



KAUAI COUNTY INCOME SCHEDULE BY FAMILY SIZE

2012

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

		-----LIMITS BY FAMILY SIZE-----							
<u>MEDIAN</u>		<u>1 PERSON</u>	<u>2 PERSON</u>	<u>3 PERSON</u>	<u>4 PERSON</u>	<u>5 PERSON</u>	<u>6 PERSON</u>	<u>7 PERSON</u>	<u>8 PERSON</u>
\$76,300									
Adjustments for family size		<u>0.7000</u>	<u>0.8000</u>	<u>0.9000</u>	<u>1.0000</u>	<u>1.0800</u>	<u>1.1600</u>	<u>1.2400</u>	<u>1.3200</u>
% of Income	10%	\$5,770	\$6,600	\$7,420	\$8,240	\$8,900	\$9,560	\$10,220	\$10,880
	20%	\$11,540	\$13,200	\$14,840	\$16,480	\$17,800	\$19,120	\$20,440	\$21,760
	30%	\$17,310	\$19,800	\$22,260	\$24,720	\$26,700	\$28,680	\$30,660	\$32,640
	40%	\$23,080	\$26,400	\$29,680	\$32,960	\$35,600	\$38,240	\$40,880	\$43,520
	50%	\$28,850	\$33,000	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
	60%	\$34,620	\$39,600	\$44,520	\$49,440	\$53,400	\$57,360	\$61,320	\$65,280
	70%	\$40,390	\$46,200	\$51,940	\$57,680	\$62,300	\$66,920	\$71,540	\$76,160
	80%	\$46,160	\$52,800	\$59,360	\$65,920	\$71,200	\$76,480	\$81,760	\$87,040
	90%	\$49,790	\$56,920	\$64,020	\$71,110	\$76,800	\$82,500	\$88,190	\$93,880
	100%	\$53,410	\$61,040	\$68,670	\$76,300	\$82,400	\$88,510	\$94,610	\$100,720
	110%	\$58,750	\$67,140	\$75,540	\$83,930	\$90,640	\$97,360	\$104,070	\$110,790
	120%	\$64,090	\$73,250	\$82,400	\$91,560	\$98,880	\$106,210	\$113,530	\$120,860
	130%	\$69,430	\$79,350	\$89,270	\$99,190	\$107,120	\$115,060	\$122,990	\$130,940
	140%	\$74,770	\$85,460	\$96,140	\$106,820	\$115,360	\$123,910	\$132,450	\$141,010

HUD determines the median (100%), very low (50%) and 60% income limits. Adjustments are made by HUD for areas with unusually high or low family income or housing cost to income relationships. Pursuant to rules for the Low Income Housing Tax Credit Program, the 60% income limit is calculated as 120% (60/50) of the very low income limit for each family size. The income limits for other income groups of 80% or less are calculated in the same way. The remaining income limits are calculated as a percentage of the median income for a family of four (the base) with adjustments for family size (i.e., income for a 3-person family is 90% of the base, income for a 2-person family is 80% of the base, etc.).



AFFORDABLE RENT GUIDELINES*

2012

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

<u>Area</u>	<u>\$76,300</u>	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
KAUAI						
30% of Median		\$432	\$463	\$556	\$642	\$717
50% of Median		\$721	\$773	\$927	\$1,071	\$1,195
60% of Median		\$865	\$927	\$1,113	\$1,285	\$1,434
80% of Median		\$1,154	\$1,237	\$1,484	\$1,714	\$1,912
100% of Median		\$1,335	\$1,430	\$1,716	\$1,983	\$2,212
120% of Median		\$1,602	\$1,716	\$2,059	\$2,380	\$2,654
140% of Median		\$1,869	\$2,002	\$2,403	\$2,777	\$3,097

*Please note that are 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.

Based on 2012 median income established by HUD.



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2012

COUNTY:	KAUAI		FAMILY SIZE: 1 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$28,850	\$34,620	\$40,390	\$46,160	\$49,790	\$53,410	\$58,750	\$64,090	\$69,430	\$74,770
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$148,100	\$177,700	\$207,300	\$236,900	\$255,500	\$274,100	\$301,500	\$328,900	\$356,300	\$383,700
4.25%	\$143,700	\$172,500	\$201,200	\$229,900	\$247,900	\$266,000	\$292,600	\$319,200	\$345,700	\$372,500
4.50%	\$139,500	\$167,400	\$195,300	\$223,200	\$240,700	\$258,200	\$284,100	\$309,900	\$335,700	\$361,600
4.75%	\$135,600	\$162,600	\$189,700	\$216,800	\$233,800	\$250,900	\$275,900	\$300,900	\$326,100	\$351,200
5.00%	\$131,800	\$158,000	\$184,400	\$210,700	\$227,200	\$243,800	\$268,100	\$292,500	\$316,900	\$341,300
5.25%	\$128,100	\$153,700	\$179,200	\$204,800	\$220,900	\$237,000	\$260,700	\$284,300	\$308,100	\$331,800
5.50%	\$124,600	\$149,400	\$174,300	\$199,200	\$214,800	\$230,500	\$253,500	\$276,500	\$299,500	\$322,700
5.75%	\$121,200	\$145,400	\$169,600	\$193,800	\$209,000	\$224,200	\$246,700	\$269,000	\$291,400	\$314,000
6.00%	\$117,900	\$141,500	\$165,000	\$188,700	\$203,500	\$218,300	\$240,100	\$261,900	\$283,700	\$305,500
6.25%	\$114,900	\$137,800	\$160,700	\$183,700	\$198,100	\$212,600	\$233,800	\$255,000	\$276,200	\$297,500
6.50%	\$111,900	\$134,200	\$156,600	\$178,900	\$193,000	\$207,100	\$227,800	\$248,400	\$269,100	\$289,900
6.75%	\$109,100	\$130,800	\$152,600	\$174,400	\$188,000	\$201,800	\$221,900	\$242,100	\$262,300	\$282,400
7.00%	\$106,300	\$127,600	\$148,700	\$170,000	\$183,300	\$196,700	\$216,300	\$236,000	\$255,700	\$275,400
7.25%	\$103,700	\$124,400	\$145,100	\$165,800	\$178,800	\$191,800	\$211,000	\$230,100	\$249,300	\$268,600
7.50%	\$101,100	\$121,400	\$141,500	\$161,700	\$174,500	\$187,200	\$205,900	\$224,500	\$243,300	\$262,000

1. Based on **2012** Median income 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
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2012

COUNTY:	KAUAI		FAMILY SIZE: 2 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$33,000	\$39,600	\$46,200	\$52,800	\$56,920	\$61,040	\$67,140	\$73,250	\$79,350	\$85,460
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$169,300	\$203,200	\$237,100	\$271,000	\$292,100	\$313,200	\$344,500	\$375,900	\$407,200	\$438,600
4.25%	\$164,300	\$197,200	\$230,100	\$262,900	\$283,500	\$303,900	\$334,400	\$364,800	\$395,200	\$425,600
4.50%	\$159,500	\$191,500	\$223,400	\$255,300	\$275,300	\$295,100	\$324,500	\$354,200	\$383,700	\$413,300
4.75%	\$154,900	\$186,000	\$217,000	\$248,000	\$267,400	\$286,700	\$315,300	\$344,100	\$372,700	\$401,500
5.00%	\$150,600	\$180,700	\$210,900	\$241,000	\$259,800	\$278,400	\$306,400	\$334,300	\$362,200	\$390,100
5.25%	\$146,300	\$175,600	\$204,900	\$234,300	\$252,600	\$270,800	\$297,800	\$324,900	\$352,000	\$379,200
5.50%	\$142,400	\$170,800	\$199,300	\$227,800	\$245,600	\$263,300	\$289,700	\$316,100	\$342,400	\$368,800
5.75%	\$138,500	\$166,300	\$193,900	\$221,700	\$239,000	\$256,200	\$281,800	\$307,600	\$333,100	\$358,800
6.00%	\$134,800	\$161,800	\$188,800	\$215,800	\$232,600	\$249,400	\$274,300	\$299,400	\$324,300	\$349,300
6.25%	\$131,200	\$157,600	\$183,800	\$210,100	\$226,500	\$242,800	\$267,100	\$291,500	\$315,800	\$340,100
6.50%	\$127,900	\$153,500	\$179,000	\$204,700	\$220,600	\$236,600	\$260,200	\$283,900	\$307,600	\$331,300
6.75%	\$124,600	\$149,600	\$174,500	\$199,400	\$215,000	\$230,500	\$253,500	\$276,700	\$299,800	\$322,800
7.00%	\$121,500	\$145,800	\$170,100	\$194,400	\$209,700	\$224,700	\$247,200	\$269,800	\$292,200	\$314,800
7.25%	\$118,500	\$142,200	\$166,000	\$189,600	\$204,400	\$219,200	\$241,100	\$263,100	\$285,000	\$307,000
7.50%	\$115,600	\$138,700	\$161,900	\$185,100	\$199,500	\$213,800	\$235,200	\$256,600	\$278,100	\$299,500

- Based on **2012** Median income 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
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2012

COUNTY:	KAUAI		FAMILY SIZE: 3 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$37,100	\$44,520	\$51,940	\$59,360	\$64,020	\$68,670	\$75,540	\$82,400	\$89,270	\$96,140
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$190,400	\$228,500	\$266,500	\$304,600	\$328,500	\$352,400	\$387,700	\$422,900	\$458,100	\$493,400
4.25%	\$184,700	\$221,800	\$258,600	\$295,600	\$318,800	\$342,000	\$376,300	\$410,400	\$444,600	\$478,800
4.50%	\$179,400	\$215,300	\$251,000	\$287,100	\$309,600	\$332,100	\$365,400	\$398,500	\$431,700	\$464,900
4.75%	\$174,200	\$209,100	\$243,900	\$278,800	\$300,600	\$322,500	\$354,800	\$387,100	\$419,200	\$451,500
5.00%	\$169,300	\$203,200	\$236,900	\$270,900	\$292,200	\$313,400	\$344,800	\$376,200	\$407,400	\$438,800
5.25%	\$164,600	\$197,600	\$230,300	\$263,400	\$284,000	\$304,700	\$335,200	\$365,700	\$396,000	\$426,600
5.50%	\$160,000	\$192,100	\$224,000	\$256,100	\$276,300	\$296,400	\$325,900	\$355,600	\$385,100	\$414,900
5.75%	\$155,700	\$186,900	\$218,000	\$249,200	\$268,800	\$288,300	\$317,200	\$346,000	\$374,800	\$403,700
6.00%	\$151,600	\$181,900	\$212,200	\$242,600	\$261,600	\$280,600	\$308,700	\$336,700	\$364,700	\$392,900
6.25%	\$147,600	\$177,200	\$206,600	\$236,300	\$254,700	\$273,300	\$300,600	\$327,900	\$355,200	\$382,500
6.50%	\$143,800	\$172,600	\$201,300	\$230,100	\$248,200	\$266,200	\$292,800	\$319,500	\$345,900	\$372,700
6.75%	\$140,100	\$168,200	\$196,100	\$224,200	\$241,900	\$259,400	\$285,300	\$311,300	\$337,200	\$363,200
7.00%	\$136,600	\$164,000	\$191,200	\$218,600	\$235,800	\$252,900	\$278,200	\$303,500	\$328,700	\$354,000
7.25%	\$133,200	\$159,900	\$186,500	\$213,200	\$229,900	\$246,600	\$271,300	\$295,900	\$320,600	\$345,300
7.50%	\$130,000	\$156,000	\$181,900	\$208,000	\$224,300	\$240,700	\$264,700	\$288,800	\$312,800	\$336,900

1. Based on **2012** Median income 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
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2012

COUNTY:	KAUAI		FAMILY SIZE: 4 PERSON							
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$41,200	\$49,440	\$57,680	\$65,920	\$71,110	\$76,300	\$83,930	\$91,560	\$99,190	\$106,820
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$211,400	\$253,700	\$296,000	\$338,300	\$364,900	\$391,600	\$430,700	\$469,900	\$509,000	\$548,200
4.25%	\$205,200	\$246,300	\$287,200	\$328,300	\$354,100	\$380,000	\$418,000	\$456,100	\$494,000	\$532,000
4.50%	\$199,300	\$239,000	\$278,900	\$318,800	\$343,800	\$368,900	\$405,800	\$442,800	\$479,600	\$516,500
4.75%	\$193,500	\$232,200	\$270,800	\$309,600	\$333,900	\$358,300	\$394,100	\$430,100	\$465,800	\$501,700
5.00%	\$188,000	\$225,700	\$263,200	\$300,900	\$324,400	\$348,300	\$383,000	\$418,000	\$452,600	\$487,500
5.25%	\$182,700	\$219,300	\$255,800	\$292,500	\$315,400	\$338,600	\$372,300	\$406,300	\$440,000	\$473,900
5.50%	\$177,700	\$213,300	\$248,900	\$284,500	\$306,800	\$329,300	\$362,200	\$395,200	\$428,000	\$461,000
5.75%	\$173,000	\$207,500	\$242,200	\$276,800	\$298,500	\$320,300	\$352,300	\$384,500	\$416,400	\$448,400
6.00%	\$168,400	\$202,000	\$235,600	\$269,400	\$290,500	\$311,800	\$342,900	\$374,200	\$405,400	\$436,500
6.25%	\$164,000	\$196,700	\$229,500	\$262,300	\$282,900	\$303,600	\$334,000	\$364,400	\$394,700	\$425,000
6.50%	\$159,700	\$191,600	\$223,500	\$255,500	\$275,600	\$295,800	\$325,200	\$354,900	\$384,400	\$414,000
6.75%	\$155,600	\$186,700	\$217,900	\$249,100	\$268,600	\$288,300	\$317,000	\$345,900	\$374,700	\$403,500
7.00%	\$151,700	\$182,000	\$212,400	\$242,800	\$261,800	\$281,000	\$309,000	\$337,200	\$365,300	\$393,400
7.25%	\$148,000	\$177,500	\$207,100	\$236,700	\$255,300	\$274,000	\$301,400	\$328,900	\$356,200	\$383,700
7.50%	\$144,400	\$173,200	\$202,100	\$231,000	\$249,100	\$267,300	\$294,000	\$320,900	\$347,500	\$374,300

1. Based on **2012** Median income 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
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2012

COUNTY:	KAUAI		FAMILY SIZE:		5 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$44,500	\$53,400	\$62,300	\$71,200	\$76,800	\$82,400	\$90,640	\$98,880	\$107,120	\$115,360
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$228,400	\$274,000	\$319,700	\$365,400	\$394,100	\$422,900	\$465,100	\$507,400	\$549,700	\$592,000
4.25%	\$221,600	\$265,800	\$310,200	\$354,600	\$382,500	\$410,400	\$451,300	\$492,400	\$533,500	\$574,500
4.50%	\$215,200	\$258,100	\$301,300	\$344,300	\$371,400	\$398,500	\$438,200	\$478,000	\$518,000	\$557,800
4.75%	\$209,000	\$250,800	\$292,600	\$334,400	\$360,700	\$387,100	\$425,600	\$464,300	\$503,100	\$541,800
5.00%	\$203,100	\$243,600	\$284,300	\$324,900	\$350,500	\$376,200	\$413,600	\$451,200	\$488,900	\$526,500
5.25%	\$197,400	\$236,800	\$276,400	\$315,900	\$340,700	\$365,700	\$402,100	\$438,600	\$475,300	\$511,800
5.50%	\$192,000	\$230,400	\$268,700	\$307,200	\$331,400	\$355,600	\$391,100	\$426,600	\$462,300	\$497,800
5.75%	\$186,800	\$224,200	\$261,500	\$299,000	\$322,400	\$346,000	\$380,500	\$415,100	\$449,700	\$484,400
6.00%	\$181,800	\$218,200	\$254,600	\$290,900	\$313,800	\$336,700	\$370,300	\$404,000	\$437,800	\$471,400
6.25%	\$177,000	\$212,500	\$247,900	\$283,300	\$305,600	\$327,900	\$360,600	\$393,400	\$426,200	\$459,000
6.50%	\$172,400	\$207,000	\$241,400	\$275,900	\$297,800	\$319,500	\$351,200	\$383,300	\$415,200	\$447,100
6.75%	\$168,100	\$201,700	\$235,300	\$268,900	\$290,100	\$311,300	\$342,300	\$373,500	\$404,600	\$435,800
7.00%	\$163,900	\$196,600	\$229,400	\$262,200	\$282,800	\$303,500	\$333,700	\$364,100	\$394,500	\$424,800
7.25%	\$159,800	\$191,800	\$223,700	\$255,800	\$275,800	\$295,900	\$325,400	\$355,100	\$384,700	\$414,300
7.50%	\$155,900	\$187,100	\$218,300	\$249,400	\$269,100	\$288,800	\$317,600	\$346,500	\$375,400	\$404,300

- Based on **2012** Median income 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
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2012

COUNTY:	KAUAI		FAMILY SIZE:		6 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$47,800	\$57,360	\$66,920	\$76,480	\$82,500	\$88,510	\$97,360	\$106,210	\$115,060	\$123,910
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$245,300	\$294,400	\$343,400	\$392,500	\$423,400	\$454,200	\$499,600	\$545,000	\$590,500	\$635,900
4.25%	\$238,100	\$285,700	\$333,300	\$380,900	\$410,900	\$440,800	\$484,800	\$528,900	\$573,100	\$617,100
4.50%	\$231,100	\$277,400	\$323,600	\$369,800	\$399,000	\$428,000	\$470,800	\$513,500	\$556,400	\$599,200
4.75%	\$224,500	\$269,400	\$314,300	\$359,200	\$387,600	\$415,800	\$457,300	\$498,800	\$540,500	\$582,000
5.00%	\$218,200	\$261,900	\$305,500	\$349,100	\$376,500	\$404,000	\$444,300	\$484,700	\$525,200	\$565,500
5.25%	\$212,000	\$254,500	\$296,900	\$339,300	\$366,100	\$392,700	\$431,900	\$471,200	\$510,600	\$549,700
5.50%	\$206,200	\$247,600	\$288,700	\$330,000	\$356,000	\$382,000	\$420,000	\$458,200	\$496,600	\$534,700
5.75%	\$200,700	\$240,800	\$281,000	\$321,100	\$346,400	\$371,600	\$408,700	\$445,900	\$483,100	\$520,300
6.00%	\$195,300	\$234,400	\$273,400	\$312,500	\$337,100	\$361,700	\$397,800	\$433,900	\$470,200	\$506,300
6.25%	\$190,200	\$228,300	\$266,300	\$304,300	\$328,300	\$352,200	\$387,400	\$422,600	\$457,900	\$493,100
6.50%	\$185,300	\$222,400	\$259,400	\$296,500	\$319,800	\$343,100	\$377,400	\$411,700	\$446,000	\$480,300
6.75%	\$180,500	\$216,700	\$252,700	\$288,800	\$311,700	\$334,400	\$367,800	\$401,100	\$434,700	\$468,100
7.00%	\$176,000	\$211,300	\$246,400	\$281,600	\$303,800	\$325,900	\$358,500	\$391,100	\$423,800	\$456,400
7.25%	\$171,700	\$206,100	\$240,300	\$274,700	\$296,300	\$317,800	\$349,700	\$381,400	\$413,300	\$445,000
7.50%	\$167,500	\$201,100	\$234,500	\$268,000	\$289,100	\$310,200	\$341,100	\$372,100	\$403,200	\$434,200

1. Based on **2012** Median income 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
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**



KAUAI COUNTY AFFORDABLE SALES PRICE GUIDELINES*

2012

COUNTY:	KAUAI		FAMILY SIZE:		8 PERSON					
% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$54,400	\$65,280	\$76,160	\$87,040	\$93,880	\$100,720	\$110,790	\$120,860	\$130,940	\$141,010
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$279,200	\$335,000	\$390,800	\$446,700	\$481,800	\$516,900	\$568,600	\$620,200	\$672,000	\$723,600
4.25%	\$270,900	\$325,100	\$379,300	\$433,400	\$467,600	\$501,600	\$551,800	\$601,800	\$652,100	\$702,300
4.50%	\$263,100	\$315,700	\$368,200	\$420,900	\$454,100	\$487,000	\$535,700	\$584,400	\$633,100	\$681,800
4.75%	\$255,500	\$306,600	\$357,700	\$408,800	\$441,000	\$473,100	\$520,300	\$567,600	\$615,000	\$662,300
5.00%	\$248,300	\$298,000	\$347,600	\$397,200	\$428,500	\$459,700	\$505,700	\$551,500	\$597,600	\$643,600
5.25%	\$241,400	\$289,700	\$337,900	\$386,100	\$416,600	\$446,800	\$491,500	\$536,200	\$581,000	\$625,700
5.50%	\$234,700	\$281,800	\$328,600	\$375,500	\$405,200	\$434,600	\$478,000	\$521,500	\$565,000	\$608,500
5.75%	\$228,400	\$274,100	\$319,700	\$365,400	\$394,100	\$422,900	\$465,200	\$507,400	\$549,800	\$592,000
6.00%	\$222,300	\$266,800	\$311,200	\$355,600	\$383,700	\$411,500	\$452,800	\$493,900	\$535,100	\$576,200
6.25%	\$216,500	\$259,800	\$303,000	\$346,400	\$373,600	\$400,700	\$440,900	\$480,900	\$521,100	\$561,100
6.50%	\$210,900	\$253,100	\$295,100	\$337,400	\$364,000	\$390,400	\$429,400	\$468,400	\$507,600	\$546,600
6.75%	\$205,500	\$246,700	\$287,600	\$328,700	\$354,600	\$380,400	\$418,500	\$456,500	\$494,600	\$532,700
7.00%	\$200,300	\$240,400	\$280,500	\$320,600	\$345,800	\$370,900	\$408,000	\$445,100	\$482,200	\$519,300
7.25%	\$195,300	\$234,500	\$273,500	\$312,600	\$337,200	\$361,800	\$397,900	\$434,100	\$470,300	\$506,500
7.50%	\$190,700	\$228,800	\$266,800	\$305,000	\$329,000	\$352,900	\$388,200	\$423,500	\$458,900	\$494,100

1. Based on **2012** Median income 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
3. Housing Expense of: **28.00%**
4. Down Payment of: **5.00%**