

AFFORDABLE HOUSING GUIDELINES FOR THE COUNTY OF HAWAII

AREA MEDIAN INCOME (AMI) Limits and AMI Levels - All project Types *(Effective 6/17/2026)*

The following table presents income limits provided by Hawaii Housing Finance & Development Corporation (HHFDC), using the rates established by the U.S. Department of Housing and Urban Development (HUD) for various family sizes. Therefore, the rates are consistent at the County, State, and Federal levels.

Household Size ↓ / AMI Level →	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
1 person max family income:	\$25,410	\$33,880	\$42,350	\$50,820	\$59,290	\$67,760	\$76,230	\$84,700	\$93,170	\$101,640	\$110,110	\$118,580
2 person max family income:	\$29,040	\$38,720	\$48,400	\$58,080	\$67,760	\$77,440	\$87,120	\$96,800	\$106,480	\$116,160	\$125,840	\$135,520
3 person max family income:	\$32,670	\$43,560	\$54,450	\$65,340	\$76,230	\$87,120	\$98,010	\$108,900	\$119,790	\$130,680	\$141,570	\$152,460
4 person max family income:	\$36,300	\$48,400	\$60,500	\$72,600	\$84,700	\$96,800	\$108,900	\$121,000	\$133,100	\$145,200	\$157,300	\$169,400
5 person max family income:	\$39,210	\$52,280	\$65,350	\$78,420	\$91,490	\$104,560	\$117,630	\$130,700	\$143,770	\$156,840	\$169,910	\$182,980
6 person max family income:	\$42,120	\$56,160	\$70,200	\$84,240	\$98,280	\$112,320	\$126,360	\$140,400	\$154,440	\$168,480	\$182,520	\$196,560
7 person max family income:	\$45,030	\$60,040	\$75,050	\$90,060	\$105,070	\$120,080	\$135,090	\$150,100	\$165,110	\$180,120	\$195,130	\$210,140
8 person max family income:	\$47,940	\$63,920	\$79,900	\$95,880	\$111,860	\$127,840	\$143,820	\$159,800	\$175,780	\$191,760	\$207,740	\$223,720

FOR-SALE UNITS GUIDELINES *(Effective 6/17/2026)*

The figures considers (1) a **30-year** conventional fixed mortgage; (2) a fixed interest rate of **6.75%***; (3) a down payment equal to 5% of the sales price (4) housing expenses equal to **28%** of gross annual income; *The interest rate used is the annual average interest rate for a 30-year conventional fixed mortgage, for the twelve months ending in the previous year rounded to the nearest half percent, as published by the Federal Home Loan Mortgage Corp (http://www.freddiemac.com/pmms/docs/30yr_pmmsmth.xls).

Number of Credits	2 CREDITS					1.5 CREDITS			1 CREDIT		1/2 CREDIT	
Size of Home ↓ / AMI →	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
Sales Price: Studio: (Estimated Family Size of 1 person)	\$96,200	\$128,300	\$160,400	\$192,400	\$224,500	\$256,600	\$288,700	\$320,700	\$352,800	\$384,900	\$417,000	\$449,000
Sales Price: 1 Bedroom: (Estimated Family Size of 2 people)	\$110,000	\$146,600	\$183,300	\$219,900	\$256,600	\$293,300	\$329,900	\$366,600	\$403,200	\$439,900	\$476,500	\$513,200
Sales Price: 2 Bedroom: (Estimated Family Size of 3 people)	\$123,700	\$165,000	\$206,200	\$247,400	\$288,700	\$329,900	\$371,100	\$412,400	\$453,600	\$494,900	\$536,100	\$577,300
Sales Price: 3 Bedroom: (Estimated Family Size of 4 people)	\$137,500	\$183,300	\$229,100	\$274,900	\$320,700	\$366,600	\$412,400	\$458,200	\$504,000	\$549,800	\$595,700	\$641,500
Sales Price: 4 Bedroom: (Estimated Family Size of 5 people)	\$148,500	\$198,000	\$247,500	\$297,000	\$346,500	\$396,000	\$445,400	\$494,900	\$544,400	\$593,900	\$643,400	\$692,900
Sales Price: 5 Bedroom: (Estimated Family Size of 6 people)	\$159,500	\$212,700	\$265,800	\$319,000	\$372,200	\$425,300	\$478,500	\$531,700	\$584,800	\$638,000	\$691,200	\$744,300

FOR-SALE FINISHED LOTS GUIDELINES *(Effective 6/17/2026)*

This information is based on the affordable sales price for a completed unit for a household, earning eighty or one hundred percent of the median income in the County of Hawaii, less the cost to build a single-family home of 1,100 square feet. *\$259.23 per square foot cost is based on an estimated cost, as submitted to the County of Hawaii, Department of Public Works, Building Division for construction in Hawaii County. Per Chapter 11 of the Hawaii County Code §11-5(c)(9)(10)

% of Median Income	Affordable Home Price		Cost/Unit		Affordable Lot Price	Credit
80%	\$366,600	-	\$285,153	=	\$81,447	1
100%	\$458,200	-	\$285,153	=	\$173,047	1/2

FOR-RENT GUIDELINES *(Effective 6/17/2026)*

Affordable rents are based on 30% of gross monthly income, including utilities (water, sanitary sewage service, electricity and/or gas). Please refer to form HUD-52667 *(Allowances for Tenant-Furnished Utilities and Other*

% of Median Income	30%	50%	60%	80%	100%	120%	140%
Unit Size	2 CREDITS	2 CREDITS	1.5 CREDITS	1.5 CREDITS	1 CREDIT	1/2 CREDIT	NO CREDITS
Studio	\$635	\$1,058	\$1,270	\$1,694	\$2,117	\$2,541	\$2,964
1 Bedroom	\$680	\$1,134	\$1,361	\$1,815	\$2,268	\$2,722	\$3,176
2 Bedroom	\$816	\$1,361	\$1,633	\$2,178	\$2,722	\$3,267	\$3,811
3 Bedroom	\$943	\$1,573	\$1,887	\$2,517	\$3,146	\$3,776	\$4,404
4 Bedroom	\$1,053	\$1,755	\$2,106	\$2,808	\$3,510	\$4,212	\$4,914