,260 | \$272,170 | \$293,080 | \$314,075 | \$334,985 |
| | 3 | \$123,200 | \$147,800 | \$172,400 | \$197,000 | \$221,700 | \$246,300 | \$270,900 | \$295,600 | \$320,200 | \$344,800 | \$369,500 | \$394,100 |
| | 4 | \$141,680 | \$169,970 | \$198,260 | \$226,550 | \$254,955 | \$283,245 | \$311,535 | \$339,940 | \$368,230 | \$396,520 | \$424,925 | \$453,215 |
| 8.750% | 1 | \$85,260 | \$102,270 | \$119,350 | \$136,360 | \$153,440 | \$170,450 | \$187,530 | \$204,540 | \$221,620 | \$238,630 | \$255,710 | \$272,720 |
| | 2 | \$103,530 | \$124,185 | \$144,925 | \$165,580 | \$186,320 | \$206,975 | \$227,715 | \$248,370 | \$269,110 | \$289,765 | \$310,505 | \$331,160 |
| | 3 | \$121,800 | \$146,100 | \$170,500 | \$194,800 | \$219,200 | \$243,500 | \$267,900 | \$292,200 | \$316,600 | \$340,900 | \$365,300 | \$389,600 |
| | 4 | \$140,070 | \$168,015 | \$196,075 | \$224,020 | \$252,080 | \$280,025 | \$308,085 | \$336,030 | \$364,090 | \$392,035 | \$420,095 | \$448,040 |
| 8.875% | 1 | \$84,280 | \$101,150 | \$117,950 | \$134,820 | \$151,690 | \$168,560 | \$185,430 | \$202,230 | \$219,100 | \$235,970 | \$252,840 | \$269,710 |
| | 2 | \$102,340 | \$122,825 | \$143,225 | \$163,710 | \$184,195 | \$204,680 | \$225,165 | \$245,565 | \$266,050 | \$286,535 | \$307,020 | \$327,505 |
| | 3 | \$120,400 | \$144,500 | \$168,500 | \$192,600 | \$216,700 | \$240,800 | \$264,900 | \$288,900 | \$313,000 | \$337,100 | \$361,200 | \$385,300 |
| | 4 | \$138,460 | \$166,175 | \$193,775 | \$221,490 | \$249,205 | \$276,920 | \$304,635 | \$332,235 | \$359,950 | \$387,665 | \$415,380 | \$443,095 |

Maximum affordable sales price is based on the following factors:

- \$72,800** Median family income as established by the U.S. Department of Housing and Urban Development (HUD).
- 30** Number of years for a fixed-rate mortgage loan with no discount points
- 30%** Percentage of gross monthly income for housing expenses (principle and interest payment only)
- 5%** Percentage of the purchase price for downpayment.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES
MAUI (EXCEPT HANA)
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| | | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| Prevailing Int. Rate | No. of Bedroom | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| | | \$36,400 | \$43,680 | \$50,960 | \$58,240 | \$65,520 | \$72,800 | \$80,080 | \$87,360 | \$94,640 | \$101,920 | \$109,200 | \$116,480 | |
| 5.500% | 1 | \$106,260 | \$127,540 | \$148,820 | \$170,030 | \$191,310 | \$212,590 | \$233,870 | \$255,080 | \$276,290 | \$297,640 | \$318,850 | \$340,130 | |
| | 2 | \$129,030 | \$154,870 | \$180,710 | \$206,465 | \$232,305 | \$258,145 | \$283,985 | \$309,740 | \$335,495 | \$361,420 | \$387,175 | \$413,015 | |
| | 3 | \$151,800 | \$182,200 | \$212,600 | \$242,900 | \$273,300 | \$303,700 | \$334,100 | \$364,400 | \$394,700 | \$425,200 | \$455,500 | \$485,900 | |
| | 4 | \$174,570 | \$209,530 | \$244,490 | \$279,335 | \$314,295 | \$349,255 | \$384,215 | \$419,060 | \$453,905 | \$488,980 | \$523,825 | \$558,785 | |
| 5.625% | 1 | \$104,860 | \$125,790 | \$146,790 | \$167,720 | \$188,720 | \$209,650 | \$230,650 | \$251,650 | \$272,510 | \$293,510 | \$314,510 | \$335,510 | |
| | 2 | \$127,330 | \$152,745 | \$178,245 | \$203,660 | \$229,160 | \$254,575 | \$280,075 | \$305,575 | \$330,905 | \$356,405 | \$381,905 | \$407,405 | |
| | 3 | \$149,800 | \$179,700 | \$209,700 | \$239,600 | \$269,600 | \$299,500 | \$329,500 | \$359,500 | \$389,300 | \$419,300 | \$449,300 | \$479,300 | |
| | 4 | \$172,270 | \$206,655 | \$241,155 | \$275,540 | \$310,040 | \$344,425 | \$378,925 | \$413,425 | \$447,695 | \$482,195 | \$516,695 | \$551,195 | |
| 5.750% | 1 | \$103,390 | \$124,110 | \$144,760 | \$165,410 | \$186,200 | \$206,850 | \$227,500 | \$248,150 | \$268,870 | \$289,520 | \$310,240 | \$330,960 | |
| | 2 | \$125,545 | \$150,705 | \$175,780 | \$200,855 | \$226,100 | \$251,175 | \$276,250 | \$301,325 | \$326,485 | \$351,560 | \$376,720 | \$401,880 | |
| | 3 | \$147,700 | \$177,300 | \$206,800 | \$236,300 | \$266,000 | \$295,500 | \$325,000 | \$354,500 | \$384,100 | \$413,600 | \$443,200 | \$472,800 | |
| | 4 | \$169,855 | \$203,895 | \$237,820 | \$271,745 | \$305,900 | \$339,825 | \$373,750 | \$407,675 | \$441,715 | \$475,640 | \$509,680 | \$543,720 | |
| 5.875% | 1 | \$101,990 | \$122,430 | \$142,800 | \$163,240 | \$183,680 | \$204,050 | \$224,490 | \$244,790 | \$265,230 | \$285,670 | \$306,040 | \$326,480 | |
| | 2 | \$123,845 | \$148,665 | \$173,400 | \$198,220 | \$223,040 | \$247,775 | \$272,595 | \$297,245 | \$322,065 | \$346,885 | \$371,620 | \$396,440 | |
| | 3 | \$145,700 | \$174,900 | \$204,000 | \$233,200 | \$262,400 | \$291,500 | \$320,700 | \$349,700 | \$378,900 | \$408,100 | \$437,200 | \$466,400 | |
| | 4 | \$167,555 | \$201,135 | \$234,600 | \$268,180 | \$301,760 | \$335,225 | \$368,805 | \$402,155 | \$435,735 | \$469,315 | \$502,780 | \$536,360 | |
| 6.000% | 1 | \$100,660 | \$120,750 | \$140,910 | \$161,000 | \$181,160 | \$201,320 | \$221,480 | \$241,570 | \$261,730 | \$281,890 | \$301,980 | \$322,140 | |
| | 2 | \$122,230 | \$146,625 | \$171,105 | \$195,500 | \$219,980 | \$244,460 | \$268,940 | \$293,335 | \$317,815 | \$342,295 | \$366,690 | \$391,170 | |
| | 3 | \$143,800 | \$172,500 | \$201,300 | \$230,000 | \$258,800 | \$287,600 | \$316,400 | \$345,100 | \$373,900 | \$402,700 | \$431,400 | \$460,200 | |
| | 4 | \$165,370 | \$198,375 | \$231,495 | \$264,500 | \$297,620 | \$330,740 | \$363,860 | \$396,865 | \$429,985 | \$463,105 | \$496,110 | \$529,230 | |
| 6.125% | 1 | \$99,260 | \$119,210 | \$139,020 | \$158,900 | \$178,780 | \$198,660 | \$218,470 | \$238,420 | \$258,230 | \$278,110 | \$297,920 | \$317,870 | |
| | 2 | \$120,530 | \$144,755 | \$168,810 | \$192,950 | \$217,090 | \$241,230 | \$265,285 | \$289,510 | \$313,565 | \$337,705 | \$361,760 | \$385,985 | |
| | 3 | \$141,800 | \$170,300 | \$198,600 | \$227,000 | \$255,400 | \$283,800 | \$312,100 | \$340,600 | \$368,900 | \$397,300 | \$425,600 | \$454,100 | |
| | 4 | \$163,070 | \$195,845 | \$228,390 | \$261,050 | \$293,710 | \$326,370 | \$358,915 | \$391,690 | \$424,235 | \$456,895 | \$489,440 | \$522,215 | |
| 6.250% | 1 | \$98,000 | \$117,600 | \$137,200 | \$156,800 | \$176,400 | \$196,000 | \$215,670 | \$235,270 | \$254,870 | \$274,400 | \$294,000 | \$313,600 | |
| | 2 | \$119,000 | \$142,800 | \$166,600 | \$190,400 | \$214,200 | \$238,000 | \$261,885 | \$285,685 | \$309,485 | \$333,200 | \$357,000 | \$380,800 | |
| | 3 | \$140,000 | \$168,000 | \$196,000 | \$224,000 | \$252,000 | \$280,000 | \$308,100 | \$336,100 | \$364,100 | \$392,000 | \$420,000 | \$448,000 | |
| | 4 | \$161,000 | \$193,200 | \$225,400 | \$257,600 | \$289,800 | \$322,000 | \$354,315 | \$386,515 | \$418,715 | \$450,800 | \$483,000 | \$515,200 | |
| 6.375% | 1 | \$96,740 | \$116,060 | \$135,450 | \$154,770 | \$174,160 | \$193,480 | \$212,800 | \$232,190 | \$251,510 | \$270,830 | \$290,150 | \$309,540 | |
| | 2 | \$117,470 | \$140,930 | \$164,475 | \$187,935 | \$211,480 | \$234,940 | \$258,400 | \$281,945 | \$305,405 | \$328,865 | \$352,325 | \$375,870 | |
| | 3 | \$138,200 | \$165,800 | \$193,500 | \$221,100 | \$248,800 | \$276,400 | \$304,000 | \$331,700 | \$359,300 | \$386,900 | \$414,500 | \$442,200 | |
| | 4 | \$158,930 | \$190,670 | \$222,525 | \$254,265 | \$286,120 | \$317,860 | \$349,600 | \$381,455 | \$413,195 | \$444,935 | \$476,675 | \$508,530 | |
| 6.500% | 1 | \$95,480 | \$114,590 | \$133,700 | \$152,810 | \$171,850 | \$190,960 | \$210,070 | \$229,110 | \$248,220 | \$267,330 | \$286,370 | \$305,550 | |
| | 2 | \$115,940 | \$139,145 | \$162,350 | \$185,555 | \$208,675 | \$231,880 | \$255,085 | \$278,205 | \$301,410 | \$324,615 | \$347,735 | \$371,025 | |
| | 3 | \$136,400 | \$163,700 | \$191,000 | \$218,300 | \$245,500 | \$272,800 | \$300,100 | \$327,300 | \$354,600 | \$381,900 | \$409,100 | \$436,500 | |
| | 4 | \$156,860 | \$188,255 | \$219,650 | \$251,045 | \$282,325 | \$313,720 | \$345,115 | \$376,395 | \$407,790 | \$439,185 | \$470,465 | \$501,975 | |
| 6.625% | 1 | \$94,220 | \$113,120 | \$131,950 | \$150,850 | \$169,680 | \$188,510 | \$207,340 | \$226,170 | \$245,070 | \$263,900 | \$282,730 | \$301,560 | |
| | 2 | \$114,410 | \$137,360 | \$160,225 | \$183,175 | \$206,040 | \$228,905 | \$251,770 | \$274,635 | \$297,585 | \$320,450 | \$343,315 | \$366,180 | |
| | 3 | \$134,600 | \$161,600 | \$188,500 | \$215,500 | \$242,400 | \$269,300 | \$296,200 | \$323,100 | \$350,100 | \$377,000 | \$403,900 | \$430,800 | |
| | 4 | \$154,790 | \$185,840 | \$216,775 | \$247,825 | \$278,760 | \$309,695 | \$340,630 | \$371,565 | \$402,615 | \$433,550 | \$464,485 | \$495,420 | |
| 6.750% | 1 | \$93,030 | \$111,650 | \$130,270 | \$148,890 | \$167,440 | \$186,130 | \$204,680 | \$223,300 | \$241,920 | \$260,540 | \$279,160 | \$297,710 | |
| | 2 | \$112,965 | \$135,575 | \$158,185 | \$180,795 | \$203,320 | \$226,015 | \$248,540 | \$271,150 | \$293,760 | \$316,370 | \$338,980 | \$361,505 | |
| | 3 | \$132,900 | \$159,500 | \$186,100 | \$212,700 | \$239,200 | \$265,900 | \$292,400 | \$319,000 | \$345,600 | \$372,200 | \$398,800 | \$425,300 | |
| | 4 | \$152,835 | \$183,425 | \$214,015 | \$244,605 | \$275,080 | \$305,785 | \$336,260 | \$366,850 | \$397,440 | \$428,030 | \$458,620 | \$489,095 | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
 AFFORDABLE SALES PRICE GUIDELINES

MAUI (EXCEPT HANA)
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| 6.875% | 1 | \$36,400 | \$43,680 | \$50,960 | \$58,240 | \$65,520 | \$72,800 | \$80,080 | \$87,360 | \$94,640 | \$101,920 | \$109,200 | \$116,480 | |
| | 2 | \$91,840 | \$110,250 | \$128,590 | \$147,000 | \$165,410 | \$183,680 | \$202,090 | \$220,500 | \$238,840 | \$257,250 | \$275,590 | \$293,930 | |
| | 3 | \$111,520 | \$133,875 | \$156,145 | \$178,500 | \$200,855 | \$223,040 | \$245,395 | \$267,750 | \$290,020 | \$312,375 | \$334,645 | \$356,915 | |
| | 4 | \$131,200 | \$157,500 | \$183,700 | \$210,000 | \$236,300 | \$262,400 | \$288,700 | \$315,000 | \$341,200 | \$367,500 | \$393,700 | \$419,900 | |
| 7.000% | 1 | \$150,880 | \$181,125 | \$211,255 | \$241,500 | \$271,745 | \$301,760 | \$332,005 | \$362,250 | \$392,380 | \$422,625 | \$452,755 | \$482,885 | |
| | 2 | \$90,720 | \$108,850 | \$126,980 | \$145,180 | \$163,310 | \$181,440 | \$199,570 | \$217,700 | \$235,830 | \$253,960 | \$272,090 | \$290,220 | |
| | 3 | \$110,160 | \$132,175 | \$154,190 | \$176,290 | \$198,305 | \$220,320 | \$242,335 | \$264,350 | \$286,365 | \$308,380 | \$330,395 | \$352,410 | |
| | 4 | \$129,600 | \$155,500 | \$181,400 | \$207,400 | \$233,300 | \$259,200 | \$285,100 | \$311,000 | \$336,900 | \$362,800 | \$388,700 | \$414,600 | |
| 7.125% | 1 | \$149,040 | \$178,825 | \$208,610 | \$238,510 | \$268,295 | \$298,080 | \$327,865 | \$357,650 | \$387,435 | \$417,220 | \$447,005 | \$476,790 | |
| | 2 | \$89,600 | \$107,450 | \$125,440 | \$143,360 | \$161,210 | \$179,200 | \$197,050 | \$214,970 | \$232,890 | \$250,810 | \$268,730 | \$286,650 | |
| | 3 | \$108,800 | \$130,475 | \$152,320 | \$174,080 | \$195,755 | \$217,600 | \$239,275 | \$261,035 | \$282,795 | \$304,555 | \$326,315 | \$348,075 | |
| | 4 | \$128,000 | \$153,500 | \$179,200 | \$204,800 | \$230,300 | \$256,000 | \$281,500 | \$307,100 | \$332,700 | \$358,300 | \$383,900 | \$409,500 | |
| 7.250% | 1 | \$147,200 | \$176,525 | \$206,080 | \$235,520 | \$264,845 | \$294,400 | \$323,725 | \$353,165 | \$382,605 | \$412,045 | \$441,485 | \$470,925 | |
| | 2 | \$88,480 | \$106,190 | \$123,830 | \$141,540 | \$159,250 | \$176,890 | \$194,600 | \$212,310 | \$230,020 | \$247,730 | \$265,440 | \$283,080 | |
| | 3 | \$107,440 | \$128,945 | \$150,365 | \$171,870 | \$193,375 | \$214,795 | \$236,300 | \$257,805 | \$279,310 | \$300,815 | \$322,320 | \$343,740 | |
| | 4 | \$126,400 | \$151,700 | \$176,900 | \$202,200 | \$227,500 | \$252,700 | \$278,000 | \$303,300 | \$328,600 | \$353,900 | \$379,200 | \$404,400 | |
| 7.375% | 1 | \$145,360 | \$174,455 | \$203,435 | \$232,530 | \$261,625 | \$290,605 | \$319,700 | \$348,795 | \$377,890 | \$406,985 | \$436,080 | \$465,060 | |
| | 2 | \$87,360 | \$104,860 | \$122,360 | \$139,790 | \$157,220 | \$174,790 | \$192,220 | \$209,720 | \$227,150 | \$244,650 | \$262,150 | \$279,580 | |
| | 3 | \$106,080 | \$127,330 | \$148,580 | \$169,745 | \$190,910 | \$212,245 | \$233,410 | \$254,660 | \$275,825 | \$297,075 | \$318,325 | \$339,490 | |
| | 4 | \$124,800 | \$149,800 | \$174,800 | \$199,700 | \$224,600 | \$249,700 | \$274,600 | \$299,600 | \$324,500 | \$349,500 | \$374,500 | \$399,400 | |
| 7.500% | 1 | \$143,520 | \$172,270 | \$201,020 | \$229,655 | \$258,290 | \$287,155 | \$315,790 | \$344,540 | \$373,175 | \$401,925 | \$430,675 | \$459,310 | |
| | 2 | \$86,310 | \$103,600 | \$120,820 | \$138,110 | \$155,330 | \$172,620 | \$189,910 | \$207,130 | \$224,420 | \$241,640 | \$258,930 | \$276,220 | |
| | 3 | \$104,805 | \$125,800 | \$146,710 | \$167,705 | \$188,615 | \$209,610 | \$230,605 | \$251,515 | \$272,510 | \$293,420 | \$314,415 | \$335,410 | |
| | 4 | \$123,300 | \$148,000 | \$172,600 | \$197,300 | \$221,900 | \$246,600 | \$271,300 | \$295,900 | \$320,600 | \$345,200 | \$369,900 | \$394,600 | |
| 7.625% | 1 | \$141,795 | \$170,200 | \$198,490 | \$226,895 | \$255,185 | \$283,590 | \$311,995 | \$340,285 | \$368,690 | \$396,980 | \$425,385 | \$453,790 | |
| | 2 | \$85,260 | \$102,340 | \$119,420 | \$136,430 | \$153,440 | \$170,520 | \$187,530 | \$204,610 | \$221,690 | \$238,770 | \$255,780 | \$272,860 | |
| | 3 | \$103,530 | \$124,270 | \$145,010 | \$165,665 | \$186,320 | \$207,060 | \$227,715 | \$248,455 | \$269,195 | \$289,850 | \$310,590 | \$331,330 | |
| | 4 | \$121,800 | \$146,200 | \$170,600 | \$194,900 | \$219,200 | \$243,600 | \$267,900 | \$292,300 | \$316,700 | \$341,000 | \$365,400 | \$389,800 | |
| 7.750% | 1 | \$140,070 | \$168,130 | \$196,190 | \$224,135 | \$252,080 | \$280,140 | \$308,085 | \$336,145 | \$364,205 | \$392,150 | \$420,210 | \$448,270 | |
| | 2 | \$84,210 | \$101,080 | \$117,950 | \$134,750 | \$151,620 | \$168,490 | \$185,360 | \$202,160 | \$218,960 | \$235,900 | \$252,700 | \$269,570 | |
| | 3 | \$102,255 | \$122,740 | \$143,225 | \$163,625 | \$184,110 | \$204,595 | \$225,080 | \$245,480 | \$265,880 | \$286,450 | \$306,850 | \$327,335 | |
| | 4 | \$120,300 | \$144,400 | \$168,500 | \$192,500 | \$216,600 | \$240,700 | \$264,800 | \$288,800 | \$312,800 | \$337,000 | \$361,000 | \$385,100 | |
| 7.875% | 1 | \$138,345 | \$166,060 | \$193,775 | \$221,375 | \$249,090 | \$276,805 | \$304,520 | \$332,120 | \$359,720 | \$387,550 | \$415,150 | \$442,865 | |
| | 2 | \$83,230 | \$99,890 | \$116,550 | \$133,210 | \$149,800 | \$166,460 | \$183,050 | \$199,780 | \$216,440 | \$233,030 | \$249,690 | \$266,350 | |
| | 3 | \$101,065 | \$121,295 | \$141,525 | \$161,755 | \$181,900 | \$202,130 | \$222,275 | \$242,590 | \$262,820 | \$282,965 | \$303,195 | \$323,425 | |
| | 4 | \$118,900 | \$142,700 | \$166,500 | \$190,300 | \$214,000 | \$237,800 | \$261,500 | \$285,400 | \$309,200 | \$332,900 | \$356,700 | \$380,500 | |
| 8.000% | 1 | \$136,735 | \$164,105 | \$191,475 | \$218,845 | \$246,100 | \$273,470 | \$300,725 | \$328,210 | \$355,580 | \$382,835 | \$410,205 | \$437,575 | |
| | 2 | \$82,250 | \$98,700 | \$115,150 | \$131,600 | \$148,050 | \$164,500 | \$180,950 | \$197,400 | \$213,850 | \$230,300 | \$246,680 | \$263,130 | |
| | 3 | \$99,875 | \$119,850 | \$139,825 | \$159,800 | \$179,775 | \$199,750 | \$219,725 | \$239,700 | \$259,675 | \$279,650 | \$299,540 | \$319,515 | |
| | 4 | \$117,500 | \$141,000 | \$164,500 | \$188,000 | \$211,500 | \$235,000 | \$258,500 | \$282,000 | \$305,500 | \$329,000 | \$352,400 | \$375,900 | |
| 8.125% | 1 | \$135,125 | \$162,150 | \$189,175 | \$216,200 | \$243,225 | \$270,250 | \$297,275 | \$324,300 | \$351,325 | \$378,350 | \$405,260 | \$432,285 | |
| | 2 | \$81,270 | \$97,510 | \$113,750 | \$130,060 | \$146,300 | \$162,540 | \$178,780 | \$195,020 | \$211,330 | \$227,570 | \$243,810 | \$260,050 | |
| | 3 | \$98,685 | \$118,405 | \$138,125 | \$157,930 | \$177,650 | \$197,370 | \$217,090 | \$236,810 | \$256,615 | \$276,335 | \$296,055 | \$315,775 | |
| | 4 | \$116,100 | \$139,300 | \$162,500 | \$185,800 | \$209,000 | \$232,200 | \$255,400 | \$278,600 | \$301,900 | \$325,100 | \$348,300 | \$371,500 | |
| | | \$133,515 | \$160,195 | \$186,875 | \$213,670 | \$240,350 | \$267,030 | \$293,710 | \$320,390 | \$347,185 | \$373,865 | \$400,545 | \$427,225 | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
 AFFORDABLE SALES PRICE GUIDELINES

MAUI (EXCEPT HANA)
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| 8.250% | 1 | \$36,400 | \$43,680 | \$50,960 | \$58,240 | \$65,520 | \$72,800 | \$80,080 | \$87,360 | \$94,640 | \$101,920 | \$109,200 | \$116,480 | |
| | 2 | \$80,360 | \$96,390 | \$112,490 | \$128,520 | \$144,620 | \$160,650 | \$176,750 | \$192,780 | \$208,880 | \$224,910 | \$241,010 | \$257,040 | |
| | 3 | \$97,580 | \$117,045 | \$136,595 | \$156,060 | \$175,610 | \$195,075 | \$214,625 | \$234,090 | \$253,640 | \$273,105 | \$292,655 | \$312,120 | |
| | 4 | \$114,800 | \$137,700 | \$160,700 | \$183,600 | \$206,600 | \$229,500 | \$252,500 | \$275,400 | \$298,400 | \$321,300 | \$344,300 | \$367,200 | |
| 8.375% | 1 | \$132,020 | \$158,355 | \$184,805 | \$211,140 | \$237,590 | \$263,925 | \$290,375 | \$316,710 | \$343,160 | \$369,495 | \$395,945 | \$422,280 | |
| | 2 | \$79,380 | \$95,270 | \$111,160 | \$126,980 | \$142,870 | \$158,830 | \$174,720 | \$190,610 | \$206,430 | \$222,320 | \$238,210 | \$254,100 | |
| | 3 | \$96,390 | \$115,685 | \$134,980 | \$154,190 | \$173,485 | \$192,865 | \$212,160 | \$231,455 | \$250,665 | \$269,960 | \$289,255 | \$308,550 | |
| | 4 | \$113,400 | \$136,100 | \$158,800 | \$181,400 | \$204,100 | \$226,900 | \$249,600 | \$272,300 | \$294,900 | \$317,600 | \$340,300 | \$363,000 | |
| 8.500% | 1 | \$130,410 | \$156,515 | \$182,620 | \$208,610 | \$234,715 | \$260,935 | \$287,040 | \$313,145 | \$339,135 | \$365,240 | \$391,345 | \$417,450 | |
| | 2 | \$78,470 | \$94,220 | \$109,900 | \$125,580 | \$141,260 | \$157,010 | \$172,690 | \$188,370 | \$204,050 | \$219,730 | \$235,410 | \$251,090 | |
| | 3 | \$95,285 | \$114,410 | \$133,450 | \$152,490 | \$171,530 | \$190,655 | \$209,695 | \$228,735 | \$247,775 | \$266,815 | \$285,855 | \$304,895 | |
| | 4 | \$112,100 | \$134,600 | \$157,000 | \$179,400 | \$201,800 | \$224,300 | \$246,700 | \$269,100 | \$291,500 | \$313,900 | \$336,300 | \$358,700 | |
| 8.625% | 1 | \$128,915 | \$154,790 | \$180,550 | \$206,310 | \$232,070 | \$257,945 | \$283,705 | \$309,465 | \$335,225 | \$360,985 | \$386,745 | \$412,505 | |
| | 2 | \$77,630 | \$93,100 | \$108,640 | \$124,110 | \$139,650 | \$155,190 | \$170,660 | \$186,200 | \$201,740 | \$217,210 | \$232,820 | \$248,290 | |
| | 3 | \$94,265 | \$113,050 | \$131,920 | \$150,705 | \$169,575 | \$188,445 | \$207,230 | \$226,100 | \$244,970 | \$263,755 | \$282,710 | \$301,495 | |
| | 4 | \$110,900 | \$133,000 | \$155,200 | \$177,300 | \$199,500 | \$221,700 | \$243,800 | \$266,000 | \$288,200 | \$310,300 | \$332,600 | \$354,700 | |
| 8.750% | 1 | \$127,535 | \$152,950 | \$178,480 | \$203,895 | \$229,425 | \$254,955 | \$280,370 | \$305,900 | \$331,430 | \$356,845 | \$382,490 | \$407,905 | |
| | 2 | \$76,720 | \$92,050 | \$107,450 | \$122,710 | \$138,110 | \$153,440 | \$168,770 | \$184,100 | \$199,430 | \$214,760 | \$230,160 | \$245,420 | |
| | 3 | \$93,160 | \$111,775 | \$130,475 | \$149,005 | \$167,705 | \$186,320 | \$204,935 | \$223,550 | \$242,165 | \$260,780 | \$279,480 | \$298,010 | |
| | 4 | \$109,600 | \$131,500 | \$153,500 | \$175,300 | \$197,300 | \$219,200 | \$241,100 | \$263,000 | \$284,900 | \$306,800 | \$328,800 | \$350,600 | |
| 8.875% | 1 | \$126,040 | \$151,225 | \$176,525 | \$201,595 | \$226,895 | \$252,080 | \$277,265 | \$302,450 | \$327,635 | \$352,820 | \$378,120 | \$403,190 | |
| | 2 | \$75,880 | \$91,070 | \$106,190 | \$121,310 | \$136,500 | \$151,690 | \$166,880 | \$182,000 | \$197,190 | \$212,380 | \$227,570 | \$242,760 | |
| | 3 | \$92,140 | \$110,585 | \$128,945 | \$147,305 | \$165,750 | \$184,195 | \$202,640 | \$221,000 | \$239,445 | \$257,890 | \$276,335 | \$294,780 | |
| | 4 | \$108,400 | \$130,100 | \$151,700 | \$173,300 | \$195,000 | \$216,700 | \$238,400 | \$260,000 | \$281,700 | \$303,400 | \$325,100 | \$346,800 | |
| | | \$124,660 | \$149,615 | \$174,455 | \$199,295 | \$224,250 | \$249,205 | \$274,160 | \$299,000 | \$323,955 | \$348,910 | \$373,865 | \$398,820 | |

Maximum affordable sales price is based on the following factors:

- \$72,800** Median family income as established by the U.S. Department of Housing and Urban Development (HUD).
- 30** Number of years for a fixed-rate mortgage loan with no discount points
- 30%** Percentage of gross monthly income for housing expenses (principle and interest payment only)
- 5%** Percentage of the purchase price for downpayment.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
 INCOME LIMITS & AFFORDABLE RENT GUIDELINES
MAUI (EXCEPT HANA)

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

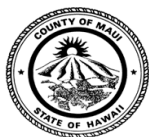
INCOME LIMITS FOR RENTAL UNITS (BY FAMILY SIZE & PERCENTAGE OF MEDIAN FAMILY INCOME)

| % of Median | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|-------------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|
| | 0.7 | 0.8 | 0.9 | 1.0 | 1.08 | 1.16 | 1.24 | 1.32 |
| 10% | \$5,100 | \$5,820 | \$6,550 | \$7,280 | \$7,860 | \$8,440 | \$9,030 | \$9,610 |
| 20% | \$10,190 | \$11,650 | \$13,100 | \$14,560 | \$15,720 | \$16,890 | \$18,050 | \$19,220 |
| 30% | \$15,290 | \$17,470 | \$19,660 | \$21,840 | \$23,590 | \$25,330 | \$27,080 | \$28,830 |
| 40% | \$20,380 | \$23,300 | \$26,210 | \$29,120 | \$31,450 | \$33,780 | \$36,110 | \$38,440 |
| 50% | \$25,480 | \$29,120 | \$32,760 | \$36,400 | \$39,310 | \$42,220 | \$45,140 | \$48,050 |
| 60% | \$30,580 | \$34,940 | \$39,310 | \$43,680 | \$47,170 | \$50,670 | \$54,160 | \$57,660 |
| 70% | \$35,670 | \$40,770 | \$45,860 | \$50,960 | \$55,040 | \$59,110 | \$63,190 | \$67,270 |
| 80% | \$40,770 | \$46,590 | \$52,420 | \$58,240 | \$62,900 | \$67,560 | \$72,220 | \$76,880 |
| 90% | \$45,860 | \$52,420 | \$58,970 | \$65,520 | \$70,760 | \$76,000 | \$81,240 | \$86,490 |
| 100% | \$50,960 | \$58,240 | \$65,520 | \$72,800 | \$78,620 | \$84,450 | \$90,270 | \$96,100 |
| 110% | \$56,060 | \$64,060 | \$72,070 | \$80,080 | \$86,490 | \$92,890 | \$99,300 | \$105,710 |
| 120% | \$61,150 | \$69,890 | \$78,620 | \$87,360 | \$94,350 | \$101,340 | \$108,330 | \$115,320 |
| 130% | \$66,250 | \$75,710 | \$85,180 | \$94,640 | \$102,210 | \$109,780 | \$117,350 | \$124,920 |
| 140% | \$71,340 | \$81,540 | \$91,730 | \$101,920 | \$110,070 | \$118,230 | \$126,380 | \$134,530 |

AFFORDABLE RENT GUIDELINES (BY UNIT SIZE & PERCENTAGE OF MEDIAN FAMILY INCOME)

| % of Median | UNIT SIZE (NO. OF BEDROOMS) | | | | | |
|-------------|-----------------------------|---------|---------|---------|---------|---------|
| | 0 | 1 | 2 | 3 | 4 | 5 |
| 10% | \$128 | \$137 | \$164 | \$189 | \$211 | \$233 |
| 20% | \$255 | \$273 | \$328 | \$379 | \$422 | \$466 |
| 30% | \$382 | \$410 | \$492 | \$568 | \$633 | \$699 |
| 40% | \$510 | \$546 | \$655 | \$757 | \$845 | \$932 |
| 50% | \$637 | \$683 | \$819 | \$946 | \$1,056 | \$1,165 |
| 60% | \$765 | \$819 | \$983 | \$1,136 | \$1,267 | \$1,398 |
| 70% | \$892 | \$956 | \$1,147 | \$1,325 | \$1,478 | \$1,631 |
| 80% | \$1,019 | \$1,092 | \$1,311 | \$1,514 | \$1,689 | \$1,864 |
| 90% | \$1,147 | \$1,229 | \$1,474 | \$1,704 | \$1,900 | \$2,097 |
| 100% | \$1,274 | \$1,365 | \$1,638 | \$1,893 | \$2,111 | \$2,330 |
| 110% | \$1,402 | \$1,502 | \$1,802 | \$2,082 | \$2,322 | \$2,563 |
| 120% | \$1,529 | \$1,638 | \$1,966 | \$2,271 | \$2,534 | \$2,796 |
| 130% | \$1,656 | \$1,775 | \$2,130 | \$2,461 | \$2,745 | \$3,028 |
| 140% | \$1,784 | \$1,911 | \$2,293 | \$2,650 | \$2,956 | \$3,261 |

Note: Affordable rents are based on 30% of gross monthly income. Affordable rents do not include utilities.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

Effective: **March 1, 2008**

Based on HUD Median Income effective February 13, 2008

2008
AFFORDABLE SALES PRICE GUIDELINES

HANA METHODOLOGY

For Calculating Median Family Income

Factors used in calculation:

| | |
|--|----------|
| HUD's 2008 median family income for the County of Maui | \$72,800 |
| HUD's 2000 median family income for the County of Maui | \$56,500 |
| Census Bureau's 2000 median family income for Hana (based on 2000 Census) | \$48,650 |

Estimated 2008 median family income for Hana:

$$\begin{array}{r} \$72,800 \\ - \$56,500 \\ \hline \$16,300 \end{array} \quad \begin{array}{r} \$16,300 \\ \$56,500 \end{array} = 28.85\% \text{ (rate of increase from 2000 to 2008 for County of Maui)}$$

$$\begin{array}{r} \$48,650 \\ \times 28.85\% \\ \hline \$14,035 \end{array} \quad + \quad \begin{array}{r} \$48,650 \\ \$14,035 \\ \hline \$62,685 \end{array} \text{ (Est. 2008 Hana median family income)}$$

Est. 2008 Hana median family income **\$62,690**
(Rounded to the nearest \$10)



Prepared by:
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COUNTY OF MAUI

2008

AFFORDABLE SALES PRICE GUIDELINES

HANA
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| | | \$31,345 | \$37,614 | \$43,883 | \$50,152 | \$56,421 | \$62,690 | \$68,959 | \$75,228 | \$81,497 | \$87,766 | \$94,035 | \$100,304 | |
| 5.500% | 1 | \$101,710 | \$122,010 | \$142,380 | \$162,680 | \$183,050 | \$203,420 | \$223,720 | \$244,090 | \$264,390 | \$284,760 | \$305,060 | \$325,430 | |
| | 2 | \$123,505 | \$148,155 | \$172,890 | \$197,540 | \$222,275 | \$247,010 | \$271,660 | \$296,395 | \$321,045 | \$345,780 | \$370,430 | \$395,165 | |
| | 3 | \$145,300 | \$174,300 | \$203,400 | \$232,400 | \$261,500 | \$290,600 | \$319,600 | \$348,700 | \$377,700 | \$406,800 | \$435,800 | \$464,900 | |
| | 4 | \$167,095 | \$200,445 | \$233,910 | \$267,260 | \$300,725 | \$334,190 | \$367,540 | \$401,005 | \$434,355 | \$467,820 | \$501,170 | \$534,635 | |
| 5.625% | 1 | \$100,310 | \$120,400 | \$140,420 | \$160,510 | \$180,530 | \$200,620 | \$220,640 | \$240,730 | \$260,820 | \$280,840 | \$300,930 | \$320,950 | |
| | 2 | \$121,805 | \$146,200 | \$170,510 | \$194,905 | \$219,215 | \$243,610 | \$267,920 | \$292,315 | \$316,710 | \$341,020 | \$365,415 | \$389,725 | |
| | 3 | \$143,300 | \$172,000 | \$200,600 | \$229,300 | \$257,900 | \$286,600 | \$315,200 | \$343,900 | \$372,600 | \$401,200 | \$429,900 | \$458,500 | |
| | 4 | \$164,795 | \$197,800 | \$230,690 | \$263,695 | \$296,585 | \$329,590 | \$362,480 | \$395,485 | \$428,490 | \$461,380 | \$494,385 | \$527,275 | |
| 5.750% | 1 | \$98,910 | \$118,720 | \$138,530 | \$158,340 | \$178,080 | \$197,890 | \$217,700 | \$237,440 | \$257,250 | \$277,060 | \$296,800 | \$316,610 | |
| | 2 | \$120,105 | \$144,160 | \$168,215 | \$192,270 | \$216,240 | \$240,295 | \$264,350 | \$288,320 | \$312,375 | \$336,430 | \$360,400 | \$384,455 | |
| | 3 | \$141,300 | \$169,600 | \$197,900 | \$226,200 | \$254,400 | \$282,700 | \$311,000 | \$339,200 | \$367,500 | \$395,800 | \$424,000 | \$452,300 | |
| | 4 | \$162,495 | \$195,040 | \$227,585 | \$260,130 | \$292,560 | \$325,105 | \$357,650 | \$390,080 | \$422,625 | \$455,170 | \$487,600 | \$520,145 | |
| 5.875% | 1 | \$97,580 | \$117,110 | \$136,640 | \$156,170 | \$175,700 | \$195,230 | \$214,760 | \$234,290 | \$253,820 | \$273,280 | \$292,810 | \$312,340 | |
| | 2 | \$118,490 | \$142,205 | \$165,920 | \$189,635 | \$213,350 | \$237,065 | \$260,780 | \$284,495 | \$308,210 | \$331,840 | \$355,555 | \$379,270 | |
| | 3 | \$139,400 | \$167,300 | \$195,200 | \$223,100 | \$251,000 | \$278,900 | \$306,800 | \$334,700 | \$362,600 | \$390,400 | \$418,300 | \$446,200 | |
| | 4 | \$160,310 | \$192,395 | \$224,480 | \$256,565 | \$288,650 | \$320,735 | \$352,820 | \$384,905 | \$416,990 | \$448,960 | \$481,045 | \$513,130 | |
| 6.000% | 1 | \$96,320 | \$115,570 | \$134,820 | \$154,070 | \$173,320 | \$192,640 | \$211,890 | \$231,140 | \$250,390 | \$269,640 | \$288,890 | \$308,210 | |
| | 2 | \$116,960 | \$140,335 | \$163,710 | \$187,085 | \$210,460 | \$233,920 | \$257,295 | \$280,670 | \$304,045 | \$327,420 | \$350,795 | \$374,255 | |
| | 3 | \$137,600 | \$165,100 | \$192,600 | \$220,100 | \$247,600 | \$275,200 | \$302,700 | \$330,200 | \$357,700 | \$385,200 | \$412,700 | \$440,300 | |
| | 4 | \$158,240 | \$189,865 | \$221,490 | \$253,115 | \$284,740 | \$316,480 | \$348,105 | \$379,730 | \$411,355 | \$442,980 | \$474,605 | \$506,345 | |
| 6.125% | 1 | \$95,060 | \$114,030 | \$133,070 | \$152,040 | \$171,080 | \$190,050 | \$209,090 | \$228,060 | \$247,100 | \$266,070 | \$285,110 | \$304,080 | |
| | 2 | \$115,430 | \$138,465 | \$161,585 | \$184,620 | \$207,740 | \$230,775 | \$253,895 | \$276,930 | \$300,050 | \$323,085 | \$346,205 | \$369,240 | |
| | 3 | \$135,800 | \$162,900 | \$190,100 | \$217,200 | \$244,400 | \$271,500 | \$298,700 | \$325,800 | \$353,000 | \$380,100 | \$407,300 | \$434,400 | |
| | 4 | \$156,170 | \$187,335 | \$218,615 | \$249,780 | \$281,060 | \$312,225 | \$343,505 | \$374,670 | \$405,950 | \$437,115 | \$468,395 | \$499,560 | |
| 6.250% | 1 | \$93,800 | \$112,560 | \$131,320 | \$150,010 | \$168,770 | \$187,530 | \$206,290 | \$225,050 | \$243,810 | \$262,570 | \$281,330 | \$300,090 | |
| | 2 | \$113,900 | \$136,680 | \$159,460 | \$182,155 | \$204,935 | \$227,715 | \$250,495 | \$273,275 | \$296,055 | \$318,835 | \$341,615 | \$364,395 | |
| | 3 | \$134,000 | \$160,800 | \$187,600 | \$214,300 | \$241,100 | \$267,900 | \$294,700 | \$321,500 | \$348,300 | \$375,100 | \$401,900 | \$428,700 | |
| | 4 | \$154,100 | \$184,920 | \$215,740 | \$246,445 | \$277,265 | \$308,085 | \$338,905 | \$369,725 | \$400,545 | \$431,365 | \$462,185 | \$493,005 | |
| 6.375% | 1 | \$92,540 | \$111,090 | \$129,570 | \$148,050 | \$166,600 | \$185,080 | \$203,630 | \$222,110 | \$240,660 | \$259,140 | \$277,690 | \$296,170 | |
| | 2 | \$112,370 | \$134,895 | \$157,335 | \$179,775 | \$202,300 | \$224,740 | \$247,265 | \$269,705 | \$292,230 | \$314,670 | \$337,195 | \$359,635 | |
| | 3 | \$132,200 | \$158,700 | \$185,100 | \$211,500 | \$238,000 | \$264,400 | \$290,900 | \$317,300 | \$343,800 | \$370,200 | \$396,700 | \$423,100 | |
| | 4 | \$152,030 | \$182,505 | \$212,865 | \$243,225 | \$273,700 | \$304,060 | \$334,535 | \$364,895 | \$395,370 | \$425,730 | \$456,205 | \$486,565 | |
| 6.500% | 1 | \$91,350 | \$109,620 | \$127,890 | \$146,160 | \$164,430 | \$182,700 | \$200,970 | \$219,240 | \$237,510 | \$255,780 | \$274,050 | \$292,320 | |
| | 2 | \$110,925 | \$133,110 | \$155,295 | \$177,480 | \$199,665 | \$221,850 | \$244,035 | \$266,220 | \$288,405 | \$310,590 | \$332,775 | \$354,960 | |
| | 3 | \$130,500 | \$156,600 | \$182,700 | \$208,800 | \$234,900 | \$261,000 | \$287,100 | \$313,200 | \$339,300 | \$365,400 | \$391,500 | \$417,600 | |
| | 4 | \$150,075 | \$180,090 | \$210,105 | \$240,120 | \$270,135 | \$300,150 | \$330,165 | \$360,180 | \$390,195 | \$420,210 | \$450,225 | \$480,240 | |
| 6.625% | 1 | \$90,160 | \$108,220 | \$126,280 | \$144,270 | \$162,330 | \$180,320 | \$198,380 | \$216,440 | \$234,430 | \$252,490 | \$270,550 | \$288,540 | |
| | 2 | \$109,480 | \$131,410 | \$153,340 | \$175,185 | \$197,115 | \$218,960 | \$240,890 | \$262,820 | \$284,665 | \$306,595 | \$328,525 | \$350,370 | |
| | 3 | \$128,800 | \$154,600 | \$180,400 | \$206,100 | \$231,900 | \$257,600 | \$283,400 | \$309,200 | \$334,900 | \$360,700 | \$386,500 | \$412,200 | |
| | 4 | \$148,120 | \$177,790 | \$207,460 | \$237,015 | \$266,685 | \$296,240 | \$325,910 | \$355,580 | \$385,135 | \$414,805 | \$444,475 | \$474,030 | |
| 6.750% | 1 | \$89,040 | \$106,820 | \$124,600 | \$142,450 | \$160,230 | \$178,080 | \$195,860 | \$213,640 | \$231,490 | \$249,270 | \$267,050 | \$284,900 | |
| | 2 | \$108,120 | \$129,710 | \$151,300 | \$172,975 | \$194,565 | \$216,240 | \$237,830 | \$259,420 | \$281,095 | \$302,685 | \$324,275 | \$345,950 | |
| | 3 | \$127,200 | \$152,600 | \$178,000 | \$203,500 | \$228,900 | \$254,400 | \$279,800 | \$305,200 | \$330,700 | \$356,100 | \$381,500 | \$407,000 | |
| | 4 | \$146,280 | \$175,490 | \$204,700 | \$234,025 | \$263,235 | \$292,560 | \$321,770 | \$350,980 | \$380,305 | \$409,515 | \$438,725 | \$468,050 | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

HANA
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|-----------|----------------------------|-----------|-----------|---------------------------------|-----------|----------------------------|-----------|----------------------------------|-----------|------------------------------|--|
| | | Very Low 50% & Below | | Low Income (51% to 80%) | | | Below Moderate (81% to 100%) | | Moderate (101% to 120%) | | Above Moderate (121% to 140%) | | Gap Income (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| | | \$31,345 | \$37,614 | \$43,883 | \$50,152 | \$56,421 | \$62,690 | \$68,959 | \$75,228 | \$81,497 | \$87,766 | \$94,035 | \$100,304 | |
| 6.875% | 1 | \$87,920 | \$105,490 | \$123,060 | \$140,630 | \$158,200 | \$175,770 | \$193,340 | \$210,980 | \$228,550 | \$246,120 | \$263,690 | \$281,260 | |
| | 2 | \$106,760 | \$128,095 | \$149,430 | \$170,765 | \$192,100 | \$213,435 | \$234,770 | \$256,190 | \$277,525 | \$298,860 | \$320,195 | \$341,530 | |
| | 3 | \$125,600 | \$150,700 | \$175,800 | \$200,900 | \$226,000 | \$251,100 | \$276,200 | \$301,400 | \$326,500 | \$351,600 | \$376,700 | \$401,800 | |
| | 4 | \$144,440 | \$173,305 | \$202,170 | \$231,035 | \$259,900 | \$288,765 | \$317,630 | \$346,610 | \$375,475 | \$404,340 | \$433,205 | \$462,070 | |
| 7.000% | 1 | \$86,800 | \$104,160 | \$121,520 | \$138,880 | \$156,240 | \$173,600 | \$190,960 | \$208,320 | \$225,680 | \$243,040 | \$260,400 | \$277,690 | |
| | 2 | \$105,400 | \$126,480 | \$147,560 | \$168,640 | \$189,720 | \$210,800 | \$231,880 | \$252,960 | \$274,040 | \$295,120 | \$316,200 | \$337,195 | |
| | 3 | \$124,000 | \$148,800 | \$173,600 | \$198,400 | \$223,200 | \$248,000 | \$272,800 | \$297,600 | \$322,400 | \$347,200 | \$372,000 | \$396,700 | |
| | 4 | \$142,600 | \$171,120 | \$199,640 | \$228,160 | \$256,680 | \$285,200 | \$313,720 | \$342,240 | \$370,760 | \$399,280 | \$427,800 | \$456,205 | |
| 7.125% | 1 | \$85,680 | \$102,830 | \$119,980 | \$137,130 | \$154,280 | \$171,430 | \$188,580 | \$205,660 | \$222,810 | \$239,960 | \$257,110 | \$274,260 | |
| | 2 | \$104,040 | \$124,865 | \$145,690 | \$166,515 | \$187,340 | \$208,165 | \$228,990 | \$249,730 | \$270,555 | \$291,380 | \$312,205 | \$333,030 | |
| | 3 | \$122,400 | \$146,900 | \$171,400 | \$195,900 | \$220,400 | \$244,900 | \$269,400 | \$293,800 | \$318,300 | \$342,800 | \$367,300 | \$391,800 | |
| | 4 | \$140,760 | \$168,935 | \$197,110 | \$225,285 | \$253,460 | \$281,635 | \$309,810 | \$337,870 | \$366,045 | \$394,220 | \$422,395 | \$450,570 | |
| 7.250% | 1 | \$84,630 | \$101,570 | \$118,510 | \$135,450 | \$152,390 | \$169,260 | \$186,200 | \$203,140 | \$220,080 | \$237,020 | \$253,960 | \$270,830 | |
| | 2 | \$102,765 | \$123,335 | \$143,905 | \$164,475 | \$185,045 | \$205,530 | \$226,100 | \$246,670 | \$267,240 | \$287,810 | \$308,380 | \$328,865 | |
| | 3 | \$120,900 | \$145,100 | \$169,300 | \$193,500 | \$217,700 | \$241,800 | \$266,000 | \$290,200 | \$314,400 | \$338,600 | \$362,800 | \$386,900 | |
| | 4 | \$139,035 | \$166,865 | \$194,695 | \$222,525 | \$250,355 | \$278,070 | \$305,900 | \$333,730 | \$361,560 | \$389,390 | \$417,220 | \$444,935 | |
| 7.375% | 1 | \$83,580 | \$100,310 | \$117,040 | \$133,770 | \$150,500 | \$167,230 | \$183,990 | \$200,620 | \$217,350 | \$234,080 | \$250,810 | \$267,540 | |
| | 2 | \$101,490 | \$121,805 | \$142,120 | \$162,435 | \$182,750 | \$203,065 | \$223,295 | \$243,610 | \$263,925 | \$284,240 | \$304,555 | \$324,870 | |
| | 3 | \$119,400 | \$143,300 | \$167,200 | \$191,100 | \$215,000 | \$238,900 | \$262,700 | \$286,600 | \$310,500 | \$334,400 | \$358,300 | \$382,200 | |
| | 4 | \$137,310 | \$164,795 | \$192,280 | \$219,765 | \$247,250 | \$274,735 | \$302,105 | \$329,590 | \$357,075 | \$384,560 | \$412,045 | \$439,530 | |
| 7.500% | 1 | \$82,600 | \$99,120 | \$115,640 | \$132,160 | \$148,610 | \$165,130 | \$181,650 | \$198,170 | \$214,690 | \$231,210 | \$247,730 | \$264,250 | |
| | 2 | \$100,300 | \$120,360 | \$140,420 | \$160,480 | \$180,455 | \$200,515 | \$220,575 | \$240,635 | \$260,695 | \$280,755 | \$300,815 | \$320,875 | |
| | 3 | \$118,000 | \$141,600 | \$165,200 | \$188,800 | \$212,300 | \$235,900 | \$259,500 | \$283,100 | \$306,700 | \$330,300 | \$353,900 | \$377,500 | |
| | 4 | \$135,700 | \$162,840 | \$189,980 | \$217,120 | \$244,145 | \$271,285 | \$298,425 | \$325,565 | \$352,705 | \$379,845 | \$406,985 | \$434,125 | |
| 7.625% | 1 | \$81,550 | \$97,860 | \$114,240 | \$130,550 | \$146,860 | \$163,170 | \$179,480 | \$195,790 | \$212,100 | \$228,410 | \$244,720 | \$261,030 | |
| | 2 | \$99,025 | \$118,830 | \$138,720 | \$158,525 | \$178,330 | \$198,135 | \$217,940 | \$237,745 | \$257,550 | \$277,355 | \$297,160 | \$316,965 | |
| | 3 | \$116,500 | \$139,800 | \$163,200 | \$186,500 | \$209,800 | \$233,100 | \$256,400 | \$279,700 | \$303,000 | \$326,300 | \$349,600 | \$372,900 | |
| | 4 | \$133,975 | \$160,770 | \$187,680 | \$214,475 | \$241,270 | \$268,065 | \$294,860 | \$321,655 | \$348,450 | \$375,245 | \$402,040 | \$428,835 | |
| 7.750% | 1 | \$80,570 | \$96,740 | \$112,840 | \$128,940 | \$145,040 | \$161,210 | \$177,310 | \$193,410 | \$209,580 | \$225,680 | \$241,780 | \$257,880 | |
| | 2 | \$97,835 | \$117,470 | \$137,020 | \$156,570 | \$176,120 | \$195,755 | \$215,305 | \$234,855 | \$254,490 | \$274,040 | \$293,590 | \$313,140 | |
| | 3 | \$115,100 | \$138,200 | \$161,200 | \$184,200 | \$207,200 | \$230,300 | \$253,300 | \$276,300 | \$299,400 | \$322,400 | \$345,400 | \$368,400 | |
| | 4 | \$132,365 | \$158,930 | \$185,380 | \$211,830 | \$238,280 | \$264,845 | \$291,295 | \$317,745 | \$344,310 | \$370,760 | \$397,210 | \$423,660 | |
| 7.875% | 1 | \$79,660 | \$95,550 | \$111,510 | \$127,400 | \$143,360 | \$159,250 | \$175,210 | \$191,100 | \$207,060 | \$222,950 | \$238,910 | \$254,800 | |
| | 2 | \$96,730 | \$116,025 | \$135,405 | \$154,700 | \$174,080 | \$193,375 | \$212,755 | \$232,050 | \$251,430 | \$270,725 | \$290,105 | \$309,400 | |
| | 3 | \$113,800 | \$136,500 | \$159,300 | \$182,000 | \$204,800 | \$227,500 | \$250,300 | \$273,000 | \$295,800 | \$318,500 | \$341,300 | \$364,000 | |
| | 4 | \$130,870 | \$156,975 | \$183,195 | \$209,300 | \$235,520 | \$261,625 | \$287,845 | \$313,950 | \$340,170 | \$366,275 | \$392,495 | \$418,600 | |
| 8.000% | 1 | \$78,680 | \$94,430 | \$110,180 | \$125,930 | \$141,610 | \$157,360 | \$173,110 | \$188,860 | \$204,610 | \$220,360 | \$236,040 | \$251,790 | |
| | 2 | \$95,540 | \$114,665 | \$133,790 | \$152,915 | \$171,955 | \$191,080 | \$210,205 | \$229,330 | \$248,455 | \$267,580 | \$286,620 | \$305,745 | |
| | 3 | \$112,400 | \$134,900 | \$157,400 | \$179,900 | \$202,300 | \$224,800 | \$247,300 | \$269,800 | \$292,300 | \$314,800 | \$337,200 | \$359,700 | |
| | 4 | \$129,260 | \$155,135 | \$181,010 | \$206,885 | \$232,645 | \$258,520 | \$284,395 | \$310,270 | \$336,145 | \$362,020 | \$387,780 | \$413,655 | |
| 8.125% | 1 | \$77,770 | \$93,310 | \$108,850 | \$124,460 | \$140,000 | \$155,540 | \$171,080 | \$186,620 | \$202,160 | \$217,770 | \$233,310 | \$248,850 | |
| | 2 | \$94,435 | \$113,305 | \$132,175 | \$151,130 | \$170,000 | \$188,870 | \$207,740 | \$226,610 | \$245,480 | \$264,435 | \$283,305 | \$302,175 | |
| | 3 | \$111,100 | \$133,300 | \$155,500 | \$177,800 | \$200,000 | \$222,200 | \$244,400 | \$266,600 | \$288,800 | \$311,100 | \$333,300 | \$355,500 | |
| | 4 | \$127,765 | \$153,295 | \$178,825 | \$204,470 | \$230,000 | \$255,530 | \$281,060 | \$306,590 | \$332,120 | \$357,765 | \$383,295 | \$408,825 | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

HANA
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| | | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| Prevailing Int. Rate | No. of Bedroom | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| | | \$31,345 | \$37,614 | \$43,883 | \$50,152 | \$56,421 | \$62,690 | \$68,959 | \$75,228 | \$81,497 | \$87,766 | \$94,035 | \$100,304 | |
| 8.250% | 1 | \$76,860 | \$92,260 | \$107,590 | \$122,990 | \$138,320 | \$153,720 | \$169,120 | \$184,450 | \$199,850 | \$215,180 | \$230,580 | \$245,980 | |
| | 2 | \$93,330 | \$112,030 | \$130,645 | \$149,345 | \$167,960 | \$186,660 | \$205,360 | \$223,975 | \$242,675 | \$261,290 | \$279,990 | \$298,690 | |
| | 3 | \$109,800 | \$131,800 | \$153,700 | \$175,700 | \$197,600 | \$219,600 | \$241,600 | \$263,500 | \$285,500 | \$307,400 | \$329,400 | \$351,400 | |
| | 4 | \$126,270 | \$151,570 | \$176,755 | \$202,055 | \$227,240 | \$252,540 | \$277,840 | \$303,025 | \$328,325 | \$353,510 | \$378,810 | \$404,110 | |
| 8.375% | 1 | \$75,950 | \$91,140 | \$106,330 | \$121,520 | \$136,710 | \$151,970 | \$167,160 | \$182,350 | \$197,540 | \$212,730 | \$227,920 | \$243,110 | |
| | 2 | \$92,225 | \$110,670 | \$129,115 | \$147,560 | \$166,005 | \$184,535 | \$202,980 | \$221,425 | \$239,870 | \$258,315 | \$276,760 | \$295,205 | |
| | 3 | \$108,500 | \$130,200 | \$151,900 | \$173,600 | \$195,300 | \$217,100 | \$238,800 | \$260,500 | \$282,200 | \$303,900 | \$325,600 | \$347,300 | |
| | 4 | \$124,775 | \$149,730 | \$174,685 | \$199,640 | \$224,595 | \$249,665 | \$274,620 | \$299,575 | \$324,530 | \$349,485 | \$374,440 | \$399,395 | |
| 8.500% | 1 | \$75,110 | \$90,090 | \$105,140 | \$120,120 | \$135,170 | \$150,220 | \$165,200 | \$180,250 | \$195,230 | \$210,280 | \$225,260 | \$240,310 | |
| | 2 | \$91,205 | \$109,395 | \$127,670 | \$145,860 | \$164,135 | \$182,410 | \$200,600 | \$218,875 | \$237,065 | \$255,340 | \$273,530 | \$291,805 | |
| | 3 | \$107,300 | \$128,700 | \$150,200 | \$171,600 | \$193,100 | \$214,600 | \$236,000 | \$257,500 | \$278,900 | \$300,400 | \$321,800 | \$343,300 | |
| | 4 | \$123,395 | \$148,005 | \$172,730 | \$197,340 | \$222,065 | \$246,790 | \$271,400 | \$296,125 | \$320,735 | \$345,460 | \$370,070 | \$394,795 | |
| 8.625% | 1 | \$74,270 | \$89,110 | \$103,950 | \$118,790 | \$133,630 | \$148,470 | \$163,310 | \$178,150 | \$192,990 | \$207,830 | \$222,740 | \$237,580 | |
| | 2 | \$90,185 | \$108,205 | \$126,225 | \$144,245 | \$162,265 | \$180,285 | \$198,305 | \$216,325 | \$234,345 | \$252,365 | \$270,470 | \$288,490 | |
| | 3 | \$106,100 | \$127,300 | \$148,500 | \$169,700 | \$190,900 | \$212,100 | \$233,300 | \$254,500 | \$275,700 | \$296,900 | \$318,200 | \$339,400 | |
| | 4 | \$122,015 | \$146,395 | \$170,775 | \$195,155 | \$219,535 | \$243,915 | \$268,295 | \$292,675 | \$317,055 | \$341,435 | \$365,930 | \$390,310 | |
| 8.750% | 1 | \$73,430 | \$88,060 | \$102,760 | \$117,460 | \$132,090 | \$146,790 | \$161,490 | \$176,120 | \$190,820 | \$205,520 | \$220,220 | \$234,850 | |
| | 2 | \$89,165 | \$106,930 | \$124,780 | \$142,630 | \$160,395 | \$178,245 | \$196,095 | \$213,860 | \$231,710 | \$249,560 | \$267,410 | \$285,175 | |
| | 3 | \$104,900 | \$125,800 | \$146,800 | \$167,800 | \$188,700 | \$209,700 | \$230,700 | \$251,600 | \$272,600 | \$293,600 | \$314,600 | \$335,500 | |
| | 4 | \$120,635 | \$144,670 | \$168,820 | \$192,970 | \$217,005 | \$241,155 | \$265,305 | \$289,340 | \$313,490 | \$337,640 | \$361,790 | \$385,825 | |
| 8.875% | 1 | \$72,590 | \$87,080 | \$101,570 | \$116,130 | \$130,620 | \$145,110 | \$159,670 | \$174,160 | \$188,650 | \$203,210 | \$217,700 | \$232,260 | |
| | 2 | \$88,145 | \$105,740 | \$123,335 | \$141,015 | \$158,610 | \$176,205 | \$193,885 | \$211,480 | \$229,075 | \$246,755 | \$264,350 | \$282,030 | |
| | 3 | \$103,700 | \$124,400 | \$145,100 | \$165,900 | \$186,600 | \$207,300 | \$228,100 | \$248,800 | \$269,500 | \$290,300 | \$311,000 | \$331,800 | |
| | 4 | \$119,255 | \$143,060 | \$166,865 | \$190,785 | \$214,590 | \$238,395 | \$262,315 | \$286,120 | \$309,925 | \$333,845 | \$357,650 | \$381,570 | |

Maximum affordable sales price is based on the following factors:

- \$62,690** Median family income as established by the Department of Housing and Human Concerns (DHHC)
- 30** Number of years for a fixed-rate mortgage loan with no discount points
- 30%** Percentage of gross monthly income for housing expenses (principle and interest payment only)
- 5%** Percentage of the purchase price for downpayment.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

HANA
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| 5.500% | 1 | \$91,560 | \$109,830 | \$128,170 | \$146,440 | \$164,780 | \$183,050 | \$201,320 | \$219,660 | \$237,930 | \$256,270 | \$274,540 | \$292,880 | |
| | 2 | \$111,180 | \$133,365 | \$155,635 | \$177,820 | \$200,090 | \$222,275 | \$244,460 | \$266,730 | \$288,915 | \$311,185 | \$333,370 | \$355,640 | |
| | 3 | \$130,800 | \$156,900 | \$183,100 | \$209,200 | \$235,400 | \$261,500 | \$287,600 | \$313,800 | \$339,900 | \$366,100 | \$392,200 | \$418,400 | |
| | 4 | \$150,420 | \$180,435 | \$210,565 | \$240,580 | \$270,710 | \$300,725 | \$330,740 | \$360,870 | \$390,885 | \$421,015 | \$451,030 | \$481,160 | |
| 5.625% | 1 | \$90,300 | \$108,360 | \$126,350 | \$144,480 | \$162,470 | \$180,530 | \$198,590 | \$216,650 | \$234,710 | \$252,770 | \$270,830 | \$288,890 | |
| | 2 | \$109,650 | \$131,580 | \$153,425 | \$175,440 | \$197,285 | \$219,215 | \$241,145 | \$263,075 | \$285,005 | \$306,935 | \$328,865 | \$350,795 | |
| | 3 | \$129,000 | \$154,800 | \$180,500 | \$206,400 | \$232,100 | \$257,900 | \$283,700 | \$309,500 | \$335,300 | \$361,100 | \$386,900 | \$412,700 | |
| | 4 | \$148,350 | \$178,020 | \$207,575 | \$237,360 | \$266,915 | \$296,585 | \$326,255 | \$355,925 | \$385,595 | \$415,265 | \$444,935 | \$474,605 | |
| 5.750% | 1 | \$89,040 | \$106,820 | \$124,670 | \$142,520 | \$160,300 | \$178,080 | \$195,930 | \$213,710 | \$231,560 | \$249,340 | \$267,120 | \$284,970 | |
| | 2 | \$108,120 | \$129,710 | \$151,385 | \$173,060 | \$194,650 | \$216,240 | \$237,915 | \$259,505 | \$281,180 | \$302,770 | \$324,360 | \$346,035 | |
| | 3 | \$127,200 | \$152,600 | \$178,100 | \$203,600 | \$229,000 | \$254,400 | \$279,900 | \$305,300 | \$330,800 | \$356,200 | \$381,600 | \$407,100 | |
| | 4 | \$146,280 | \$175,490 | \$204,815 | \$234,140 | \$263,350 | \$292,560 | \$321,885 | \$351,095 | \$380,420 | \$409,630 | \$438,840 | \$468,165 | |
| 5.875% | 1 | \$87,850 | \$105,420 | \$122,990 | \$140,560 | \$158,130 | \$175,700 | \$193,270 | \$210,840 | \$228,410 | \$245,980 | \$263,550 | \$281,120 | |
| | 2 | \$106,675 | \$128,010 | \$149,345 | \$170,680 | \$192,015 | \$213,350 | \$234,685 | \$256,020 | \$277,355 | \$298,690 | \$320,025 | \$341,360 | |
| | 3 | \$125,500 | \$150,600 | \$175,700 | \$200,800 | \$225,900 | \$251,000 | \$276,100 | \$301,200 | \$326,300 | \$351,400 | \$376,500 | \$401,600 | |
| | 4 | \$144,325 | \$173,190 | \$202,055 | \$230,920 | \$259,785 | \$288,650 | \$317,515 | \$346,380 | \$375,245 | \$404,110 | \$432,975 | \$461,840 | |
| 6.000% | 1 | \$86,660 | \$104,020 | \$121,310 | \$138,670 | \$155,960 | \$173,390 | \$190,680 | \$208,040 | \$225,330 | \$242,690 | \$259,980 | \$277,410 | |
| | 2 | \$105,230 | \$126,310 | \$147,305 | \$168,385 | \$189,380 | \$210,545 | \$231,540 | \$252,620 | \$273,615 | \$294,695 | \$315,690 | \$336,855 | |
| | 3 | \$123,800 | \$148,600 | \$173,300 | \$198,100 | \$222,800 | \$247,700 | \$272,400 | \$297,200 | \$321,900 | \$346,700 | \$371,400 | \$396,300 | |
| | 4 | \$142,370 | \$170,890 | \$199,295 | \$227,815 | \$256,220 | \$284,855 | \$313,260 | \$341,780 | \$370,185 | \$398,705 | \$427,110 | \$455,745 | |
| 6.125% | 1 | \$85,540 | \$102,620 | \$119,770 | \$136,850 | \$154,000 | \$171,080 | \$188,160 | \$205,240 | \$222,390 | \$239,470 | \$256,620 | \$273,700 | |
| | 2 | \$103,870 | \$124,610 | \$145,435 | \$166,175 | \$187,000 | \$207,740 | \$228,480 | \$249,220 | \$270,045 | \$290,785 | \$311,610 | \$332,350 | |
| | 3 | \$122,200 | \$146,600 | \$171,100 | \$195,500 | \$220,000 | \$244,400 | \$268,800 | \$293,200 | \$317,700 | \$342,100 | \$366,600 | \$391,000 | |
| | 4 | \$140,530 | \$168,590 | \$196,765 | \$224,825 | \$253,000 | \$281,060 | \$309,120 | \$337,180 | \$365,355 | \$393,415 | \$421,590 | \$449,650 | |
| 6.250% | 1 | \$84,420 | \$101,290 | \$118,160 | \$135,030 | \$151,900 | \$168,770 | \$185,640 | \$202,580 | \$219,450 | \$236,320 | \$253,190 | \$270,060 | |
| | 2 | \$102,510 | \$122,995 | \$143,480 | \$163,965 | \$184,450 | \$204,935 | \$225,420 | \$245,990 | \$266,475 | \$286,960 | \$307,445 | \$327,930 | |
| | 3 | \$120,600 | \$144,700 | \$168,800 | \$192,900 | \$217,000 | \$241,100 | \$265,200 | \$289,400 | \$313,500 | \$337,600 | \$361,700 | \$385,800 | |
| | 4 | \$138,690 | \$166,405 | \$194,120 | \$221,835 | \$249,550 | \$277,265 | \$304,980 | \$332,810 | \$360,525 | \$388,240 | \$415,955 | \$443,670 | |
| 6.375% | 1 | \$83,300 | \$99,960 | \$116,620 | \$133,280 | \$149,940 | \$166,600 | \$183,260 | \$199,920 | \$216,580 | \$233,240 | \$249,900 | \$266,560 | |
| | 2 | \$101,150 | \$121,380 | \$141,610 | \$161,840 | \$182,070 | \$202,300 | \$222,530 | \$242,760 | \$262,990 | \$283,220 | \$303,450 | \$323,680 | |
| | 3 | \$119,000 | \$142,800 | \$166,600 | \$190,400 | \$214,200 | \$238,000 | \$261,800 | \$285,600 | \$309,400 | \$333,200 | \$357,000 | \$380,800 | |
| | 4 | \$136,850 | \$164,220 | \$191,590 | \$218,960 | \$246,330 | \$273,700 | \$301,070 | \$328,440 | \$355,810 | \$383,180 | \$410,550 | \$437,920 | |
| 6.500% | 1 | \$82,250 | \$98,630 | \$115,080 | \$131,530 | \$147,980 | \$164,430 | \$180,880 | \$197,330 | \$213,780 | \$230,230 | \$246,680 | \$263,060 | |
| | 2 | \$99,875 | \$119,765 | \$139,740 | \$159,715 | \$179,690 | \$199,665 | \$219,640 | \$239,615 | \$259,590 | \$279,565 | \$299,540 | \$319,430 | |
| | 3 | \$117,500 | \$140,900 | \$164,400 | \$187,900 | \$211,400 | \$234,900 | \$258,400 | \$281,900 | \$305,400 | \$328,900 | \$352,400 | \$375,800 | |
| | 4 | \$135,125 | \$162,035 | \$189,060 | \$216,085 | \$243,110 | \$270,135 | \$297,160 | \$324,185 | \$351,210 | \$378,235 | \$405,260 | \$432,170 | |
| 6.625% | 1 | \$81,130 | \$97,370 | \$113,680 | \$129,850 | \$146,090 | \$162,260 | \$178,570 | \$194,810 | \$210,980 | \$227,220 | \$243,530 | \$259,700 | |
| | 2 | \$98,515 | \$118,235 | \$138,040 | \$157,675 | \$177,395 | \$197,030 | \$216,835 | \$236,555 | \$256,190 | \$275,910 | \$295,715 | \$315,350 | |
| | 3 | \$115,900 | \$139,100 | \$162,400 | \$185,500 | \$208,700 | \$231,800 | \$255,100 | \$278,300 | \$301,400 | \$324,600 | \$347,900 | \$371,000 | |
| | 4 | \$133,285 | \$159,965 | \$186,760 | \$213,325 | \$240,005 | \$266,570 | \$293,365 | \$320,045 | \$346,610 | \$373,290 | \$400,085 | \$426,650 | |
| 6.750% | 1 | \$80,150 | \$96,110 | \$112,140 | \$128,240 | \$144,200 | \$160,300 | \$176,260 | \$192,290 | \$208,320 | \$224,350 | \$240,380 | \$256,410 | |
| | 2 | \$97,325 | \$116,705 | \$136,170 | \$155,720 | \$175,100 | \$194,650 | \$214,030 | \$233,495 | \$252,960 | \$272,425 | \$291,890 | \$311,355 | |
| | 3 | \$114,500 | \$137,300 | \$160,200 | \$183,200 | \$206,000 | \$229,000 | \$251,800 | \$274,700 | \$297,600 | \$320,500 | \$343,400 | \$366,300 | |
| | 4 | \$131,675 | \$157,895 | \$184,230 | \$210,680 | \$236,900 | \$263,350 | \$289,570 | \$315,905 | \$342,240 | \$368,575 | \$394,910 | \$421,245 | |



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2008
AFFORDABLE SALES PRICE GUIDELINES

HANA
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| 6.875% | 1 | \$79,100 | \$94,920 | \$110,740 | \$126,560 | \$142,380 | \$158,200 | \$174,020 | \$189,910 | \$205,730 | \$221,480 | \$237,300 | \$253,120 | |
| | 2 | \$96,050 | \$115,260 | \$134,470 | \$153,680 | \$172,890 | \$192,100 | \$211,310 | \$230,605 | \$249,815 | \$268,940 | \$288,150 | \$307,360 | |
| | 3 | \$113,000 | \$135,600 | \$158,200 | \$180,800 | \$203,400 | \$226,000 | \$248,600 | \$271,300 | \$293,900 | \$316,400 | \$339,000 | \$361,600 | |
| | 4 | \$129,950 | \$155,940 | \$181,930 | \$207,920 | \$233,910 | \$259,900 | \$285,890 | \$311,995 | \$337,985 | \$363,860 | \$389,850 | \$415,840 | |
| 7.000% | 1 | \$78,120 | \$93,730 | \$109,340 | \$125,020 | \$140,630 | \$156,240 | \$171,850 | \$187,460 | \$203,140 | \$218,750 | \$234,360 | \$249,900 | |
| | 2 | \$94,860 | \$113,815 | \$132,770 | \$151,810 | \$170,765 | \$189,720 | \$208,675 | \$227,630 | \$246,670 | \$265,625 | \$284,580 | \$303,450 | |
| | 3 | \$111,600 | \$133,900 | \$156,200 | \$178,600 | \$200,900 | \$223,200 | \$245,500 | \$267,800 | \$290,200 | \$312,500 | \$334,800 | \$357,000 | |
| | 4 | \$128,340 | \$153,985 | \$179,630 | \$205,390 | \$231,035 | \$256,680 | \$282,325 | \$307,970 | \$333,730 | \$359,375 | \$385,020 | \$410,550 | |
| 7.125% | 1 | \$77,140 | \$92,540 | \$108,010 | \$123,410 | \$138,880 | \$154,280 | \$169,750 | \$185,080 | \$200,550 | \$215,950 | \$231,420 | \$246,820 | |
| | 2 | \$93,670 | \$112,370 | \$131,155 | \$149,855 | \$168,640 | \$187,340 | \$206,125 | \$224,740 | \$243,525 | \$262,225 | \$281,010 | \$299,710 | |
| | 3 | \$110,200 | \$132,200 | \$154,300 | \$176,300 | \$198,400 | \$220,400 | \$242,500 | \$264,400 | \$286,500 | \$308,500 | \$330,600 | \$352,600 | |
| | 4 | \$126,730 | \$152,030 | \$177,445 | \$202,745 | \$228,160 | \$253,460 | \$278,875 | \$304,060 | \$329,475 | \$354,775 | \$380,190 | \$405,490 | |
| 7.250% | 1 | \$76,160 | \$91,420 | \$106,680 | \$121,940 | \$137,130 | \$152,320 | \$167,580 | \$182,840 | \$198,100 | \$213,290 | \$228,550 | \$243,740 | |
| | 2 | \$92,480 | \$111,010 | \$129,540 | \$148,070 | \$166,515 | \$184,960 | \$203,490 | \$222,020 | \$240,550 | \$258,995 | \$277,525 | \$295,970 | |
| | 3 | \$108,800 | \$130,600 | \$152,400 | \$174,200 | \$195,900 | \$217,600 | \$239,400 | \$261,200 | \$283,000 | \$304,700 | \$326,500 | \$348,200 | |
| | 4 | \$125,120 | \$150,190 | \$175,260 | \$200,330 | \$225,285 | \$250,240 | \$275,310 | \$300,380 | \$325,450 | \$350,405 | \$375,475 | \$400,430 | |
| 7.375% | 1 | \$75,250 | \$90,300 | \$105,350 | \$120,400 | \$135,450 | \$150,500 | \$165,480 | \$180,530 | \$195,650 | \$210,700 | \$225,750 | \$240,800 | |
| | 2 | \$91,375 | \$109,650 | \$127,925 | \$146,200 | \$164,475 | \$182,750 | \$200,940 | \$219,215 | \$237,575 | \$255,850 | \$274,125 | \$292,400 | |
| | 3 | \$107,500 | \$129,000 | \$150,500 | \$172,000 | \$193,500 | \$215,000 | \$236,400 | \$257,900 | \$279,500 | \$301,000 | \$322,500 | \$344,000 | |
| | 4 | \$123,625 | \$148,350 | \$173,075 | \$197,800 | \$222,525 | \$247,250 | \$271,860 | \$296,585 | \$321,425 | \$346,150 | \$370,875 | \$395,600 | |
| 7.500% | 1 | \$74,340 | \$89,180 | \$104,090 | \$118,930 | \$133,770 | \$148,610 | \$163,520 | \$178,360 | \$193,200 | \$208,110 | \$222,950 | \$237,860 | |
| | 2 | \$90,270 | \$108,290 | \$126,395 | \$144,415 | \$162,435 | \$180,455 | \$198,560 | \$216,580 | \$234,600 | \$252,705 | \$270,725 | \$288,830 | |
| | 3 | \$106,200 | \$127,400 | \$148,700 | \$169,900 | \$191,100 | \$212,300 | \$233,600 | \$254,800 | \$276,000 | \$297,300 | \$318,500 | \$339,800 | |
| | 4 | \$122,130 | \$146,510 | \$171,005 | \$195,385 | \$219,765 | \$244,145 | \$268,640 | \$293,020 | \$317,400 | \$341,895 | \$366,275 | \$390,770 | |
| 7.625% | 1 | \$73,430 | \$88,060 | \$102,830 | \$117,530 | \$132,160 | \$146,860 | \$161,560 | \$176,190 | \$190,890 | \$205,590 | \$220,220 | \$234,920 | |
| | 2 | \$89,165 | \$106,930 | \$124,865 | \$142,715 | \$160,480 | \$178,330 | \$196,180 | \$213,945 | \$231,795 | \$249,645 | \$267,410 | \$285,260 | |
| | 3 | \$104,900 | \$125,800 | \$146,900 | \$167,900 | \$188,800 | \$209,800 | \$230,800 | \$251,700 | \$272,700 | \$293,700 | \$314,600 | \$335,600 | |
| | 4 | \$120,635 | \$144,670 | \$168,935 | \$193,085 | \$217,120 | \$241,270 | \$265,420 | \$289,455 | \$313,605 | \$337,755 | \$361,790 | \$385,940 | |
| 7.750% | 1 | \$72,520 | \$87,080 | \$101,570 | \$116,060 | \$130,550 | \$145,110 | \$159,600 | \$174,090 | \$188,650 | \$203,140 | \$217,630 | \$232,120 | |
| | 2 | \$88,060 | \$105,740 | \$123,335 | \$140,930 | \$158,525 | \$176,205 | \$193,800 | \$211,395 | \$229,075 | \$246,670 | \$264,265 | \$281,860 | |
| | 3 | \$103,600 | \$124,400 | \$145,100 | \$165,800 | \$186,500 | \$207,300 | \$228,000 | \$248,700 | \$269,500 | \$290,200 | \$310,900 | \$331,600 | |
| | 4 | \$119,140 | \$143,060 | \$166,865 | \$190,670 | \$214,475 | \$238,395 | \$262,200 | \$286,005 | \$309,925 | \$333,730 | \$357,535 | \$381,340 | |
| 7.875% | 1 | \$71,680 | \$86,030 | \$100,380 | \$114,660 | \$129,015 | \$143,360 | \$157,710 | \$171,990 | \$186,340 | \$200,690 | \$215,040 | \$229,320 | |
| | 2 | \$87,040 | \$104,465 | \$121,890 | \$139,230 | \$156,655 | \$174,080 | \$191,505 | \$208,845 | \$226,270 | \$243,695 | \$261,120 | \$278,460 | |
| | 3 | \$102,400 | \$122,900 | \$143,400 | \$163,800 | \$184,300 | \$204,800 | \$225,300 | \$245,700 | \$266,200 | \$286,700 | \$307,200 | \$327,600 | |
| | 4 | \$117,760 | \$141,335 | \$164,910 | \$188,370 | \$211,945 | \$235,520 | \$259,095 | \$282,555 | \$306,130 | \$329,705 | \$353,280 | \$376,740 | |
| 8.000% | 1 | \$70,840 | \$84,980 | \$99,190 | \$113,330 | \$127,470 | \$141,610 | \$155,820 | \$169,960 | \$184,170 | \$198,310 | \$212,450 | \$226,590 | |
| | 2 | \$86,020 | \$103,190 | \$120,445 | \$137,615 | \$154,785 | \$171,955 | \$189,210 | \$206,380 | \$223,635 | \$240,805 | \$257,975 | \$275,145 | |
| | 3 | \$101,200 | \$121,400 | \$141,700 | \$161,900 | \$182,100 | \$202,300 | \$222,600 | \$242,800 | \$263,100 | \$283,300 | \$303,500 | \$323,700 | |
| | 4 | \$116,380 | \$139,610 | \$162,955 | \$186,185 | \$209,415 | \$232,645 | \$255,990 | \$279,220 | \$302,565 | \$325,795 | \$349,025 | \$372,255 | |
| 8.125% | 1 | \$70,000 | \$84,000 | \$98,000 | \$112,000 | \$126,000 | \$140,000 | \$154,000 | \$167,930 | \$181,930 | \$196,000 | \$210,000 | \$224,000 | |
| | 2 | \$85,000 | \$102,000 | \$119,000 | \$136,000 | \$153,000 | \$170,000 | \$187,000 | \$203,915 | \$220,915 | \$238,000 | \$255,000 | \$272,000 | |
| | 3 | \$100,000 | \$120,000 | \$140,000 | \$160,000 | \$180,000 | \$200,000 | \$220,000 | \$239,900 | \$259,900 | \$280,000 | \$300,000 | \$320,000 | |
| | 4 | \$115,000 | \$138,000 | \$161,000 | \$184,000 | \$207,000 | \$230,000 | \$253,000 | \$275,885 | \$298,885 | \$322,000 | \$345,000 | \$368,000 | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

HANA
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | |
|----------------------|----------------|--------------------------|-------------|--------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|
| | | Very Low | | Low Income | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | 50% & Below | (51% to 80%) | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% |
| | | \$31,345 | \$37,614 | \$43,883 | \$50,152 | \$56,421 | \$62,690 | \$68,959 | \$75,228 | \$81,497 | \$87,766 | \$94,035 | \$100,304 |
| 8.250% | 1 | \$69,160 | \$83,020 | \$96,810 | \$110,670 | \$124,460 | \$138,320 | \$152,180 | \$166,040 | \$179,900 | \$193,690 | \$207,550 | \$221,410 |
| | 2 | \$83,980 | \$100,810 | \$117,555 | \$134,385 | \$151,130 | \$167,960 | \$184,790 | \$201,620 | \$218,450 | \$235,195 | \$252,025 | \$268,855 |
| | 3 | \$98,800 | \$118,600 | \$138,300 | \$158,100 | \$177,800 | \$197,600 | \$217,400 | \$237,200 | \$257,000 | \$276,700 | \$296,500 | \$316,300 |
| | 4 | \$113,620 | \$136,390 | \$159,045 | \$181,815 | \$204,470 | \$227,240 | \$250,010 | \$272,780 | \$295,550 | \$318,205 | \$340,975 | \$363,745 |
| 8.375% | 1 | \$68,390 | \$82,040 | \$95,690 | \$109,340 | \$123,060 | \$136,780 | \$150,430 | \$164,150 | \$177,800 | \$191,450 | \$205,100 | \$218,820 |
| | 2 | \$83,045 | \$99,620 | \$116,195 | \$132,770 | \$149,430 | \$166,090 | \$182,665 | \$199,325 | \$215,900 | \$232,475 | \$249,050 | \$265,710 |
| | 3 | \$97,700 | \$117,200 | \$136,700 | \$156,200 | \$175,800 | \$195,400 | \$214,900 | \$234,500 | \$254,000 | \$273,500 | \$293,000 | \$312,600 |
| | 4 | \$112,355 | \$134,780 | \$157,205 | \$179,630 | \$202,170 | \$224,710 | \$247,135 | \$269,675 | \$292,100 | \$314,525 | \$336,950 | \$359,490 |
| 8.500% | 1 | \$67,620 | \$81,060 | \$94,640 | \$108,080 | \$121,660 | \$135,170 | \$148,680 | \$162,260 | \$175,700 | \$189,280 | \$202,720 | \$216,300 |
| | 2 | \$82,110 | \$98,430 | \$114,920 | \$131,240 | \$147,730 | \$164,135 | \$180,540 | \$197,030 | \$213,350 | \$229,840 | \$246,160 | \$262,650 |
| | 3 | \$96,600 | \$115,800 | \$135,200 | \$154,400 | \$173,800 | \$193,100 | \$212,400 | \$231,800 | \$251,000 | \$270,400 | \$289,600 | \$309,000 |
| | 4 | \$111,090 | \$133,170 | \$155,480 | \$177,560 | \$199,870 | \$222,065 | \$244,260 | \$266,570 | \$288,650 | \$310,960 | \$333,040 | \$355,350 |
| 8.625% | 1 | \$66,850 | \$80,220 | \$93,590 | \$106,890 | \$120,260 | \$133,630 | \$147,000 | \$160,370 | \$173,670 | \$187,040 | \$200,480 | \$213,850 |
| | 2 | \$81,175 | \$97,410 | \$113,645 | \$129,795 | \$146,030 | \$162,265 | \$178,500 | \$194,735 | \$210,885 | \$227,120 | \$243,440 | \$259,675 |
| | 3 | \$95,500 | \$114,600 | \$133,700 | \$152,700 | \$171,800 | \$190,900 | \$210,000 | \$229,100 | \$248,100 | \$267,200 | \$286,400 | \$305,500 |
| | 4 | \$109,825 | \$131,790 | \$153,755 | \$175,605 | \$197,570 | \$219,535 | \$241,500 | \$263,465 | \$285,315 | \$307,280 | \$329,360 | \$351,325 |
| 8.750% | 1 | \$66,080 | \$79,240 | \$92,470 | \$105,700 | \$118,860 | \$132,090 | \$145,320 | \$158,480 | \$171,710 | \$184,940 | \$198,170 | \$211,400 |
| | 2 | \$80,240 | \$96,220 | \$112,285 | \$128,350 | \$144,330 | \$160,395 | \$176,460 | \$192,440 | \$208,505 | \$224,570 | \$240,635 | \$256,700 |
| | 3 | \$94,400 | \$113,200 | \$132,100 | \$151,000 | \$169,800 | \$188,700 | \$207,600 | \$226,400 | \$245,300 | \$264,200 | \$283,100 | \$302,000 |
| | 4 | \$108,560 | \$130,180 | \$151,915 | \$173,650 | \$195,270 | \$217,005 | \$238,740 | \$260,360 | \$282,095 | \$303,830 | \$325,565 | \$347,300 |
| 8.875% | 1 | \$65,310 | \$78,400 | \$91,420 | \$104,510 | \$117,530 | \$130,620 | \$143,710 | \$156,730 | \$169,820 | \$182,910 | \$195,930 | \$209,020 |
| | 2 | \$79,305 | \$95,200 | \$111,010 | \$126,905 | \$142,715 | \$158,610 | \$174,505 | \$190,315 | \$206,210 | \$222,105 | \$237,915 | \$253,810 |
| | 3 | \$93,300 | \$112,000 | \$130,600 | \$149,300 | \$167,900 | \$186,600 | \$205,300 | \$223,900 | \$242,600 | \$261,300 | \$279,900 | \$298,600 |
| | 4 | \$107,295 | \$128,800 | \$150,190 | \$171,695 | \$193,085 | \$214,590 | \$236,095 | \$257,485 | \$278,990 | \$300,495 | \$321,885 | \$343,390 |

Maximum affordable sales price is based on the following factors:

- \$62,690** Median family income as established by the Department of Housing and Human Concerns (DHHC)
- 30** Number of years for a fixed-rate mortgage loan with no discount points
- 30%** Percentage of gross monthly income for housing expenses (principle and interest payment only)
- 5%** Percentage of the purchase price for downpayment.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
 INCOME LIMITS & AFFORDABLE RENT GUIDELINES

HANA

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

INCOME LIMITS FOR RENTAL UNITS (BY FAMILY SIZE & PERCENTAGE OF MEDIAN FAMILY INCOME)

| % of Median | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|-------------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| | 0.7 | 0.8 | 0.9 | 1.0 | 1.08 | 1.16 | 1.24 | 1.32 |
| 10% | \$4,390 | \$5,020 | \$5,640 | \$6,270 | \$6,770 | \$7,270 | \$7,770 | \$8,280 |
| 20% | \$8,780 | \$10,030 | \$11,280 | \$12,540 | \$13,540 | \$14,540 | \$15,550 | \$16,550 |
| 30% | \$13,160 | \$15,050 | \$16,930 | \$18,810 | \$20,310 | \$21,820 | \$23,320 | \$24,830 |
| 40% | \$17,550 | \$20,060 | \$22,570 | \$25,080 | \$27,080 | \$29,090 | \$31,090 | \$33,100 |
| 50% | \$21,940 | \$25,080 | \$28,210 | \$31,350 | \$33,850 | \$36,360 | \$38,870 | \$41,380 |
| 60% | \$26,330 | \$30,090 | \$33,850 | \$37,610 | \$40,620 | \$43,630 | \$46,640 | \$49,650 |
| 70% | \$30,720 | \$35,110 | \$39,490 | \$43,880 | \$47,390 | \$50,900 | \$54,410 | \$57,930 |
| 80% | \$35,110 | \$40,120 | \$45,140 | \$50,150 | \$54,160 | \$58,180 | \$62,190 | \$66,200 |
| 90% | \$39,490 | \$45,140 | \$50,780 | \$56,420 | \$60,930 | \$65,450 | \$69,960 | \$74,480 |
| 100% | \$43,880 | \$50,150 | \$56,420 | \$62,690 | \$67,710 | \$72,720 | \$77,740 | \$82,750 |
| 110% | \$48,270 | \$55,170 | \$62,060 | \$68,960 | \$74,480 | \$79,990 | \$85,510 | \$91,030 |
| 120% | \$52,660 | \$60,180 | \$67,710 | \$75,230 | \$81,250 | \$87,260 | \$93,280 | \$99,300 |
| 130% | \$57,050 | \$65,200 | \$73,350 | \$81,500 | \$88,020 | \$94,540 | \$101,060 | \$107,580 |
| 140% | \$61,440 | \$70,210 | \$78,990 | \$87,770 | \$94,790 | \$101,810 | \$108,830 | \$115,850 |

AFFORDABLE RENT GUIDELINES (BY UNIT SIZE & PERCENTAGE OF MEDIAN FAMILY INCOME)

| % of Median | UNIT SIZE (NO. OF BEDROOMS) | | | | | |
|-------------|-----------------------------|---------|---------|---------|---------|---------|
| | 0 | 1 | 2 | 3 | 4 | 5 |
| 10% | \$110 | \$118 | \$141 | \$163 | \$182 | \$201 |
| 20% | \$220 | \$235 | \$282 | \$326 | \$364 | \$401 |
| 30% | \$329 | \$353 | \$423 | \$489 | \$546 | \$602 |
| 40% | \$439 | \$470 | \$564 | \$652 | \$727 | \$802 |
| 50% | \$549 | \$588 | \$705 | \$815 | \$909 | \$1,003 |
| 60% | \$658 | \$705 | \$846 | \$978 | \$1,091 | \$1,204 |
| 70% | \$768 | \$823 | \$987 | \$1,141 | \$1,273 | \$1,404 |
| 80% | \$878 | \$940 | \$1,129 | \$1,304 | \$1,455 | \$1,605 |
| 90% | \$987 | \$1,058 | \$1,270 | \$1,467 | \$1,636 | \$1,806 |
| 100% | \$1,097 | \$1,175 | \$1,411 | \$1,630 | \$1,818 | \$2,006 |
| 110% | \$1,207 | \$1,293 | \$1,552 | \$1,793 | \$2,000 | \$2,207 |
| 120% | \$1,317 | \$1,411 | \$1,693 | \$1,956 | \$2,182 | \$2,407 |
| 130% | \$1,426 | \$1,528 | \$1,834 | \$2,119 | \$2,364 | \$2,608 |
| 140% | \$1,536 | \$1,646 | \$1,975 | \$2,282 | \$2,545 | \$2,809 |

Note: Affordable rents are based on 30% of gross monthly income. Affordable rents do not include utilities.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

Effective: **March 1, 2008**

Based on HUD Median Income effective February 13, 2008

2008
 AFFORDABLE SALES PRICE GUIDELINES

LANA'I
METHODOLOGY

For Calculating Median Family Income

Factors used in calculation:

| | |
|--|----------|
| HUD's 2008 median family income for the County of Maui | \$72,800 |
| HUD's 2000 median family income for the County of Maui | \$56,500 |
| Census Bureau's 2000 median family income for Lana'i (based on 2000 Census) | \$49,209 |

Estimated 2008 median family income for Lana'i:

$$\begin{array}{r}
 \$72,800 \\
 - \quad \$56,500 \\
 \hline
 \$16,300
 \end{array}
 \qquad
 \begin{array}{r}
 \$16,300 \\
 \hline
 \$56,500
 \end{array}
 = 28.85\% \text{ (rate of increase from 2000 to 2008 for County of Maui)}$$

$$\begin{array}{r}
 \$49,209 \\
 \times \quad 28.85\% \\
 \hline
 \$14,197
 \end{array}
 \qquad
 + \quad
 \begin{array}{r}
 \$49,209 \\
 + \quad \$14,197 \\
 \hline
 \mathbf{\$63,406} \text{ (Est. 2008 Lana'i median family income)}
 \end{array}$$

Est. 2008 Lanai'i median family income **\$63,410**
 (Rounded to the nearest \$10)



Prepared by:
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DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

LANA'I
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|-----------|------------|-----------|-----------|-----------|----------------|-----------|-----------|-----------|----------------|-----------|------------|--|
| | | Very Low | | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| | | \$31,705 | \$38,046 | \$44,387 | \$50,728 | \$57,069 | \$63,410 | \$69,751 | \$76,092 | \$82,433 | \$88,774 | \$95,115 | \$101,456 | | |
| 5.500% | 1 | \$102,830 | \$123,410 | \$143,990 | \$164,570 | \$185,150 | \$205,730 | \$226,310 | \$246,890 | \$267,470 | \$287,980 | \$308,560 | \$329,140 | | |
| | 2 | \$124,865 | \$149,855 | \$174,845 | \$199,835 | \$224,825 | \$249,815 | \$274,805 | \$299,795 | \$324,785 | \$349,690 | \$374,680 | \$399,670 | | |
| | 3 | \$146,900 | \$176,300 | \$205,700 | \$235,100 | \$264,500 | \$293,900 | \$323,300 | \$352,700 | \$382,100 | \$411,400 | \$440,800 | \$470,200 | | |
| | 4 | \$168,935 | \$202,745 | \$236,555 | \$270,365 | \$304,175 | \$337,985 | \$371,795 | \$405,605 | \$439,415 | \$473,110 | \$506,920 | \$540,730 | | |
| 5.625% | 1 | \$101,430 | \$121,730 | \$142,030 | \$162,330 | \$182,630 | \$202,930 | \$223,230 | \$243,530 | \$263,760 | \$284,060 | \$304,360 | \$324,660 | | |
| | 2 | \$123,165 | \$147,815 | \$172,465 | \$197,115 | \$221,765 | \$246,415 | \$271,065 | \$295,715 | \$320,280 | \$344,930 | \$369,580 | \$394,230 | | |
| | 3 | \$144,900 | \$173,900 | \$202,900 | \$231,900 | \$260,900 | \$289,900 | \$318,900 | \$347,900 | \$376,800 | \$405,800 | \$434,800 | \$463,800 | | |
| | 4 | \$166,635 | \$199,985 | \$233,335 | \$266,685 | \$300,035 | \$333,385 | \$366,735 | \$400,085 | \$433,320 | \$466,670 | \$500,020 | \$533,370 | | |
| 5.750% | 1 | \$100,100 | \$120,120 | \$140,140 | \$160,160 | \$180,110 | \$200,130 | \$220,150 | \$240,170 | \$260,190 | \$280,210 | \$300,230 | \$320,250 | | |
| | 2 | \$121,550 | \$145,860 | \$170,170 | \$194,480 | \$218,705 | \$243,015 | \$267,325 | \$291,635 | \$315,945 | \$340,255 | \$364,565 | \$388,875 | | |
| | 3 | \$143,000 | \$171,600 | \$200,200 | \$228,800 | \$257,300 | \$285,900 | \$314,500 | \$343,100 | \$371,700 | \$400,300 | \$428,900 | \$457,500 | | |
| | 4 | \$164,450 | \$197,340 | \$230,230 | \$263,120 | \$295,895 | \$328,785 | \$361,675 | \$394,565 | \$427,455 | \$460,345 | \$493,235 | \$526,125 | | |
| 5.875% | 1 | \$98,700 | \$118,510 | \$138,250 | \$157,990 | \$177,730 | \$197,470 | \$217,210 | \$236,950 | \$256,690 | \$276,430 | \$296,170 | \$315,910 | | |
| | 2 | \$119,850 | \$143,905 | \$167,875 | \$191,845 | \$215,815 | \$239,785 | \$263,755 | \$287,725 | \$311,695 | \$335,665 | \$359,635 | \$383,605 | | |
| | 3 | \$141,000 | \$169,300 | \$197,500 | \$225,700 | \$253,900 | \$282,100 | \$310,300 | \$338,500 | \$366,700 | \$394,900 | \$423,100 | \$451,300 | | |
| | 4 | \$162,150 | \$194,695 | \$227,125 | \$259,555 | \$291,985 | \$324,415 | \$356,845 | \$389,275 | \$421,705 | \$454,135 | \$486,565 | \$518,995 | | |
| 6.000% | 1 | \$97,440 | \$116,900 | \$136,360 | \$155,890 | \$175,350 | \$194,810 | \$214,340 | \$233,800 | \$253,260 | \$272,790 | \$292,250 | \$311,710 | | |
| | 2 | \$118,320 | \$141,950 | \$165,580 | \$189,295 | \$212,925 | \$236,555 | \$260,270 | \$283,900 | \$307,530 | \$331,245 | \$354,875 | \$378,505 | | |
| | 3 | \$139,200 | \$167,000 | \$194,800 | \$222,700 | \$250,500 | \$278,300 | \$306,200 | \$334,000 | \$361,800 | \$389,700 | \$417,500 | \$445,300 | | |
| | 4 | \$160,080 | \$192,050 | \$224,020 | \$256,105 | \$288,075 | \$320,045 | \$352,130 | \$384,100 | \$416,070 | \$448,155 | \$480,125 | \$512,095 | | |
| 6.125% | 1 | \$96,110 | \$115,360 | \$134,540 | \$153,790 | \$173,040 | \$192,220 | \$211,470 | \$230,720 | \$249,900 | \$269,150 | \$288,330 | \$307,580 | | |
| | 2 | \$116,705 | \$140,080 | \$163,370 | \$186,745 | \$210,120 | \$233,410 | \$256,785 | \$280,160 | \$303,450 | \$326,825 | \$350,115 | \$373,490 | | |
| | 3 | \$137,300 | \$164,800 | \$192,200 | \$219,700 | \$247,200 | \$274,600 | \$302,100 | \$329,600 | \$357,000 | \$384,500 | \$411,900 | \$439,400 | | |
| | 4 | \$157,895 | \$189,520 | \$221,030 | \$252,655 | \$284,280 | \$315,790 | \$347,415 | \$379,040 | \$410,550 | \$442,175 | \$473,685 | \$505,310 | | |
| 6.250% | 1 | \$94,850 | \$113,820 | \$132,790 | \$151,760 | \$170,730 | \$189,700 | \$208,670 | \$227,640 | \$246,610 | \$265,580 | \$284,550 | \$303,520 | | |
| | 2 | \$115,175 | \$138,210 | \$161,245 | \$184,280 | \$207,315 | \$230,350 | \$253,385 | \$276,420 | \$299,455 | \$322,490 | \$345,525 | \$368,560 | | |
| | 3 | \$135,500 | \$162,600 | \$189,700 | \$216,800 | \$243,900 | \$271,000 | \$298,100 | \$325,200 | \$352,300 | \$379,400 | \$406,500 | \$433,600 | | |
| | 4 | \$155,825 | \$186,990 | \$218,155 | \$249,320 | \$280,485 | \$311,650 | \$342,815 | \$373,980 | \$405,145 | \$436,310 | \$467,475 | \$498,640 | | |
| 6.375% | 1 | \$93,590 | \$112,350 | \$131,040 | \$149,800 | \$168,490 | \$187,250 | \$205,940 | \$224,700 | \$243,390 | \$262,150 | \$280,840 | \$299,600 | | |
| | 2 | \$113,645 | \$136,425 | \$159,120 | \$181,900 | \$204,595 | \$227,375 | \$250,070 | \$272,850 | \$295,545 | \$318,325 | \$341,020 | \$363,800 | | |
| | 3 | \$133,700 | \$160,500 | \$187,200 | \$214,000 | \$240,700 | \$267,500 | \$294,200 | \$321,000 | \$347,700 | \$374,500 | \$401,200 | \$428,000 | | |
| | 4 | \$153,755 | \$184,575 | \$215,280 | \$246,100 | \$276,805 | \$307,625 | \$338,330 | \$369,150 | \$399,855 | \$430,675 | \$461,380 | \$492,200 | | |
| 6.500% | 1 | \$92,400 | \$110,880 | \$129,360 | \$147,840 | \$166,320 | \$184,800 | \$203,280 | \$221,760 | \$240,240 | \$258,720 | \$277,200 | \$295,680 | | |
| | 2 | \$112,200 | \$134,640 | \$157,080 | \$179,520 | \$201,960 | \$224,400 | \$246,840 | \$269,280 | \$291,720 | \$314,160 | \$336,600 | \$359,040 | | |
| | 3 | \$132,000 | \$158,400 | \$184,800 | \$211,200 | \$237,600 | \$264,000 | \$290,400 | \$316,800 | \$343,200 | \$369,600 | \$396,000 | \$422,400 | | |
| | 4 | \$151,800 | \$182,160 | \$212,520 | \$242,880 | \$273,240 | \$303,600 | \$333,960 | \$364,320 | \$394,680 | \$425,040 | \$455,400 | \$485,760 | | |
| 6.625% | 1 | \$91,210 | \$109,480 | \$127,680 | \$145,950 | \$164,150 | \$182,420 | \$200,690 | \$218,890 | \$237,160 | \$255,360 | \$273,630 | \$291,900 | | |
| | 2 | \$110,755 | \$132,940 | \$155,040 | \$177,225 | \$199,325 | \$221,510 | \$243,695 | \$265,795 | \$287,980 | \$310,080 | \$332,265 | \$354,450 | | |
| | 3 | \$130,300 | \$156,400 | \$182,400 | \$208,500 | \$234,500 | \$260,600 | \$286,700 | \$312,700 | \$338,800 | \$364,800 | \$390,900 | \$417,000 | | |
| | 4 | \$149,845 | \$179,860 | \$209,760 | \$239,775 | \$269,675 | \$299,690 | \$329,705 | \$359,605 | \$389,620 | \$419,520 | \$449,535 | \$479,550 | | |
| 6.750% | 1 | \$90,020 | \$108,080 | \$126,070 | \$144,060 | \$162,050 | \$180,110 | \$198,100 | \$216,090 | \$234,150 | \$252,140 | \$270,130 | \$288,120 | | |
| | 2 | \$109,310 | \$131,240 | \$153,085 | \$174,930 | \$196,775 | \$218,705 | \$240,550 | \$262,395 | \$284,325 | \$306,170 | \$328,015 | \$349,860 | | |
| | 3 | \$128,600 | \$154,400 | \$180,100 | \$205,800 | \$231,500 | \$257,300 | \$283,000 | \$308,700 | \$334,500 | \$360,200 | \$385,900 | \$411,600 | | |
| | 4 | \$147,890 | \$177,560 | \$207,115 | \$236,670 | \$266,225 | \$295,895 | \$325,450 | \$355,005 | \$384,675 | \$414,230 | \$443,785 | \$473,340 | | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

LANA'I
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|-----------|----------------------------|-----------|-----------|-----------|---------------------------------|-----------|----------------------------|-----------|----------------------------------|-----------|------------------------------|--|
| | | Very Low 50% & Below | | Low Income (51% to 80%) | | | | Below Moderate (81% to 100%) | | Moderate (101% to 120%) | | Above Moderate (121% to 140%) | | Gap Income (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | | |
| | | \$31,705 | \$38,046 | \$44,387 | \$50,728 | \$57,069 | \$63,410 | \$69,751 | \$76,092 | \$82,433 | \$88,774 | \$95,115 | \$101,456 | | |
| 6.875% | 1 | \$88,900 | \$106,680 | \$124,460 | \$142,240 | \$160,020 | \$177,800 | \$195,580 | \$213,360 | \$231,140 | \$248,920 | \$266,700 | \$284,480 | | |
| | 2 | \$107,950 | \$129,540 | \$151,130 | \$172,720 | \$194,310 | \$215,900 | \$237,490 | \$259,080 | \$280,670 | \$302,260 | \$323,850 | \$345,440 | | |
| | 3 | \$127,000 | \$152,400 | \$177,800 | \$203,200 | \$228,600 | \$254,000 | \$279,400 | \$304,800 | \$330,200 | \$355,600 | \$381,000 | \$406,400 | | |
| | 4 | \$146,050 | \$175,260 | \$204,470 | \$233,680 | \$262,890 | \$292,100 | \$321,310 | \$350,520 | \$379,730 | \$408,940 | \$438,150 | \$467,360 | | |
| 7.000% | 1 | \$87,780 | \$105,350 | \$122,920 | \$140,490 | \$157,990 | \$175,560 | \$193,130 | \$210,700 | \$228,270 | \$245,770 | \$263,340 | \$280,910 | | |
| | 2 | \$106,590 | \$127,925 | \$149,260 | \$170,595 | \$191,845 | \$213,180 | \$234,515 | \$255,850 | \$277,185 | \$298,435 | \$319,770 | \$341,105 | | |
| | 3 | \$125,400 | \$150,500 | \$175,600 | \$200,700 | \$225,700 | \$250,800 | \$275,900 | \$301,000 | \$326,100 | \$351,100 | \$376,200 | \$401,300 | | |
| | 4 | \$144,210 | \$173,075 | \$201,940 | \$230,805 | \$259,555 | \$288,420 | \$317,285 | \$346,150 | \$375,015 | \$403,765 | \$432,630 | \$461,495 | | |
| 7.125% | 1 | \$86,660 | \$104,020 | \$121,380 | \$138,670 | \$156,030 | \$173,390 | \$190,750 | \$208,040 | \$225,400 | \$242,760 | \$260,050 | \$277,410 | | |
| | 2 | \$105,230 | \$126,310 | \$147,390 | \$168,385 | \$189,465 | \$210,545 | \$231,625 | \$252,620 | \$273,700 | \$294,780 | \$315,775 | \$336,855 | | |
| | 3 | \$123,800 | \$148,600 | \$173,400 | \$198,100 | \$222,900 | \$247,700 | \$272,500 | \$297,200 | \$322,000 | \$346,800 | \$371,500 | \$396,300 | | |
| | 4 | \$142,370 | \$170,890 | \$199,410 | \$227,815 | \$256,335 | \$284,855 | \$313,375 | \$341,780 | \$370,300 | \$398,820 | \$427,225 | \$455,745 | | |
| 7.250% | 1 | \$85,610 | \$102,760 | \$119,840 | \$136,990 | \$154,140 | \$171,220 | \$188,370 | \$205,450 | \$222,600 | \$239,750 | \$256,830 | \$273,980 | | |
| | 2 | \$103,955 | \$124,780 | \$145,520 | \$166,345 | \$187,170 | \$207,910 | \$228,735 | \$249,475 | \$270,300 | \$291,125 | \$311,865 | \$332,690 | | |
| | 3 | \$122,300 | \$146,800 | \$171,200 | \$195,700 | \$220,200 | \$244,600 | \$269,100 | \$293,500 | \$318,000 | \$342,500 | \$366,900 | \$391,400 | | |
| | 4 | \$140,645 | \$168,820 | \$196,880 | \$225,055 | \$253,230 | \$281,290 | \$309,465 | \$337,525 | \$365,700 | \$393,875 | \$421,935 | \$450,110 | | |
| 7.375% | 1 | \$84,560 | \$101,500 | \$118,370 | \$135,310 | \$152,180 | \$169,120 | \$186,060 | \$202,930 | \$219,870 | \$236,740 | \$253,680 | \$270,620 | | |
| | 2 | \$102,680 | \$123,250 | \$143,735 | \$164,305 | \$184,790 | \$205,360 | \$225,930 | \$246,415 | \$266,985 | \$287,470 | \$308,040 | \$328,610 | | |
| | 3 | \$120,800 | \$145,000 | \$169,100 | \$193,300 | \$217,400 | \$241,600 | \$265,800 | \$289,900 | \$314,100 | \$338,200 | \$362,400 | \$386,600 | | |
| | 4 | \$138,920 | \$166,750 | \$194,465 | \$222,295 | \$250,010 | \$277,840 | \$305,670 | \$333,385 | \$361,215 | \$388,930 | \$416,760 | \$444,590 | | |
| 7.500% | 1 | \$83,510 | \$100,240 | \$116,970 | \$133,630 | \$150,360 | \$167,090 | \$183,750 | \$200,480 | \$217,140 | \$233,870 | \$250,600 | \$267,260 | | |
| | 2 | \$101,405 | \$121,720 | \$142,035 | \$162,265 | \$182,580 | \$202,895 | \$223,125 | \$243,440 | \$263,670 | \$283,985 | \$304,300 | \$324,530 | | |
| | 3 | \$119,300 | \$143,200 | \$167,100 | \$190,900 | \$214,800 | \$238,700 | \$262,500 | \$286,400 | \$310,200 | \$334,100 | \$358,000 | \$381,800 | | |
| | 4 | \$137,195 | \$164,680 | \$192,165 | \$219,535 | \$247,020 | \$274,505 | \$301,875 | \$329,360 | \$356,730 | \$384,215 | \$411,700 | \$439,070 | | |
| 7.625% | 1 | \$82,530 | \$99,050 | \$115,500 | \$132,020 | \$148,540 | \$165,060 | \$181,510 | \$198,030 | \$214,550 | \$231,070 | \$247,520 | \$264,040 | | |
| | 2 | \$100,215 | \$120,275 | \$140,250 | \$160,310 | \$180,370 | \$200,430 | \$220,405 | \$240,465 | \$260,525 | \$280,585 | \$300,560 | \$320,620 | | |
| | 3 | \$117,900 | \$141,500 | \$165,000 | \$188,600 | \$212,200 | \$235,800 | \$259,300 | \$282,900 | \$306,500 | \$330,100 | \$353,600 | \$377,200 | | |
| | 4 | \$135,585 | \$162,725 | \$189,750 | \$216,890 | \$244,030 | \$271,170 | \$298,195 | \$325,335 | \$352,475 | \$379,615 | \$406,640 | \$433,780 | | |
| 7.750% | 1 | \$81,550 | \$97,860 | \$114,100 | \$130,410 | \$146,720 | \$163,030 | \$179,340 | \$195,650 | \$211,960 | \$228,270 | \$244,580 | \$260,890 | | |
| | 2 | \$99,025 | \$118,830 | \$138,550 | \$158,355 | \$178,160 | \$197,965 | \$217,770 | \$237,575 | \$257,380 | \$277,185 | \$296,990 | \$316,795 | | |
| | 3 | \$116,500 | \$139,800 | \$163,000 | \$186,300 | \$209,600 | \$232,900 | \$256,200 | \$279,500 | \$302,800 | \$326,100 | \$349,400 | \$372,700 | | |
| | 4 | \$133,975 | \$160,770 | \$187,450 | \$214,245 | \$241,040 | \$267,835 | \$294,630 | \$321,425 | \$348,220 | \$375,015 | \$401,810 | \$428,605 | | |
| 7.875% | 1 | \$80,570 | \$96,670 | \$112,770 | \$128,870 | \$144,970 | \$161,070 | \$177,240 | \$193,340 | \$209,440 | \$225,540 | \$241,640 | \$257,740 | | |
| | 2 | \$97,835 | \$117,385 | \$136,935 | \$156,485 | \$176,035 | \$195,585 | \$215,220 | \$234,770 | \$254,320 | \$273,870 | \$293,420 | \$312,970 | | |
| | 3 | \$115,100 | \$138,100 | \$161,100 | \$184,100 | \$207,100 | \$230,100 | \$253,200 | \$276,200 | \$299,200 | \$322,200 | \$345,200 | \$368,200 | | |
| | 4 | \$132,365 | \$158,815 | \$185,265 | \$211,715 | \$238,165 | \$264,615 | \$291,180 | \$317,630 | \$344,080 | \$370,530 | \$396,980 | \$423,430 | | |
| 8.000% | 1 | \$79,590 | \$95,480 | \$111,440 | \$127,330 | \$143,290 | \$159,180 | \$175,140 | \$191,030 | \$206,920 | \$222,880 | \$238,770 | \$254,730 | | |
| | 2 | \$96,645 | \$115,940 | \$135,320 | \$154,615 | \$173,995 | \$193,290 | \$212,670 | \$231,965 | \$251,260 | \$270,640 | \$289,935 | \$309,315 | | |
| | 3 | \$113,700 | \$136,400 | \$159,200 | \$181,900 | \$204,700 | \$227,400 | \$250,200 | \$272,900 | \$295,600 | \$318,400 | \$341,100 | \$363,900 | | |
| | 4 | \$130,755 | \$156,860 | \$183,080 | \$209,185 | \$235,405 | \$261,510 | \$287,730 | \$313,835 | \$339,940 | \$366,160 | \$392,265 | \$418,485 | | |
| 8.125% | 1 | \$78,680 | \$94,360 | \$110,110 | \$125,860 | \$141,610 | \$157,290 | \$173,040 | \$188,790 | \$204,540 | \$220,220 | \$235,970 | \$251,720 | | |
| | 2 | \$95,540 | \$114,580 | \$133,705 | \$152,830 | \$171,955 | \$190,995 | \$210,120 | \$229,245 | \$248,370 | \$267,410 | \$286,535 | \$305,660 | | |
| | 3 | \$112,400 | \$134,800 | \$157,300 | \$179,800 | \$202,300 | \$224,700 | \$247,200 | \$269,700 | \$292,200 | \$314,600 | \$337,100 | \$359,600 | | |
| | 4 | \$129,260 | \$155,020 | \$180,895 | \$206,770 | \$232,645 | \$258,405 | \$284,280 | \$310,155 | \$336,030 | \$361,790 | \$387,665 | \$413,540 | | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

LANA'I
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

| | | Percent of Median Income | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|
| | | Very Low | Low Income | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| Prevailing Int. Rate | No. of Bedroom | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% |
| | | \$31,705 | \$38,046 | \$44,387 | \$50,728 | \$57,069 | \$63,410 | \$69,751 | \$76,092 | \$82,433 | \$88,774 | \$95,115 | \$101,456 |
| 8.250% | 1 | \$77,770 | \$93,310 | \$108,850 | \$124,390 | \$139,930 | \$155,470 | \$171,010 | \$186,550 | \$202,160 | \$217,700 | \$233,240 | \$248,780 |
| | 2 | \$94,435 | \$113,305 | \$132,175 | \$151,045 | \$169,915 | \$188,785 | \$207,655 | \$226,525 | \$245,480 | \$264,350 | \$283,220 | \$302,090 |
| | 3 | \$111,100 | \$133,300 | \$155,500 | \$177,700 | \$199,900 | \$222,100 | \$244,300 | \$266,500 | \$288,800 | \$311,000 | \$333,200 | \$355,400 |
| | 4 | \$127,765 | \$153,295 | \$178,825 | \$204,355 | \$229,885 | \$255,415 | \$280,945 | \$306,475 | \$332,120 | \$357,650 | \$383,180 | \$408,710 |
| 8.375% | 1 | \$76,860 | \$92,190 | \$107,590 | \$122,920 | \$138,320 | \$153,650 | \$169,050 | \$184,450 | \$199,780 | \$215,180 | \$230,510 | \$245,910 |
| | 2 | \$93,330 | \$111,945 | \$130,645 | \$149,260 | \$167,960 | \$186,575 | \$205,275 | \$223,975 | \$242,590 | \$261,290 | \$279,905 | \$298,605 |
| | 3 | \$109,800 | \$131,700 | \$153,700 | \$175,600 | \$197,600 | \$219,500 | \$241,500 | \$263,500 | \$285,400 | \$307,400 | \$329,300 | \$351,300 |
| | 4 | \$126,270 | \$151,455 | \$176,755 | \$201,940 | \$227,240 | \$252,425 | \$277,725 | \$303,025 | \$328,210 | \$353,510 | \$378,695 | \$403,995 |
| 8.500% | 1 | \$75,950 | \$91,140 | \$106,330 | \$121,520 | \$136,710 | \$151,900 | \$167,090 | \$182,280 | \$197,470 | \$212,660 | \$227,850 | \$243,040 |
| | 2 | \$92,225 | \$110,670 | \$129,115 | \$147,560 | \$166,005 | \$184,450 | \$202,895 | \$221,340 | \$239,785 | \$258,230 | \$276,675 | \$295,120 |
| | 3 | \$108,500 | \$130,200 | \$151,900 | \$173,600 | \$195,300 | \$217,000 | \$238,700 | \$260,400 | \$282,100 | \$303,800 | \$325,500 | \$347,200 |
| | 4 | \$124,775 | \$149,730 | \$174,685 | \$199,640 | \$224,595 | \$249,550 | \$274,505 | \$299,460 | \$324,415 | \$349,370 | \$374,325 | \$399,280 |
| 8.625% | 1 | \$75,110 | \$90,090 | \$105,140 | \$120,120 | \$135,170 | \$150,150 | \$165,200 | \$180,250 | \$195,230 | \$210,280 | \$225,260 | \$240,310 |
| | 2 | \$91,205 | \$109,395 | \$127,670 | \$145,860 | \$164,135 | \$182,325 | \$200,600 | \$218,875 | \$237,065 | \$255,340 | \$273,530 | \$291,805 |
| | 3 | \$107,300 | \$128,700 | \$150,200 | \$171,600 | \$193,100 | \$214,500 | \$236,000 | \$257,500 | \$278,900 | \$300,400 | \$321,800 | \$343,300 |
| | 4 | \$123,395 | \$148,005 | \$172,730 | \$197,340 | \$222,065 | \$246,675 | \$271,400 | \$296,125 | \$320,735 | \$345,460 | \$370,070 | \$394,795 |
| 8.750% | 1 | \$74,270 | \$89,110 | \$103,950 | \$118,790 | \$133,630 | \$148,470 | \$163,310 | \$178,150 | \$192,990 | \$207,900 | \$222,740 | \$237,580 |
| | 2 | \$90,185 | \$108,205 | \$126,225 | \$144,245 | \$162,265 | \$180,285 | \$198,305 | \$216,325 | \$234,345 | \$252,450 | \$270,470 | \$288,490 |
| | 3 | \$106,100 | \$127,300 | \$148,500 | \$169,700 | \$190,900 | \$212,100 | \$233,300 | \$254,500 | \$275,700 | \$297,000 | \$318,200 | \$339,400 |
| | 4 | \$122,015 | \$146,395 | \$170,775 | \$195,155 | \$219,535 | \$243,915 | \$268,295 | \$292,675 | \$317,055 | \$341,550 | \$365,930 | \$390,310 |
| 8.875% | 1 | \$73,430 | \$88,060 | \$102,760 | \$117,460 | \$132,160 | \$146,790 | \$161,490 | \$176,190 | \$190,820 | \$205,520 | \$220,220 | \$234,920 |
| | 2 | \$89,165 | \$106,930 | \$124,780 | \$142,630 | \$160,480 | \$178,245 | \$196,095 | \$213,945 | \$231,710 | \$249,560 | \$267,410 | \$285,260 |
| | 3 | \$104,900 | \$125,800 | \$146,800 | \$167,800 | \$188,800 | \$209,700 | \$230,700 | \$251,700 | \$272,600 | \$293,600 | \$314,600 | \$335,600 |
| | 4 | \$120,635 | \$144,670 | \$168,820 | \$192,970 | \$217,120 | \$241,155 | \$265,305 | \$289,455 | \$313,490 | \$337,640 | \$361,790 | \$385,940 |

Maximum affordable sales price is based on the following factors:

- \$63,410** Median family income as established by the Department of Housing and Human Concerns (DHHC)
- 30** Number of years for a fixed-rate mortgage loan with no discount points
- 30%** Percentage of gross monthly income for housing expenses (principle and interest payment only)
- 5%** Percentage of the purchase price for downpayment.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

LANA'I
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|------------|-----------|---------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|------------|--|
| | | Very Low | | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | | | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | | |
| 5.500% | 1 | \$31,705 | \$38,046 | \$44,387 | \$50,728 | \$57,069 | \$63,410 | \$69,751 | \$76,092 | \$82,433 | \$88,774 | \$95,115 | \$101,456 | | |
| | 2 | \$92,540 | \$111,090 | \$129,570 | \$148,120 | \$166,670 | \$185,150 | \$203,700 | \$222,180 | \$240,730 | \$259,210 | \$277,690 | \$296,240 | | |
| | 3 | \$112,370 | \$134,895 | \$157,335 | \$179,860 | \$202,385 | \$224,825 | \$247,350 | \$269,790 | \$292,315 | \$314,755 | \$337,195 | \$359,720 | | |
| | 4 | \$132,200 | \$158,700 | \$185,100 | \$211,600 | \$238,100 | \$264,500 | \$291,000 | \$317,400 | \$343,900 | \$370,300 | \$396,700 | \$423,200 | | |
| 5.625% | 1 | \$152,030 | \$182,505 | \$212,865 | \$243,340 | \$273,815 | \$304,175 | \$334,650 | \$365,010 | \$395,485 | \$425,845 | \$456,205 | \$486,680 | | |
| | 2 | \$91,280 | \$109,550 | \$127,820 | \$146,090 | \$164,360 | \$182,630 | \$200,900 | \$219,170 | \$237,370 | \$255,640 | \$273,910 | \$292,180 | | |
| | 3 | \$110,840 | \$133,025 | \$155,210 | \$177,395 | \$199,580 | \$221,765 | \$243,950 | \$266,135 | \$288,235 | \$310,420 | \$332,605 | \$354,790 | | |
| | 4 | \$130,400 | \$156,500 | \$182,600 | \$208,700 | \$234,800 | \$260,900 | \$287,000 | \$313,100 | \$339,100 | \$365,200 | \$391,300 | \$417,400 | | |
| 5.750% | 1 | \$149,960 | \$179,975 | \$209,990 | \$240,005 | \$270,020 | \$300,035 | \$330,050 | \$360,065 | \$389,965 | \$419,980 | \$449,995 | \$480,010 | | |
| | 2 | \$90,090 | \$108,080 | \$126,140 | \$144,130 | \$162,120 | \$180,110 | \$198,170 | \$216,160 | \$234,150 | \$252,210 | \$270,200 | \$288,260 | | |
| | 3 | \$109,395 | \$131,240 | \$153,170 | \$175,015 | \$196,860 | \$218,705 | \$240,635 | \$262,480 | \$284,325 | \$306,255 | \$328,100 | \$350,030 | | |
| | 4 | \$128,700 | \$154,400 | \$180,200 | \$205,900 | \$231,600 | \$257,300 | \$283,100 | \$308,800 | \$334,500 | \$360,300 | \$386,000 | \$411,800 | | |
| 5.875% | 1 | \$148,005 | \$177,560 | \$207,230 | \$236,785 | \$266,340 | \$295,895 | \$325,565 | \$355,120 | \$384,675 | \$414,345 | \$443,900 | \$473,570 | | |
| | 2 | \$88,830 | \$106,680 | \$124,460 | \$142,170 | \$159,950 | \$177,730 | \$195,510 | \$213,290 | \$231,000 | \$248,780 | \$266,560 | \$284,340 | | |
| | 3 | \$107,865 | \$129,540 | \$151,130 | \$172,635 | \$194,225 | \$215,815 | \$237,405 | \$258,995 | \$280,500 | \$302,090 | \$323,680 | \$345,270 | | |
| | 4 | \$126,900 | \$152,400 | \$177,800 | \$203,100 | \$228,500 | \$253,900 | \$279,300 | \$304,700 | \$330,000 | \$355,400 | \$380,800 | \$406,200 | | |
| 6.000% | 1 | \$145,935 | \$175,260 | \$204,470 | \$233,565 | \$262,775 | \$291,985 | \$321,195 | \$350,405 | \$379,500 | \$408,710 | \$437,920 | \$467,130 | | |
| | 2 | \$87,710 | \$105,210 | \$122,710 | \$140,280 | \$157,850 | \$175,350 | \$192,920 | \$210,420 | \$227,920 | \$245,490 | \$263,060 | \$280,560 | | |
| | 3 | \$106,505 | \$127,755 | \$149,005 | \$170,340 | \$191,675 | \$212,925 | \$234,260 | \$255,510 | \$276,760 | \$298,095 | \$319,430 | \$340,680 | | |
| | 4 | \$125,300 | \$150,300 | \$175,300 | \$200,400 | \$225,500 | \$250,500 | \$275,600 | \$300,600 | \$325,600 | \$350,700 | \$375,800 | \$400,800 | | |
| 6.125% | 1 | \$144,095 | \$172,845 | \$201,595 | \$230,460 | \$259,325 | \$288,075 | \$316,940 | \$345,690 | \$374,440 | \$403,305 | \$432,170 | \$460,920 | | |
| | 2 | \$89,301 | \$107,147 | \$124,993 | \$142,838 | \$160,756 | \$178,530 | \$196,448 | \$214,294 | \$232,139 | \$250,057 | \$267,831 | \$285,749 | | |
| | 3 | \$105,060 | \$126,055 | \$147,050 | \$168,045 | \$189,125 | \$210,035 | \$231,115 | \$252,110 | \$273,105 | \$294,185 | \$315,095 | \$336,175 | | |
| | 4 | \$123,600 | \$148,300 | \$173,000 | \$197,700 | \$222,500 | \$247,100 | \$271,900 | \$296,600 | \$321,300 | \$346,100 | \$370,700 | \$395,500 | | |
| 6.250% | 1 | \$142,140 | \$170,545 | \$198,950 | \$227,355 | \$255,875 | \$284,165 | \$312,685 | \$341,090 | \$369,495 | \$398,015 | \$426,305 | \$454,825 | | |
| | 2 | \$85,400 | \$102,410 | \$119,490 | \$136,570 | \$153,650 | \$170,730 | \$187,810 | \$204,890 | \$221,970 | \$239,050 | \$256,130 | \$273,140 | | |
| | 3 | \$103,700 | \$124,355 | \$145,095 | \$165,835 | \$186,575 | \$207,315 | \$228,055 | \$248,795 | \$269,535 | \$290,275 | \$311,015 | \$331,670 | | |
| | 4 | \$122,000 | \$146,300 | \$170,700 | \$195,100 | \$219,500 | \$243,900 | \$268,300 | \$292,700 | \$317,100 | \$341,500 | \$365,900 | \$390,200 | | |
| 6.375% | 1 | \$140,300 | \$168,245 | \$196,305 | \$224,365 | \$252,425 | \$280,485 | \$308,545 | \$336,605 | \$364,665 | \$392,725 | \$420,785 | \$448,730 | | |
| | 2 | \$84,210 | \$101,150 | \$117,950 | \$134,820 | \$151,620 | \$168,560 | \$185,360 | \$202,230 | \$219,030 | \$235,970 | \$252,770 | \$269,640 | | |
| | 3 | \$102,255 | \$122,825 | \$143,225 | \$163,710 | \$184,110 | \$204,680 | \$225,080 | \$245,565 | \$265,965 | \$286,535 | \$306,935 | \$327,420 | | |
| | 4 | \$120,300 | \$144,500 | \$168,500 | \$192,600 | \$216,600 | \$240,800 | \$264,800 | \$288,900 | \$312,900 | \$337,100 | \$361,100 | \$385,200 | | |
| 6.500% | 1 | \$138,345 | \$166,175 | \$193,775 | \$221,490 | \$249,090 | \$276,920 | \$304,520 | \$332,235 | \$359,835 | \$387,665 | \$415,265 | \$442,980 | | |
| | 2 | \$83,160 | \$99,820 | \$116,410 | \$133,070 | \$149,660 | \$166,320 | \$182,980 | \$199,570 | \$216,230 | \$232,820 | \$249,480 | \$266,140 | | |
| | 3 | \$100,980 | \$121,210 | \$141,355 | \$161,585 | \$181,730 | \$201,960 | \$222,190 | \$242,335 | \$262,565 | \$282,710 | \$302,940 | \$323,170 | | |
| | 4 | \$118,800 | \$142,600 | \$166,300 | \$190,100 | \$213,800 | \$237,600 | \$261,400 | \$285,100 | \$308,900 | \$332,600 | \$356,400 | \$380,200 | | |
| 6.625% | 1 | \$136,620 | \$163,990 | \$191,245 | \$218,615 | \$245,870 | \$273,240 | \$300,610 | \$327,865 | \$355,235 | \$382,490 | \$409,860 | \$437,230 | | |
| | 2 | \$82,110 | \$98,560 | \$114,940 | \$131,390 | \$147,770 | \$164,150 | \$180,600 | \$196,980 | \$213,430 | \$229,810 | \$246,260 | \$262,710 | | |
| | 3 | \$99,705 | \$119,680 | \$139,570 | \$159,545 | \$179,435 | \$199,325 | \$219,300 | \$239,190 | \$259,165 | \$279,055 | \$299,030 | \$319,005 | | |
| | 4 | \$117,300 | \$140,800 | \$164,200 | \$187,700 | \$211,100 | \$234,500 | \$258,000 | \$281,400 | \$304,900 | \$328,300 | \$351,800 | \$375,300 | | |
| 6.750% | 1 | \$134,895 | \$161,920 | \$188,830 | \$215,855 | \$242,765 | \$269,675 | \$296,700 | \$323,610 | \$350,635 | \$377,545 | \$404,570 | \$431,595 | | |
| | 2 | \$80,990 | \$97,300 | \$113,470 | \$129,640 | \$145,880 | \$162,120 | \$178,290 | \$194,460 | \$210,770 | \$226,940 | \$243,110 | \$259,280 | | |
| | 3 | \$98,345 | \$118,150 | \$137,785 | \$157,420 | \$177,140 | \$196,860 | \$216,495 | \$236,130 | \$255,935 | \$275,570 | \$295,205 | \$314,840 | | |
| | 4 | \$115,700 | \$139,000 | \$162,100 | \$185,200 | \$208,400 | \$231,600 | \$254,700 | \$277,800 | \$301,100 | \$324,200 | \$347,300 | \$370,400 | | |
| | | \$133,055 | \$159,850 | \$186,415 | \$212,980 | \$239,660 | \$266,340 | \$292,905 | \$319,470 | \$346,265 | \$372,830 | \$399,395 | \$425,960 | | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

LANA'I
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| 6.875% | 1 | \$31,705 | \$38,046 | \$44,387 | \$50,728 | \$57,069 | \$63,410 | \$69,751 | \$76,092 | \$82,433 | \$88,774 | \$95,115 | \$101,456 | |
| | 2 | \$80,010 | \$96,040 | \$112,000 | \$128,030 | \$143,990 | \$160,020 | \$176,050 | \$192,010 | \$208,040 | \$224,000 | \$240,030 | \$256,060 | |
| | 3 | \$97,155 | \$116,620 | \$136,000 | \$155,465 | \$174,845 | \$194,310 | \$213,775 | \$233,155 | \$252,620 | \$272,000 | \$291,465 | \$310,930 | |
| | 4 | \$114,300 | \$137,200 | \$160,000 | \$182,900 | \$205,700 | \$228,600 | \$251,500 | \$274,300 | \$297,200 | \$320,000 | \$342,900 | \$365,800 | |
| 7.000% | 1 | \$131,445 | \$157,780 | \$184,000 | \$210,335 | \$236,555 | \$262,890 | \$289,225 | \$315,445 | \$341,780 | \$368,000 | \$394,335 | \$420,670 | |
| | 2 | \$79,030 | \$94,850 | \$110,600 | \$126,420 | \$142,170 | \$157,990 | \$173,810 | \$189,630 | \$205,450 | \$221,200 | \$237,020 | \$252,840 | |
| | 3 | \$95,965 | \$115,175 | \$134,300 | \$153,510 | \$172,635 | \$191,845 | \$211,055 | \$230,265 | \$249,475 | \$268,600 | \$287,810 | \$307,020 | |
| | 4 | \$112,900 | \$135,500 | \$158,000 | \$180,600 | \$203,100 | \$225,700 | \$248,300 | \$270,900 | \$293,500 | \$316,000 | \$338,600 | \$361,200 | |
| 7.125% | 1 | \$129,835 | \$155,825 | \$181,700 | \$207,690 | \$233,565 | \$259,555 | \$285,545 | \$311,535 | \$337,525 | \$363,400 | \$389,390 | \$415,380 | |
| | 2 | \$77,980 | \$93,590 | \$109,270 | \$124,810 | \$140,420 | \$156,030 | \$171,710 | \$187,250 | \$202,860 | \$218,470 | \$234,080 | \$249,690 | |
| | 3 | \$94,690 | \$113,645 | \$132,685 | \$151,555 | \$170,510 | \$189,465 | \$208,505 | \$227,375 | \$246,330 | \$265,285 | \$284,240 | \$303,195 | |
| | 4 | \$111,400 | \$133,700 | \$156,100 | \$178,300 | \$200,600 | \$222,900 | \$245,300 | \$267,500 | \$289,800 | \$312,100 | \$334,400 | \$356,700 | |
| 7.250% | 1 | \$128,110 | \$153,755 | \$179,515 | \$205,045 | \$230,690 | \$256,335 | \$282,095 | \$307,625 | \$333,270 | \$358,915 | \$384,560 | \$410,205 | |
| | 2 | \$77,070 | \$92,470 | \$107,870 | \$123,270 | \$138,740 | \$154,070 | \$169,540 | \$184,940 | \$200,340 | \$215,810 | \$231,140 | \$246,610 | |
| | 3 | \$93,585 | \$112,285 | \$130,985 | \$149,685 | \$168,470 | \$187,085 | \$205,870 | \$224,570 | \$243,270 | \$262,055 | \$280,670 | \$299,455 | |
| | 4 | \$110,100 | \$132,100 | \$154,100 | \$176,100 | \$198,200 | \$220,100 | \$242,200 | \$264,200 | \$286,200 | \$308,300 | \$330,200 | \$352,300 | |
| 7.375% | 1 | \$126,615 | \$151,915 | \$177,215 | \$202,515 | \$227,930 | \$253,115 | \$278,530 | \$303,830 | \$329,130 | \$354,545 | \$379,730 | \$405,145 | |
| | 2 | \$76,090 | \$91,350 | \$106,540 | \$121,800 | \$136,990 | \$152,180 | \$167,440 | \$182,630 | \$197,890 | \$213,080 | \$228,340 | \$243,530 | |
| | 3 | \$92,395 | \$110,925 | \$129,370 | \$147,900 | \$166,345 | \$184,790 | \$203,320 | \$221,765 | \$240,295 | \$258,740 | \$277,270 | \$295,715 | |
| | 4 | \$108,700 | \$130,500 | \$152,200 | \$174,000 | \$195,700 | \$217,400 | \$239,200 | \$260,900 | \$282,700 | \$304,400 | \$326,200 | \$347,900 | |
| 7.500% | 1 | \$125,005 | \$150,075 | \$175,030 | \$200,100 | \$225,055 | \$250,010 | \$275,080 | \$300,035 | \$325,105 | \$350,060 | \$375,130 | \$400,085 | |
| | 2 | \$75,180 | \$90,230 | \$105,280 | \$120,260 | \$135,310 | \$150,360 | \$165,410 | \$180,460 | \$195,440 | \$210,490 | \$225,540 | \$240,520 | |
| | 3 | \$91,290 | \$109,565 | \$127,840 | \$146,030 | \$164,305 | \$182,580 | \$200,855 | \$219,130 | \$237,320 | \$255,595 | \$273,870 | \$292,060 | |
| | 4 | \$107,400 | \$128,900 | \$150,400 | \$171,800 | \$193,300 | \$214,800 | \$236,300 | \$257,800 | \$279,200 | \$300,700 | \$322,200 | \$343,600 | |
| 7.625% | 1 | \$123,510 | \$148,235 | \$172,960 | \$197,570 | \$222,295 | \$247,020 | \$271,745 | \$296,470 | \$321,080 | \$345,805 | \$370,530 | \$395,140 | |
| | 2 | \$74,270 | \$89,180 | \$103,950 | \$118,790 | \$133,700 | \$148,540 | \$163,380 | \$178,220 | \$193,130 | \$207,970 | \$222,740 | \$237,650 | |
| | 3 | \$90,185 | \$108,290 | \$126,225 | \$144,245 | \$162,350 | \$180,370 | \$198,390 | \$216,410 | \$234,515 | \$252,535 | \$270,470 | \$288,575 | |
| | 4 | \$106,100 | \$127,400 | \$148,500 | \$169,700 | \$191,000 | \$212,200 | \$233,400 | \$254,600 | \$275,900 | \$297,100 | \$318,200 | \$339,500 | |
| 7.750% | 1 | \$122,015 | \$146,510 | \$170,775 | \$195,155 | \$219,650 | \$244,030 | \$268,410 | \$292,790 | \$317,285 | \$341,665 | \$366,045 | \$390,425 | |
| | 2 | \$73,430 | \$88,060 | \$102,690 | \$117,390 | \$132,020 | \$146,720 | \$161,420 | \$176,120 | \$190,750 | \$205,450 | \$220,150 | \$234,780 | |
| | 3 | \$89,165 | \$106,930 | \$124,695 | \$142,545 | \$160,310 | \$178,160 | \$196,010 | \$213,860 | \$231,625 | \$249,475 | \$267,325 | \$285,090 | |
| | 4 | \$104,900 | \$125,800 | \$146,700 | \$167,700 | \$188,600 | \$209,600 | \$230,600 | \$251,600 | \$272,500 | \$293,500 | \$314,500 | \$335,400 | |
| 7.875% | 1 | \$120,635 | \$144,670 | \$168,705 | \$192,855 | \$216,890 | \$241,040 | \$265,190 | \$289,340 | \$313,375 | \$337,525 | \$361,675 | \$385,710 | |
| | 2 | \$72,520 | \$87,010 | \$101,500 | \$115,990 | \$130,480 | \$144,970 | \$159,530 | \$174,020 | \$188,510 | \$203,000 | \$217,490 | \$231,980 | |
| | 3 | \$88,060 | \$105,655 | \$123,250 | \$140,845 | \$158,440 | \$176,035 | \$193,715 | \$211,310 | \$228,905 | \$246,500 | \$264,095 | \$281,690 | |
| | 4 | \$103,600 | \$124,300 | \$145,000 | \$165,700 | \$186,400 | \$207,100 | \$227,900 | \$248,600 | \$269,300 | \$290,000 | \$310,700 | \$331,400 | |
| 8.000% | 1 | \$119,140 | \$142,945 | \$166,750 | \$190,555 | \$214,360 | \$238,165 | \$262,085 | \$285,890 | \$309,695 | \$333,500 | \$357,305 | \$381,110 | |
| | 2 | \$71,610 | \$85,960 | \$100,310 | \$114,590 | \$128,940 | \$143,290 | \$157,640 | \$171,920 | \$186,200 | \$200,620 | \$214,900 | \$229,250 | |
| | 3 | \$86,955 | \$104,380 | \$121,805 | \$139,145 | \$156,570 | \$173,995 | \$191,420 | \$208,760 | \$226,100 | \$243,610 | \$260,950 | \$278,375 | |
| | 4 | \$102,300 | \$122,800 | \$143,300 | \$163,700 | \$184,200 | \$204,700 | \$225,200 | \$245,600 | \$266,000 | \$286,600 | \$307,000 | \$327,500 | |
| 8.125% | 1 | \$117,645 | \$141,220 | \$164,795 | \$188,255 | \$211,830 | \$235,405 | \$258,980 | \$282,440 | \$305,900 | \$329,590 | \$353,050 | \$376,625 | |
| | 2 | \$70,840 | \$84,910 | \$99,120 | \$113,260 | \$127,470 | \$141,540 | \$155,750 | \$169,890 | \$184,100 | \$198,170 | \$212,380 | \$226,520 | |
| | 3 | \$86,020 | \$103,105 | \$120,360 | \$137,530 | \$154,785 | \$171,870 | \$189,125 | \$206,295 | \$223,550 | \$240,635 | \$257,890 | \$275,060 | |
| | 4 | \$101,200 | \$121,300 | \$141,600 | \$161,800 | \$182,100 | \$202,200 | \$222,500 | \$242,700 | \$263,000 | \$283,100 | \$303,400 | \$323,600 | |
| | | \$116,380 | \$139,495 | \$162,840 | \$186,070 | \$209,415 | \$232,530 | \$255,875 | \$279,105 | \$302,450 | \$325,565 | \$348,910 | \$372,140 | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

LANA'I
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|-----------|------------|-----------|-----------|----------------|-----------|---------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | | Low Income | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | 50% | 60% | 70% | 80% | 90% | 100% | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| | | \$31,705 | \$38,046 | \$44,387 | \$50,728 | \$57,069 | \$63,410 | \$69,751 | \$76,092 | \$82,433 | \$88,774 | \$95,115 | \$101,456 | |
| 8.250% | 1 | \$70,000 | \$84,000 | \$98,000 | \$111,930 | \$125,930 | \$139,930 | \$153,930 | \$167,930 | \$181,930 | \$195,930 | \$209,930 | \$223,930 | |
| | 2 | \$85,000 | \$102,000 | \$119,000 | \$135,915 | \$152,915 | \$169,915 | \$186,915 | \$203,915 | \$220,915 | \$237,915 | \$254,915 | \$271,915 | |
| | 3 | \$100,000 | \$120,000 | \$140,000 | \$159,900 | \$179,900 | \$199,900 | \$219,900 | \$239,900 | \$259,900 | \$279,900 | \$299,900 | \$319,900 | |
| | 4 | \$115,000 | \$138,000 | \$161,000 | \$183,885 | \$206,885 | \$229,885 | \$252,885 | \$275,885 | \$298,885 | \$321,885 | \$344,885 | \$367,885 | |
| 8.375% | 1 | \$69,160 | \$82,950 | \$96,810 | \$110,600 | \$124,460 | \$138,320 | \$152,180 | \$166,040 | \$179,830 | \$193,690 | \$207,480 | \$221,340 | |
| | 2 | \$83,980 | \$100,725 | \$117,555 | \$134,300 | \$151,130 | \$167,960 | \$184,790 | \$201,620 | \$218,365 | \$235,195 | \$251,940 | \$268,770 | |
| | 3 | \$98,800 | \$118,500 | \$138,300 | \$158,000 | \$177,800 | \$197,600 | \$217,400 | \$237,200 | \$256,900 | \$276,700 | \$296,400 | \$316,200 | |
| | 4 | \$113,620 | \$136,275 | \$159,045 | \$181,700 | \$204,470 | \$227,240 | \$250,010 | \$272,780 | \$295,435 | \$318,205 | \$340,860 | \$363,630 | |
| 8.500% | 1 | \$68,390 | \$82,040 | \$95,690 | \$109,340 | \$123,060 | \$136,710 | \$150,360 | \$164,080 | \$177,730 | \$191,380 | \$205,100 | \$218,750 | |
| | 2 | \$83,045 | \$99,620 | \$116,195 | \$132,770 | \$149,430 | \$166,005 | \$182,580 | \$199,240 | \$215,815 | \$232,390 | \$249,050 | \$265,625 | |
| | 3 | \$97,700 | \$117,200 | \$136,700 | \$156,200 | \$175,800 | \$195,300 | \$214,800 | \$234,400 | \$253,900 | \$273,400 | \$293,000 | \$312,500 | |
| | 4 | \$112,355 | \$134,780 | \$157,205 | \$179,630 | \$202,170 | \$224,595 | \$247,020 | \$269,560 | \$291,985 | \$314,410 | \$336,950 | \$359,375 | |
| 8.625% | 1 | \$67,620 | \$81,060 | \$94,640 | \$108,080 | \$121,660 | \$135,170 | \$148,680 | \$162,260 | \$175,700 | \$189,280 | \$202,720 | \$216,300 | |
| | 2 | \$82,110 | \$98,430 | \$114,920 | \$131,240 | \$147,730 | \$164,135 | \$180,540 | \$197,030 | \$213,350 | \$229,840 | \$246,160 | \$262,650 | |
| | 3 | \$96,600 | \$115,800 | \$135,200 | \$154,400 | \$173,800 | \$193,100 | \$212,400 | \$231,800 | \$251,000 | \$270,400 | \$289,600 | \$309,000 | |
| | 4 | \$111,090 | \$133,170 | \$155,480 | \$177,560 | \$199,870 | \$222,065 | \$244,260 | \$266,570 | \$288,650 | \$310,960 | \$333,040 | \$355,350 | |
| 8.750% | 1 | \$66,850 | \$80,220 | \$93,590 | \$106,890 | \$120,260 | \$133,630 | \$147,000 | \$160,370 | \$173,670 | \$187,110 | \$200,480 | \$213,850 | |
| | 2 | \$81,175 | \$97,410 | \$113,645 | \$129,795 | \$146,030 | \$162,265 | \$178,500 | \$194,735 | \$210,885 | \$227,205 | \$243,440 | \$259,675 | |
| | 3 | \$95,500 | \$114,600 | \$133,700 | \$152,700 | \$171,800 | \$190,900 | \$210,000 | \$229,100 | \$248,100 | \$267,300 | \$286,400 | \$305,500 | |
| | 4 | \$109,825 | \$131,790 | \$153,755 | \$175,605 | \$197,570 | \$219,535 | \$241,500 | \$263,465 | \$285,315 | \$307,395 | \$329,360 | \$351,325 | |
| 8.875% | 1 | \$66,080 | \$79,240 | \$92,470 | \$105,700 | \$118,930 | \$132,090 | \$145,320 | \$158,550 | \$171,710 | \$184,940 | \$198,170 | \$211,400 | |
| | 2 | \$80,240 | \$96,220 | \$112,285 | \$128,350 | \$144,415 | \$160,395 | \$176,460 | \$192,525 | \$208,505 | \$224,570 | \$240,635 | \$256,700 | |
| | 3 | \$94,400 | \$113,200 | \$132,100 | \$151,000 | \$169,900 | \$188,700 | \$207,600 | \$226,500 | \$245,300 | \$264,200 | \$283,100 | \$302,000 | |
| | 4 | \$108,560 | \$130,180 | \$151,915 | \$173,650 | \$195,385 | \$217,005 | \$238,740 | \$260,475 | \$282,095 | \$303,830 | \$325,565 | \$347,300 | |

Maximum affordable sales price is based on the following factors:

\$63,410 Median family income as established by the Department of Housing and Human Concerns (DHHC)

30 Number of years for a fixed-rate mortgage loan with no discount points

30% Percentage of gross monthly income for housing expenses (principle and interest payment only)

5% Percentage of the purchase price for downpayment.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

Effective: **March 1, 2008**

Based on HUD Median Income effective February 13, 2008

2008
 INCOME LIMITS & AFFORDABLE RENT GUIDELINES

LANA'I

INCOME LIMITS FOR RENTAL UNITS (BY FAMILY SIZE & PERCENTAGE OF MEDIAN FAMILY INCOME)

| % of Median | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|-------------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| | 0.7 | 0.8 | 0.9 | 1.0 | 1.08 | 1.16 | 1.24 | 1.32 |
| 10% | \$4,440 | \$5,070 | \$5,710 | \$6,340 | \$6,850 | \$7,360 | \$7,860 | \$8,370 |
| 20% | \$8,880 | \$10,150 | \$11,410 | \$12,680 | \$13,700 | \$14,710 | \$15,730 | \$16,740 |
| 30% | \$13,320 | \$15,220 | \$17,120 | \$19,020 | \$20,540 | \$22,070 | \$23,590 | \$25,110 |
| 40% | \$17,750 | \$20,290 | \$22,830 | \$25,360 | \$27,390 | \$29,420 | \$31,450 | \$33,480 |
| 50% | \$22,190 | \$25,360 | \$28,530 | \$31,710 | \$34,240 | \$36,780 | \$39,310 | \$41,850 |
| 60% | \$26,630 | \$30,440 | \$34,240 | \$38,050 | \$41,090 | \$44,130 | \$47,180 | \$50,220 |
| 70% | \$31,070 | \$35,510 | \$39,950 | \$44,390 | \$47,940 | \$51,490 | \$55,040 | \$58,590 |
| 80% | \$35,510 | \$40,580 | \$45,660 | \$50,730 | \$54,790 | \$58,840 | \$62,900 | \$66,960 |
| 90% | \$39,950 | \$45,660 | \$51,360 | \$57,070 | \$61,630 | \$66,200 | \$70,770 | \$75,330 |
| 100% | \$44,390 | \$50,730 | \$57,070 | \$63,410 | \$68,480 | \$73,560 | \$78,630 | \$83,700 |
| 110% | \$48,830 | \$55,800 | \$62,780 | \$69,750 | \$75,330 | \$80,910 | \$86,490 | \$92,070 |
| 120% | \$53,260 | \$60,870 | \$68,480 | \$76,090 | \$82,180 | \$88,270 | \$94,350 | \$100,440 |
| 130% | \$57,700 | \$65,950 | \$74,190 | \$82,430 | \$89,030 | \$95,620 | \$102,220 | \$108,810 |
| 140% | \$62,140 | \$71,020 | \$79,900 | \$88,770 | \$95,880 | \$102,980 | \$110,080 | \$117,180 |

AFFORDABLE RENT GUIDELINES (BY UNIT SIZE & PERCENTAGE OF MEDIAN FAMILY INCOME)

| % of Median | UNIT SIZE (NO. OF BEDROOMS) | | | | | |
|-------------|-----------------------------|---------|---------|---------|---------|---------|
| | 0 | 1 | 2 | 3 | 4 | 5 |
| 10% | \$111 | \$119 | \$143 | \$165 | \$184 | \$203 |
| 20% | \$222 | \$238 | \$285 | \$330 | \$368 | \$406 |
| 30% | \$333 | \$357 | \$428 | \$495 | \$552 | \$609 |
| 40% | \$444 | \$476 | \$571 | \$659 | \$736 | \$812 |
| 50% | \$555 | \$594 | \$713 | \$824 | \$920 | \$1,015 |
| 60% | \$666 | \$713 | \$856 | \$989 | \$1,103 | \$1,218 |
| 70% | \$777 | \$832 | \$999 | \$1,154 | \$1,287 | \$1,420 |
| 80% | \$888 | \$951 | \$1,142 | \$1,319 | \$1,471 | \$1,623 |
| 90% | \$999 | \$1,070 | \$1,284 | \$1,484 | \$1,655 | \$1,826 |
| 100% | \$1,110 | \$1,189 | \$1,427 | \$1,649 | \$1,839 | \$2,029 |
| 110% | \$1,221 | \$1,308 | \$1,570 | \$1,814 | \$2,023 | \$2,232 |
| 120% | \$1,332 | \$1,427 | \$1,712 | \$1,978 | \$2,207 | \$2,435 |
| 130% | \$1,443 | \$1,546 | \$1,855 | \$2,143 | \$2,391 | \$2,638 |
| 140% | \$1,554 | \$1,665 | \$1,998 | \$2,308 | \$2,575 | \$2,841 |

Note: Affordable rents are based on 30% of gross monthly income. Affordable rents do not include utilities.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

2008
 AFFORDABLE SALES PRICE GUIDELINES

MOLOKA'I
METHODOLOGY

For Calculating Median Family Income

Factors used in calculation:

| | | |
|--|----------|------|
| Census bureau's 2000 population for Molokai | 7,257 | 100% |
| Census bureau's 2000 population for West Molokai | 2,569 | 35% |
| Census bureau's 2000 population for East Molokai | 4,688 | 65% |
| Census bureau's 2000 median family income for West Molokai | \$34,907 | |
| Census Bureau's 2000 median family income for East Molokai | \$39,038 | |
| HUD's 2008 median family income for the County of Maui | \$72,800 | |
| HUD's 2000 median family income for the County of Maui | \$56,500 | |

Estimated 2000 median family income for Molokai:

$$\$34,907 \times 35\% + \$39,038 \times 65\% = \$37,592$$

Estimated 2008 median family income for Molokai:

$$\begin{array}{r}
 \$72,800 \\
 - \quad \$56,500 \\
 \hline
 \$16,300
 \end{array}
 \quad = \quad
 \frac{\$16,300}{\$56,500} = 28.85\% \text{ (rate of increase from 2000 to 2008 for County of Maui)}$$

$$\begin{array}{r}
 \$37,592 \\
 \times \quad 28.85\% \\
 \hline
 \$10,845
 \end{array}
 \quad \times \quad
 \begin{array}{r}
 \$37,592 \\
 \times \quad \$10,845 \\
 \hline
 \$48,437 \text{ (Est. 2008 Molokai median family income)}
 \end{array}$$

Est. 2008 Molokai median family income **\$48,440**
 (Rounded to nearest \$10)



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

MOLOKA'I
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

| | | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| Prevailing Int. Rate | No. of Bedroom | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| | | \$24,220 | \$29,064 | \$33,908 | \$38,752 | \$43,596 | \$48,440 | \$53,284 | \$58,128 | \$62,972 | \$67,816 | \$72,660 | \$77,504 | |
| 5.500% | 1 | \$78,610 | \$94,290 | \$110,040 | \$125,720 | \$141,470 | \$157,150 | \$172,900 | \$188,580 | \$204,330 | \$220,010 | \$235,760 | \$251,440 | |
| | 2 | \$95,455 | \$114,495 | \$133,620 | \$152,660 | \$171,785 | \$190,825 | \$209,950 | \$228,990 | \$248,115 | \$267,155 | \$286,280 | \$305,320 | |
| | 3 | \$112,300 | \$134,700 | \$157,200 | \$179,600 | \$202,100 | \$224,500 | \$247,000 | \$269,400 | \$291,900 | \$314,300 | \$336,800 | \$359,200 | |
| | 4 | \$129,145 | \$154,905 | \$180,780 | \$206,540 | \$232,415 | \$258,175 | \$284,050 | \$309,810 | \$335,685 | \$361,445 | \$387,320 | \$413,080 | |
| 5.625% | 1 | \$77,490 | \$93,030 | \$108,500 | \$124,040 | \$139,510 | \$154,980 | \$170,520 | \$185,990 | \$201,530 | \$217,000 | \$232,540 | \$248,010 | |
| | 2 | \$94,095 | \$112,965 | \$131,750 | \$150,620 | \$169,405 | \$188,190 | \$207,060 | \$225,845 | \$244,715 | \$263,500 | \$282,370 | \$301,155 | |
| | 3 | \$110,700 | \$132,900 | \$155,000 | \$177,200 | \$199,300 | \$221,400 | \$243,600 | \$265,700 | \$287,900 | \$310,000 | \$332,200 | \$354,300 | |
| | 4 | \$127,305 | \$152,835 | \$178,250 | \$203,780 | \$229,195 | \$254,610 | \$280,140 | \$305,555 | \$331,085 | \$356,500 | \$382,030 | \$407,445 | |
| 5.750% | 1 | \$76,440 | \$91,770 | \$107,030 | \$122,290 | \$137,620 | \$152,880 | \$168,210 | \$183,470 | \$198,800 | \$214,060 | \$229,390 | \$244,650 | |
| | 2 | \$92,820 | \$111,435 | \$129,965 | \$148,495 | \$167,110 | \$185,640 | \$204,255 | \$222,785 | \$241,400 | \$259,930 | \$278,545 | \$297,075 | |
| | 3 | \$109,200 | \$131,100 | \$152,900 | \$174,700 | \$196,600 | \$218,400 | \$240,300 | \$262,100 | \$284,000 | \$305,800 | \$327,700 | \$349,500 | |
| | 4 | \$125,580 | \$150,765 | \$175,835 | \$200,905 | \$226,090 | \$251,160 | \$276,345 | \$301,415 | \$326,600 | \$351,670 | \$376,855 | \$401,925 | |
| 5.875% | 1 | \$75,390 | \$90,510 | \$105,560 | \$120,680 | \$135,730 | \$150,850 | \$165,900 | \$181,020 | \$196,070 | \$211,190 | \$226,240 | \$241,360 | |
| | 2 | \$91,545 | \$109,905 | \$128,180 | \$146,540 | \$164,815 | \$183,175 | \$201,450 | \$219,810 | \$238,085 | \$256,445 | \$274,720 | \$293,080 | |
| | 3 | \$107,700 | \$129,300 | \$150,800 | \$172,400 | \$193,900 | \$215,500 | \$237,000 | \$258,600 | \$280,100 | \$301,700 | \$323,200 | \$344,800 | |
| | 4 | \$123,855 | \$148,695 | \$173,420 | \$198,260 | \$222,985 | \$247,825 | \$272,550 | \$297,390 | \$322,115 | \$346,955 | \$371,680 | \$396,520 | |
| 6.000% | 1 | \$74,410 | \$89,320 | \$104,160 | \$119,070 | \$133,980 | \$148,820 | \$163,730 | \$178,570 | \$193,480 | \$208,390 | \$223,230 | \$238,140 | |
| | 2 | \$90,355 | \$108,460 | \$126,480 | \$144,585 | \$162,690 | \$180,710 | \$198,815 | \$216,835 | \$234,940 | \$253,045 | \$271,065 | \$289,170 | |
| | 3 | \$106,300 | \$127,600 | \$148,800 | \$170,100 | \$191,400 | \$212,600 | \$233,900 | \$255,100 | \$276,400 | \$297,700 | \$318,900 | \$340,200 | |
| | 4 | \$122,245 | \$146,740 | \$171,120 | \$195,615 | \$220,110 | \$244,490 | \$268,985 | \$293,365 | \$317,860 | \$342,355 | \$366,735 | \$391,230 | |
| 6.125% | 1 | \$73,430 | \$88,130 | \$102,830 | \$117,460 | \$132,160 | \$146,860 | \$161,560 | \$176,260 | \$190,890 | \$205,590 | \$220,290 | \$234,990 | |
| | 2 | \$89,165 | \$107,015 | \$124,865 | \$142,630 | \$160,480 | \$178,330 | \$196,180 | \$214,030 | \$231,795 | \$249,645 | \$267,495 | \$285,345 | |
| | 3 | \$104,900 | \$125,900 | \$146,900 | \$167,800 | \$188,800 | \$209,800 | \$230,800 | \$251,800 | \$272,700 | \$293,700 | \$314,700 | \$335,700 | |
| | 4 | \$120,635 | \$144,785 | \$168,935 | \$192,970 | \$217,120 | \$241,270 | \$265,420 | \$289,570 | \$313,605 | \$337,755 | \$361,905 | \$386,055 | |
| 6.250% | 1 | \$72,450 | \$86,940 | \$101,430 | \$115,920 | \$130,410 | \$144,900 | \$159,390 | \$173,880 | \$188,370 | \$202,860 | \$217,350 | \$231,910 | |
| | 2 | \$87,975 | \$105,570 | \$123,165 | \$140,760 | \$158,355 | \$175,950 | \$193,545 | \$211,140 | \$228,735 | \$246,330 | \$263,925 | \$281,605 | |
| | 3 | \$103,500 | \$124,200 | \$144,900 | \$165,600 | \$186,300 | \$207,000 | \$227,700 | \$248,400 | \$269,100 | \$289,800 | \$310,500 | \$331,300 | |
| | 4 | \$119,025 | \$142,830 | \$166,635 | \$190,440 | \$214,245 | \$238,050 | \$261,855 | \$285,660 | \$309,465 | \$333,270 | \$357,075 | \$380,995 | |
| 6.375% | 1 | \$71,540 | \$85,820 | \$100,100 | \$114,450 | \$128,730 | \$143,010 | \$157,360 | \$171,640 | \$185,920 | \$200,270 | \$214,550 | \$228,830 | |
| | 2 | \$86,870 | \$104,210 | \$121,550 | \$138,975 | \$156,315 | \$173,655 | \$191,080 | \$208,420 | \$225,760 | \$243,185 | \$260,525 | \$277,865 | |
| | 3 | \$102,200 | \$122,600 | \$143,000 | \$163,500 | \$183,900 | \$204,300 | \$224,800 | \$245,200 | \$265,600 | \$286,100 | \$306,500 | \$326,900 | |
| | 4 | \$117,530 | \$140,990 | \$164,450 | \$188,025 | \$211,485 | \$234,945 | \$258,520 | \$281,980 | \$305,440 | \$329,015 | \$352,475 | \$375,935 | |
| 6.500% | 1 | \$70,560 | \$84,700 | \$98,840 | \$112,910 | \$127,050 | \$141,190 | \$155,260 | \$169,400 | \$183,540 | \$197,610 | \$211,750 | \$225,890 | |
| | 2 | \$85,680 | \$102,850 | \$120,020 | \$137,105 | \$154,275 | \$171,445 | \$188,530 | \$205,700 | \$222,870 | \$239,955 | \$257,125 | \$274,295 | |
| | 3 | \$100,800 | \$121,000 | \$141,200 | \$161,300 | \$181,500 | \$201,700 | \$221,800 | \$242,000 | \$262,200 | \$282,300 | \$302,500 | \$322,700 | |
| | 4 | \$115,920 | \$139,150 | \$162,380 | \$185,495 | \$208,725 | \$231,955 | \$255,070 | \$278,300 | \$301,530 | \$324,645 | \$347,875 | \$371,105 | |
| 6.625% | 1 | \$69,650 | \$83,580 | \$97,580 | \$111,510 | \$125,440 | \$139,370 | \$153,300 | \$167,230 | \$181,160 | \$195,090 | \$209,020 | \$222,950 | |
| | 2 | \$84,575 | \$101,490 | \$118,490 | \$135,405 | \$152,320 | \$169,235 | \$186,150 | \$203,065 | \$219,980 | \$236,895 | \$253,810 | \$270,725 | |
| | 3 | \$99,500 | \$119,400 | \$139,400 | \$159,300 | \$179,200 | \$199,100 | \$219,000 | \$238,900 | \$258,800 | \$278,700 | \$298,600 | \$318,500 | |
| | 4 | \$114,425 | \$137,310 | \$160,310 | \$183,195 | \$206,080 | \$228,965 | \$251,850 | \$274,735 | \$297,620 | \$320,505 | \$343,390 | \$366,275 | |
| 6.750% | 1 | \$68,810 | \$82,530 | \$96,320 | \$110,040 | \$123,830 | \$137,550 | \$151,340 | \$165,060 | \$178,850 | \$192,640 | \$206,360 | \$220,150 | |
| | 2 | \$83,555 | \$100,215 | \$116,960 | \$133,620 | \$150,365 | \$167,025 | \$183,770 | \$200,430 | \$217,175 | \$233,920 | \$250,580 | \$267,325 | |
| | 3 | \$98,300 | \$117,900 | \$137,600 | \$157,200 | \$176,900 | \$196,500 | \$216,200 | \$235,800 | \$255,500 | \$275,200 | \$294,800 | \$314,500 | |
| | 4 | \$113,045 | \$135,585 | \$158,240 | \$180,780 | \$203,435 | \$225,975 | \$248,630 | \$271,170 | \$293,825 | \$316,480 | \$339,020 | \$361,675 | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

MOLOKA'I
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| 6.875% | 1 | \$24,220 | \$29,064 | \$33,908 | \$38,752 | \$43,596 | \$48,440 | \$53,284 | \$58,128 | \$62,972 | \$67,816 | \$72,660 | \$77,504 | |
| | 2 | \$67,900 | \$81,480 | \$95,060 | \$108,640 | \$122,220 | \$135,800 | \$149,380 | \$163,030 | \$176,610 | \$190,190 | \$203,770 | \$217,350 | |
| | 3 | \$82,450 | \$98,940 | \$115,430 | \$131,920 | \$148,410 | \$164,900 | \$181,390 | \$197,965 | \$214,455 | \$230,945 | \$247,435 | \$263,925 | |
| | 4 | \$97,000 | \$116,400 | \$135,800 | \$155,200 | \$174,600 | \$194,000 | \$213,400 | \$232,900 | \$252,300 | \$271,700 | \$291,100 | \$310,500 | |
| 7.000% | 1 | \$111,550 | \$133,860 | \$156,170 | \$178,480 | \$200,790 | \$223,100 | \$245,410 | \$267,835 | \$290,145 | \$312,455 | \$334,765 | \$357,075 | |
| | 2 | \$67,060 | \$80,500 | \$93,870 | \$107,310 | \$120,680 | \$134,120 | \$147,560 | \$160,930 | \$174,370 | \$187,740 | \$201,180 | \$214,620 | |
| | 3 | \$81,430 | \$97,750 | \$113,985 | \$130,305 | \$146,540 | \$162,860 | \$179,180 | \$195,415 | \$211,735 | \$227,970 | \$244,290 | \$260,610 | |
| | 4 | \$95,800 | \$115,000 | \$134,100 | \$153,300 | \$172,400 | \$191,600 | \$210,800 | \$229,900 | \$249,100 | \$268,200 | \$287,400 | \$306,600 | |
| 7.125% | 1 | \$110,170 | \$132,250 | \$154,215 | \$176,295 | \$198,260 | \$220,340 | \$242,420 | \$264,385 | \$286,465 | \$308,430 | \$330,510 | \$352,590 | |
| | 2 | \$66,220 | \$79,450 | \$92,680 | \$105,980 | \$119,210 | \$132,440 | \$145,670 | \$158,970 | \$172,200 | \$185,430 | \$198,660 | \$211,890 | |
| | 3 | \$80,410 | \$96,475 | \$112,540 | \$128,690 | \$144,755 | \$160,820 | \$176,885 | \$193,035 | \$209,100 | \$225,165 | \$241,230 | \$257,295 | |
| | 4 | \$94,600 | \$113,500 | \$132,400 | \$151,400 | \$170,300 | \$189,200 | \$208,100 | \$227,100 | \$246,000 | \$264,900 | \$283,800 | \$302,700 | |
| 7.250% | 1 | \$108,790 | \$130,525 | \$152,260 | \$174,110 | \$195,845 | \$217,580 | \$239,315 | \$261,165 | \$282,900 | \$304,635 | \$326,370 | \$348,105 | |
| | 2 | \$65,380 | \$78,470 | \$91,560 | \$104,650 | \$117,740 | \$130,830 | \$143,850 | \$156,940 | \$170,030 | \$183,120 | \$196,210 | \$209,300 | |
| | 3 | \$79,390 | \$95,285 | \$111,180 | \$127,075 | \$142,970 | \$158,865 | \$174,675 | \$190,570 | \$206,465 | \$222,360 | \$238,255 | \$254,150 | |
| | 4 | \$93,400 | \$112,100 | \$130,800 | \$149,500 | \$168,200 | \$186,900 | \$205,500 | \$224,200 | \$242,900 | \$261,600 | \$280,300 | \$299,000 | |
| 7.375% | 1 | \$107,410 | \$128,915 | \$150,420 | \$171,925 | \$193,430 | \$214,935 | \$236,325 | \$257,830 | \$279,335 | \$300,840 | \$322,345 | \$343,850 | |
| | 2 | \$64,610 | \$77,490 | \$90,440 | \$103,390 | \$116,270 | \$129,220 | \$142,100 | \$155,050 | \$167,930 | \$180,880 | \$193,760 | \$206,710 | |
| | 3 | \$78,455 | \$94,095 | \$109,820 | \$125,545 | \$141,185 | \$156,910 | \$172,550 | \$188,275 | \$203,915 | \$219,640 | \$235,280 | \$251,005 | |
| | 4 | \$92,300 | \$110,700 | \$129,200 | \$147,700 | \$166,100 | \$184,600 | \$203,000 | \$221,500 | \$239,900 | \$258,400 | \$276,800 | \$295,300 | |
| 7.500% | 1 | \$106,145 | \$127,305 | \$148,580 | \$169,855 | \$191,015 | \$212,290 | \$233,450 | \$254,725 | \$275,885 | \$297,160 | \$318,320 | \$339,595 | |
| | 2 | \$63,840 | \$76,580 | \$89,320 | \$102,060 | \$114,870 | \$127,610 | \$140,350 | \$153,160 | \$165,900 | \$178,640 | \$191,450 | \$204,190 | |
| | 3 | \$77,520 | \$92,990 | \$108,460 | \$123,930 | \$139,485 | \$154,955 | \$170,425 | \$185,980 | \$201,450 | \$216,920 | \$232,475 | \$247,945 | |
| | 4 | \$91,200 | \$109,400 | \$127,600 | \$145,800 | \$164,100 | \$182,300 | \$200,500 | \$218,800 | \$237,000 | \$255,200 | \$273,500 | \$291,700 | |
| 7.625% | 1 | \$104,880 | \$125,810 | \$146,740 | \$167,670 | \$188,715 | \$209,645 | \$230,575 | \$251,620 | \$272,550 | \$293,480 | \$314,525 | \$335,455 | |
| | 2 | \$63,070 | \$75,670 | \$88,270 | \$100,870 | \$113,470 | \$126,070 | \$138,670 | \$151,270 | \$163,870 | \$176,470 | \$189,140 | \$201,740 | |
| | 3 | \$76,585 | \$91,885 | \$107,185 | \$122,485 | \$137,785 | \$153,085 | \$168,385 | \$183,685 | \$198,985 | \$214,285 | \$229,670 | \$244,970 | |
| | 4 | \$90,100 | \$108,100 | \$126,100 | \$144,100 | \$162,100 | \$180,100 | \$198,100 | \$216,100 | \$234,100 | \$252,100 | \$270,200 | \$288,200 | |
| 7.750% | 1 | \$103,615 | \$124,315 | \$145,015 | \$165,715 | \$186,415 | \$207,115 | \$227,815 | \$248,515 | \$269,215 | \$289,915 | \$310,730 | \$331,430 | |
| | 2 | \$62,300 | \$74,760 | \$87,220 | \$99,610 | \$112,070 | \$124,530 | \$136,990 | \$149,450 | \$161,910 | \$174,370 | \$186,830 | \$199,290 | |
| | 3 | \$75,650 | \$90,780 | \$105,910 | \$120,955 | \$136,085 | \$151,215 | \$166,345 | \$181,475 | \$196,605 | \$211,735 | \$226,865 | \$241,995 | |
| | 4 | \$89,000 | \$106,800 | \$124,600 | \$142,300 | \$160,100 | \$177,900 | \$195,700 | \$213,500 | \$231,300 | \$249,100 | \$266,900 | \$284,700 | |
| 7.875% | 1 | \$102,350 | \$122,820 | \$143,290 | \$163,645 | \$184,115 | \$204,585 | \$225,055 | \$245,525 | \$265,995 | \$286,465 | \$306,935 | \$327,405 | |
| | 2 | \$61,530 | \$73,850 | \$86,170 | \$98,420 | \$110,740 | \$123,060 | \$135,380 | \$147,700 | \$160,020 | \$172,270 | \$184,590 | \$196,910 | |
| | 3 | \$74,715 | \$89,675 | \$104,635 | \$119,510 | \$134,470 | \$149,430 | \$164,390 | \$179,350 | \$194,310 | \$209,185 | \$224,145 | \$239,105 | |
| | 4 | \$87,900 | \$105,500 | \$123,100 | \$140,600 | \$158,200 | \$175,800 | \$193,400 | \$211,000 | \$228,600 | \$246,100 | \$263,700 | \$281,300 | |
| 8.000% | 1 | \$101,085 | \$121,325 | \$141,565 | \$161,690 | \$181,930 | \$202,170 | \$222,410 | \$242,650 | \$262,890 | \$283,015 | \$303,255 | \$323,495 | |
| | 2 | \$60,830 | \$72,940 | \$85,120 | \$97,300 | \$109,480 | \$121,590 | \$133,770 | \$145,950 | \$158,060 | \$170,240 | \$182,420 | \$194,600 | |
| | 3 | \$73,865 | \$88,570 | \$103,360 | \$118,150 | \$132,940 | \$147,645 | \$162,435 | \$177,225 | \$191,930 | \$206,720 | \$221,510 | \$236,300 | |
| | 4 | \$86,900 | \$104,200 | \$121,600 | \$139,000 | \$156,400 | \$173,700 | \$191,100 | \$208,500 | \$225,800 | \$243,200 | \$260,600 | \$278,000 | |
| 8.125% | 1 | \$99,935 | \$119,830 | \$139,840 | \$159,850 | \$179,860 | \$199,755 | \$219,765 | \$239,775 | \$259,670 | \$279,680 | \$299,690 | \$319,700 | |
| | 2 | \$60,060 | \$72,100 | \$84,140 | \$96,110 | \$108,150 | \$120,190 | \$132,230 | \$144,200 | \$156,240 | \$168,280 | \$180,250 | \$192,290 | |
| | 3 | \$72,930 | \$87,550 | \$102,170 | \$116,705 | \$131,325 | \$145,945 | \$160,565 | \$175,100 | \$189,720 | \$204,340 | \$218,875 | \$233,495 | |
| | 4 | \$85,800 | \$103,000 | \$120,200 | \$137,300 | \$154,500 | \$171,700 | \$188,900 | \$206,000 | \$223,200 | \$240,400 | \$257,500 | \$274,700 | |
| | | \$98,670 | \$118,450 | \$138,230 | \$157,895 | \$177,675 | \$197,455 | \$217,235 | \$236,900 | \$256,680 | \$276,460 | \$296,125 | \$315,905 | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

MOLOKA'I
SINGLE FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|----------------------------|-----------|-----------|-----------|---------------------------------|-----------|----------------------------|-----------|----------------------------------|-----------|------------------------------|--|
| | | Very Low 50% & Below | Low Income (51% to 80%) | | | | Below Moderate (81% to 100%) | | Moderate (101% to 120%) | | Above Moderate (121% to 140%) | | Gap Income (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| 8.250% | 1 | \$24,220 | \$29,064 | \$33,908 | \$38,752 | \$43,596 | \$48,440 | \$53,284 | \$58,128 | \$62,972 | \$67,816 | \$72,660 | \$77,504 | |
| | 2 | \$59,360 | \$71,260 | \$83,160 | \$94,990 | \$106,890 | \$118,790 | \$130,620 | \$142,520 | \$154,420 | \$166,250 | \$178,150 | \$190,050 | |
| | 3 | \$72,080 | \$86,530 | \$100,980 | \$115,345 | \$129,795 | \$144,245 | \$158,610 | \$173,060 | \$187,510 | \$201,875 | \$216,325 | \$230,775 | |
| | 4 | \$84,800 | \$101,800 | \$118,800 | \$135,700 | \$152,700 | \$169,700 | \$186,600 | \$203,600 | \$220,600 | \$237,500 | \$254,500 | \$271,500 | |
| 8.375% | 1 | \$97,520 | \$117,070 | \$136,620 | \$156,055 | \$175,605 | \$195,155 | \$214,590 | \$234,140 | \$253,690 | \$273,125 | \$292,675 | \$312,225 | |
| | 2 | \$58,730 | \$70,420 | \$82,180 | \$93,940 | \$105,630 | \$117,390 | \$129,150 | \$140,910 | \$152,600 | \$164,360 | \$176,120 | \$187,810 | |
| | 3 | \$71,315 | \$85,510 | \$99,790 | \$114,070 | \$128,265 | \$142,545 | \$156,825 | \$171,105 | \$185,300 | \$199,580 | \$213,860 | \$228,055 | |
| | 4 | \$83,900 | \$100,600 | \$117,400 | \$134,200 | \$150,900 | \$167,700 | \$184,500 | \$201,300 | \$218,000 | \$234,800 | \$251,600 | \$268,300 | |
| 8.500% | 1 | \$96,485 | \$115,690 | \$135,010 | \$154,330 | \$173,535 | \$192,855 | \$212,175 | \$231,495 | \$250,700 | \$270,020 | \$289,340 | \$308,545 | |
| | 2 | \$58,030 | \$69,650 | \$81,200 | \$92,820 | \$104,440 | \$116,060 | \$127,680 | \$139,230 | \$150,850 | \$162,470 | \$174,090 | \$185,710 | |
| | 3 | \$70,465 | \$84,575 | \$98,600 | \$112,710 | \$126,820 | \$140,930 | \$155,040 | \$169,065 | \$183,175 | \$197,285 | \$211,395 | \$225,505 | |
| | 4 | \$82,900 | \$99,500 | \$116,000 | \$132,600 | \$149,200 | \$165,800 | \$182,400 | \$198,900 | \$215,500 | \$232,100 | \$248,700 | \$265,300 | |
| 8.625% | 1 | \$95,335 | \$114,425 | \$133,400 | \$152,490 | \$171,580 | \$190,670 | \$209,760 | \$228,735 | \$247,825 | \$266,915 | \$286,005 | \$305,095 | |
| | 2 | \$57,330 | \$68,810 | \$80,290 | \$91,770 | \$103,250 | \$114,730 | \$126,210 | \$137,690 | \$149,170 | \$160,580 | \$172,060 | \$183,540 | |
| | 3 | \$69,615 | \$83,555 | \$97,495 | \$111,435 | \$125,375 | \$139,315 | \$153,255 | \$167,195 | \$181,135 | \$194,990 | \$208,930 | \$222,870 | |
| | 4 | \$81,900 | \$98,300 | \$114,700 | \$131,100 | \$147,500 | \$163,900 | \$180,300 | \$196,700 | \$213,100 | \$229,400 | \$245,800 | \$262,200 | |
| 8.750% | 1 | \$94,185 | \$113,045 | \$131,905 | \$150,765 | \$169,625 | \$188,485 | \$207,345 | \$226,205 | \$245,065 | \$263,810 | \$282,670 | \$301,530 | |
| | 2 | \$56,700 | \$68,040 | \$79,380 | \$90,720 | \$102,060 | \$113,400 | \$124,740 | \$136,080 | \$147,420 | \$158,830 | \$170,170 | \$181,510 | |
| | 3 | \$68,850 | \$82,620 | \$96,390 | \$110,160 | \$123,930 | \$137,700 | \$151,470 | \$165,240 | \$179,010 | \$192,865 | \$206,635 | \$220,405 | |
| | 4 | \$81,000 | \$97,200 | \$113,400 | \$129,600 | \$145,800 | \$162,000 | \$178,200 | \$194,400 | \$210,600 | \$226,900 | \$243,100 | \$259,300 | |
| 8.875% | 1 | \$93,150 | \$111,780 | \$130,410 | \$149,040 | \$167,670 | \$186,300 | \$204,930 | \$223,560 | \$242,190 | \$260,935 | \$279,565 | \$298,195 | |
| | 2 | \$56,070 | \$67,270 | \$78,540 | \$89,740 | \$100,940 | \$112,140 | \$123,340 | \$134,610 | \$145,810 | \$157,010 | \$168,210 | \$179,410 | |
| | 3 | \$68,085 | \$81,685 | \$95,370 | \$108,970 | \$122,570 | \$136,170 | \$149,770 | \$163,455 | \$177,055 | \$190,655 | \$204,255 | \$217,855 | |
| | 4 | \$80,100 | \$96,100 | \$112,200 | \$128,200 | \$144,200 | \$160,200 | \$176,200 | \$192,300 | \$208,300 | \$224,300 | \$240,300 | \$256,300 | |
| 8.875% | 1 | \$92,115 | \$110,515 | \$129,030 | \$147,430 | \$165,830 | \$184,230 | \$202,630 | \$221,145 | \$239,545 | \$257,945 | \$276,345 | \$294,745 | |
| | 2 | \$80,100 | \$96,100 | \$112,200 | \$128,200 | \$144,200 | \$160,200 | \$176,200 | \$192,300 | \$208,300 | \$224,300 | \$240,300 | \$256,300 | |

Maximum affordable sales price is based on the following factors:

- #REF! Median family income as established by the Department of Housing and Human Concerns (DHHC)
- 30 Number of years for a fixed-rate mortgage loan with no discount points
- 30% Percentage of gross monthly income for housing expenses (principle and interest payment only)
- 5% Percentage of the purchase price for downpayment.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

MOLOKA'I
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| 5.500% | 1 | \$24,220 | \$29,064 | \$33,908 | \$38,752 | \$43,596 | \$48,440 | \$53,284 | \$58,128 | \$62,972 | \$67,816 | \$72,660 | \$77,504 | |
| | 2 | \$70,770 | \$84,840 | \$99,050 | \$113,120 | \$127,330 | \$141,470 | \$155,610 | \$169,750 | \$183,890 | \$198,030 | \$212,170 | \$226,310 | |
| | 3 | \$85,935 | \$103,020 | \$120,275 | \$137,360 | \$154,615 | \$171,785 | \$188,955 | \$206,125 | \$223,295 | \$240,465 | \$257,635 | \$274,805 | |
| | 4 | \$101,100 | \$121,200 | \$141,500 | \$161,600 | \$181,900 | \$202,100 | \$222,300 | \$242,500 | \$262,700 | \$282,900 | \$303,100 | \$323,300 | |
| 5.625% | 1 | \$116,265 | \$139,380 | \$162,725 | \$185,840 | \$209,185 | \$232,415 | \$255,645 | \$278,875 | \$302,105 | \$325,335 | \$348,565 | \$371,795 | |
| | 2 | \$69,720 | \$83,720 | \$97,650 | \$111,650 | \$125,580 | \$139,510 | \$153,440 | \$167,370 | \$181,370 | \$195,300 | \$209,300 | \$223,230 | |
| | 3 | \$84,660 | \$101,660 | \$118,575 | \$135,575 | \$152,490 | \$169,405 | \$186,320 | \$203,235 | \$220,235 | \$237,150 | \$254,150 | \$271,065 | |
| | 4 | \$99,600 | \$119,600 | \$139,500 | \$159,500 | \$179,400 | \$199,300 | \$219,200 | \$239,100 | \$259,100 | \$279,000 | \$299,000 | \$318,900 | |
| 5.750% | 1 | \$114,540 | \$137,540 | \$160,425 | \$183,425 | \$206,310 | \$229,195 | \$252,080 | \$274,965 | \$297,965 | \$320,850 | \$343,850 | \$366,735 | |
| | 2 | \$68,810 | \$82,600 | \$96,320 | \$110,040 | \$123,830 | \$137,620 | \$151,410 | \$165,130 | \$178,920 | \$192,640 | \$206,430 | \$220,220 | |
| | 3 | \$83,555 | \$100,300 | \$116,960 | \$133,620 | \$150,365 | \$167,110 | \$183,855 | \$200,515 | \$217,260 | \$233,920 | \$250,665 | \$267,410 | |
| | 4 | \$98,300 | \$118,000 | \$137,600 | \$157,200 | \$176,900 | \$196,600 | \$216,300 | \$235,900 | \$255,600 | \$275,200 | \$294,900 | \$314,600 | |
| 5.875% | 1 | \$113,045 | \$135,700 | \$158,240 | \$180,780 | \$203,435 | \$226,090 | \$248,745 | \$271,285 | \$293,940 | \$316,480 | \$339,135 | \$361,790 | |
| | 2 | \$67,830 | \$81,480 | \$94,990 | \$108,640 | \$122,150 | \$135,800 | \$149,310 | \$162,890 | \$176,470 | \$190,050 | \$203,630 | \$217,210 | |
| | 3 | \$82,365 | \$98,940 | \$115,345 | \$131,920 | \$148,325 | \$164,900 | \$181,305 | \$197,795 | \$214,285 | \$230,775 | \$247,265 | \$263,755 | |
| | 4 | \$96,900 | \$116,400 | \$135,700 | \$155,200 | \$174,500 | \$194,000 | \$213,300 | \$232,700 | \$252,100 | \$271,500 | \$290,900 | \$310,300 | |
| 6.000% | 1 | \$111,435 | \$133,860 | \$156,055 | \$178,480 | \$200,675 | \$223,100 | \$245,295 | \$267,605 | \$289,915 | \$312,225 | \$334,535 | \$356,845 | |
| | 2 | \$66,990 | \$80,360 | \$93,730 | \$107,170 | \$120,610 | \$133,910 | \$147,350 | \$160,720 | \$174,160 | \$187,530 | \$200,900 | \$214,340 | |
| | 3 | \$81,345 | \$97,580 | \$113,815 | \$130,135 | \$146,455 | \$162,605 | \$178,925 | \$195,160 | \$211,480 | \$227,715 | \$243,950 | \$260,270 | |
| | 4 | \$95,700 | \$114,800 | \$133,900 | \$153,100 | \$172,300 | \$191,300 | \$210,500 | \$229,600 | \$248,800 | \$267,900 | \$287,000 | \$306,200 | |
| 6.125% | 1 | \$110,055 | \$132,020 | \$153,985 | \$176,065 | \$198,145 | \$219,995 | \$242,075 | \$264,040 | \$286,120 | \$308,085 | \$330,050 | \$352,130 | |
| | 2 | \$66,080 | \$79,310 | \$92,540 | \$105,700 | \$118,930 | \$132,160 | \$145,390 | \$158,620 | \$171,780 | \$185,010 | \$198,240 | \$211,470 | |
| | 3 | \$80,240 | \$96,305 | \$112,370 | \$128,350 | \$144,415 | \$160,480 | \$176,545 | \$192,610 | \$208,590 | \$224,655 | \$240,720 | \$256,785 | |
| | 4 | \$94,400 | \$113,300 | \$132,200 | \$151,000 | \$169,900 | \$188,800 | \$207,700 | \$226,600 | \$245,400 | \$264,300 | \$283,200 | \$302,100 | |
| 6.250% | 1 | \$108,560 | \$130,295 | \$152,030 | \$173,650 | \$195,385 | \$217,120 | \$238,855 | \$260,590 | \$282,210 | \$303,945 | \$325,680 | \$347,415 | |
| | 2 | \$65,240 | \$78,260 | \$91,280 | \$104,300 | \$117,390 | \$130,410 | \$143,430 | \$156,520 | \$169,540 | \$182,560 | \$195,650 | \$208,740 | |
| | 3 | \$79,220 | \$95,030 | \$110,840 | \$126,650 | \$142,545 | \$158,355 | \$174,165 | \$190,060 | \$205,870 | \$221,680 | \$237,575 | \$253,470 | |
| | 4 | \$93,200 | \$111,800 | \$130,400 | \$149,000 | \$167,700 | \$186,300 | \$204,900 | \$223,600 | \$242,200 | \$260,800 | \$279,500 | \$298,200 | |
| 6.375% | 1 | \$107,180 | \$128,570 | \$149,960 | \$171,350 | \$192,855 | \$214,245 | \$235,635 | \$257,140 | \$278,530 | \$299,920 | \$321,425 | \$342,930 | |
| | 2 | \$64,400 | \$77,210 | \$90,090 | \$103,040 | \$115,850 | \$128,730 | \$141,610 | \$154,490 | \$167,300 | \$180,250 | \$193,130 | \$205,940 | |
| | 3 | \$78,200 | \$93,755 | \$109,395 | \$125,120 | \$140,675 | \$156,315 | \$171,955 | \$187,595 | \$203,150 | \$218,875 | \$234,515 | \$250,070 | |
| | 4 | \$92,000 | \$110,300 | \$128,700 | \$147,200 | \$165,500 | \$183,900 | \$202,300 | \$220,700 | \$239,000 | \$257,500 | \$275,900 | \$294,200 | |
| 6.500% | 1 | \$105,800 | \$126,845 | \$148,005 | \$169,280 | \$190,325 | \$211,485 | \$232,645 | \$253,805 | \$274,850 | \$296,125 | \$317,285 | \$338,330 | |
| | 2 | \$65,531 | \$78,680 | \$91,830 | \$104,907 | \$118,057 | \$131,134 | \$144,211 | \$157,361 | \$170,510 | \$183,587 | \$196,737 | \$209,814 | |
| | 3 | \$77,095 | \$92,565 | \$108,035 | \$123,420 | \$138,890 | \$154,275 | \$169,660 | \$185,130 | \$200,600 | \$215,985 | \$231,455 | \$246,840 | |
| | 4 | \$90,700 | \$108,900 | \$127,100 | \$145,200 | \$163,400 | \$181,500 | \$199,600 | \$217,800 | \$236,000 | \$254,100 | \$272,300 | \$290,400 | |
| 6.625% | 1 | \$104,305 | \$125,235 | \$146,165 | \$166,980 | \$187,910 | \$208,725 | \$229,540 | \$250,470 | \$271,400 | \$292,215 | \$313,145 | \$333,960 | |
| | 2 | \$62,720 | \$75,250 | \$87,850 | \$100,380 | \$112,910 | \$125,440 | \$137,970 | \$150,500 | \$163,030 | \$175,560 | \$188,090 | \$200,690 | |
| | 3 | \$76,160 | \$91,375 | \$106,675 | \$121,890 | \$137,105 | \$152,320 | \$167,535 | \$182,750 | \$197,965 | \$213,180 | \$228,395 | \$243,695 | |
| | 4 | \$89,600 | \$107,500 | \$125,500 | \$143,400 | \$161,300 | \$179,200 | \$197,100 | \$215,000 | \$232,900 | \$250,800 | \$268,700 | \$286,700 | |
| 6.750% | 1 | \$103,040 | \$123,625 | \$144,325 | \$164,910 | \$185,495 | \$206,080 | \$226,665 | \$247,250 | \$267,835 | \$288,420 | \$309,005 | \$329,705 | |
| | 2 | \$61,950 | \$74,270 | \$86,660 | \$99,050 | \$111,440 | \$123,830 | \$136,220 | \$148,540 | \$161,000 | \$173,390 | \$185,710 | \$198,170 | |
| | 3 | \$75,225 | \$90,185 | \$105,230 | \$120,275 | \$135,320 | \$150,365 | \$165,410 | \$180,370 | \$195,500 | \$210,545 | \$225,505 | \$240,635 | |
| | 4 | \$88,500 | \$106,100 | \$123,800 | \$141,500 | \$159,200 | \$176,900 | \$194,600 | \$212,200 | \$230,000 | \$247,700 | \$265,300 | \$283,100 | |
| | | \$101,775 | \$122,015 | \$142,370 | \$162,725 | \$183,080 | \$203,435 | \$223,790 | \$244,030 | \$264,500 | \$284,855 | \$305,095 | \$325,565 | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

MOLOKA'I
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective February 13, 2008

| | | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| Prevailing Int. Rate | No. of Bedroom | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| | | \$24,220 | \$29,064 | \$33,908 | \$38,752 | \$43,596 | \$48,440 | \$53,284 | \$58,128 | \$62,972 | \$67,816 | \$72,660 | \$77,504 | |
| 6.875% | 1 | \$61,110 | \$73,360 | \$85,540 | \$97,790 | \$109,970 | \$122,220 | \$134,470 | \$146,720 | \$158,970 | \$171,150 | \$183,400 | \$195,650 | |
| | 2 | \$74,205 | \$89,080 | \$103,870 | \$118,745 | \$133,535 | \$148,410 | \$163,285 | \$178,160 | \$193,035 | \$207,825 | \$222,700 | \$237,575 | |
| | 3 | \$87,300 | \$104,800 | \$122,200 | \$139,700 | \$157,100 | \$174,600 | \$192,100 | \$209,600 | \$227,100 | \$244,500 | \$262,000 | \$279,500 | |
| | 4 | \$100,395 | \$120,520 | \$140,530 | \$160,655 | \$180,665 | \$200,790 | \$220,915 | \$241,040 | \$261,165 | \$281,175 | \$301,300 | \$321,425 | |
| 7.000% | 1 | \$62,280 | \$74,779 | \$87,206 | \$99,705 | \$112,132 | \$124,559 | \$137,058 | \$149,485 | \$161,985 | \$174,412 | \$186,911 | \$199,338 | |
| | 2 | \$73,270 | \$87,975 | \$102,595 | \$117,300 | \$131,920 | \$146,540 | \$161,245 | \$175,865 | \$190,570 | \$205,190 | \$219,895 | \$234,515 | |
| | 3 | \$86,200 | \$103,500 | \$120,700 | \$138,000 | \$155,200 | \$172,400 | \$189,700 | \$206,900 | \$224,200 | \$241,400 | \$258,700 | \$275,900 | |
| | 4 | \$99,130 | \$119,025 | \$138,805 | \$158,700 | \$178,480 | \$198,260 | \$218,155 | \$237,935 | \$257,830 | \$277,610 | \$297,505 | \$317,285 | |
| 7.125% | 1 | \$59,570 | \$71,540 | \$83,440 | \$95,410 | \$107,310 | \$119,210 | \$131,110 | \$143,080 | \$154,980 | \$166,880 | \$178,780 | \$190,680 | |
| | 2 | \$72,335 | \$86,870 | \$101,320 | \$115,855 | \$130,305 | \$144,755 | \$159,205 | \$173,740 | \$188,190 | \$202,640 | \$217,090 | \$231,540 | |
| | 3 | \$85,100 | \$102,200 | \$119,200 | \$136,300 | \$153,300 | \$170,300 | \$187,300 | \$204,400 | \$221,400 | \$238,400 | \$255,400 | \$272,400 | |
| | 4 | \$97,865 | \$117,530 | \$137,080 | \$156,745 | \$176,295 | \$195,845 | \$215,395 | \$235,060 | \$254,610 | \$274,160 | \$293,710 | \$313,260 | |
| 7.250% | 1 | \$58,870 | \$70,630 | \$82,390 | \$94,220 | \$105,980 | \$117,740 | \$129,500 | \$141,260 | \$153,020 | \$164,780 | \$176,610 | \$188,370 | |
| | 2 | \$71,485 | \$85,765 | \$100,045 | \$114,410 | \$128,690 | \$142,970 | \$157,250 | \$171,530 | \$185,810 | \$200,090 | \$214,455 | \$228,735 | |
| | 3 | \$84,100 | \$100,900 | \$117,700 | \$134,600 | \$151,400 | \$168,200 | \$185,000 | \$201,800 | \$218,600 | \$235,400 | \$252,300 | \$269,100 | |
| | 4 | \$96,715 | \$116,035 | \$135,355 | \$154,790 | \$174,110 | \$193,430 | \$212,750 | \$232,070 | \$251,390 | \$270,710 | \$290,145 | \$309,465 | |
| 7.375% | 1 | \$58,170 | \$69,720 | \$81,410 | \$93,030 | \$104,650 | \$116,270 | \$127,890 | \$139,580 | \$151,130 | \$162,820 | \$174,370 | \$186,060 | |
| | 2 | \$70,635 | \$84,660 | \$98,855 | \$112,965 | \$127,075 | \$141,185 | \$155,295 | \$169,490 | \$183,515 | \$197,710 | \$211,735 | \$225,930 | |
| | 3 | \$83,100 | \$99,600 | \$116,300 | \$132,900 | \$149,500 | \$166,100 | \$182,700 | \$199,400 | \$215,900 | \$232,600 | \$249,100 | \$265,800 | |
| | 4 | \$95,565 | \$114,540 | \$133,745 | \$152,835 | \$171,925 | \$191,015 | \$210,105 | \$229,310 | \$248,285 | \$267,490 | \$286,465 | \$305,670 | |
| 7.500% | 1 | \$57,470 | \$68,950 | \$80,360 | \$91,840 | \$103,390 | \$114,870 | \$126,350 | \$137,830 | \$149,310 | \$160,790 | \$172,340 | \$183,750 | |
| | 2 | \$69,785 | \$83,725 | \$97,580 | \$111,520 | \$125,545 | \$139,485 | \$153,425 | \$167,365 | \$181,305 | \$195,245 | \$209,270 | \$223,125 | |
| | 3 | \$82,100 | \$98,500 | \$114,800 | \$131,200 | \$147,700 | \$164,100 | \$180,500 | \$196,900 | \$213,300 | \$229,700 | \$246,200 | \$262,500 | |
| | 4 | \$94,415 | \$113,275 | \$132,020 | \$150,880 | \$169,855 | \$188,715 | \$207,575 | \$226,435 | \$245,295 | \$264,155 | \$283,130 | \$301,875 | |
| 7.625% | 1 | \$56,770 | \$68,110 | \$79,450 | \$90,790 | \$102,130 | \$113,470 | \$124,810 | \$136,150 | \$147,490 | \$158,830 | \$170,240 | \$181,580 | |
| | 2 | \$68,935 | \$82,705 | \$96,475 | \$110,245 | \$124,015 | \$137,785 | \$151,555 | \$165,325 | \$179,095 | \$192,865 | \$206,720 | \$220,490 | |
| | 3 | \$81,100 | \$97,300 | \$113,500 | \$129,700 | \$145,900 | \$162,100 | \$178,300 | \$194,500 | \$210,700 | \$226,900 | \$243,200 | \$259,400 | |
| | 4 | \$93,265 | \$111,895 | \$130,525 | \$149,155 | \$167,785 | \$186,415 | \$205,045 | \$223,675 | \$242,305 | \$260,935 | \$279,680 | \$298,310 | |
| 7.750% | 1 | \$56,070 | \$67,270 | \$78,470 | \$89,670 | \$100,870 | \$112,070 | \$123,270 | \$134,540 | \$145,740 | \$156,940 | \$168,140 | \$179,340 | |
| | 2 | \$68,085 | \$81,685 | \$95,285 | \$108,885 | \$122,485 | \$136,085 | \$149,685 | \$163,370 | \$176,970 | \$190,570 | \$204,170 | \$217,770 | |
| | 3 | \$80,100 | \$96,100 | \$112,100 | \$128,100 | \$144,100 | \$160,100 | \$176,100 | \$192,200 | \$208,200 | \$224,200 | \$240,200 | \$256,200 | |
| | 4 | \$92,115 | \$110,515 | \$128,915 | \$147,315 | \$165,715 | \$184,115 | \$202,515 | \$221,030 | \$239,430 | \$257,830 | \$276,230 | \$294,630 | |
| 7.875% | 1 | \$55,370 | \$66,500 | \$77,560 | \$88,550 | \$99,680 | \$110,740 | \$121,870 | \$132,930 | \$143,990 | \$155,050 | \$166,110 | \$177,240 | |
| | 2 | \$67,235 | \$80,750 | \$94,180 | \$107,525 | \$121,040 | \$134,470 | \$147,985 | \$161,415 | \$174,845 | \$188,275 | \$201,705 | \$215,220 | |
| | 3 | \$79,100 | \$95,000 | \$110,800 | \$126,500 | \$142,400 | \$158,200 | \$174,100 | \$189,900 | \$205,700 | \$221,500 | \$237,300 | \$253,200 | |
| | 4 | \$90,965 | \$109,250 | \$127,420 | \$145,475 | \$163,760 | \$181,930 | \$200,215 | \$218,385 | \$236,555 | \$254,725 | \$272,895 | \$291,180 | |
| 8.000% | 1 | \$54,740 | \$65,660 | \$76,580 | \$87,570 | \$98,560 | \$109,410 | \$120,400 | \$131,390 | \$142,240 | \$153,230 | \$164,150 | \$175,140 | |
| | 2 | \$66,470 | \$79,730 | \$92,990 | \$106,335 | \$119,680 | \$132,855 | \$146,200 | \$159,545 | \$172,720 | \$186,065 | \$199,325 | \$212,670 | |
| | 3 | \$78,200 | \$93,800 | \$109,400 | \$125,100 | \$140,800 | \$156,300 | \$172,000 | \$187,700 | \$203,200 | \$218,900 | \$234,500 | \$250,200 | |
| | 4 | \$89,930 | \$107,870 | \$125,810 | \$143,865 | \$161,920 | \$179,745 | \$197,800 | \$215,855 | \$233,680 | \$251,735 | \$269,675 | \$287,730 | |
| 8.125% | 1 | \$54,040 | \$64,890 | \$75,740 | \$86,520 | \$97,370 | \$108,150 | \$119,000 | \$129,780 | \$140,630 | \$151,480 | \$162,260 | \$173,040 | |
| | 2 | \$65,620 | \$78,795 | \$91,970 | \$105,060 | \$118,235 | \$131,325 | \$144,500 | \$157,590 | \$170,765 | \$183,940 | \$197,030 | \$210,120 | |
| | 3 | \$77,200 | \$92,700 | \$108,200 | \$123,600 | \$139,100 | \$154,500 | \$170,000 | \$185,400 | \$200,900 | \$216,400 | \$231,800 | \$247,200 | |
| | 4 | \$88,780 | \$106,605 | \$124,430 | \$142,140 | \$159,965 | \$177,675 | \$195,500 | \$213,210 | \$231,035 | \$248,860 | \$266,570 | \$284,280 | |



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

2008
AFFORDABLE SALES PRICE GUIDELINES

MOLOKA'I
MULTI-FAMILY

Effective: **March 1, 2008** Based on HUD Median Income effective **February 13, 2008**

| Prevailing Int. Rate | No. of Bedroom | Percent of Median Income | | | | | | | | | | | | |
|----------------------|----------------|--------------------------|--------------|-----------|-----------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|--|
| | | Very Low | Low Income | | | | Below Moderate | | Moderate | | Above Moderate | | Gap Income | |
| | | 50% & Below | (51% to 80%) | | | | (81% to 100%) | | (101% to 120%) | | (121% to 140%) | | (141% to 160%) | |
| | | 50% | 60% | 70% | 80% | 90% | 100% | 110% | 120% | 130% | 140% | 150% | 160% | |
| 8.250% | 1 | \$24,220 | \$29,064 | \$33,908 | \$38,752 | \$43,596 | \$48,440 | \$53,284 | \$58,128 | \$62,972 | \$67,816 | \$72,660 | \$77,504 | |
| | 2 | \$53,410 | \$64,120 | \$74,830 | \$85,470 | \$96,180 | \$106,890 | \$117,530 | \$128,240 | \$138,950 | \$149,660 | \$160,370 | \$171,080 | |
| | 3 | \$64,855 | \$77,860 | \$90,865 | \$103,785 | \$116,790 | \$129,795 | \$142,715 | \$155,720 | \$168,725 | \$181,730 | \$194,735 | \$207,740 | |
| | 4 | \$76,300 | \$91,600 | \$106,900 | \$122,100 | \$137,400 | \$152,700 | \$167,900 | \$183,200 | \$198,500 | \$213,800 | \$229,100 | \$244,400 | |
| 8.375% | 1 | \$87,745 | \$105,340 | \$122,935 | \$140,415 | \$158,010 | \$175,605 | \$193,085 | \$210,680 | \$228,275 | \$245,870 | \$263,465 | \$281,060 | |
| | 2 | \$52,850 | \$63,350 | \$73,990 | \$84,560 | \$95,060 | \$105,630 | \$116,270 | \$126,840 | \$137,340 | \$147,910 | \$158,480 | \$169,050 | |
| | 3 | \$64,175 | \$76,925 | \$89,845 | \$102,680 | \$115,430 | \$128,265 | \$141,185 | \$154,020 | \$166,770 | \$179,605 | \$192,440 | \$205,275 | |
| | 4 | \$75,500 | \$90,500 | \$105,700 | \$120,800 | \$135,800 | \$150,900 | \$166,100 | \$181,200 | \$196,200 | \$211,300 | \$226,400 | \$241,500 | |
| 8.500% | 1 | \$86,825 | \$104,075 | \$121,555 | \$138,920 | \$156,170 | \$173,535 | \$191,015 | \$208,380 | \$225,630 | \$242,995 | \$260,360 | \$277,725 | |
| | 2 | \$52,220 | \$62,720 | \$73,080 | \$83,510 | \$94,010 | \$104,440 | \$114,940 | \$125,300 | \$135,800 | \$146,230 | \$156,660 | \$167,160 | |
| | 3 | \$63,410 | \$76,160 | \$88,740 | \$101,405 | \$114,155 | \$126,820 | \$139,570 | \$152,150 | \$164,900 | \$177,565 | \$190,230 | \$202,980 | |
| | 4 | \$74,600 | \$89,600 | \$104,400 | \$119,300 | \$134,300 | \$149,200 | \$164,200 | \$179,000 | \$194,000 | \$208,900 | \$223,800 | \$238,800 | |
| 8.625% | 1 | \$85,790 | \$103,040 | \$120,060 | \$137,195 | \$154,445 | \$171,580 | \$188,830 | \$205,850 | \$223,100 | \$240,235 | \$257,370 | \$274,620 | |
| | 2 | \$51,590 | \$61,950 | \$72,240 | \$82,600 | \$92,960 | \$103,250 | \$113,610 | \$123,900 | \$134,260 | \$144,550 | \$154,840 | \$165,200 | |
| | 3 | \$62,645 | \$75,225 | \$87,720 | \$100,300 | \$112,880 | \$125,375 | \$137,955 | \$150,450 | \$163,030 | \$175,525 | \$188,020 | \$200,600 | |
| | 4 | \$73,700 | \$88,500 | \$103,200 | \$118,000 | \$132,800 | \$147,500 | \$162,300 | \$177,000 | \$191,800 | \$206,500 | \$221,200 | \$236,000 | |
| 8.750% | 1 | \$84,755 | \$101,775 | \$118,680 | \$135,700 | \$152,720 | \$169,625 | \$186,645 | \$203,550 | \$220,570 | \$237,475 | \$254,380 | \$271,400 | |
| | 2 | \$51,030 | \$61,250 | \$71,470 | \$81,620 | \$91,840 | \$102,060 | \$112,280 | \$122,500 | \$132,650 | \$142,940 | \$153,160 | \$163,380 | |
| | 3 | \$61,965 | \$74,375 | \$86,785 | \$99,110 | \$111,520 | \$123,930 | \$136,340 | \$148,750 | \$161,075 | \$173,570 | \$185,980 | \$198,390 | |
| | 4 | \$72,900 | \$87,500 | \$102,100 | \$116,600 | \$131,200 | \$145,800 | \$160,400 | \$175,000 | \$189,500 | \$204,200 | \$218,800 | \$233,400 | |
| 8.875% | 1 | \$83,835 | \$100,625 | \$117,415 | \$134,090 | \$150,880 | \$167,670 | \$184,460 | \$201,250 | \$217,925 | \$234,830 | \$251,620 | \$268,410 | |
| | 2 | \$50,470 | \$60,550 | \$70,700 | \$80,780 | \$90,860 | \$100,940 | \$111,020 | \$121,170 | \$131,250 | \$141,330 | \$151,410 | \$161,490 | |
| | 3 | \$61,285 | \$73,525 | \$85,850 | \$98,090 | \$110,330 | \$122,570 | \$134,810 | \$147,135 | \$159,375 | \$171,615 | \$183,855 | \$196,095 | |
| | 4 | \$72,100 | \$86,500 | \$101,000 | \$115,400 | \$129,800 | \$144,200 | \$158,600 | \$173,100 | \$187,500 | \$201,900 | \$216,300 | \$230,700 | |
| | | \$82,915 | \$99,475 | \$116,150 | \$132,710 | \$149,270 | \$165,830 | \$182,390 | \$199,065 | \$215,625 | \$232,185 | \$248,745 | \$265,305 | |

Maximum affordable sales price is based on the following factors:

- #REF! Median family income as established by the Department of Housing and Human Concerns (DHHC)
- 30 Number of years for a fixed-rate mortgage loan with no discount points
- 30% Percentage of gross monthly income for housing expenses (principle and interest payment only)
- 5% Percentage of the purchase price for downpayment.



Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

Effective: **March 1, 2008**

Based on HUD Median Income effective February 13, 2008

2008
 INCOME LIMITS & AFFORDABLE RENT GUIDELINES

MOLOKA'I

INCOME LIMITS FOR RENTAL UNITS (BY FAMILY SIZE & PERCENTAGE OF MEDIAN FAMILY INCOME)

| % of Median | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|-------------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 0.7 | 0.8 | 0.9 | 1.0 | 1.08 | 1.16 | 1.24 | 1.32 |
| 10% | \$3,390 | \$3,880 | \$4,360 | \$4,840 | \$5,230 | \$5,620 | \$6,010 | \$6,390 |
| 20% | \$6,780 | \$7,750 | \$8,720 | \$9,690 | \$10,460 | \$11,240 | \$12,010 | \$12,790 |
| 30% | \$10,170 | \$11,630 | \$13,080 | \$14,530 | \$15,690 | \$16,860 | \$18,020 | \$19,180 |
| 40% | \$13,560 | \$15,500 | \$17,440 | \$19,380 | \$20,930 | \$22,480 | \$24,030 | \$25,580 |
| 50% | \$16,950 | \$19,380 | \$21,800 | \$24,220 | \$26,160 | \$28,100 | \$30,030 | \$31,970 |
| 60% | \$20,340 | \$23,250 | \$26,160 | \$29,060 | \$31,390 | \$33,710 | \$36,040 | \$38,360 |
| 70% | \$23,740 | \$27,130 | \$30,520 | \$33,910 | \$36,620 | \$39,330 | \$42,050 | \$44,760 |
| 80% | \$27,130 | \$31,000 | \$34,880 | \$38,750 | \$41,850 | \$44,950 | \$48,050 | \$51,150 |
| 90% | \$30,520 | \$34,880 | \$39,240 | \$43,600 | \$47,080 | \$50,570 | \$54,060 | \$57,550 |
| 100% | \$33,910 | \$38,750 | \$43,600 | \$48,440 | \$52,320 | \$56,190 | \$60,070 | \$63,940 |
| 110% | \$37,300 | \$42,630 | \$47,960 | \$53,280 | \$57,550 | \$61,810 | \$66,070 | \$70,330 |
| 120% | \$40,690 | \$46,500 | \$52,320 | \$58,130 | \$62,780 | \$67,430 | \$72,080 | \$76,730 |
| 130% | \$44,080 | \$50,380 | \$56,670 | \$62,970 | \$68,010 | \$73,050 | \$78,090 | \$83,120 |
| 140% | \$47,470 | \$54,250 | \$61,030 | \$67,820 | \$73,240 | \$78,670 | \$84,090 | \$89,520 |

AFFORDABLE RENT GUIDELINES (BY UNIT SIZE & PERCENTAGE OF MEDIAN FAMILY INCOME)

| % of Median | UNIT SIZE (NO. OF BEDROOMS) | | | | | |
|-------------|-----------------------------|---------|---------|---------|---------|---------|
| | 0 | 1 | 2 | 3 | 4 | 5 |
| 10% | \$85 | \$91 | \$109 | \$126 | \$141 | \$155 |
| 20% | \$170 | \$182 | \$218 | \$252 | \$281 | \$310 |
| 30% | \$254 | \$273 | \$327 | \$378 | \$422 | \$465 |
| 40% | \$339 | \$363 | \$436 | \$504 | \$562 | \$620 |
| 50% | \$424 | \$454 | \$545 | \$630 | \$703 | \$775 |
| 60% | \$509 | \$545 | \$654 | \$756 | \$843 | \$930 |
| 70% | \$594 | \$636 | \$763 | \$882 | \$983 | \$1,085 |
| 80% | \$678 | \$727 | \$872 | \$1,008 | \$1,124 | \$1,240 |
| 90% | \$763 | \$818 | \$981 | \$1,134 | \$1,264 | \$1,395 |
| 100% | \$848 | \$908 | \$1,090 | \$1,260 | \$1,405 | \$1,550 |
| 110% | \$933 | \$999 | \$1,199 | \$1,385 | \$1,545 | \$1,705 |
| 120% | \$1,017 | \$1,090 | \$1,308 | \$1,511 | \$1,686 | \$1,860 |
| 130% | \$1,102 | \$1,181 | \$1,417 | \$1,637 | \$1,826 | \$2,015 |
| 140% | \$1,187 | \$1,272 | \$1,526 | \$1,763 | \$1,967 | \$2,170 |

Note: Affordable rents are based on 30% of gross monthly income. Affordable rents do not include utilities.