



HAWAII COUNTY INCOME SCHEDULE BY FAMILY SIZE

2025

THE FOLLOWING TABLE PRESENTS INCOME LIMITS BY FAMILY SIZE AND BY PERCENTAGES OF THE VERY LOW INCOME LEVELS ESTABLISHED BY HUD. THESE INCOME LIMITS SERVE AS GUIDELINES TO ESTABLISH SALES/RENTAL PREFERENCES.

		-----LIMITS BY FAMILY SIZE-----							
MEDIAN		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
\$98,800									
Adjustments for family size		0.7000	0.8000	0.9000	1.0000	1.0800	1.1600	1.2400	1.3200
% of Income	10%	\$8,470	\$9,680	\$10,890	\$12,090	\$13,060	\$14,030	\$15,000	\$15,960
	20%	\$16,940	\$19,360	\$21,780	\$24,180	\$26,120	\$28,060	\$30,000	\$31,920
	30%	\$25,410	\$29,040	\$32,670	\$36,270	\$39,180	\$42,090	\$45,000	\$47,880
	40%	\$33,880	\$38,720	\$43,560	\$48,360	\$52,240	\$56,120	\$60,000	\$63,840
	50%	\$42,350	\$48,400	\$54,450	\$60,450	\$65,300	\$70,150	\$75,000	\$79,800
	60%	\$50,820	\$58,080	\$65,340	\$72,540	\$78,360	\$84,180	\$90,000	\$95,760
	70%	\$59,290	\$67,760	\$76,230	\$84,630	\$91,420	\$98,210	\$105,000	\$111,720
	80%	\$67,760	\$77,440	\$87,120	\$96,720	\$104,480	\$112,240	\$120,000	\$127,680
	90%	\$76,230	\$87,120	\$98,010	\$108,810	\$117,540	\$126,270	\$135,000	\$143,640
	100%	\$84,700	\$96,800	\$108,900	\$120,900	\$130,600	\$140,300	\$150,000	\$159,600
	110%	\$93,170	\$106,480	\$119,790	\$132,990	\$143,660	\$154,330	\$165,000	\$175,560
	120%	\$101,640	\$116,160	\$130,680	\$145,080	\$156,720	\$168,360	\$180,000	\$191,520
130%	\$110,110	\$125,840	\$141,570	\$157,170	\$169,780	\$182,390	\$195,000	\$207,480	
140%	\$118,580	\$135,520	\$152,460	\$169,260	\$182,840	\$196,420	\$210,000	\$223,440	

The U.S. Department of Housing and Urban Development (HUD) sets income limits that determine the eligibility of applicants for its assisted housing programs. HUD typically uses the Very Low-Income Limit (VLIL) as the basis for deriving other income limits. The VLIL is calculated by taking the 4-person income limit equal to 50% of the estimated median family income (based on the U.S. Census Bureau's ACS median family income estimates) and making adjustments if this income is outside formula constraints. For example, the VLIL is increased for areas where rental housing costs are unusually high in relation to the median income or if it is less than the relevant State non-metropolitan median family income level. See https://www.huduser.gov/portal/datasets/il.html#faq_2025

These income limits are not used for projects funded with tax credits under section 42 of the Internal Revenue Code and projects financed with tax exempt housing bonds issued to provide qualified residential rental development under section 142 of the Internal Revenue Code, i.e., LITHC, RHRF, etc. Go to HHFDC's website at <https://dbedt.hawaii.gov/hhfdc/files/2025/04/2025-MTSP-Income-Limits-2025-04-01.pdf> for tax credit rental program projects.

NOTE: This chart is provided as a guide only. You are responsible to ensure the accuracy of the numbers.



AFFORDABLE RENT GUIDELINES*

2025

Affordable rents are based on 30% of income (including utilities)**

<u>Area</u>	<u>\$98,800</u>	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
HAWAII COUNTY						
30% of Median		\$635	\$680	\$816	\$943	\$1,052
50% of Median		\$1,058	\$1,134	\$1,361	\$1,571	\$1,753
60% of Median		\$1,270	\$1,361	\$1,633	\$1,886	\$2,104
80% of Median		\$1,694	\$1,815	\$2,178	\$2,515	\$2,806
100% of Median		\$2,117	\$2,268	\$2,722	\$3,143	\$3,507
120% of Median		\$2,541	\$2,722	\$3,267	\$3,772	\$4,209
140% of Median		\$2,964	\$3,176	\$3,811	\$4,401	\$4,910

*Please note that area market rents may be lower than these rent guidelines.

**Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		FAMILY SIZE: 1 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$42,350	\$50,820	\$59,290	\$67,760	\$76,230	\$84,700	\$93,170	\$101,640	\$110,110	\$118,580
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$217,900	\$261,500	\$305,000	\$348,600	\$392,200	\$435,800	\$479,300	\$522,900	\$566,500	\$610,100
4.25%	\$211,400	\$253,700	\$296,000	\$338,300	\$380,600	\$422,900	\$465,200	\$507,500	\$549,800	\$592,000
4.50%	\$205,300	\$246,300	\$287,400	\$328,500	\$369,500	\$410,600	\$451,600	\$492,700	\$533,800	\$574,800
4.75%	\$199,400	\$239,300	\$279,200	\$319,000	\$358,900	\$398,800	\$438,700	\$478,600	\$518,400	\$558,300
5.00%	\$193,800	\$232,500	\$271,300	\$310,000	\$348,800	\$387,500	\$426,300	\$465,000	\$503,800	\$542,500
5.25%	\$188,400	\$226,000	\$263,700	\$301,400	\$339,100	\$376,700	\$414,400	\$452,100	\$489,800	\$527,400
5.50%	\$183,200	\$219,800	\$256,500	\$293,100	\$329,800	\$366,400	\$403,000	\$439,700	\$476,300	\$513,000
5.75%	\$178,200	\$213,900	\$249,500	\$285,200	\$320,800	\$356,500	\$392,100	\$427,800	\$463,400	\$499,100
6.00%	\$173,500	\$208,200	\$242,900	\$277,600	\$312,300	\$347,000	\$381,700	\$416,400	\$451,100	\$485,800
6.25%	\$168,900	\$202,700	\$236,500	\$270,300	\$304,100	\$337,900	\$371,700	\$405,400	\$439,200	\$473,000
6.50%	\$164,600	\$197,500	\$230,400	\$263,300	\$296,200	\$329,100	\$362,000	\$395,000	\$427,900	\$460,800
6.75%	\$160,400	\$192,400	\$224,500	\$256,600	\$288,700	\$320,700	\$352,800	\$384,900	\$417,000	\$449,000
7.00%	\$156,300	\$187,600	\$218,900	\$250,200	\$281,400	\$312,700	\$344,000	\$375,200	\$406,500	\$437,800
7.25%	\$152,500	\$183,000	\$213,500	\$244,000	\$274,500	\$305,000	\$335,500	\$365,900	\$396,400	\$426,900
7.50%	\$148,800	\$178,500	\$208,300	\$238,000	\$267,800	\$297,500	\$327,300	\$357,000	\$386,800	\$416,500

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

Prices are established based upon anticipated interest rates at the time of closing of unit sales.

- Based on **2025** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360 Monthly Payments.
- Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		FAMILY SIZE:		2 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$48,400	\$58,080	\$67,760	\$77,440	\$87,120	\$96,800	\$106,480	\$116,160	\$125,840	\$135,520
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$249,000	\$298,800	\$348,600	\$398,400	\$448,200	\$498,000	\$547,800	\$597,600	\$647,400	\$697,200
4.25%	\$241,600	\$290,000	\$338,300	\$386,600	\$435,000	\$483,300	\$531,600	\$580,000	\$628,300	\$676,600
4.50%	\$234,600	\$281,500	\$328,500	\$375,400	\$422,300	\$469,200	\$516,200	\$563,100	\$610,000	\$656,900
4.75%	\$227,900	\$273,500	\$319,000	\$364,600	\$410,200	\$455,800	\$501,400	\$546,900	\$592,500	\$638,100
5.00%	\$221,400	\$265,700	\$310,000	\$354,300	\$398,600	\$442,900	\$487,200	\$531,500	\$575,800	\$620,000
5.25%	\$215,300	\$258,300	\$301,400	\$344,400	\$387,500	\$430,600	\$473,600	\$516,700	\$559,700	\$602,800
5.50%	\$209,400	\$251,200	\$293,100	\$335,000	\$376,900	\$418,700	\$460,600	\$502,500	\$544,400	\$586,200
5.75%	\$203,700	\$244,400	\$285,200	\$325,900	\$366,700	\$407,400	\$448,200	\$488,900	\$529,600	\$570,400
6.00%	\$198,300	\$237,900	\$277,600	\$317,200	\$356,900	\$396,600	\$436,200	\$475,900	\$515,500	\$555,200
6.25%	\$193,100	\$231,700	\$270,300	\$308,900	\$347,500	\$386,100	\$424,800	\$463,400	\$502,000	\$540,600
6.50%	\$188,100	\$225,700	\$263,300	\$300,900	\$338,500	\$376,200	\$413,800	\$451,400	\$489,000	\$526,600
6.75%	\$183,300	\$219,900	\$256,600	\$293,300	\$329,900	\$366,600	\$403,200	\$439,900	\$476,500	\$513,200
7.00%	\$178,700	\$214,400	\$250,200	\$285,900	\$321,600	\$357,400	\$393,100	\$428,800	\$464,600	\$500,300
7.25%	\$174,300	\$209,100	\$244,000	\$278,800	\$313,700	\$348,500	\$383,400	\$418,200	\$453,100	\$487,900
7.50%	\$170,000	\$204,000	\$238,000	\$272,000	\$306,000	\$340,000	\$374,000	\$408,000	\$442,000	\$476,000

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HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		FAMILY SIZE:		3 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$54,450	\$65,340	\$76,230	\$87,120	\$98,010	\$108,900	\$119,790	\$130,680	\$141,570	\$152,460
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$280,100	\$336,200	\$392,200	\$448,200	\$504,200	\$560,300	\$616,300	\$672,300	\$728,300	\$784,400
4.25%	\$271,900	\$326,200	\$380,600	\$435,000	\$489,300	\$543,700	\$598,100	\$652,500	\$706,800	\$761,200
4.50%	\$263,900	\$316,700	\$369,500	\$422,300	\$475,100	\$527,900	\$580,700	\$633,500	\$686,300	\$739,000
4.75%	\$256,400	\$307,600	\$358,900	\$410,200	\$461,500	\$512,700	\$564,000	\$615,300	\$666,600	\$717,800
5.00%	\$249,100	\$299,000	\$348,800	\$398,600	\$448,400	\$498,300	\$548,100	\$597,900	\$647,700	\$697,600
5.25%	\$242,200	\$290,600	\$339,100	\$387,500	\$435,900	\$484,400	\$532,800	\$581,300	\$629,700	\$678,100
5.50%	\$235,500	\$282,600	\$329,800	\$376,900	\$424,000	\$471,100	\$518,200	\$565,300	\$612,400	\$659,500
5.75%	\$229,200	\$275,000	\$320,800	\$366,700	\$412,500	\$458,300	\$504,200	\$550,000	\$595,800	\$641,700
6.00%	\$223,100	\$267,700	\$312,300	\$356,900	\$401,500	\$446,100	\$490,700	\$535,300	\$580,000	\$624,600
6.25%	\$217,200	\$260,600	\$304,100	\$347,500	\$391,000	\$434,400	\$477,900	\$521,300	\$564,700	\$608,200
6.50%	\$211,600	\$253,900	\$296,200	\$338,500	\$380,900	\$423,200	\$465,500	\$507,800	\$550,100	\$592,400
6.75%	\$206,200	\$247,400	\$288,700	\$329,900	\$371,100	\$412,400	\$453,600	\$494,900	\$536,100	\$577,300
7.00%	\$201,000	\$241,200	\$281,400	\$321,600	\$361,800	\$402,000	\$442,200	\$482,400	\$522,600	\$562,800
7.25%	\$196,000	\$235,300	\$274,500	\$313,700	\$352,900	\$392,100	\$431,300	\$470,500	\$509,700	\$548,900
7.50%	\$191,300	\$229,500	\$267,800	\$306,000	\$344,300	\$382,500	\$420,800	\$459,000	\$497,300	\$535,500

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4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		FAMILY SIZE:		4 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$60,450	\$72,540	\$84,630	\$96,720	\$108,810	\$120,900	\$132,990	\$145,080	\$157,170	\$169,260
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$311,000	\$373,200	\$435,400	\$497,600	\$559,800	\$622,000	\$684,200	\$746,400	\$808,600	\$870,800
4.25%	\$301,800	\$362,200	\$422,500	\$482,900	\$543,300	\$603,600	\$664,000	\$724,400	\$784,700	\$845,100
4.50%	\$293,000	\$351,600	\$410,200	\$468,800	\$527,500	\$586,100	\$644,700	\$703,300	\$761,900	\$820,500
4.75%	\$284,600	\$341,500	\$398,500	\$455,400	\$512,300	\$569,200	\$626,200	\$683,100	\$740,000	\$796,900
5.00%	\$276,600	\$331,900	\$387,200	\$442,500	\$497,800	\$553,200	\$608,500	\$663,800	\$719,100	\$774,400
5.25%	\$268,900	\$322,600	\$376,400	\$430,200	\$484,000	\$537,700	\$591,500	\$645,300	\$699,100	\$752,800
5.50%	\$261,500	\$313,800	\$366,100	\$418,400	\$470,700	\$523,000	\$575,300	\$627,600	\$679,900	\$732,200
5.75%	\$254,400	\$305,300	\$356,200	\$407,100	\$458,000	\$508,800	\$559,700	\$610,600	\$661,500	\$712,400
6.00%	\$247,600	\$297,200	\$346,700	\$396,200	\$445,800	\$495,300	\$544,800	\$594,300	\$643,900	\$693,400
6.25%	\$241,100	\$289,400	\$337,600	\$385,800	\$434,100	\$482,300	\$530,500	\$578,700	\$627,000	\$675,200
6.50%	\$234,900	\$281,900	\$328,900	\$375,800	\$422,800	\$469,800	\$516,800	\$563,800	\$610,700	\$657,700
6.75%	\$228,900	\$274,700	\$320,500	\$366,300	\$412,000	\$457,800	\$503,600	\$549,400	\$595,200	\$641,000
7.00%	\$223,200	\$267,800	\$312,400	\$357,100	\$401,700	\$446,300	\$491,000	\$535,600	\$580,200	\$624,900
7.25%	\$217,600	\$261,200	\$304,700	\$348,200	\$391,800	\$435,300	\$478,800	\$522,400	\$565,900	\$609,400
7.50%	\$212,300	\$254,800	\$297,300	\$339,700	\$382,200	\$424,700	\$467,200	\$509,600	\$552,100	\$594,600

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HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		FAMILY SIZE:		5 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$65,300	\$78,360	\$91,420	\$104,480	\$117,540	\$130,600	\$143,660	\$156,720	\$169,780	\$182,840
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$335,900	\$403,100	\$470,300	\$537,500	\$604,700	\$671,900	\$739,100	\$806,300	\$873,500	\$940,700
4.25%	\$326,000	\$391,200	\$456,400	\$521,600	\$586,800	\$652,100	\$717,300	\$782,500	\$847,700	\$912,900
4.50%	\$316,500	\$379,800	\$443,200	\$506,500	\$569,800	\$633,100	\$696,400	\$759,700	\$823,000	\$886,300
4.75%	\$307,500	\$369,000	\$430,400	\$491,900	\$553,400	\$614,900	\$676,400	\$737,900	\$799,400	\$860,900
5.00%	\$298,800	\$358,500	\$418,300	\$478,000	\$537,800	\$597,500	\$657,300	\$717,000	\$776,800	\$836,600
5.25%	\$290,400	\$348,500	\$406,600	\$464,700	\$522,800	\$580,900	\$639,000	\$697,100	\$755,200	\$813,300
5.50%	\$282,500	\$339,000	\$395,500	\$452,000	\$508,500	\$564,900	\$621,400	\$677,900	\$734,400	\$790,900
5.75%	\$274,800	\$329,800	\$384,800	\$439,700	\$494,700	\$549,700	\$604,600	\$659,600	\$714,600	\$769,500
6.00%	\$267,500	\$321,000	\$374,500	\$428,000	\$481,500	\$535,000	\$588,500	\$642,000	\$695,500	\$749,000
6.25%	\$260,500	\$312,600	\$364,700	\$416,800	\$468,900	\$521,000	\$573,100	\$625,200	\$677,300	\$729,400
6.50%	\$253,700	\$304,500	\$355,200	\$406,000	\$456,700	\$507,500	\$558,200	\$609,000	\$659,700	\$710,500
6.75%	\$247,300	\$296,700	\$346,200	\$395,600	\$445,100	\$494,600	\$544,000	\$593,500	\$642,900	\$692,400
7.00%	\$241,100	\$289,300	\$337,500	\$385,700	\$433,900	\$482,100	\$530,400	\$578,600	\$626,800	\$675,000
7.25%	\$235,100	\$282,100	\$329,200	\$376,200	\$423,200	\$470,200	\$517,200	\$564,300	\$611,300	\$658,300
7.50%	\$229,400	\$275,300	\$321,100	\$367,000	\$412,900	\$458,800	\$504,600	\$550,500	\$596,400	\$642,300

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HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		FAMILY SIZE: 6 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$70,150	\$84,180	\$98,210	\$112,240	\$126,270	\$140,300	\$154,330	\$168,360	\$182,390	\$196,420
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$360,900	\$433,100	\$505,300	\$577,400	\$649,600	\$721,800	\$794,000	\$866,200	\$938,300	\$1,010,500
4.25%	\$350,200	\$420,300	\$490,300	\$560,400	\$630,400	\$700,500	\$770,500	\$840,600	\$910,600	\$980,700
4.50%	\$340,000	\$408,100	\$476,100	\$544,100	\$612,100	\$680,100	\$748,100	\$816,100	\$884,100	\$952,100
4.75%	\$330,300	\$396,400	\$462,400	\$528,500	\$594,500	\$660,600	\$726,700	\$792,700	\$858,800	\$924,800
5.00%	\$321,000	\$385,200	\$449,300	\$513,500	\$577,700	\$641,900	\$706,100	\$770,300	\$834,500	\$898,700
5.25%	\$312,000	\$374,400	\$436,800	\$499,200	\$561,600	\$624,000	\$686,400	\$748,800	\$811,300	\$873,700
5.50%	\$303,500	\$364,100	\$424,800	\$485,500	\$546,200	\$606,900	\$667,600	\$728,300	\$789,000	\$849,700
5.75%	\$295,200	\$354,300	\$413,300	\$472,400	\$531,400	\$590,500	\$649,500	\$708,600	\$767,600	\$826,700
6.00%	\$287,400	\$344,900	\$402,300	\$459,800	\$517,300	\$574,800	\$632,200	\$689,700	\$747,200	\$804,700
6.25%	\$279,800	\$335,800	\$391,800	\$447,700	\$503,700	\$559,700	\$615,600	\$671,600	\$727,600	\$783,500
6.50%	\$272,600	\$327,100	\$381,600	\$436,200	\$490,700	\$545,200	\$599,700	\$654,200	\$708,700	\$763,300
6.75%	\$265,600	\$318,800	\$371,900	\$425,000	\$478,200	\$531,300	\$584,400	\$637,600	\$690,700	\$743,800
7.00%	\$259,000	\$310,800	\$362,600	\$414,400	\$466,200	\$518,000	\$569,800	\$621,500	\$673,300	\$725,100
7.25%	\$252,600	\$303,100	\$353,600	\$404,100	\$454,600	\$505,100	\$555,700	\$606,200	\$656,700	\$707,200
7.50%	\$246,400	\$295,700	\$345,000	\$394,300	\$443,600	\$492,800	\$542,100	\$591,400	\$640,700	\$690,000

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

Prices are established based upon anticipated interest rates at the time of closing of unit sales.

- Based on **2025** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360 Monthly Payments.
- Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
- Down Payment of: **5.00%**
- Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		FAMILY SIZE: 7 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$75,000	\$90,000	\$105,000	\$120,000	\$135,000	\$150,000	\$165,000	\$180,000	\$195,000	\$210,000
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$385,800	\$463,000	\$540,200	\$617,400	\$694,500	\$771,700	\$848,900	\$926,000	\$1,003,200	\$1,080,400
4.25%	\$374,500	\$449,300	\$524,200	\$599,100	\$674,000	\$748,900	\$823,800	\$898,700	\$973,600	\$1,048,500
4.50%	\$363,600	\$436,300	\$509,000	\$581,700	\$654,400	\$727,100	\$799,800	\$872,500	\$945,300	\$1,018,000
4.75%	\$353,100	\$423,800	\$494,400	\$565,000	\$635,600	\$706,300	\$776,900	\$847,500	\$918,100	\$988,800
5.00%	\$343,200	\$411,800	\$480,400	\$549,000	\$617,700	\$686,300	\$754,900	\$823,600	\$892,200	\$960,800
5.25%	\$333,600	\$400,300	\$467,000	\$533,700	\$600,500	\$667,200	\$733,900	\$800,600	\$867,300	\$934,100
5.50%	\$324,400	\$389,300	\$454,200	\$519,100	\$584,000	\$648,900	\$713,800	\$778,600	\$843,500	\$908,400
5.75%	\$315,700	\$378,800	\$441,900	\$505,100	\$568,200	\$631,300	\$694,500	\$757,600	\$820,700	\$883,800
6.00%	\$307,200	\$368,700	\$430,100	\$491,600	\$553,000	\$614,500	\$675,900	\$737,400	\$798,800	\$860,300
6.25%	\$299,200	\$359,000	\$418,900	\$478,700	\$538,500	\$598,400	\$658,200	\$718,000	\$777,900	\$837,700
6.50%	\$291,400	\$349,700	\$408,000	\$466,300	\$524,600	\$582,900	\$641,200	\$699,500	\$757,700	\$816,000
6.75%	\$284,000	\$340,800	\$397,600	\$454,400	\$511,200	\$568,000	\$624,800	\$681,600	\$738,400	\$795,200
7.00%	\$276,900	\$332,300	\$387,600	\$443,000	\$498,400	\$553,800	\$609,100	\$664,500	\$719,900	\$775,300
7.25%	\$270,000	\$324,000	\$378,000	\$432,100	\$486,100	\$540,100	\$594,100	\$648,100	\$702,100	\$756,100
7.50%	\$263,500	\$316,100	\$368,800	\$421,500	\$474,200	\$526,900	\$579,600	\$632,300	\$685,000	\$737,700

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5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		FAMILY SIZE:		8 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$79,800	\$95,760	\$111,720	\$127,680	\$143,640	\$159,600	\$175,560	\$191,520	\$207,480	\$223,440
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$410,500	\$492,700	\$574,800	\$656,900	\$739,000	\$821,100	\$903,200	\$985,300	\$1,067,400	\$1,149,500
4.25%	\$398,400	\$478,100	\$557,800	\$637,500	\$717,200	\$796,800	\$876,500	\$956,200	\$1,035,900	\$1,115,600
4.50%	\$386,800	\$464,200	\$541,600	\$618,900	\$696,300	\$773,700	\$851,000	\$928,400	\$1,005,800	\$1,083,100
4.75%	\$375,700	\$450,900	\$526,000	\$601,200	\$676,300	\$751,500	\$826,600	\$901,800	\$976,900	\$1,052,100
5.00%	\$365,100	\$438,100	\$511,200	\$584,200	\$657,200	\$730,200	\$803,200	\$876,300	\$949,300	\$1,022,300
5.25%	\$354,900	\$425,900	\$496,900	\$567,900	\$638,900	\$709,900	\$780,900	\$851,900	\$922,800	\$993,800
5.50%	\$345,200	\$414,200	\$483,300	\$552,300	\$621,400	\$690,400	\$759,400	\$828,500	\$897,500	\$966,600
5.75%	\$335,900	\$403,000	\$470,200	\$537,400	\$604,600	\$671,700	\$738,900	\$806,100	\$873,200	\$940,400
6.00%	\$326,900	\$392,300	\$457,700	\$523,100	\$588,400	\$653,800	\$719,200	\$784,600	\$850,000	\$915,400
6.25%	\$318,300	\$382,000	\$445,700	\$509,300	\$573,000	\$636,700	\$700,300	\$764,000	\$827,700	\$891,300
6.50%	\$310,100	\$372,100	\$434,100	\$496,100	\$558,200	\$620,200	\$682,200	\$744,200	\$806,200	\$868,300
6.75%	\$302,200	\$362,600	\$423,100	\$483,500	\$543,900	\$604,400	\$664,800	\$725,300	\$785,700	\$846,100
7.00%	\$294,600	\$353,500	\$412,400	\$471,400	\$530,300	\$589,200	\$648,100	\$707,000	\$766,000	\$824,900
7.25%	\$287,300	\$344,800	\$402,200	\$459,700	\$517,200	\$574,600	\$632,100	\$689,600	\$747,000	\$804,500
7.50%	\$280,300	\$336,400	\$392,400	\$448,500	\$504,600	\$560,600	\$616,700	\$672,800	\$728,800	\$784,900

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4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII									
BEDROOMS:	0 BEDROOMS (Studio)									
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$42,350	\$50,820	\$59,290	\$67,760	\$76,230	\$84,700	\$93,170	\$101,640	\$110,110	\$118,580
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$217,900	\$261,500	\$305,000	\$348,600	\$392,200	\$435,800	\$479,300	\$522,900	\$566,500	\$610,100
4.25%	\$211,400	\$253,700	\$296,000	\$338,300	\$380,600	\$422,900	\$465,200	\$507,500	\$549,800	\$592,000
4.50%	\$205,300	\$246,300	\$287,400	\$328,500	\$369,500	\$410,600	\$451,600	\$492,700	\$533,800	\$574,800
4.75%	\$199,400	\$239,300	\$279,200	\$319,000	\$358,900	\$398,800	\$438,700	\$478,600	\$518,400	\$558,300
5.00%	\$193,800	\$232,500	\$271,300	\$310,000	\$348,800	\$387,500	\$426,300	\$465,000	\$503,800	\$542,500
5.25%	\$188,400	\$226,000	\$263,700	\$301,400	\$339,100	\$376,700	\$414,400	\$452,100	\$489,800	\$527,400
5.50%	\$183,200	\$219,800	\$256,500	\$293,100	\$329,800	\$366,400	\$403,000	\$439,700	\$476,300	\$513,000
5.75%	\$178,200	\$213,900	\$249,500	\$285,200	\$320,800	\$356,500	\$392,100	\$427,800	\$463,400	\$499,100
6.00%	\$173,500	\$208,200	\$242,900	\$277,600	\$312,300	\$347,000	\$381,700	\$416,400	\$451,100	\$485,800
6.25%	\$168,900	\$202,700	\$236,500	\$270,300	\$304,100	\$337,900	\$371,700	\$405,400	\$439,200	\$473,000
6.50%	\$164,600	\$197,500	\$230,400	\$263,300	\$296,200	\$329,100	\$362,000	\$395,000	\$427,900	\$460,800
6.75%	\$160,400	\$192,400	\$224,500	\$256,600	\$288,700	\$320,700	\$352,800	\$384,900	\$417,000	\$449,000
7.00%	\$156,300	\$187,600	\$218,900	\$250,200	\$281,400	\$312,700	\$344,000	\$375,200	\$406,500	\$437,800
7.25%	\$152,500	\$183,000	\$213,500	\$244,000	\$274,500	\$305,000	\$335,500	\$365,900	\$396,400	\$426,900
7.50%	\$148,800	\$178,500	\$208,300	\$238,000	\$267,800	\$297,500	\$327,300	\$357,000	\$386,800	\$416,500

Pricing reflects occupancy guidelines set forth in section 15-308-25 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

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Prices are established based upon anticipated interest rates at the time of closing of unit sales.

1. Based on **2025** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		BEDROOMS: 1 BEDROOMS							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$48,400	\$58,080	\$67,760	\$77,440	\$87,120	\$96,800	\$106,480	\$116,160	\$125,840	\$135,520
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$249,000	\$298,800	\$348,600	\$398,400	\$448,200	\$498,000	\$547,800	\$597,600	\$647,400	\$697,200
4.25%	\$241,600	\$290,000	\$338,300	\$386,600	\$435,000	\$483,300	\$531,600	\$580,000	\$628,300	\$676,600
4.50%	\$234,600	\$281,500	\$328,500	\$375,400	\$422,300	\$469,200	\$516,200	\$563,100	\$610,000	\$656,900
4.75%	\$227,900	\$273,500	\$319,000	\$364,600	\$410,200	\$455,800	\$501,400	\$546,900	\$592,500	\$638,100
5.00%	\$221,400	\$265,700	\$310,000	\$354,300	\$398,600	\$442,900	\$487,200	\$531,500	\$575,800	\$620,000
5.25%	\$215,300	\$258,300	\$301,400	\$344,400	\$387,500	\$430,600	\$473,600	\$516,700	\$559,700	\$602,800
5.50%	\$209,400	\$251,200	\$293,100	\$335,000	\$376,900	\$418,700	\$460,600	\$502,500	\$544,400	\$586,200
5.75%	\$203,700	\$244,400	\$285,200	\$325,900	\$366,700	\$407,400	\$448,200	\$488,900	\$529,600	\$570,400
6.00%	\$198,300	\$237,900	\$277,600	\$317,200	\$356,900	\$396,600	\$436,200	\$475,900	\$515,500	\$555,200
6.25%	\$193,100	\$231,700	\$270,300	\$308,900	\$347,500	\$386,100	\$424,800	\$463,400	\$502,000	\$540,600
6.50%	\$188,100	\$225,700	\$263,300	\$300,900	\$338,500	\$376,200	\$413,800	\$451,400	\$489,000	\$526,600
6.75%	\$183,300	\$219,900	\$256,600	\$293,300	\$329,900	\$366,600	\$403,200	\$439,900	\$476,500	\$513,200
7.00%	\$178,700	\$214,400	\$250,200	\$285,900	\$321,600	\$357,400	\$393,100	\$428,800	\$464,600	\$500,300
7.25%	\$174,300	\$209,100	\$244,000	\$278,800	\$313,700	\$348,500	\$383,400	\$418,200	\$453,100	\$487,900
7.50%	\$170,000	\$204,000	\$238,000	\$272,000	\$306,000	\$340,000	\$374,000	\$408,000	\$442,000	\$476,000

Pricing reflects occupancy guidelines set forth in section 15-307-76 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

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4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		BEDROOMS: 2 BEDROOMS							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$54,450	\$65,340	\$76,230	\$87,120	\$98,010	\$108,900	\$119,790	\$130,680	\$141,570	\$152,460
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$280,100	\$336,200	\$392,200	\$448,200	\$504,200	\$560,300	\$616,300	\$672,300	\$728,300	\$784,400
4.25%	\$271,900	\$326,200	\$380,600	\$435,000	\$489,300	\$543,700	\$598,100	\$652,500	\$706,800	\$761,200
4.50%	\$263,900	\$316,700	\$369,500	\$422,300	\$475,100	\$527,900	\$580,700	\$633,500	\$686,300	\$739,000
4.75%	\$256,400	\$307,600	\$358,900	\$410,200	\$461,500	\$512,700	\$564,000	\$615,300	\$666,600	\$717,800
5.00%	\$249,100	\$299,000	\$348,800	\$398,600	\$448,400	\$498,300	\$548,100	\$597,900	\$647,700	\$697,600
5.25%	\$242,200	\$290,600	\$339,100	\$387,500	\$435,900	\$484,400	\$532,800	\$581,300	\$629,700	\$678,100
5.50%	\$235,500	\$282,600	\$329,800	\$376,900	\$424,000	\$471,100	\$518,200	\$565,300	\$612,400	\$659,500
5.75%	\$229,200	\$275,000	\$320,800	\$366,700	\$412,500	\$458,300	\$504,200	\$550,000	\$595,800	\$641,700
6.00%	\$223,100	\$267,700	\$312,300	\$356,900	\$401,500	\$446,100	\$490,700	\$535,300	\$580,000	\$624,600
6.25%	\$217,200	\$260,600	\$304,100	\$347,500	\$391,000	\$434,400	\$477,900	\$521,300	\$564,700	\$608,200
6.50%	\$211,600	\$253,900	\$296,200	\$338,500	\$380,900	\$423,200	\$465,500	\$507,800	\$550,100	\$592,400
6.75%	\$206,200	\$247,400	\$288,700	\$329,900	\$371,100	\$412,400	\$453,600	\$494,900	\$536,100	\$577,300
7.00%	\$201,000	\$241,200	\$281,400	\$321,600	\$361,800	\$402,000	\$442,200	\$482,400	\$522,600	\$562,800
7.25%	\$196,000	\$235,300	\$274,500	\$313,700	\$352,900	\$392,100	\$431,300	\$470,500	\$509,700	\$548,900
7.50%	\$191,300	\$229,500	\$267,800	\$306,000	\$344,300	\$382,500	\$420,800	\$459,000	\$497,300	\$535,500

Pricing reflects occupancy guidelines set forth in section 15-307-76 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

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HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		BEDROOMS: 3 BEDROOMS							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$60,450	\$72,540	\$84,630	\$96,720	\$108,810	\$120,900	\$132,990	\$145,080	\$157,170	\$169,260
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$311,000	\$373,200	\$435,400	\$497,600	\$559,800	\$622,000	\$684,200	\$746,400	\$808,600	\$870,800
4.25%	\$301,800	\$362,200	\$422,500	\$482,900	\$543,300	\$603,600	\$664,000	\$724,400	\$784,700	\$845,100
4.50%	\$293,000	\$351,600	\$410,200	\$468,800	\$527,500	\$586,100	\$644,700	\$703,300	\$761,900	\$820,500
4.75%	\$284,600	\$341,500	\$398,500	\$455,400	\$512,300	\$569,200	\$626,200	\$683,100	\$740,000	\$796,900
5.00%	\$276,600	\$331,900	\$387,200	\$442,500	\$497,800	\$553,200	\$608,500	\$663,800	\$719,100	\$774,400
5.25%	\$268,900	\$322,600	\$376,400	\$430,200	\$484,000	\$537,700	\$591,500	\$645,300	\$699,100	\$752,800
5.50%	\$261,500	\$313,800	\$366,100	\$418,400	\$470,700	\$523,000	\$575,300	\$627,600	\$679,900	\$732,200
5.75%	\$254,400	\$305,300	\$356,200	\$407,100	\$458,000	\$508,800	\$559,700	\$610,600	\$661,500	\$712,400
6.00%	\$247,600	\$297,200	\$346,700	\$396,200	\$445,800	\$495,300	\$544,800	\$594,300	\$643,900	\$693,400
6.25%	\$241,100	\$289,400	\$337,600	\$385,800	\$434,100	\$482,300	\$530,500	\$578,700	\$627,000	\$675,200
6.50%	\$234,900	\$281,900	\$328,900	\$375,800	\$422,800	\$469,800	\$516,800	\$563,800	\$610,700	\$657,700
6.75%	\$228,900	\$274,700	\$320,500	\$366,300	\$412,000	\$457,800	\$503,600	\$549,400	\$595,200	\$641,000
7.00%	\$223,200	\$267,800	\$312,400	\$357,100	\$401,700	\$446,300	\$491,000	\$535,600	\$580,200	\$624,900
7.25%	\$217,600	\$261,200	\$304,700	\$348,200	\$391,800	\$435,300	\$478,800	\$522,400	\$565,900	\$609,400
7.50%	\$212,300	\$254,800	\$297,300	\$339,700	\$382,200	\$424,700	\$467,200	\$509,600	\$552,100	\$594,600

Pricing reflects occupancy guidelines set forth in section 15-307-76 HAR (Studio-1 person; 1 Bedroom-2 persons; 2 Bedrooms-3 persons; 3-Bedroom-4 persons; 4 Bedroom-5 persons).

Sales prices shown are upper limits that may not be acceptable to the HHFDC or supported by the market.

Housing costs such as maintenance fees, property taxes, utility fees and other home ownership costs are also evaluated when establishing project-specific sales prices.

Prices are established based upon anticipated interest rates at the time of closing of unit sales.

1. Based on **2025** Very low income levels established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
2. Mortgage term: **30 years** 360 Monthly Payments.
3. Mortgage Expense of: **28.00%** Principal and Interest (P&I) only.
4. Down Payment of: **5.00%**
5. Max Housing Expense: **38.00%** Max pricing can be affected downward if the sum of the monthly costs of P&I, real property taxes, HOA and/or maintenance fees, private mortgage insurance, homeowner's insurance and lease rent, if any, exceeds this percent of monthly income.



HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2025

COUNTY:	HAWAII		BEDROOMS: 4 BEDROOMS							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$65,300	\$78,360	\$91,420	\$104,480	\$117,540	\$130,600	\$143,660	\$156,720	\$169,780	\$182,840
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$335,900	\$403,100	\$470,300	\$537,500	\$604,700	\$671,900	\$739,100	\$806,300	\$873,500	\$940,700
4.25%	\$326,000	\$391,200	\$456,400	\$521,600	\$586,800	\$652,100	\$717,300	\$782,500	\$847,700	\$912,900
4.50%	\$316,500	\$379,800	\$443,200	\$506,500	\$569,800	\$633,100	\$696,400	\$759,700	\$823,000	\$886,300
4.75%	\$307,500	\$369,000	\$430,400	\$491,900	\$553,400	\$614,900	\$676,400	\$737,900	\$799,400	\$860,900
5.00%	\$298,800	\$358,500	\$418,300	\$478,000	\$537,800	\$597,500	\$657,300	\$717,000	\$776,800	\$836,600
5.25%	\$290,400	\$348,500	\$406,600	\$464,700	\$522,800	\$580,900	\$639,000	\$697,100	\$755,200	\$813,300
5.50%	\$282,500	\$339,000	\$395,500	\$452,000	\$508,500	\$564,900	\$621,400	\$677,900	\$734,400	\$790,900
5.75%	\$274,800	\$329,800	\$384,800	\$439,700	\$494,700	\$549,700	\$604,600	\$659,600	\$714,600	\$769,500
6.00%	\$267,500	\$321,000	\$374,500	\$428,000	\$481,500	\$535,000	\$588,500	\$642,000	\$695,500	\$749,000
6.25%	\$260,500	\$312,600	\$364,700	\$416,800	\$468,900	\$521,000	\$573,100	\$625,200	\$677,300	\$729,400
6.50%	\$253,700	\$304,500	\$355,200	\$406,000	\$456,700	\$507,500	\$558,200	\$609,000	\$659,700	\$710,500
6.75%	\$247,300	\$296,700	\$346,200	\$395,600	\$445,100	\$494,600	\$544,000	\$593,500	\$642,900	\$692,400
7.00%	\$241,100	\$289,300	\$337,500	\$385,700	\$433,900	\$482,100	\$530,400	\$578,600	\$626,800	\$675,000
7.25%	\$235,100	\$282,100	\$329,200	\$376,200	\$423,200	\$470,200	\$517,200	\$564,300	\$611,300	\$658,300
7.50%	\$229,400	\$275,300	\$321,100	\$367,000	\$412,900	\$458,800	\$504,600	\$550,500	\$596,400	\$642,300

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