STATE LETTERS

MAR 22 2012

NEIL ABERCROMBIE
GOVERNOR

DEAN H. SEKI
ACTING COMPTROLLER

JAN S. GOUVEIA
DEPUTY DIRECTOR

STATE OF HAWAII
DEPARTMENT OF ACCOUNTING AND GENERAL SERVICES
P.O. BOX 119, HONOLULU, HAWAII 96810-0119

MAR 21 2012

(P)1056.2

Mr. William Frampton
Ms. Heidi Bigelow
Olowalu Town, LLC and Olowalu Ekolu, LLC
2035 Main Street, Suite 1
Wailuku, Hawaii 96793

Dear Mr. Frampton and Ms. Bigelow:

Subject: Draft Environmental Impact Statement for Olowalu Town Master Plan at TMK (2) 4-8-003: 084, 098 through 118, and 124 Olowalu, Lahaina, Maui, Hawaii

Thank you for the opportunity to provide comments for the subject project at Olowalu Town on Maui. The proposed project does not impact any of the Department of Accounting and General Services' projects or existing facilities in the general area, and we have no comments to offer at this time.

If you have any questions, please call me at 586-0400, or have your staff call Mr. Alva Nakamura of the Public Works Division at 586-0488.

Sincerely,

DEAN H. SEKI
Acting Comptroller

c: Mr. David Victor, DAGS-Maui District
Mr. Orlando "Dan" Davidson, Director, Land Use Commission
Ms. Colleen Suyama, Munekiyo & Hiraga, Inc.

MUNEKIYO HIRAGA
Planning. Project Management. Sustainable Solutions.

Michael T. Munekiyo
PRESIDENT
Karlynn K. Fukuda
EXECUTIVE VICE PRESIDENT
Mark Alexander Roy
VICE PRESIDENT
Tessa Munekiyo Ng
VICE PRESIDENT

October 26, 2015

Douglas G. Murdock, Comptroller
State of Hawaii
Department of Accounting and General Services
P.O. Box 119
Honolulu, Hawaii 96810-0119

SUBJECT: Draft Environmental Impact Statement for the Proposed Olowalu Town Master Plan at Olowalu, Hawaii

Dear Mr. Murdock:

On behalf of the applicants, Olowalu Town, LLC and Olowalu Ekolu, LLC, we thank you for your department's letter of March 21, 2012 responding to our request for comments on the Draft Environmental Impact Statement (EIS) for the proposed Olowalu Town Master Plan.

We appreciate your review of the document and your conveying confirmation that your department has no comment at this time.

Maui: 305 High Street, Suite 104 • Wailuku, Hawaii 96793 • Tel: 808.244.2015 • Fax: 808.244.8729
Oahu: 735 Bishop Street, Suite 321 • Honolulu, Hawaii 96813 • Tel: 808.983.1233
www.munekiyohiraga.com

We appreciate the input provided and will be including a copy of your letter and this response letter in the Final EIS for the project. Should you wish to receive a copy of the Final EIS document or portion thereof, please submit your request in writing to Munekiyo Hiraga at 305 High Street, Suite 104, Wailuku, Hawaii 96793 (Attention: Colleen Suyama).

Very truly yours,

Colleen Suyama
Senior Associate

CS:la
cc: David Ward, Olowalu Town, LLC
William Frampton, Olowalu Town, LLC
Peter Martin, Olowalu Ekolu LLC
Jennifer Lim, Carlsmith Ball, LLP

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Neil Abercrombie
Governor

APR 17 2012

Orlando "Dan" Davidson
Executive Officer

LAND USE COMMISSION
Department of Business, Economic Development & Tourism
State of Hawaii

April 16, 2012

Mr. Bill Frampton
Olowalu Town LLC and Olowalu Ekolu LLC
2035 Main Street, Suite 1
Wailuku, Hawaii 96793

Dear Mr. Frampton:

Subject: Docket No. A10-786/Olowalu Town LLC and Olowalu Ekolu LLC
Draft Environmental Impact Statement (DEIS)
Proposed Olowalu Town Master Plan
Olowalu, Maui, Hawaii
Tax Map Keys: 4-8-03: 84, 98 through 118, and 124

We have reviewed the DEIS for the proposed project and have the following comments to offer:

1) In accordance with section 11-200-17(e), Hawaii Administrative Rules (HAR), a description of the project should be provided. We acknowledge that the DEIS includes a description of the project, including the estimated total construction cost of the project. We further acknowledge that this cost, estimated at $465.6 million, includes the relocation of Honoapiilani Highway, site utility improvements, and vertical construction costs. In light of the magnitude and scope of the project, we request that additional information, including an itemization of the costs comprised by the specific onsite and offsite improvements, be provided.

Subsection (e) further requires that the phasing and timing of the action be provided. Pursuant to the Petition for District Boundary Amendment (Petition) and Environmental Assessment/ Environmental Impact Statement Preparation Notice (EA/EISPN)

235 SOUTH BERETANIA STREET • SUITE 406 • HONOLULU, HAWAII 96813 • TEL (808) 587-3822 • FAX (808) 587-3827
EMAIL: luc@dbedt.hawaii.gov
MAILING ADDRESS: P.O. BOX 2359, HONOLULU, HAWAII 96804

filed on May 13, 2010, the development of the Petition Area and Master Plan was represented to be spread out over a period of approximately 30 years, and that the DEIS would provide more detail concerning its proposed incremental development. Accordingly, in our letter of May 24, 2010, commenting on the Petition, we pointed out that a schedule for development of the total project in increments together with a map identifying the location of each increment was required. However, the DEIS asserts that the implementation of the Master Plan is now envisioned to occur over an approximately 10-year time horizon. Clarification should be provided to address this significant departure in the timeframe of the project given that its magnitude and scope do not appear to have considerably changed from the original representation in the Petition and EA/EISPN.

In addition, although the exact pricing of the proposed residential units has not been determined, we request that the *estimated* price ranges of the units, including the affordable units, be provided. Please be advised that section 15-15-50(c)(7), HAR, requires, among other things, that the selling prices of the lots/units be included as part of the Petition.

In our May 24, 2010, letter referenced above, we also requested that a description of the Petition Area by its exact acreage and tax map key number (either portion or whole of each parcel) be provided. Our concern stemmed from the lack of clarity between the Petition and the EA/EISPN with respect to the Petition Area versus the Olowalu Town Master Plan area. We request that this matter be addressed in the Final EIS.

Our letter raised yet additional concerns about the Petition relative to the filing and content requirements pursuant to sections 15-15-48 and 15-15-50, HAR. Please refer to the letter for additional comments that should be addressed by the Petitioner.

2) In accordance with section 11-200-17(f), HAR, alternatives to the proposed action should be described in a separate and distinct section. We note that the alternatives presented are solely

discussed in a negative context relative to the project. Please also include a discussion of the potential benefits of the alternatives, including the extent to which the alternatives could avoid some or all of the short and long-term adverse environmental effects. Alternative locations for the project should also be addressed.

3) In accordance with section 11-200-17(g), a description of the environmental setting should be provided. We note that the DEIS includes an assessment of the lands within the overall Master Plan area pursuant to the respective soil classification rating systems. We request that the DEIS also include an assessment of the acreage solely within the Petition Area relative to the rating systems.

4) In accordance with section 11-200-17(h), HAR, a statement of the proposed action to land use plans, policies, and controls for the affected area should be provided. We acknowledge that the DEIS includes an assessment of the project in relation to the applicable objectives and policies of the State Plan. We request that the assessment also include the priority guidelines, including, but not limited to, section 226-108 relating to priority guidelines and principles to promote sustainability.

   The status of each identified approval should also be described in accordance with the above subsection. We acknowledge that the DEIS includes a listing of anticipated permits and approvals. We request that to the extent possible the *projected* submittal dates (i.e., by month/year) of the various applications to the responsible agencies be provided.

5) In accordance with section 11-200-17(i), HAR, the probable impact of the proposed action on the environment shall be included. We note that the DEIS includes various assessments of the potential impacts upon facilities and infrastructure (e.g., recreational/ educational/medical facilties, roadways, drainage, water, solid waste, wastewater, etc.) generated from the *Master Plan*. Clarification should be provided on the extent to which these impacts differ, if at all, from the sole development of the Petition

Area. Separate assessments of the potential impacts from the Petition Area should be provided if warranted.

We also note that there is no discussion in the DEIS on the existing civil defense facilities in the area and on the potential impacts on such facilities from the project. We request that the Final EIS address this matter, including any plan to fund and construct adequate civil defense measures (sirens) to serve the Petition Area as may be required by the State Department of Defense, Office of Civil Defense.

We further note that the discussion on cable television considerations (p. 152) does not include an analysis of potential impacts and mitigation measures as it does for electrical and telephone services.

6) In accordance with section 11-200-17(n), HAR, the DEIS shall include a separate and distinct section that summarizes unresolved issues. We acknowledge that the DEIS includes such a section. We further acknowledge that said section attempts to address the additional requirements that it include a discussion of how such issues will be resolved prior to commencement of the action or a description of the overriding reasons for proceeding without resolving the problems by noting that the Petitioner will continue working with the applicable governmental agencies as the project proceeds. We request that this discussion be expanded to include the provision of a timetable(s) for resolution, identification of the applicable agencies (in the case of the issue of satisfaction of public facilities contribution requirements), and the options available to the Petitioner/project if the issues are not resolved in a timely manner relative to the commencement of the project.

7) In accordance with section 11-200-17(o), HAR, the DEIS shall include a separate and distinct section that contains a list identifying all governmental agencies, other organizations, and private individuals consulted in preparing the document. We note that Section X of the DEIS intended to address this requirement includes letters commenting on the EA/EISPN from Margaret

Schlachter; Irene Bowie, Maui Tomorrow Foundation, Inc.; and Wallace H. Fujii, Fujii Family Ltd. Partnership. However, their names do not appear on the list of *Other Consulted Parties* immediately preceding the comment letters.

8) In the DEIS, there are numerous references to the term *potable water* and *non-potable water*. We request that they be replaced by the terms *drinking water and non-drinking water*, respectively. We have been advised that although potable water has generally been used to mean drinking water, the State Department of Health (DOH) uses the latter term specifically to indicate water for human consumption that is derived from surface water and/or groundwater and is regulated by the DOH pursuant to chapter 11-20, HAR.

We have no further comments to offer at this time. Thank you for the opportunity to comment on the subject DEIS.

Should you have any questions, please feel free to call me or Bert Saruwatari of our office at 587-3822.

Sincerely,

ORLANDO DAVIDSON
Executive Officer

c: Colleen Suyama

MUNEKIYO HIRAGA
Planning. Project Management. Sustainable Solutions.

Michael T. Munekiyo
PRESIDENT
Karlynn K. Fukuda
EXECUTIVE VICE PRESIDENT
Mark Alexander Roy
VICE PRESIDENT
Tessa Munekiyo Ng
VICE PRESIDENT

October 26, 2015

Daniel Orodenker, Executive Director
Land Use Commission
State of Hawaii
P.O. Box 2359
Honolulu, Hawaii 96804-2359

SUBJECT: Draft Environmental Impact Statement for the Proposed Olowalu Town Master Plan at Olowalu, Hawaii (Docket No. A10-786)

Dear Mr. Orodenker:

On behalf of the Applicants, Olowalu Town, LLC and Olowalu Ekolu, LLC, we thank you for your agency's letter of April 16, 2012 responding to our request for comments on the Draft Environmental Impact Statement (EIS) for the proposed Olowalu Town Master Plan (OTMP). We offer the following information in response to the comments noted in your agency's letter.

Comment No. 1:

In accordance with section 11-200-17(e), Hawaii Administrative Rules (HAR), a description of the project should be provided. We acknowledge that the DEIS includes a description of the project, including the estimated total construction cost of the project. We further acknowledge that this cost, estimated at $465.6 million, includes the relocation of Honoapiilani Highway, site utility improvements, and vertical construction costs. In light of the magnitude and scope of the project, we request that additional information, including an itemization of the costs comprised by the specific onsite and offsite improvements, be provided.

Subsection (e) further requires that the phasing and timing of the action be provided. Pursuant to the Petition for District Boundary Amendment (Petition) and Environmental Assessment/Environmental Impact Statement Preparation Notice (EA/EISPN) filed on May 13, 2010, the development of the Petition Area and Master Plan was represented *to be spread out over a period of approximately 30 years, and that the DEIS would provide more detail concerning its proposed incremental development. Accordingly, in our letter of May 24, 2010, commenting on the Petition, we pointed out that a schedule for development of the total project in increments together with a map identifying the location of each increment was required. However, the DEIS asserts that the implementation of the Master Plan is now envisioned to occur over an approximately 10-year time horizon. Clarification should be provided to address this significant departure in the timeframe of the project given that its magnitude and scope do not appear to have considerably changed from the original representation in the Petition and EA/EISPN.*

In addition, although the exact pricing of the proposed residential units has not been determined, we request that the estimated price ranges of the units, including the affordable units, be provided. Please be advised that section 15-15-50(c)(7), HAR, requires, among other things, that the selling prices of the lots/units be included as part of the Petition.

In our May 24, 2010, letter referenced above, we also requested that a description of the Petition Area by its exact acreage and tax map key number (either portion or whole of each parcel) be provided. Our concern stemmed from the lack of clarity between the Petition and the EA/EISPN with respect to the Petition Area versus the Olowalu Town Master Plan area. We request that this matter be addressed in the Final EIS.

Our letter raised yet additional concerns about the Petition relative to the filing and content requirements pursuant to sections 15-15-48 and IS-IS-50, HAR. Please refer to the letter for additional comments that should be addressed by the Petitioner.

Response:

We acknowledge that pursuant to Section 11-200-17e, HAR, the EIS shall contain technical information necessary for an evaluation of potential environmental impact, but need not supply extensive detail beyond that needed for evaluation and review of the environmental impact. Several land use entitlements must be obtained before construction of the OTMP can start. At each stage of the entitlements process, greater specificity regarding the costs for the construction of the OTMP will be developed.

We understand that such itemized costs for infrastructure and public facility improvements, as well as building construction, are weighed against the applicants' financial ability to implement the project.

With regard to your comment regarding the need for additional cost details for onsite and offsite improvements, we provide the following excerpt from Chapter I, Section L of the Final EIS, relating to Construction Cost:

Preliminary construction costs are estimated at $465.6 million. Onsite improvements are estimated as $448 million and offsite improvements as $18 million. The foregoing cost estimates are considered "order-of-magnitude" estimates intended to provide an indication of relative scale of the proposed action. They are based on the Applicants' knowledge of unit costs for various improvement types and are reflective of the applicants' long-term experience in the development and construction arena. In this context, the total estimated onsite improvement costs of $448 million addresses the following cost components:

1. Construction of 1,500 proposed housing units: $297.6million
2. Construction of neighborhood commercial and village mixed use areas: $75.0 million
3. Internal roadways and utilities: $50.0 million
4. Wastewater treatment facility and R-1 transmission system: $15.0 million
5. Parks improvements: $5.0 million
6. Small scale renewable energy facility: $5.0 million

The Honoapiilani Highway relocation cost of $18 million reflects the estimated construction cost for the realigned highway. Other costs associated with the new highway will include modifications to the existing Honoapiilani Highway, which may include new intersections with the OTMP's internal roadway system. These costs are included in the internal roadway and utility costs cited above.

The timeframe information provided in the EA/EISPN was preliminary only, without any technical input from market analysis. The planning effort at the EA/EISPN phase of work was focused on land planning and housing product analysis. Project build-out was given a conservative (high-side) timeframe with the intent that a specific build-out program would be developed in consultation with the market study consultant.

We acknowledge Section 15-15-50(c)(8), HAR, requires a petition for the land use district boundary amendment to provide a statement of projected number of lots, lot size, number of units, densities, selling price, intended market, and development timetables. Preliminary information regarding market unit sales prices will be provided in the Final EIS and Applicants' Petition to the Land Use Commission. As to the affordable units, the sales and marketing program will comply with the affordable prices established by the County of Maui, Department of Housing and Human Concerns (DHHC) based on the U.S. Department of Housing and Urban Development median income for Maui Island after construction of the units and prior to sale. The 2015 Affordable Sales Price Guidelines prepared by the DHHC are enclosed as **Exhibit "1"**. Please note, however, that the Affordable Sales Price Guidelines are published annually. Accordingly, these prices are subject to change.

As requested, the EIS has been revised to include the exact acreage of the Petition area by tax map key number. Table 4 in the EIS identifies the acreage by tax map key number. See **Exhibit "2"**.

In response to your May 24, 2010 letter, the applicants acknowledge that the filing and content requirements under Sections 15-15-48 and 15-15-50, HAR must be satisfied in order for the Petition to the LUC to be accepted for processing.

Comment No. 2:

In accordance with section 11-200-17(f), HAR, alternatives to the proposed action should be described in a separate and distinct section. We note that the alternatives presented are solely discussed in a negative context relative to the project. Please also include a discussion of the potential benefits of the alternatives, including the extent to which the alternatives could avoid some or all of the short and long-term adverse environmental effects. Alternative locations for the project should also be addressed.

Response:

Discussions on the Alternatives have been expanded to also include evaluative criteria assessing the benefits and costs of each alternative. The EIS also includes an evaluation of Alternative Locations, as requested. The discussion on alternatives has been moved from Chapter III to Chapter II. See **Exhibit "3"**.

Comment No. 3:

In accordance with section 11-200-17(g), a description of the environmental setting should be provided. We note that the DEIS includes an assessment of the lands within the overall Master Plan area pursuant to the respective soil classification rating systems. We request that the DEIS also include an assessment of the acreage solely within the Petition Area relative to the rating systems.

Response:

As requested, the EIS has been revised to overlay the Petition area over the soil classification rating systems in Figures 11 (ALISH), 12 (Land Study Bureau), and 14 (USDA, Soil Classification). As such, within the Petition Area the acreages identified by the ALISH, Land Study Bureau, and USDA Soil Classification area have been included in Tables 8, 9, and 10. See **Exhibit "4"**.

Comment No. 4:

In accordance with section 11-200-17(h), HAR, a statement of the proposed action to land use plans, policies, and controls for the affected area should be provided. We acknowledge that the DEIS includes an assessment of the project in relation to the applicable objectives and policies of the State Plan. We request that the assessment also include the priority guidelines, including, but not limited to, section 226-108 relating to priority guidelines and principles to promote sustainability.

The status of each identified approval should also be described in accordance with the above subsection. We acknowledge that the DEIS includes a listing of anticipated permits and approvals. We request that to the extent possible the projected submittal dates (i.e., by month/year) of the various applications to the responsible agencies be provided.

Response:

Chapter IV in the Final EIS includes an assessment of the relationship of the OTMP to the land use plans, policies, and controls affecting the proposed OTMP area. As requested, we have reviewed the priority guidelines identified in the Hawaii State Plan. The EIS has been revised to include the pertinent priority guidelines relating to the OTMP, including the priority guidelines under HRS Section 226-108. See **Exhibit "5"**. The EIS has been revised to address additional issues relative to sustainability, e.g., LEED principles and the Urban Land Institute Building Healthy Places Toolkit. See **Exhibit "6"**.

With regard to anticipated filing dates for land use applications, we have provided our best estimate of schedules in the table below.

Action Item	***Time Horizon***
Permitting and Entitlements	2015 – 2018
Infrastructure Design and Construction	2018 – 2026
Implementation and Occupancy of Neighborhoods	2020 - 2026

Comment No. 5:

In accordance with section 11-200-17(i), HAR, the probable impact of the proposed action on the environment shall be included. We note that the DEIS includes various assessments of the potential impacts upon facilities and infrastructure (e.g., recreational/ educational/medical facilities, roadways, drainage, water, solid waste, wastewater, etc.) generated from the Master Plan. Clarification should be provided on the extent to which these impacts differ, if at all, from the sole development of the

Petition Area. Separate assessments of the potential impacts from the Petition Area should be provided if warranted.

We also note that there is no discussion in the DEIS on the existing civil defense facilities in the area and on the potential impacts on such facilities from the project. We request that the Final EIS address this matter, including any plan to fund and construct adequate civil defense measures (sirens) to serve the Petition Area as may be required by the State Department of Defense, Office of Civil Defense.

We further note that the discussion on cable television considerations (p. 152) does not include an analysis of potential impacts and mitigation measures as it does for electrical and telephone services.

Response:

The Petition Area for the Urban and Rural Districts encompasses approximately 434 acres. The portions of the OTMP that are not included within the proposed Petition Area will continue to be used for agricultural and conservation purposes. No portion of Conservation District lands will be proposed for reclassification, i.e., those lands are not within the Petition Area. The Petition Area will include approximately two-thirds of the OTMP area. Portions of the Petition Area are proposed for the more intense urban and rural uses, whereas the areas outside of the Petition Area are not planned for such uses.

Information on the civil defense sirens has been included in the EIS. See **Exhibit "7"**.

Presently, the Olowalu area is not serviced by the cable television company. As the population increases in Olowalu Town and demand for such services increases, the applicants will coordinate with the cable company to discuss cable service expansion requirements.

Comment No. 6:

In accordance with section 11-200-17(n), HAR the DEIS shall include a separate and distinct section that summarizes unresolved issues. We acknowledge that the DEIS includes such a section. We further acknowledge that said section attempts to address the additional requirements that it include a discussion of how such issues will be resolved prior to commencement of the action or a description of the overriding reasons for proceeding without resolving the problems by noting that the Petitioner will continue working with the applicable governmental agencies as the project proceeds. We request that this discussion be expanded to include the provision of a timetable(s) for resolution identification of the applicable agencies (in the case of the issue of satisfaction of public facilities contribution requirements), and the options available to the Petitioner/project if *the issues are not resolved in a timely manner relative to the commencement of the project.*

Response:

The EIS chapter on "Unresolved Issues" has been revised to include a best estimate of the timetable for resolution of these issues. See **Exhibit "8"**. Regarding the formulation of a unilateral agreement and marketing program for the affordable units prior to obtaining building permits for the construction of the first units in Olowalu Town, the Applicants will be required to enter into an affordable housing agreement with the DHHC. This agreement will establish the sale and rental prices of the affordable units as well as include a marketing program for the units.

Relative to completion of the 2030 general plan update, the County Council approved the Maui Island Plan component on December 28, 2012 and the Implementation Chapter on May 29, 2014.

Throughout the process, the Applicants have communicated with the various State and County agencies regarding public facilities impact mitigation. The Applicants will continue to communicate with the agencies, including the State Department of Education, County Fire and Public Safety Department, Police Department, and Department of Parks and Recreation. Water, wastewater, solid waste, drainage and other infrastructure improvements will be designed, phased, and constructed in coordination with State and County agencies as the Master Plan is implemented.

Prior to the issuance of construction permits by the County of Maui, including building permits, fulfillment of impact fees for education and park facilities will be required to ensure the Applicants pay their fair share for applicable impact mitigation assessments. Absent similar impact fees, the Applicants will work with police, fire and emergency services providers to establish an area for a local facility that can be shared by these agencies.

As stated, the Applicants will continue to work with the State Department of Transportation (HDOT) to support completion of the realignment and widening of Honoapiilani Highway in Olowalu. The OTMP makes accommodation for a future right-of-way that also includes enough width to accommodate a future transit system. It is anticipated that the HDOT planning process will take several years to complete. As the OTMP is implemented, the Applicants will coordinate with HDOT to ensure that construction phasing and integration requirements for the realigned Honoapiilani Highway are properly addressed.

Comment No. 7:

In accordance with section 11-200-17(o), HAR the DEIS shall include a separate and distinct section that contains a list identifying all governmental agencies, other organizations, and private individuals consulted in preparing the document. We note that Section X of the DEIS intended to address this requirement includes letters commenting on the EA/EISPN from Margaret Schlachter; Irene Bowie, Maui Tomorrow Foundation, Inc.; and Wallace H. Fujii, Fujii Family Ltd. Partnership. However, their names do not appear on the list of Other Consulted Parties immediately preceding the comment letters.

Response:

Thank you for pointing out the exclusion of Margaret Schlachter, Irene Bowie of the Maui Tomorrow Foundation and Wallace H. Fujii from the list of "Other Consulted Parties". Their names and contact information have been added to the list of parties consulted during the preparation of the Draft EIS. See **Exhibit "9"**.

Comment No. 8:

In the DEIS, there are numerous references to the term potable water and non-potable water. We request that they be replaced by the terms drinking water and non-drinking water, respectively. We have been advised that although potable water has generally been used to mean drinking water, the State Department of Health (DOH) uses the latter term specifically to indicate water for human consumption that is derived from surface water and/or groundwater and is regulated by the DOH pursuant to chapter 11-20, HAR.

Response:

As requested, to be consistent with the DOH terminology "drinking water" and "non-drinking water" has replaced the terms "potable" and "non-potable".

We appreciate your input and participation in the EIS process. We will be including a copy of your letter and this response in the Final EIS.

Very truly yours,

Colleen Suyama
Senior Associate

CS:tn
cc: William Frampton, Olowalu Town, LLC
David Ward, Olowalu Town, LLC
Peter Martin, Olowalu Ekolu, LLC
Jennifer Lim, Carlsmith Ball LLP
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Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI

Effective: **May 1, 2015**

2015
AFFORDABLE SALES PRICE GUIDELINES
MAUI (EXCEPT HANA)
SINGLE FAMILY

		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 Bedrooms	50% $37,550	60% $45,060	70% $52,570	80% $60,080	90% $67,590	100% $75,100	110% $82,610	120% $90,120	130% $97,630	140% $105,140	150% $112,650	160% $120,160
4.000%	1	$144,900	$173,880	$202,860	$231,840	$260,820	$289,800	$318,780	$347,760	$376,740	$405,650	$434,630	$463,610
	2	$175,950	$211,140	$246,330	$281,520	$316,710	$351,900	$387,090	$422,280	$457,470	$492,575	$527,765	$562,955
	3	$207,000	$248,400	$289,800	$331,200	$372,600	$414,000	$455,400	$496,800	$538,200	$579,500	$620,900	$662,300
	4	$238,050	$285,660	$333,270	$380,880	$428,490	$476,100	$523,710	$571,320	$618,930	$666,425	$714,035	$761,645
4.125%	1	$142,730	$171,290	$199,780	$228,340	$256,900	$285,460	$314,020	$342,510	$371,070	$399,630	$428,190	$456,750
	2	$173,315	$207,995	$242,590	$277,270	$311,950	$346,630	$381,310	$415,905	$450,585	$485,265	$519,945	$554,625
	3	$203,900	$244,700	$285,400	$326,200	$367,000	$407,800	$448,600	$489,300	$530,100	$570,900	$611,700	$652,500
	4	$234,485	$281,405	$328,210	$375,130	$422,050	$468,970	$515,890	$562,695	$609,615	$656,535	$703,455	$750,375
4.250%	1	$140,630	$168,700	$196,840	$224,980	$253,120	$281,190	$309,330	$337,470	$365,610	$393,680	$421,820	$449,960
	2	$170,765	$204,850	$239,020	$273,190	$307,360	$341,445	$375,615	$409,785	$443,955	$478,040	$512,210	$546,380
	3	$200,900	$241,000	$281,200	$321,400	$361,600	$401,700	$441,900	$482,100	$522,300	$562,400	$602,600	$642,800
	4	$231,035	$277,150	$323,380	$369,610	$415,840	$461,955	$508,185	$554,415	$600,645	$646,760	$692,990	$739,220
4.375%	1	$138,530	$166,250	$193,970	$221,690	$249,340	$277,060	$304,780	$332,500	$360,220	$387,940	$415,590	$443,310
	2	$168,215	$201,875	$235,535	$269,195	$302,770	$336,430	$370,090	$403,750	$437,410	$471,070	$504,645	$538,305
	3	$197,900	$237,500	$277,100	$316,700	$356,200	$395,800	$435,400	$475,000	$514,600	$554,200	$593,700	$633,300
	4	$227,585	$273,125	$318,665	$364,205	$409,630	$455,170	$500,710	$546,250	$591,790	$637,330	$682,755	$728,295
4.500%	1	$136,500	$163,800	$191,100	$218,400	$245,700	$273,000	$300,370	$327,670	$354,970	$382,270	$409,570	$436,870
	2	$165,750	$198,900	$232,050	$265,200	$298,350	$331,500	$364,735	$397,885	$431,035	$464,185	$497,335	$530,485
	3	$195,000	$234,000	$273,000	$312,000	$351,000	$390,000	$429,100	$468,100	$507,100	$546,100	$585,100	$624,100
	4	$224,250	$269,100	$313,950	$358,800	$403,650	$448,500	$493,465	$538,315	$583,165	$628,015	$672,865	$717,715
4.625%	1	$134,540	$161,420	$188,370	$215,250	$242,200	$269,080	$295,960	$322,910	$349,790	$376,740	$403,620	$430,500
	2	$163,370	$196,010	$228,735	$261,375	$294,100	$326,740	$359,380	$392,105	$424,745	$457,470	$490,110	$522,750
	3	$192,200	$230,600	$269,100	$307,500	$346,000	$384,400	$422,800	$461,300	$499,700	$538,200	$576,600	$615,000
	4	$221,030	$265,190	$309,465	$353,625	$397,900	$442,060	$486,220	$530,495	$574,655	$618,930	$663,090	$707,250
4.750%	1	$132,580	$159,110	$185,640	$212,170	$238,700	$265,230	$291,690	$318,220	$344,750	$371,280	$397,810	$424,340
	2	$160,990	$193,205	$225,420	$257,635	$289,850	$322,065	$354,195	$386,410	$418,625	$450,840	$483,055	$515,270
	3	$189,400	$227,300	$265,200	$303,100	$341,000	$378,900	$416,700	$454,600	$492,500	$530,400	$568,300	$606,200
	4	$217,810	$261,395	$304,980	$348,565	$392,150	$435,735	$479,205	$522,790	$566,375	$609,960	$653,545	$697,130
4.875%	1	$130,690	$156,870	$182,980	$209,160	$235,270	$261,380	$287,560	$313,670	$339,850	$365,960	$392,140	$418,250
	2	$158,695	$190,485	$222,190	$253,980	$285,685	$317,390	$349,180	$380,885	$412,675	$444,380	$476,170	$507,875
	3	$186,700	$224,100	$261,400	$298,800	$336,100	$373,400	$410,800	$448,100	$485,500	$522,800	$560,200	$597,500
	4	$214,705	$257,715	$300,610	$343,620	$386,515	$429,410	$472,420	$515,315	$558,325	$601,220	$644,230	$687,125
5.000%	1	$128,870	$154,630	$180,390	$206,150	$231,910	$257,740	$283,500	$309,260	$335,020	$360,780	$386,540	$412,300
	2	$156,485	$187,765	$219,045	$250,325	$281,605	$312,970	$344,250	$375,530	$406,810	$438,090	$469,370	$500,650
	3	$184,100	$220,900	$257,700	$294,500	$331,300	$368,200	$405,000	$441,800	$478,600	$515,400	$552,200	$589,000
	4	$211,715	$254,035	$296,355	$338,675	$380,995	$423,430	$465,750	$508,070	$550,390	$592,710	$635,030	$677,350
5.125%	1	$127,050	$152,460	$177,870	$203,280	$228,690	$254,100	$279,510	$304,920	$330,330	$355,740	$381,150	$406,490
	2	$154,275	$185,130	$215,985	$246,840	$277,695	$308,550	$339,405	$370,260	$401,115	$431,970	$462,825	$493,595
	3	$181,500	$217,800	$254,100	$290,400	$326,700	$363,000	$399,300	$435,600	$471,900	$508,200	$544,500	$580,700
	4	$208,725	$250,470	$292,215	$333,960	$375,705	$417,450	$459,195	$500,940	$542,685	$584,430	$626,175	$667,805
5.250%	1	$125,230	$150,290	$175,350	$200,410	$225,470	$250,530	$275,590	$300,650	$325,710	$350,770	$375,760	$400,820
	2	$152,065	$182,495	$212,925	$243,355	$273,785	$304,215	$334,645	$365,075	$395,505	$425,935	$456,280	$486,710
	3	$178,900	$214,700	$250,500	$286,300	$322,100	$357,900	$393,700	$429,500	$465,300	$501,100	$536,800	$572,600
	4	$205,735	$246,905	$288,075	$329,245	$370,415	$411,585	$452,755	$493,925	$535,095	$576,265	$617,320	$658,490

EXHIBIT 1

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

Effective: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES

MAUI (EXCEPT HANA)

SINGLE FAMILY

		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	No. of	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
Int. Rate	Bedroom	$37,550	$45,060	$52,570	$60,080	$67,590	$75,100	$82,610	$90,120	$97,630	$105,140	$112,650	$120,160
5.375%	1	$123,550	$148,260	$172,970	$197,610	$222,320	$247,030	$271,740	$296,450	$321,160	$345,870	$370,580	$395,290
	2	$150,025	$180,030	$210,035	$239,955	$269,960	$299,965	$329,970	$359,975	$389,980	$419,985	$449,990	$479,995
	3	$176,500	$211,800	$247,100	$282,300	$317,600	$352,900	$388,200	$423,500	$458,800	$494,100	$529,400	$564,700
	4	$202,975	$243,570	$284,165	$324,645	$365,240	$405,835	$446,430	$487,025	$527,620	$568,215	$608,810	$649,405
5.500%	1	$121,800	$146,160	$170,590	$194,950	$219,310	$243,670	$268,030	$292,390	$316,750	$341,110	$365,470	$389,830
	2	$147,900	$177,480	$207,145	$236,725	$266,305	$295,885	$325,465	$355,045	$384,625	$414,205	$443,785	$473,365
	3	$174,000	$208,800	$243,700	$278,500	$313,300	$348,100	$382,900	$417,700	$452,500	$487,300	$522,100	$556,900
	4	$200,100	$240,120	$280,255	$320,275	$360,295	$400,315	$440,335	$480,355	$520,375	$560,395	$600,415	$640,435
5.625%	1	$120,190	$144,200	$168,210	$192,290	$216,300	$240,310	$264,320	$288,400	$312,410	$336,420	$360,500	$384,510
	2	$145,945	$175,100	$204,255	$233,495	$262,650	$291,805	$320,960	$350,200	$379,355	$408,510	$437,750	$466,905
	3	$171,700	$206,000	$240,300	$274,700	$309,000	$343,300	$377,600	$412,000	$446,300	$480,600	$515,000	$549,300
	4	$197,455	$236,900	$276,345	$315,905	$355,350	$394,795	$434,240	$473,800	$513,245	$552,690	$592,250	$631,695
5.750%	1	$118,510	$142,240	$165,970	$189,630	$213,360	$237,090	$260,750	$284,480	$308,210	$331,870	$355,600	$379,330
	2	$143,905	$172,720	$201,535	$230,265	$259,080	$287,895	$316,625	$345,440	$374,255	$402,985	$431,800	$460,615
	3	$169,300	$203,200	$237,100	$270,900	$304,800	$338,700	$372,500	$406,400	$440,300	$474,100	$508,000	$541,900
	4	$194,695	$233,680	$272,665	$311,535	$350,520	$389,505	$428,375	$467,360	$506,345	$545,215	$584,200	$623,185
5.875%	1	$116,900	$140,350	$163,730	$187,110	$210,490	$233,870	$257,250	$280,630	$304,010	$327,390	$350,770	$374,220
	2	$141,950	$170,425	$198,815	$227,205	$255,595	$283,985	$312,375	$340,765	$369,155	$397,545	$425,935	$454,410
	3	$167,000	$200,500	$233,900	$267,300	$300,700	$334,100	$367,500	$400,900	$434,300	$467,700	$501,100	$534,600
	4	$192,050	$230,575	$268,985	$307,395	$345,805	$384,215	$422,625	$461,035	$499,445	$537,855	$576,265	$614,790
6.000%	1	$115,360	$138,460	$161,490	$184,590	$207,690	$230,720	$253,820	$276,920	$299,950	$323,050	$346,080	$369,180
	2	$140,080	$168,130	$196,095	$224,145	$252,195	$280,160	$308,210	$336,260	$364,225	$392,275	$420,240	$448,290
	3	$164,800	$197,800	$230,700	$263,700	$296,700	$329,600	$362,600	$395,600	$428,500	$461,500	$494,400	$527,400
	4	$189,520	$227,470	$265,305	$303,255	$341,205	$379,040	$416,990	$454,940	$492,775	$530,725	$568,560	$606,510
6.125%	1	$113,820	$136,640	$159,390	$182,140	$204,890	$227,710	$250,460	$273,210	$295,960	$318,780	$341,530	$364,280
	2	$138,210	$165,920	$193,545	$221,170	$248,795	$276,505	$304,130	$331,755	$359,380	$387,090	$414,715	$442,340
	3	$162,600	$195,200	$227,700	$260,200	$292,700	$325,300	$357,800	$390,300	$422,800	$455,400	$487,900	$520,400
	4	$186,990	$224,480	$261,855	$299,230	$336,605	$374,095	$411,470	$448,845	$486,220	$523,710	$561,085	$598,460
6.250%	1	$112,350	$134,820	$157,290	$179,760	$202,230	$224,700	$247,170	$269,640	$292,110	$314,580	$337,050	$359,520
	2	$136,425	$163,710	$190,995	$218,280	$245,565	$272,850	$300,135	$327,420	$354,705	$381,990	$409,275	$436,560
	3	$160,500	$192,600	$224,700	$256,800	$288,900	$321,000	$353,100	$385,200	$417,300	$449,400	$481,500	$513,600
	4	$184,575	$221,490	$258,405	$295,320	$332,235	$369,150	$406,065	$442,980	$479,895	$516,810	$553,725	$590,640
6.375%	1	$110,880	$133,070	$155,190	$177,380	$199,570	$221,760	$243,950	$266,070	$288,260	$310,450	$332,640	$354,830
	2	$134,640	$161,585	$188,445	$215,390	$242,335	$269,280	$296,225	$323,085	$350,030	$376,975	$403,920	$430,865
	3	$158,400	$190,100	$221,700	$253,400	$285,100	$316,800	$348,500	$380,100	$411,800	$443,500	$475,200	$506,900
	4	$182,160	$218,615	$254,955	$291,410	$327,865	$364,320	$400,775	$437,115	$473,570	$510,025	$546,480	$582,935
6.500%	1	$109,410	$131,320	$153,230	$175,070	$196,980	$218,890	$240,730	$262,640	$284,550	$306,390	$328,300	$350,210
	2	$132,855	$159,460	$186,065	$212,585	$239,190	$265,795	$292,315	$318,920	$345,525	$372,045	$398,650	$425,255
	3	$156,300	$187,600	$218,900	$250,100	$281,400	$312,700	$343,900	$375,200	$406,500	$437,700	$469,000	$500,300
	4	$179,745	$215,740	$251,735	$287,615	$323,610	$359,605	$395,485	$431,480	$467,475	$503,355	$539,350	$575,345
6.625%	1	$108,010	$129,640	$151,270	$172,830	$194,460	$216,020	$237,650	$259,280	$280,840	$302,470	$324,100	$345,660
	2	$131,155	$157,420	$183,685	$209,865	$236,130	$262,310	$288,575	$314,840	$341,020	$367,285	$393,550	$419,730
	3	$154,300	$185,200	$216,100	$246,900	$277,800	$308,600	$339,500	$370,400	$401,200	$432,100	$463,000	$493,800
	4	$177,445	$212,980	$248,515	$283,935	$319,470	$354,890	$390,425	$425,960	$461,380	$496,915	$532,450	$567,870

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Effective: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES

MAUI (EXCEPT HANA)

SINGLE FAMILY

		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% $37,550	60% $45,060	70% $52,570	80% $60,080	90% $67,590	100% $75,100	110% $82,610	120% $90,120	130% $97,630	140% $105,140	150% $112,650	160% $120,160
6.750%	1	$106,680	$127,960	$149,310	$170,660	$191,940	$213,290	$234,640	$255,920	$277,270	$298,620	$319,970	$341,250
	2	$129,540	$155,380	$181,305	$207,230	$233,070	$258,995	$284,920	$310,760	$336,685	$362,610	$388,535	$414,375
	3	$152,400	$182,800	$213,300	$243,800	$274,200	$304,700	$335,200	$365,600	$396,100	$426,600	$457,100	$487,500
	4	$175,260	$210,220	$245,295	$280,370	$315,330	$350,405	$385,480	$420,440	$455,515	$490,590	$525,665	$560,625
6.875%	1	$105,280	$126,350	$147,420	$168,490	$189,560	$210,560	$231,630	$252,700	$273,770	$294,840	$315,910	$336,910
	2	$127,840	$153,425	$179,010	$204,595	$230,180	$255,680	$281,265	$306,850	$332,435	$358,020	$383,605	$409,105
	3	$150,400	$180,500	$210,600	$240,700	$270,800	$300,800	$330,900	$361,000	$391,100	$421,200	$451,300	$481,300
	4	$172,960	$207,575	$242,190	$276,805	$311,420	$345,920	$380,535	$415,150	$449,765	$484,380	$518,995	$553,495
7.000%	1	$103,950	$124,740	$145,530	$166,320	$187,110	$207,970	$228,760	$249,550	$270,340	$291,130	$311,920	$332,710
	2	$126,225	$151,470	$176,715	$201,960	$227,205	$252,535	$277,780	$303,025	$328,270	$353,515	$378,760	$404,005
	3	$148,500	$178,200	$207,900	$237,600	$267,300	$297,100	$326,800	$356,500	$386,200	$415,900	$445,600	$475,300
	4	$170,775	$204,930	$239,085	$273,240	$307,395	$341,665	$375,820	$409,975	$444,130	$478,285	$512,440	$546,595
7.125%	1	$102,690	$123,200	$143,710	$164,290	$184,800	$205,310	$225,890	$246,400	$266,910	$287,490	$308,000	$328,580
	2	$124,695	$149,600	$174,505	$199,495	$224,400	$249,305	$274,295	$299,200	$324,105	$349,095	$374,000	$398,990
	3	$146,700	$176,000	$205,300	$234,700	$264,000	$293,300	$322,700	$352,000	$381,300	$410,700	$440,000	$469,400
	4	$168,705	$202,400	$236,095	$269,905	$303,600	$337,295	$371,105	$404,800	$438,495	$472,305	$506,000	$539,810
7.250%	1	$101,430	$121,660	$141,960	$162,260	$182,490	$202,790	$223,090	$243,320	$263,620	$283,920	$304,220	$324,450
	2	$123,165	$147,730	$172,380	$197,030	$221,595	$246,245	$270,895	$295,460	$320,110	$344,760	$369,410	$393,975
	3	$144,900	$173,800	$202,800	$231,800	$260,700	$289,700	$318,700	$347,600	$376,600	$405,600	$434,600	$463,500
	4	$166,635	$199,870	$233,220	$266,570	$299,805	$333,155	$366,505	$399,740	$433,090	$466,440	$499,790	$533,025
7.375%	1	$100,170	$120,190	$140,210	$160,230	$180,250	$200,270	$220,360	$240,380	$260,400	$280,420	$300,440	$320,460
	2	$121,635	$145,945	$170,255	$194,565	$218,875	$243,185	$267,580	$291,890	$316,200	$340,510	$364,820	$389,130
	3	$143,100	$171,700	$200,300	$228,900	$257,500	$286,100	$314,800	$343,400	$372,000	$400,600	$429,200	$457,800
	4	$164,565	$197,455	$230,345	$263,235	$296,125	$329,015	$362,020	$394,910	$427,800	$460,690	$493,580	$526,470
7.500%	1	$98,910	$118,720	$138,530	$158,270	$178,080	$197,820	$217,630	$237,440	$257,180	$276,990	$296,800	$316,540
	2	$120,105	$144,160	$168,215	$192,185	$216,240	$240,210	$264,265	$288,320	$312,290	$336,345	$360,400	$384,370
	3	$141,300	$169,600	$197,900	$226,100	$254,400	$282,600	$310,900	$339,200	$367,400	$395,700	$424,000	$452,200
	4	$162,495	$195,040	$227,585	$260,015	$292,560	$324,990	$357,535	$390,080	$422,510	$455,055	$487,600	$520,030
7.625%	1	$97,720	$117,250	$136,850	$156,380	$175,910	$195,440	$214,970	$234,570	$254,100	$273,630	$293,160	$312,760
	2	$118,660	$142,375	$166,175	$189,890	$213,605	$237,320	$261,035	$284,835	$308,550	$332,265	$355,980	$379,780
	3	$139,600	$167,500	$195,500	$223,400	$251,300	$279,200	$307,100	$335,100	$363,000	$390,900	$418,800	$446,800
	4	$160,540	$192,625	$224,825	$256,910	$288,995	$321,080	$353,165	$385,365	$417,450	$449,535	$481,620	$513,820
7.750%	1	$96,530	$115,850	$135,170	$154,490	$173,810	$193,130	$212,380	$231,700	$251,020	$270,340	$289,660	$308,980
	2	$117,215	$140,675	$164,135	$187,595	$211,055	$234,515	$257,890	$281,350	$304,810	$328,270	$351,730	$375,190
	3	$137,900	$165,500	$193,100	$220,700	$248,300	$275,900	$303,400	$331,000	$358,600	$386,200	$413,800	$441,400
	4	$158,585	$190,325	$222,065	$253,805	$285,545	$317,285	$348,910	$380,650	$412,390	$444,130	$475,870	$507,610
7.875%	1	$95,410	$114,450	$133,560	$152,670	$171,710	$190,820	$209,860	$228,970	$248,010	$267,120	$286,230	$305,270
	2	$115,855	$138,975	$162,180	$185,385	$208,505	$231,710	$254,830	$278,035	$301,155	$324,360	$347,565	$370,685
	3	$136,300	$163,500	$190,800	$218,100	$245,300	$272,600	$299,800	$327,100	$354,300	$381,600	$408,900	$436,100
	4	$156,745	$188,025	$219,420	$250,815	$282,095	$313,490	$344,770	$376,165	$407,445	$438,840	$470,235	$501,515
8.000%	1	$94,290	$113,120	$131,950	$150,850	$169,680	$188,510	$207,410	$226,240	$245,070	$263,970	$282,800	$301,630
	2	$114,495	$137,360	$160,225	$183,175	$206,040	$228,905	$251,855	$274,720	$297,585	$320,535	$343,400	$366,265
	3	$134,700	$161,600	$188,500	$215,500	$242,400	$269,300	$296,300	$323,200	$350,100	$377,100	$404,000	$430,900
	4	$154,905	$185,840	$216,775	$247,825	$278,760	$309,695	$340,745	$371,680	$402,615	$433,665	$464,600	$495,535

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

Effective: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES

MAUI (EXCEPT HANA)

SINGLE FAMILY

		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%
		$37,550	$45,060	$52,570	$60,080	$67,590	$75,100	$82,610	$90,120	$97,630	$105,140	$112,650	$120,160
8.125%	1	$93,170	$111,790	$130,410	$149,030	$167,720	$186,340	$204,960	$223,580	$242,200	$260,820	$279,510	$298,130
	2	$113,135	$135,745	$158,355	$180,965	$203,660	$226,270	$248,880	$271,490	$294,100	$316,710	$339,405	$362,015
	3	$133,100	$159,700	$186,300	$212,900	$239,600	$266,200	$292,800	$319,400	$346,000	$372,600	$399,300	$425,900
	4	$153,065	$183,655	$214,245	$244,835	$275,540	$306,130	$336,720	$367,310	$397,900	$428,490	$459,195	$489,785
8.250%	1	$92,050	$110,460	$128,870	$147,350	$165,760	$184,170	$202,580	$220,990	$239,400	$257,810	$276,220	$294,630
	2	$111,775	$134,130	$156,485	$178,925	$201,280	$223,635	$245,990	$268,345	$290,700	$313,055	$335,410	$357,765
	3	$131,500	$157,800	$184,100	$210,500	$236,800	$263,100	$289,400	$315,700	$342,000	$368,300	$394,600	$420,900
	4	$151,225	$181,470	$211,715	$242,075	$272,320	$302,565	$332,810	$363,055	$393,300	$423,545	$453,790	$484,035
8.375%	1	$91,000	$109,200	$127,400	$145,600	$163,800	$182,000	$200,200	$218,400	$236,600	$254,800	$273,000	$291,200
	2	$110,500	$132,600	$154,700	$176,800	$198,900	$221,000	$243,100	$265,200	$287,300	$309,400	$331,500	$353,600
	3	$130,000	$156,000	$182,000	$208,000	$234,000	$260,000	$286,000	$312,000	$338,000	$364,000	$390,000	$416,000
	4	$149,500	$179,400	$209,300	$239,200	$269,100	$299,000	$328,900	$358,800	$388,700	$418,600	$448,500	$478,400
8.500%	1	$89,950	$107,940	$125,930	$143,920	$161,910	$179,900	$197,890	$215,880	$233,870	$251,860	$269,850	$287,840
	2	$109,225	$131,070	$152,915	$174,760	$196,605	$218,450	$240,295	$262,140	$283,985	$305,830	$327,675	$349,520
	3	$128,500	$154,200	$179,900	$205,600	$231,300	$257,000	$282,700	$308,400	$334,100	$359,800	$385,500	$411,200
	4	$147,775	$177,330	$206,885	$236,440	$265,995	$295,550	$325,105	$354,660	$384,215	$413,770	$443,325	$472,880
8.625%	1	$88,900	$106,750	$124,530	$142,310	$160,090	$177,870	$195,650	$213,430	$231,210	$248,990	$266,770	$284,620
	2	$107,950	$129,625	$151,215	$172,805	$194,395	$215,985	$237,575	$259,165	$280,755	$302,345	$323,935	$345,610
	3	$127,000	$152,500	$177,900	$203,300	$228,700	$254,100	$279,500	$304,900	$330,300	$355,700	$381,100	$406,600
	4	$146,050	$175,375	$204,585	$233,795	$263,005	$292,215	$321,425	$350,635	$379,845	$409,055	$438,265	$467,590
8.750%	1	$87,920	$105,490	$123,130	$140,700	$158,270	$175,840	$193,410	$211,050	$228,620	$246,190	$263,760	$281,330
	2	$106,760	$128,095	$149,515	$170,850	$192,185	$213,520	$234,855	$256,275	$277,610	$298,945	$320,280	$341,615
	3	$125,600	$150,700	$175,900	$201,000	$226,100	$251,200	$276,300	$301,500	$326,600	$351,700	$376,800	$401,900
	4	$144,440	$173,305	$202,285	$231,150	$260,015	$288,880	$317,745	$346,725	$375,590	$404,455	$433,320	$462,185

Maximum affordable sales price is based on the following factors:

$75,100 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.

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COUNTY OF MAUI

Effective: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES

MAUI (EXCEPT HANA)

MULTI-FAMILY

		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% $37,550	60% $45,060	70% $52,570	80% $60,080	90% $67,590	100% $75,100	110% $82,610	120% $90,120	130% $97,630	140% $105,140	150% $112,650	160% $120,160
4.000%	1	$130,410	$156,520	$182,560	$208,670	$234,710	$260,820	$286,930	$312,970	$339,080	$365,120	$391,160	$417,270
	2	$158,355	$190,060	$221,680	$253,385	$285,005	$316,710	$348,415	$380,035	$411,740	$443,360	$474,980	$506,685
	3	$186,300	$223,600	$260,800	$298,100	$335,300	$372,600	$409,900	$447,100	$484,400	$521,600	$558,800	$596,100
	4	$214,245	$257,140	$299,920	$342,815	$385,595	$428,490	$471,385	$514,165	$557,060	$599,840	$642,620	$685,515
4.125%	1	$128,450	$154,140	$179,830	$205,520	$231,210	$256,900	$282,590	$308,280	$333,970	$359,660	$385,350	$411,110
	2	$155,975	$187,170	$218,365	$249,560	$280,755	$311,950	$343,145	$374,340	$405,535	$436,730	$467,925	$499,205
	3	$183,500	$220,200	$256,900	$293,600	$330,300	$367,000	$403,700	$440,400	$477,100	$513,800	$550,500	$587,300
	4	$211,025	$253,230	$295,435	$337,640	$379,845	$422,050	$464,255	$506,460	$548,665	$590,870	$633,075	$675,395
4.250%	1	$126,560	$151,830	$177,170	$202,510	$227,780	$253,050	$278,390	$303,730	$329,070	$354,340	$379,610	$404,950
	2	$153,680	$184,365	$215,135	$245,905	$276,590	$307,275	$338,045	$368,815	$399,585	$430,270	$460,955	$491,725
	3	$180,800	$216,900	$253,100	$289,300	$325,400	$361,500	$397,700	$433,900	$470,100	$506,200	$542,300	$578,500
	4	$207,920	$249,435	$291,065	$332,695	$374,210	$415,725	$457,355	$498,985	$540,615	$582,130	$623,645	$665,275
4.375%	1	$124,670	$149,660	$174,580	$199,500	$224,420	$249,340	$274,330	$299,250	$324,170	$349,160	$374,010	$399,000
	2	$151,385	$181,730	$211,990	$242,250	$272,510	$302,770	$333,115	$363,375	$393,635	$423,980	$454,155	$484,500
	3	$178,100	$213,800	$249,400	$285,000	$320,600	$356,200	$391,900	$427,500	$463,100	$498,800	$534,300	$570,000
	4	$204,815	$245,870	$286,810	$327,750	$368,690	$409,630	$450,685	$491,625	$532,565	$573,620	$614,445	$655,500
4.500%	1	$122,850	$147,420	$171,990	$196,560	$221,130	$245,700	$270,340	$294,910	$319,480	$344,050	$368,620	$393,190
	2	$149,175	$179,010	$208,845	$238,680	$268,515	$298,350	$328,270	$358,105	$387,940	$417,775	$447,610	$477,445
	3	$175,500	$210,600	$245,700	$280,800	$315,900	$351,000	$386,200	$421,300	$456,400	$491,500	$526,600	$561,700
	4	$201,825	$242,190	$282,555	$322,920	$363,285	$403,650	$444,130	$484,495	$524,860	$565,225	$605,590	$645,955
4.625%	1	$121,100	$145,250	$169,540	$193,760	$217,980	$242,200	$266,350	$290,640	$314,790	$339,080	$363,230	$387,450
	2	$147,050	$176,375	$205,870	$235,280	$264,690	$294,100	$323,425	$352,920	$382,245	$411,740	$441,065	$470,475
	3	$173,000	$207,500	$242,200	$276,800	$311,400	$346,000	$380,500	$415,200	$449,700	$484,400	$518,900	$553,500
	4	$198,950	$238,625	$278,530	$318,320	$358,110	$397,900	$437,575	$477,480	$517,155	$557,060	$596,735	$636,525
4.750%	1	$119,350	$143,220	$167,090	$190,960	$214,830	$238,700	$262,500	$286,370	$310,310	$334,180	$358,050	$381,920
	2	$144,925	$173,910	$202,895	$231,880	$260,865	$289,850	$318,750	$347,735	$376,805	$405,790	$434,775	$463,760
	3	$170,500	$204,600	$238,700	$272,800	$306,900	$341,000	$375,000	$409,100	$443,300	$477,400	$511,500	$545,600
	4	$196,075	$235,290	$274,505	$313,720	$352,935	$392,150	$431,250	$470,465	$509,795	$549,010	$588,225	$627,440
4.875%	1	$117,600	$141,190	$164,710	$188,230	$211,750	$235,270	$258,790	$282,310	$305,900	$329,350	$352,940	$376,460
	2	$142,800	$171,445	$200,005	$228,565	$257,125	$285,685	$314,245	$342,805	$371,450	$399,925	$428,570	$457,130
	3	$168,000	$201,700	$235,300	$268,900	$302,500	$336,100	$369,700	$403,300	$437,000	$470,500	$504,200	$537,800
	4	$193,200	$231,955	$270,595	$309,235	$347,875	$386,515	$425,155	$463,795	$502,550	$541,075	$579,830	$618,470
5.000%	1	$115,990	$139,160	$162,330	$185,570	$208,740	$231,980	$255,150	$278,320	$301,490	$324,730	$347,900	$371,070
	2	$140,845	$168,980	$197,115	$225,335	$253,470	$281,690	$309,825	$337,960	$366,095	$394,315	$422,450	$450,585
	3	$165,700	$198,800	$231,900	$265,100	$298,200	$331,400	$364,500	$397,600	$430,700	$463,900	$497,000	$530,100
	4	$190,555	$228,620	$266,685	$304,865	$342,930	$381,110	$419,175	$457,240	$495,305	$533,485	$571,550	$609,615
5.125%	1	$114,380	$137,200	$160,090	$182,980	$205,800	$228,690	$251,580	$274,400	$297,290	$320,180	$343,070	$365,820
	2	$138,890	$166,600	$194,395	$222,190	$249,900	$277,695	$305,490	$333,200	$360,995	$388,790	$416,585	$444,210
	3	$163,400	$196,000	$228,700	$261,400	$294,000	$326,700	$359,400	$392,000	$424,700	$457,400	$490,100	$522,600
	4	$187,910	$225,400	$263,005	$300,610	$338,100	$375,705	$413,310	$450,800	$488,405	$526,010	$563,615	$600,990
5.250%	1	$112,700	$135,240	$157,850	$180,390	$202,930	$225,470	$248,010	$270,620	$293,160	$315,700	$338,170	$360,710
	2	$136,850	$164,220	$191,675	$219,045	$246,415	$273,785	$301,155	$328,610	$355,980	$383,350	$410,635	$438,005
	3	$161,000	$193,200	$225,500	$257,700	$289,900	$322,100	$354,300	$386,600	$418,800	$451,000	$483,100	$515,300
	4	$185,150	$222,180	$259,325	$296,355	$333,385	$370,415	$407,445	$444,590	$481,620	$518,650	$555,565	$592,595

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MAUI (EXCEPT HANA)

MULTI-FAMILY

		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% $37,550	60% $45,060	70% $52,570	80% $60,080	90% $67,590	100% $75,100	110% $82,610	120% $90,120	130% $97,630	140% $105,140	150% $112,650	160% $120,160
5.375%	1	$111,230	$133,420	$155,680	$177,870	$200,060	$222,320	$244,580	$266,840	$289,030	$311,290	$333,550	$355,740
	2	$135,065	$162,010	$189,040	$215,985	$242,930	$269,960	$296,990	$324,020	$350,965	$377,995	$405,025	$431,970
	3	$158,900	$190,600	$222,400	$254,100	$285,800	$317,600	$349,400	$381,200	$412,900	$444,700	$476,500	$508,200
	4	$182,735	$219,190	$255,760	$292,215	$328,670	$365,240	$401,810	$438,380	$474,835	$511,405	$547,975	$584,430
5.500%	1	$109,620	$131,530	$153,510	$175,490	$197,400	$219,310	$241,220	$263,130	$285,110	$307,020	$328,930	$350,840
	2	$133,110	$159,715	$186,405	$213,095	$239,700	$266,305	$292,910	$319,515	$346,205	$372,810	$399,415	$426,020
	3	$156,600	$187,900	$219,300	$250,700	$282,000	$313,300	$344,600	$375,900	$407,300	$438,600	$469,900	$501,200
	4	$180,090	$216,085	$252,195	$288,305	$324,300	$360,295	$396,290	$432,285	$468,395	$504,390	$540,385	$576,380
5.625%	1	$108,150	$129,780	$151,410	$173,040	$194,670	$216,300	$237,860	$259,560	$281,190	$302,750	$324,450	$346,080
	2	$131,325	$157,590	$183,855	$210,120	$236,385	$262,650	$288,830	$315,180	$341,445	$367,625	$393,975	$420,240
	3	$154,500	$185,400	$216,300	$247,200	$278,100	$309,000	$339,800	$370,800	$401,700	$432,500	$463,500	$494,400
	4	$177,675	$213,210	$248,745	$284,280	$319,815	$355,350	$390,770	$426,420	$461,955	$497,375	$533,025	$568,560
5.750%	1	$106,680	$128,030	$149,380	$170,660	$192,010	$213,360	$234,710	$256,060	$277,410	$298,690	$320,040	$341,390
	2	$129,540	$155,465	$181,390	$207,230	$233,155	$259,080	$285,005	$310,930	$336,855	$362,695	$388,620	$414,545
	3	$152,400	$182,900	$213,400	$243,800	$274,300	$304,800	$335,300	$365,800	$396,300	$426,700	$457,200	$487,700
	4	$175,260	$210,335	$245,410	$280,370	$315,445	$350,520	$385,595	$420,670	$455,745	$490,705	$525,780	$560,855
5.875%	1	$105,210	$126,350	$147,350	$168,420	$189,420	$210,490	$231,560	$252,560	$273,630	$294,630	$315,700	$336,770
	2	$127,755	$153,425	$178,925	$204,510	$230,010	$255,595	$281,180	$306,680	$332,265	$357,765	$383,350	$408,935
	3	$150,300	$180,500	$210,500	$240,600	$270,600	$300,700	$330,800	$360,800	$390,900	$420,900	$451,000	$481,100
	4	$172,845	$207,575	$242,075	$276,690	$311,190	$345,805	$380,420	$414,920	$449,535	$484,035	$518,650	$553,265
6.000%	1	$103,810	$124,600	$145,320	$166,110	$186,900	$207,620	$228,410	$249,200	$269,990	$290,780	$311,500	$332,290
	2	$126,055	$151,300	$176,460	$201,705	$226,950	$252,110	$277,355	$302,600	$327,845	$353,090	$378,250	$403,495
	3	$148,300	$178,000	$207,600	$237,300	$267,000	$296,600	$326,300	$356,000	$385,700	$415,400	$445,000	$474,700
	4	$170,545	$204,700	$238,740	$272,895	$307,050	$341,090	$375,245	$409,400	$443,555	$477,710	$511,750	$545,905
6.125%	1	$102,410	$122,990	$143,430	$163,940	$184,380	$204,960	$225,400	$245,910	$266,350	$286,930	$307,370	$327,880
	2	$124,355	$149,345	$174,165	$199,070	$223,890	$248,880	$273,700	$298,605	$323,425	$348,415	$373,235	$398,140
	3	$146,300	$175,700	$204,900	$234,200	$263,400	$292,800	$322,000	$351,300	$380,500	$409,900	$439,100	$468,400
	4	$168,245	$202,055	$235,635	$269,330	$302,910	$336,720	$370,300	$403,995	$437,575	$471,385	$504,965	$538,660
6.250%	1	$101,150	$121,310	$141,540	$161,770	$182,000	$202,230	$222,460	$242,690	$262,920	$283,150	$303,380	$323,540
	2	$122,825	$147,305	$171,870	$196,435	$221,000	$245,565	$270,130	$294,695	$319,260	$343,825	$368,390	$392,870
	3	$144,500	$173,300	$202,200	$231,100	$260,000	$288,900	$317,800	$346,700	$375,600	$404,500	$433,400	$462,200
	4	$166,175	$199,295	$232,530	$265,765	$299,000	$332,235	$365,470	$398,705	$431,940	$465,175	$498,410	$531,530
6.375%	1	$99,820	$119,770	$139,650	$159,670	$179,620	$199,570	$219,590	$239,470	$259,420	$279,440	$299,390	$319,340
	2	$121,210	$145,435	$169,575	$193,885	$218,110	$242,335	$266,645	$290,785	$315,010	$339,320	$363,545	$387,770
	3	$142,600	$171,100	$199,500	$228,100	$256,600	$285,100	$313,700	$342,100	$370,600	$399,200	$427,700	$456,200
	4	$163,990	$196,765	$229,425	$262,315	$295,090	$327,865	$360,755	$393,415	$426,190	$459,080	$491,855	$524,630
6.500%	1	$98,490	$118,160	$137,900	$157,570	$177,310	$196,980	$216,650	$236,390	$256,130	$275,730	$295,470	$315,210
	2	$119,595	$143,480	$167,450	$191,335	$215,305	$239,190	$263,075	$287,045	$311,015	$334,815	$358,785	$382,755
	3	$140,700	$168,800	$197,000	$225,100	$253,300	$281,400	$309,500	$337,700	$365,900	$393,900	$422,100	$450,300
	4	$161,805	$194,120	$226,550	$258,865	$291,295	$323,610	$355,925	$388,355	$420,785	$452,985	$485,415	$517,845
6.625%	1	$97,230	$116,690	$136,150	$155,540	$175,000	$194,390	$213,920	$233,380	$252,770	$272,230	$291,690	$311,080
	2	$118,065	$141,695	$165,325	$188,870	$212,500	$236,045	$259,760	$283,390	$306,935	$330,565	$354,195	$377,740
	3	$138,900	$166,700	$194,500	$222,200	$250,000	$277,700	$305,600	$333,400	$361,100	$388,900	$416,700	$444,400
	4	$159,735	$191,705	$223,675	$255,530	$287,500	$319,355	$351,440	$383,410	$415,265	$447,235	$479,205	$511,060

Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI
Effective: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES
MAUI (EXCEPT HANA)
MULTI-FAMILY

		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% $37,550	60% $45,060	70% $52,570	80% $60,080	90% $67,590	100% $75,100	110% $82,610	120% $90,120	130% $97,630	140% $105,140	150% $112,650	160% $120,160
6.750%	1	$96,040	$115,150	$134,400	$153,580	$172,760	$191,940	$211,190	$230,300	$249,550	$268,730	$287,980	$307,160
	2	$116,620	$139,825	$163,200	$186,490	$209,780	$233,070	$256,445	$279,650	$303,025	$326,315	$349,690	$372,980
	3	$137,200	$164,500	$192,000	$219,400	$246,800	$274,200	$301,700	$329,000	$356,500	$383,900	$411,400	$438,800
	4	$157,780	$189,175	$220,800	$252,310	$283,820	$315,330	$346,955	$378,350	$409,975	$441,485	$473,110	$504,620
6.875%	1	$94,780	$113,750	$132,650	$151,620	$170,590	$189,490	$208,460	$227,430	$246,400	$265,370	$284,340	$303,240
	2	$115,090	$138,125	$161,075	$184,110	$207,145	$230,095	$253,130	$276,165	$299,200	$322,235	$345,270	$368,220
	3	$135,400	$162,500	$189,500	$216,600	$243,700	$270,700	$297,800	$324,900	$352,000	$379,100	$406,200	$433,200
	4	$155,710	$186,875	$217,925	$249,090	$280,255	$311,305	$342,470	$373,635	$404,800	$435,965	$467,130	$498,180
7.000%	1	$93,590	$112,280	$130,970	$149,660	$168,420	$187,180	$205,870	$224,630	$243,320	$262,010	$280,700	$299,460
	2	$113,645	$136,340	$159,035	$181,730	$204,510	$227,290	$249,985	$272,765	$295,460	$318,155	$340,850	$363,630
	3	$133,700	$160,400	$187,100	$213,800	$240,600	$267,400	$294,100	$320,900	$347,600	$374,300	$401,000	$427,800
	4	$153,755	$184,460	$215,165	$245,870	$276,690	$307,510	$338,215	$369,035	$399,740	$430,445	$461,150	$491,970
7.125%	1	$92,400	$110,880	$129,360	$147,840	$166,320	$184,800	$203,280	$221,760	$240,240	$258,720	$277,200	$295,750
	2	$112,200	$134,640	$157,080	$179,520	$201,960	$224,400	$246,840	$269,280	$291,720	$314,160	$336,600	$359,125
	3	$132,000	$158,400	$184,800	$211,200	$237,600	$264,000	$290,400	$316,800	$343,200	$369,600	$396,000	$422,500
	4	$151,800	$182,160	$212,520	$242,880	$273,240	$303,600	$333,960	$364,320	$394,680	$425,040	$455,400	$485,875
7.250%	1	$91,280	$109,480	$127,750	$146,020	$164,220	$182,490	$200,760	$218,960	$237,230	$255,500	$273,770	$292,040
	2	$110,840	$132,940	$155,125	$177,310	$199,410	$221,595	$243,780	$265,880	$288,065	$310,250	$332,435	$354,620
	3	$130,400	$156,400	$182,500	$208,600	$234,600	$260,700	$286,800	$312,800	$338,900	$365,000	$391,100	$417,200
	4	$149,960	$179,860	$209,875	$239,890	$269,790	$299,805	$329,820	$359,720	$389,735	$419,750	$449,765	$479,780
7.375%	1	$90,160	$108,150	$126,210	$144,200	$162,260	$180,250	$198,310	$216,370	$234,360	$252,350	$270,410	$288,400
	2	$109,480	$131,325	$153,255	$175,100	$197,030	$218,875	$240,805	$262,735	$284,580	$306,425	$328,355	$350,200
	3	$128,800	$154,500	$180,300	$206,000	$231,800	$257,500	$283,300	$309,100	$334,800	$360,500	$386,300	$412,000
	4	$148,120	$177,675	$207,345	$236,900	$266,570	$296,125	$325,795	$355,465	$385,020	$414,575	$444,245	$473,800
7.500%	1	$89,040	$106,820	$124,670	$142,450	$160,300	$178,010	$195,860	$213,710	$231,490	$249,270	$267,120	$284,900
	2	$108,120	$129,710	$151,385	$172,975	$194,650	$216,155	$237,830	$259,505	$281,095	$302,685	$324,360	$345,950
	3	$127,200	$152,600	$178,100	$203,500	$229,000	$254,300	$279,800	$305,300	$330,700	$356,100	$381,600	$407,000
	4	$146,280	$175,490	$204,815	$234,025	$263,350	$292,445	$321,770	$351,095	$380,305	$409,515	$438,840	$468,050
7.625%	1	$87,920	$105,560	$123,200	$140,770	$158,340	$175,910	$193,480	$211,120	$228,690	$246,260	$263,830	$281,470
	2	$106,760	$128,180	$149,600	$170,935	$192,270	$213,605	$234,940	$256,360	$277,695	$299,030	$320,365	$341,785
	3	$125,600	$150,800	$176,000	$201,100	$226,200	$251,300	$276,400	$301,600	$326,700	$351,800	$376,900	$402,100
	4	$144,440	$173,420	$202,400	$231,265	$260,130	$288,995	$317,860	$346,840	$375,705	$404,570	$433,435	$462,415
7.750%	1	$86,870	$104,300	$121,660	$139,020	$156,450	$173,810	$191,170	$208,530	$225,890	$243,320	$260,680	$278,110
	2	$105,485	$126,650	$147,730	$168,810	$189,975	$211,055	$232,135	$253,215	$274,295	$295,460	$316,540	$337,705
	3	$124,100	$149,000	$173,800	$198,600	$223,500	$248,300	$273,100	$297,900	$322,700	$347,600	$372,400	$397,300
	4	$142,715	$171,350	$199,870	$228,390	$257,025	$285,545	$314,065	$342,585	$371,105	$399,740	$428,260	$456,895
7.875%	1	$85,890	$103,040	$120,190	$137,410	$154,560	$171,710	$188,860	$206,080	$223,230	$240,380	$257,600	$274,750
	2	$104,295	$125,120	$145,945	$166,855	$187,680	$208,505	$229,330	$250,240	$271,065	$291,890	$312,800	$333,625
	3	$122,700	$147,200	$171,700	$196,300	$220,800	$245,300	$269,800	$294,400	$318,900	$343,400	$368,000	$392,500
	4	$141,105	$169,280	$197,455	$225,745	$253,920	$282,095	$310,270	$338,560	$366,735	$394,910	$423,200	$451,375
8.000%	1	$84,840	$101,780	$118,790	$135,800	$152,740	$169,680	$186,690	$203,630	$220,570	$237,580	$254,520	$271,460
	2	$103,020	$123,590	$144,245	$164,900	$185,470	$206,040	$226,695	$247,265	$267,835	$288,490	$309,060	$329,630
	3	$121,200	$145,400	$169,700	$194,000	$218,200	$242,400	$266,700	$290,900	$315,100	$339,400	$363,600	$387,800
	4	$139,380	$167,210	$195,155	$223,100	$250,930	$278,760	$306,705	$334,535	$362,365	$390,310	$418,140	$445,970

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COUNTY OF MAUI

Effective: **May 1, 2015**

2015
AFFORDABLE SALES PRICE GUIDELINES

MAUI (EXCEPT HANA)

MULTI-FAMILY

Prevailing Int. Rate	No. of Bedroom	Very Low 50% & Below 50% $37,550	Low Income (51% to 80%) 60% $45,060	70% $52,570	80% $60,080	Below Moderate (81% to 100%) 90% $67,590	100% $75,100	Moderate (101% to 120%) 110% $82,610	120% $90,120	Above Moderate (121% to 140%) 130% $97,630	140% $105,140	Gap Income (141% to 160%) 150% $112,650	160% $120,160
8.125%	1	$83,860	$100,590	$117,390	$134,120	$150,920	$167,720	$184,450	$201,250	$217,980	$234,710	$251,580	$268,310
	2	$101,830	$122,145	$142,545	$162,860	$183,260	$203,660	$223,975	$244,375	$264,690	$285,005	$305,490	$325,805
	3	$119,800	$143,700	$167,700	$191,600	$215,600	$239,600	$263,500	$287,500	$311,400	$335,300	$359,400	$383,300
	4	$137,770	$165,255	$192,855	$220,340	$247,940	$275,540	$303,025	$330,625	$358,110	$385,595	$413,310	$440,795
8.250%	1	$82,880	$99,400	$115,990	$132,650	$149,170	$165,760	$182,350	$198,870	$215,460	$232,050	$248,570	$265,160
	2	$100,640	$120,700	$140,845	$161,075	$181,135	$201,280	$221,425	$241,485	$261,630	$281,775	$301,835	$321,980
	3	$118,400	$142,000	$165,700	$189,500	$213,100	$236,800	$260,500	$284,100	$307,800	$331,500	$355,100	$378,800
	4	$136,160	$163,300	$190,555	$217,925	$245,065	$272,320	$299,575	$326,715	$353,970	$381,225	$408,365	$435,620
8.375%	1	$81,900	$98,280	$114,660	$131,040	$147,420	$163,800	$180,180	$196,560	$212,940	$229,320	$245,700	$262,080
	2	$99,450	$119,340	$139,230	$159,120	$179,010	$198,900	$218,790	$238,680	$258,570	$278,460	$298,350	$318,240
	3	$117,000	$140,400	$163,800	$187,200	$210,600	$234,000	$257,400	$280,800	$304,200	$327,600	$351,000	$374,400
	4	$134,550	$161,460	$188,370	$215,280	$242,190	$269,100	$296,010	$322,920	$349,830	$376,740	$403,650	$430,560
8.500%	1	$80,990	$97,160	$113,330	$129,500	$145,740	$161,910	$178,080	$194,320	$210,490	$226,660	$242,900	$259,070
	2	$98,345	$117,980	$137,615	$157,250	$176,970	$196,605	$216,240	$235,960	$255,595	$275,230	$294,950	$314,585
	3	$115,700	$138,800	$161,900	$185,000	$208,200	$231,300	$254,400	$277,600	$300,700	$323,800	$347,000	$370,100
	4	$133,055	$159,620	$186,185	$212,750	$239,430	$265,995	$292,560	$319,240	$345,805	$372,370	$399,050	$425,615
8.625%	1	$80,010	$96,110	$112,070	$128,100	$144,060	$160,090	$176,120	$192,080	$208,110	$224,070	$240,100	$256,130
	2	$97,155	$116,705	$136,085	$155,550	$174,930	$194,395	$213,860	$233,240	$252,705	$272,085	$291,550	$311,015
	3	$114,300	$137,300	$160,100	$183,000	$205,800	$228,700	$251,600	$274,400	$297,300	$320,100	$343,000	$365,900
	4	$131,445	$157,895	$184,115	$210,450	$236,670	$263,005	$289,340	$315,560	$341,895	$368,115	$394,450	$420,785
8.750%	1	$79,100	$94,920	$110,810	$126,630	$142,450	$158,270	$174,090	$189,980	$205,730	$221,550	$237,370	$253,190
	2	$96,050	$115,260	$134,555	$153,765	$172,975	$192,185	$211,395	$230,690	$249,815	$269,025	$288,235	$307,445
	3	$113,000	$135,600	$158,300	$180,900	$203,500	$226,100	$248,700	$271,400	$293,900	$316,500	$339,100	$361,700
	4	$129,950	$155,940	$182,045	$208,035	$234,025	$260,015	$286,005	$312,110	$337,985	$363,975	$389,965	$415,955

Maximum affordable sales price is based on the following factors:

$75,100 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.

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2015
INCOME LIMITS & AFFORDABLE RENT GUIDELINES

MAUI (EXCEPT HANA)

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

% of Median	1 PERSON 0.7	2 PERSON 0.8	3 PERSON 0.9	4 PERSON 1.0	5 PERSON 1.08	6 PERSON 1.16	7 PERSON 1.24	8 PERSON 1.32
10%	$5,260	$6,010	$6,760	$7,510	$8,110	$8,710	$9,310	$9,910
20%	$10,510	$12,020	$13,520	$15,020	$16,220	$17,420	$18,620	$19,830
30%	$15,770	$18,020	$20,280	$22,530	$24,330	$26,130	$27,940	$29,740
40%	$21,030	$24,030	$27,040	$30,040	$32,440	$34,850	$37,250	$39,650
50%	$26,290	$30,040	$33,800	$37,550	$40,550	$43,560	$46,560	$49,570
60%	$31,540	$36,050	$40,550	$45,060	$48,660	$52,270	$55,870	$59,480
70%	$36,800	$42,060	$47,310	$52,570	$56,780	$60,980	$65,190	$69,390
80%	$42,060	$48,060	$54,070	$60,080	$64,890	$69,690	$74,500	$79,310
90%	$47,310	$54,070	$60,830	$67,590	$73,000	$78,400	$83,810	$89,220
100%	$52,570	$60,080	$67,590	$75,100	$81,110	$87,120	$93,120	$99,130
110%	$57,830	$66,090	$74,350	$82,610	$89,220	$95,830	$102,440	$109,050
120%	$63,080	$72,100	$81,110	$90,120	$97,330	$104,540	$111,750	$118,960
130%	$68,340	$78,100	$87,870	$97,630	$105,440	$113,250	$121,060	$128,870
140%	$73,600	$84,110	$94,630	$105,140	$113,550	$121,960	$130,370	$138,780

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%	$132	$141	$169	$195	$218	$240
20%	$263	$282	$338	$391	$436	$481
30%	$394	$422	$507	$586	$653	$721
40%	$526	$563	$676	$781	$871	$961
50%	$657	$704	$845	$976	$1,089	$1,202
60%	$789	$845	$1,014	$1,172	$1,307	$1,442
70%	$920	$986	$1,183	$1,367	$1,525	$1,682
80%	$1,052	$1,127	$1,352	$1,562	$1,742	$1,923
90%	$1,183	$1,267	$1,521	$1,757	$1,960	$2,163
100%	$1,314	$1,408	$1,690	$1,953	$2,178	$2,403
110%	$1,446	$1,549	$1,859	$2,148	$2,396	$2,644
120%	$1,577	$1,690	$2,028	$2,343	$2,614	$2,884
130%	$1,709	$1,831	$2,197	$2,538	$2,831	$3,124
140%	$1,840	$1,971	$2,366	$2,734	$3,049	$3,364

Note: Affordable rents are based on 30% of gross monthly income. Affordable rents include utilities.

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2015
AFFORDABLE SALES PRICE GUIDELINES
HANA
METHODOLOGY
For Calculating Median Family Income

Factors used in calculation:

HUD's 2015 median family income for the County of Maui	$75,100
American Community Survey 5-Year Estimate 2008-2012 median family income for Hana (from the Hawaii State Data Center)	$57,667
Est. 2015 Hana median family income (Rounded to the nearest $10)	**$57,670**

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COUNTY OF MAUI

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2015
AFFORDABLE SALES PRICE GUIDELINES
HANA
SINGLE FAMILY

Prevailing Int. Rate	No. of Bedroom	Very Low 50% & Below 50% $28,835	Low Income (51% to 80%) 60% $34,602	70% $40,369	80% $46,136	Below Moderate (81% to 100%) 90% $51,903	100% $57,670	Moderate (101% to 120%) 110% $63,437	120% $69,204	Above Moderate (121% to 140%) 130% $74,971	140% $80,738	Gap Income (141% to 160%) 150% $86,505	160% $92,272
4.000%	1	$111,230	$133,490	$155,750	$178,010	$200,270	$222,530	$244,790	$267,050	$289,310	$311,500	$333,760	$356,020
	2	$135,065	$162,095	$189,125	$216,155	$243,185	$270,215	$297,245	$324,275	$351,305	$378,250	$405,280	$432,310
	3	$158,900	$190,700	$222,500	$254,300	$286,100	$317,900	$349,700	$381,500	$413,300	$445,000	$476,800	$508,600
	4	$182,735	$219,305	$255,875	$292,445	$329,015	$365,585	$402,155	$438,725	$475,295	$511,750	$548,320	$584,890
4.125%	1	$109,620	$131,530	$153,440	$175,350	$197,260	$219,170	$241,150	$263,060	$284,970	$306,880	$328,790	$350,700
	2	$133,110	$159,715	$186,320	$212,925	$239,530	$266,135	$292,825	$319,430	$346,035	$372,640	$399,245	$425,850
	3	$156,600	$187,900	$219,200	$250,500	$281,800	$313,100	$344,500	$375,800	$407,100	$438,400	$469,700	$501,000
	4	$180,090	$216,085	$252,080	$288,075	$324,070	$360,065	$396,175	$432,170	$468,165	$504,160	$540,155	$576,150
4.250%	1	$107,940	$129,570	$151,130	$172,760	$194,320	$215,950	$237,510	$259,140	$280,700	$302,330	$323,890	$345,520
	2	$131,070	$157,335	$183,515	$209,780	$235,960	$262,225	$288,405	$314,670	$340,850	$367,115	$393,295	$419,560
	3	$154,200	$185,100	$215,900	$246,800	$277,600	$308,500	$339,300	$370,200	$401,000	$431,900	$462,700	$493,600
	4	$177,330	$212,865	$248,285	$283,820	$319,240	$354,775	$390,195	$425,730	$461,150	$496,685	$532,105	$567,640
4.375%	1	$106,400	$127,680	$148,960	$170,240	$191,520	$212,800	$234,080	$255,360	$276,570	$297,850	$319,130	$340,410
	2	$129,200	$155,040	$180,880	$206,720	$232,560	$258,400	$284,240	$310,080	$335,835	$361,675	$387,515	$413,355
	3	$152,000	$182,400	$212,800	$243,200	$273,600	$304,000	$334,400	$364,800	$395,100	$425,500	$455,900	$486,300
	4	$174,800	$209,760	$244,720	$279,680	$314,640	$349,600	$384,560	$419,520	$454,365	$489,325	$524,285	$559,245
4.500%	1	$104,860	$125,790	$146,790	$167,720	$188,720	$209,650	$230,650	$251,580	$272,580	$293,510	$314,510	$335,440
	2	$127,330	$152,745	$178,245	$203,660	$229,160	$254,575	$280,075	$305,490	$330,990	$356,405	$381,905	$407,320
	3	$149,800	$179,700	$209,700	$239,600	$269,600	$299,500	$329,500	$359,400	$389,400	$419,300	$449,300	$479,200
	4	$172,270	$206,655	$241,155	$275,540	$310,040	$344,425	$378,925	$413,310	$447,810	$482,195	$516,695	$551,080
4.625%	1	$103,320	$123,970	$144,620	$165,270	$185,990	$206,640	$227,290	$247,940	$268,590	$289,310	$309,960	$330,610
	2	$125,460	$150,535	$175,610	$200,685	$225,845	$250,920	$275,995	$301,070	$326,145	$351,305	$376,380	$401,455
	3	$147,600	$177,100	$206,600	$236,100	$265,700	$295,200	$324,700	$354,200	$383,700	$413,300	$442,800	$472,300
	4	$169,740	$203,665	$237,590	$271,515	$305,555	$339,480	$373,405	$407,330	$441,255	$475,295	$509,220	$543,145
4.750%	1	$101,850	$122,220	$142,590	$162,890	$183,260	$203,630	$224,000	$244,370	$264,740	$285,110	$305,480	$325,850
	2	$123,675	$148,410	$173,145	$197,795	$222,530	$247,265	$272,000	$296,735	$321,470	$346,205	$370,940	$395,675
	3	$145,500	$174,600	$203,700	$232,700	$261,800	$290,900	$320,000	$349,100	$378,200	$407,300	$436,400	$465,500
	4	$167,325	$200,790	$234,255	$267,605	$301,070	$334,535	$368,000	$401,465	$434,930	$468,395	$501,860	$535,325
4.875%	1	$100,380	$120,470	$140,490	$160,580	$180,670	$200,760	$220,850	$240,870	$260,960	$281,050	$301,140	$321,160
	2	$121,890	$146,285	$170,595	$194,990	$219,385	$243,780	$268,175	$292,485	$316,880	$341,275	$365,670	$389,980
	3	$143,400	$172,100	$200,700	$229,400	$258,100	$286,800	$315,500	$344,100	$372,800	$401,500	$430,200	$458,800
	4	$164,910	$197,915	$230,805	$263,810	$296,815	$329,820	$362,825	$395,715	$428,720	$461,725	$494,730	$527,620
5.000%	1	$98,980	$118,720	$138,530	$158,340	$178,080	$197,890	$217,700	$237,440	$257,250	$277,060	$296,870	$316,610
	2	$120,190	$144,160	$168,215	$192,270	$216,240	$240,295	$264,350	$288,320	$312,375	$336,430	$360,485	$384,455
	3	$141,400	$169,600	$197,900	$226,200	$254,400	$282,700	$311,000	$339,200	$367,500	$395,800	$424,100	$452,300
	4	$162,610	$195,040	$227,585	$260,130	$292,560	$325,105	$357,650	$390,080	$422,625	$455,170	$487,715	$520,145
5.125%	1	$97,580	$117,040	$136,570	$156,100	$175,630	$195,090	$214,620	$234,150	$253,610	$273,140	$292,670	$312,200
	2	$118,490	$142,120	$165,835	$189,550	$213,265	$236,895	$260,610	$284,325	$307,955	$331,670	$355,385	$379,100
	3	$139,400	$167,200	$195,100	$223,000	$250,900	$278,700	$306,600	$334,500	$362,300	$390,200	$418,100	$446,000
	4	$160,310	$192,280	$224,365	$256,450	$288,535	$320,505	$352,590	$384,675	$416,645	$448,730	$480,815	$512,900
5.250%	1	$96,180	$115,430	$134,680	$153,930	$173,110	$192,360	$211,610	$230,860	$250,110	$269,360	$288,540	$307,790
	2	$116,790	$140,165	$163,540	$186,915	$210,205	$233,580	$256,955	$280,330	$303,705	$327,080	$350,370	$373,745
	3	$137,400	$164,900	$192,400	$219,900	$247,300	$274,800	$302,300	$329,800	$357,300	$384,800	$412,200	$439,700
	4	$158,010	$189,635	$221,260	$252,885	$284,395	$316,020	$347,645	$379,270	$410,895	$442,520	$474,030	$505,655

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COUNTY OF MAUI

Effective: **May 1, 2015**

2015
AFFORDABLE SALES PRICE GUIDELINES
HANA
SINGLE FAMILY

Prevailing Int. Rate	No. of Bedroom	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%
		$28,835	$34,602	$40,369	$46,136	$51,903	$57,670	$63,437	$69,204	$74,971	$80,738	$86,505	$92,272
5.375%	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
5.500%	1	$93,520	$112,280	$130,970	$149,660	$168,420	$187,110	$205,800	$224,490	$243,250	$261,940	$280,630	$299,390
	2	$113,560	$136,340	$159,035	$181,730	$204,510	$227,205	$249,900	$272,595	$295,375	$318,070	$340,765	$363,545
	3	$133,600	$160,400	$187,100	$213,800	$240,600	$267,300	$294,000	$320,700	$347,500	$374,200	$400,900	$427,700
	4	$153,640	$184,460	$215,165	$245,870	$276,690	$307,395	$338,100	$368,805	$399,625	$430,330	$461,035	$491,855
5.625%	1	$92,260	$110,740	$129,150	$147,630	$166,110	$184,520	$203,000	$221,480	$239,890	$258,370	$276,850	$295,260
	2	$112,030	$134,470	$156,825	$179,265	$201,705	$224,060	$246,500	$268,940	$291,295	$313,735	$336,175	$358,530
	3	$131,800	$158,200	$184,500	$210,900	$237,300	$263,600	$290,000	$316,400	$342,700	$369,100	$395,500	$421,800
	4	$151,570	$181,930	$212,175	$242,535	$272,895	$303,140	$333,500	$363,860	$394,105	$424,465	$454,825	$485,070
5.750%	1	$91,000	$109,200	$127,400	$145,600	$163,870	$182,070	$200,270	$218,470	$236,670	$254,870	$273,070	$291,270
	2	$110,500	$132,600	$154,700	$176,800	$198,985	$221,085	$243,185	$265,285	$287,385	$309,485	$331,585	$353,685
	3	$130,000	$156,000	$182,000	$208,000	$234,100	$260,100	$286,100	$312,100	$338,100	$364,100	$390,100	$416,100
	4	$149,500	$179,400	$209,300	$239,200	$269,215	$299,115	$329,015	$358,915	$388,815	$418,715	$448,615	$478,515
5.875%	1	$89,810	$107,730	$125,720	$143,640	$161,630	$179,620	$197,540	$215,530	$233,450	$251,440	$269,360	$287,350
	2	$109,055	$130,815	$152,660	$174,420	$196,265	$218,110	$239,870	$261,715	$283,475	$305,320	$327,080	$348,925
	3	$128,300	$153,900	$179,600	$205,200	$230,900	$256,600	$282,200	$307,900	$333,500	$359,200	$384,800	$410,500
	4	$147,545	$176,985	$206,540	$235,980	$265,535	$295,090	$324,530	$354,085	$383,525	$413,080	$442,520	$472,075
6.000%	1	$88,620	$106,330	$124,040	$141,750	$159,460	$177,170	$194,880	$212,660	$230,370	$248,080	$265,790	$283,500
	2	$107,610	$129,115	$150,620	$172,125	$193,630	$215,135	$236,640	$258,230	$279,735	$301,240	$322,745	$344,250
	3	$126,600	$151,900	$177,200	$202,500	$227,800	$253,100	$278,400	$303,800	$329,100	$354,400	$379,700	$405,000
	4	$145,590	$174,685	$203,780	$232,875	$261,970	$291,065	$320,160	$349,370	$378,465	$407,560	$436,655	$465,750
6.125%	1	$87,430	$104,930	$122,360	$139,860	$157,360	$174,860	$192,290	$209,790	$227,290	$244,790	$262,290	$279,720
	2	$106,165	$127,415	$148,580	$169,830	$191,080	$212,330	$233,495	$254,745	$275,995	$297,245	$318,495	$339,660
	3	$124,900	$149,900	$174,800	$199,800	$224,800	$249,800	$274,700	$299,700	$324,700	$349,700	$374,700	$399,600
	4	$143,635	$172,385	$201,020	$229,770	$258,520	$287,270	$315,905	$344,655	$373,405	$402,155	$430,905	$459,540
6.250%	1	$86,240	$103,530	$120,750	$138,040	$155,260	$172,550	$189,770	$207,060	$224,280	$241,570	$258,790	$276,080
	2	$104,720	$125,715	$146,625	$167,620	$188,530	$209,525	$230,435	$251,430	$272,340	$293,335	$314,245	$335,240
	3	$123,200	$147,900	$172,500	$197,200	$221,800	$246,500	$271,100	$295,800	$320,400	$345,100	$369,700	$394,400
	4	$141,680	$170,085	$198,375	$226,780	$255,070	$283,475	$311,765	$340,170	$368,460	$396,865	$425,155	$453,560
6.375%	1	$85,120	$102,200	$119,210	$136,220	$153,230	$170,310	$187,320	$204,330	$221,340	$238,420	$255,430	$272,440
	2	$103,360	$124,100	$144,755	$165,410	$186,065	$206,805	$227,460	$248,115	$268,770	$289,510	$310,165	$330,820
	3	$121,600	$146,000	$170,300	$194,600	$218,900	$243,300	$267,600	$291,900	$316,200	$340,600	$364,900	$389,200
	4	$139,840	$167,900	$195,845	$223,790	$251,735	$279,795	$307,740	$335,685	$363,630	$391,690	$419,635	$447,580
6.500%	1	$84,070	$100,870	$117,670	$134,470	$151,270	$168,070	$184,870	$201,670	$218,470	$235,270	$252,140	$268,940
	2	$102,085	$122,485	$142,885	$163,285	$183,685	$204,085	$224,485	$244,885	$265,285	$285,685	$306,170	$326,570
	3	$120,100	$144,100	$168,100	$192,100	$216,100	$240,100	$264,100	$288,100	$312,100	$336,100	$360,200	$384,200
	4	$138,115	$165,715	$193,315	$220,915	$248,515	$276,115	$303,715	$331,315	$358,915	$386,515	$414,230	$441,830
6.625%	1	$82,950	$99,540	$116,130	$132,720	$149,310	$165,900	$182,490	$199,080	$215,670	$232,260	$248,850	$265,440
	2	$100,725	$120,870	$141,015	$161,160	$181,305	$201,450	$221,595	$241,740	$261,885	$282,030	$302,175	$322,320
	3	$118,500	$142,200	$165,900	$189,600	$213,300	$237,000	$260,700	$284,400	$308,100	$331,800	$355,500	$379,200
	4	$136,275	$163,530	$190,785	$218,040	$245,295	$272,550	$299,805	$327,060	$354,315	$381,570	$408,825	$436,080

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HANA
SINGLE FAMILY

		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%
		$28,835	$34,602	$40,369	$46,136	$51,903	$57,670	$63,437	$69,204	$74,971	$80,738	$86,505	$92,272
6.750%	1	$81,900	$98,280	$114,660	$131,040	$147,420	$163,800	$180,180	$196,560	$212,940	$229,320	$245,700	$262,080
	2	$99,450	$119,340	$139,230	$159,120	$179,010	$198,900	$218,790	$238,680	$258,570	$278,460	$298,350	$318,240
	3	$117,000	$140,400	$163,800	$187,200	$210,600	$234,000	$257,400	$280,800	$304,200	$327,600	$351,000	$374,400
	4	$134,550	$161,460	$188,370	$215,280	$242,190	$269,100	$296,010	$322,920	$349,830	$376,740	$403,650	$430,560
6.875%	1	$80,850	$97,020	$113,190	$129,360	$145,530	$161,700	$177,870	$194,040	$210,210	$226,380	$242,550	$258,720
	2	$98,175	$117,810	$137,445	$157,080	$176,715	$196,350	$215,985	$235,620	$255,255	$274,890	$294,525	$314,160
	3	$115,500	$138,600	$161,700	$184,800	$207,900	$231,000	$254,100	$277,200	$300,300	$323,400	$346,500	$369,600
	4	$132,825	$159,390	$185,955	$212,520	$239,085	$265,650	$292,215	$318,780	$345,345	$371,910	$398,475	$425,040
7.000%	1	$79,870	$95,830	$111,790	$127,750	$143,710	$159,670	$175,630	$191,590	$207,550	$223,580	$239,540	$255,500
	2	$96,985	$116,365	$135,745	$155,125	$174,505	$193,885	$213,265	$232,645	$252,025	$271,490	$290,870	$310,250
	3	$114,100	$136,900	$159,700	$182,500	$205,300	$228,100	$250,900	$273,700	$296,500	$319,400	$342,200	$365,000
	4	$131,215	$157,435	$183,655	$209,875	$236,095	$262,315	$288,535	$314,755	$340,975	$367,310	$393,530	$419,750
7.125%	1	$78,820	$94,640	$110,390	$126,140	$141,890	$157,710	$173,460	$189,210	$204,960	$220,780	$236,530	$252,280
	2	$95,710	$114,920	$134,045	$153,170	$172,295	$191,505	$210,630	$229,755	$248,880	$268,090	$287,215	$306,340
	3	$112,600	$135,200	$157,700	$180,200	$202,700	$225,300	$247,800	$270,300	$292,800	$315,400	$337,900	$360,400
	4	$129,490	$155,480	$181,355	$207,230	$233,105	$259,095	$284,970	$310,845	$336,720	$362,710	$388,585	$414,460
7.250%	1	$77,840	$93,450	$108,990	$124,600	$140,140	$155,750	$171,290	$186,900	$202,440	$218,050	$233,590	$249,200
	2	$94,520	$113,475	$132,345	$151,300	$170,170	$189,125	$207,995	$226,950	$245,820	$264,775	$283,645	$302,600
	3	$111,200	$133,500	$155,700	$178,000	$200,200	$222,500	$244,700	$267,000	$289,200	$311,500	$333,700	$356,000
	4	$127,880	$153,525	$179,055	$204,700	$230,230	$255,875	$281,405	$307,050	$332,580	$358,225	$383,755	$409,400
7.375%	1	$76,930	$92,260	$107,660	$123,060	$138,460	$153,790	$169,190	$184,590	$199,990	$215,320	$230,720	$246,120
	2	$93,415	$112,030	$130,730	$149,430	$168,130	$186,745	$205,445	$224,145	$242,845	$261,460	$280,160	$298,860
	3	$109,900	$131,800	$153,800	$175,800	$197,800	$219,700	$241,700	$263,700	$285,700	$307,600	$329,600	$351,600
	4	$126,385	$151,570	$176,870	$202,170	$227,470	$252,655	$277,955	$303,255	$328,555	$353,740	$379,040	$404,340
7.500%	1	$75,950	$91,140	$106,330	$121,520	$136,710	$151,900	$167,160	$182,350	$197,540	$212,730	$227,920	$243,110
	2	$92,225	$110,670	$129,115	$147,560	$166,005	$184,450	$202,980	$221,425	$239,870	$258,315	$276,760	$295,205
	3	$108,500	$130,200	$151,900	$173,600	$195,300	$217,000	$238,800	$260,500	$282,200	$303,900	$325,600	$347,300
	4	$124,775	$149,730	$174,685	$199,640	$224,595	$249,550	$274,620	$299,575	$324,530	$349,485	$374,440	$399,395
7.625%	1	$75,040	$90,090	$105,070	$120,050	$135,100	$150,080	$165,130	$180,110	$195,090	$210,140	$225,120	$240,170
	2	$91,120	$109,395	$127,585	$145,775	$164,050	$182,240	$200,515	$218,705	$236,895	$255,170	$273,360	$291,635
	3	$107,200	$128,700	$150,100	$171,500	$193,000	$214,400	$235,900	$257,300	$278,700	$300,200	$321,600	$343,100
	4	$123,280	$148,005	$172,615	$197,225	$221,950	$246,560	$271,285	$295,895	$320,505	$345,230	$369,840	$394,565
7.750%	1	$74,130	$88,970	$103,810	$118,650	$133,490	$148,260	$163,100	$177,940	$192,780	$207,620	$222,460	$237,230
	2	$90,015	$108,035	$126,055	$144,075	$162,095	$180,030	$198,050	$216,070	$234,090	$252,110	$270,130	$288,065
	3	$105,900	$127,100	$148,300	$169,500	$190,700	$211,800	$233,000	$254,200	$275,400	$296,600	$317,800	$338,900
	4	$121,785	$146,165	$170,545	$194,925	$219,305	$243,570	$267,950	$292,330	$316,710	$341,090	$365,470	$389,735
7.875%	1	$73,290	$87,920	$102,550	$117,180	$131,880	$146,510	$161,140	$175,840	$190,470	$205,100	$219,800	$234,430
	2	$88,995	$106,760	$124,525	$142,290	$160,140	$177,905	$195,670	$213,520	$231,285	$249,050	$266,900	$284,665
	3	$104,700	$125,600	$146,500	$167,400	$188,400	$209,300	$230,200	$251,200	$272,100	$293,000	$314,000	$334,900
	4	$120,405	$144,440	$168,475	$192,510	$216,660	$240,695	$264,730	$288,880	$312,915	$336,950	$361,100	$385,135
8.000%	1	$72,380	$86,870	$101,360	$115,850	$130,270	$144,760	$159,250	$173,740	$188,230	$202,720	$217,140	$231,630
	2	$87,890	$105,485	$123,080	$140,675	$158,185	$175,780	$193,375	$210,970	$228,565	$246,160	$263,670	$281,265
	3	$103,400	$124,100	$144,800	$165,500	$186,100	$206,800	$227,500	$248,200	$268,900	$289,600	$310,200	$330,900
	4	$118,910	$142,715	$166,520	$190,325	$214,015	$237,820	$261,625	$285,430	$309,235	$333,040	$356,730	$380,535

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

Effective: **May 1, 2015**

2015
AFFORDABLE SALES PRICE GUIDELINES

HANA

SINGLE FAMILY

		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%
		$28,835	$34,602	$40,369	$46,136	$51,903	$57,670	$63,437	$69,204	$74,971	$80,738	$86,505	$92,272
8.125%	1	$71,540	$85,820	$100,170	$114,450	$128,800	$143,080	$157,360	$171,710	$185,990	$200,340	$214,620	$228,900
	2	$86,870	$104,210	$121,635	$138,975	$156,400	$173,740	$191,080	$208,505	$225,845	$243,270	$260,610	$277,950
	3	$102,200	$122,600	$143,100	$163,500	$184,000	$204,400	$224,800	$245,300	$265,700	$286,200	$306,600	$327,000
	4	$117,530	$140,990	$164,565	$188,025	$211,600	$235,060	$258,520	$282,095	$305,555	$329,130	$352,590	$376,050
8.250%	1	$70,700	$84,840	$98,980	$113,120	$127,260	$141,400	$155,540	$169,680	$183,820	$197,960	$212,100	$226,240
	2	$85,850	$103,020	$120,190	$137,360	$154,530	$171,700	$188,870	$206,040	$223,210	$240,380	$257,550	$274,720
	3	$101,000	$121,200	$141,400	$161,600	$181,800	$202,000	$222,200	$242,400	$262,600	$282,800	$303,000	$323,200
	4	$116,150	$139,380	$162,610	$185,840	$209,070	$232,300	$255,530	$278,760	$301,990	$325,220	$348,450	$371,680
8.375%	1	$69,860	$83,860	$97,860	$111,790	$125,790	$139,790	$153,720	$167,720	$181,720	$195,650	$209,650	$223,650
	2	$84,830	$101,830	$118,830	$135,745	$152,745	$169,745	$186,660	$203,660	$220,660	$237,575	$254,575	$271,575
	3	$99,800	$119,800	$139,800	$159,700	$179,700	$199,700	$219,600	$239,600	$259,600	$279,500	$299,500	$319,500
	4	$114,770	$137,770	$160,770	$183,655	$206,655	$229,655	$252,540	$275,540	$298,540	$321,425	$344,425	$367,425
8.500%	1	$69,090	$82,880	$96,740	$110,530	$124,320	$138,180	$151,970	$165,760	$179,620	$193,410	$207,270	$221,060
	2	$83,895	$100,640	$117,470	$134,215	$150,960	$167,790	$184,535	$201,280	$218,110	$234,855	$251,685	$268,430
	3	$98,700	$118,400	$138,200	$157,900	$177,600	$197,400	$217,100	$236,800	$256,600	$276,300	$296,100	$315,800
	4	$113,505	$136,160	$158,930	$181,585	$204,240	$227,010	$249,665	$272,320	$295,090	$317,745	$340,515	$363,170
8.625%	1	$68,320	$81,970	$95,620	$109,270	$122,920	$136,570	$150,220	$163,870	$177,590	$191,240	$204,890	$218,540
	2	$82,960	$99,535	$116,110	$132,685	$149,260	$165,835	$182,410	$198,985	$215,645	$232,220	$248,795	$265,370
	3	$97,600	$117,100	$136,600	$156,100	$175,600	$195,100	$214,600	$234,100	$253,700	$273,200	$292,700	$312,200
	4	$112,240	$134,665	$157,090	$179,515	$201,940	$224,365	$246,790	$269,215	$291,755	$314,180	$336,605	$359,030
8.750%	1	$67,550	$80,990	$94,500	$108,010	$121,520	$135,030	$148,540	$162,050	$175,560	$189,070	$202,580	$216,090
	2	$82,025	$98,345	$114,750	$131,155	$147,560	$163,965	$180,370	$196,775	$213,180	$229,585	$245,990	$262,395
	3	$96,500	$115,700	$135,000	$154,300	$173,600	$192,900	$212,200	$231,500	$250,800	$270,100	$289,400	$308,700
	4	$110,975	$133,055	$155,250	$177,445	$199,640	$221,835	$244,030	$266,225	$288,420	$310,615	$332,810	$355,005

Maximum affordable sales price is based on the following factors:

$57,670 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: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES
HANA
MULTI-FAMILY

		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	No. of	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
Int. Rate	Bedroom	$28,835	$34,602	$40,369	$46,136	$51,903	$57,670	$63,437	$69,204	$74,971	$80,738	$86,505	$92,272
4.000%	1	$100,100	$120,120	$140,210	$160,230	$180,250	$200,270	$220,290	$240,380	$260,400	$280,350	$300,370	$320,390
	2	$121,550	$145,860	$170,255	$194,565	$218,875	$243,185	$267,495	$291,890	$316,200	$340,425	$364,735	$389,045
	3	$143,000	$171,600	$200,300	$228,900	$257,500	$286,100	$314,700	$343,400	$372,000	$400,500	$429,100	$457,700
	4	$164,450	$197,340	$230,345	$263,235	$296,125	$329,015	$361,905	$394,910	$427,800	$460,575	$493,465	$526,355
4.125%	1	$98,630	$118,370	$138,110	$157,850	$177,520	$197,260	$217,070	$236,740	$256,480	$276,220	$295,890	$315,630
	2	$119,765	$143,735	$167,705	$191,675	$215,560	$239,530	$263,585	$287,470	$311,440	$335,410	$359,295	$383,265
	3	$140,900	$169,100	$197,300	$225,500	$253,600	$281,800	$310,100	$338,200	$366,400	$394,600	$422,700	$450,900
	4	$162,035	$194,465	$226,895	$259,325	$291,640	$324,070	$356,615	$388,930	$421,360	$453,790	$486,105	$518,535
4.250%	1	$97,160	$116,620	$136,010	$155,470	$174,860	$194,390	$213,780	$233,240	$252,630	$272,090	$291,480	$310,940
	2	$117,980	$141,610	$165,155	$188,785	$212,330	$236,045	$259,590	$283,220	$306,765	$330,395	$353,940	$377,570
	3	$138,800	$166,600	$194,300	$222,100	$249,800	$277,700	$305,400	$333,200	$360,900	$388,700	$416,400	$444,200
	4	$159,620	$191,590	$223,445	$255,415	$287,270	$319,355	$351,210	$383,180	$415,035	$447,005	$478,860	$510,830
4.375%	1	$95,760	$114,940	$134,050	$153,230	$172,340	$191,520	$210,700	$229,810	$248,920	$268,100	$287,210	$306,390
	2	$116,280	$139,570	$162,775	$186,065	$209,270	$232,560	$255,850	$279,055	$302,260	$325,550	$348,755	$372,045
	3	$136,800	$164,200	$191,500	$218,900	$246,200	$273,600	$301,000	$328,300	$355,600	$383,000	$410,300	$437,700
	4	$157,320	$188,830	$220,225	$251,735	$283,130	$314,640	$346,150	$377,545	$408,940	$440,450	$471,845	$503,355
4.500%	1	$94,360	$113,190	$132,090	$150,920	$169,820	$188,720	$207,620	$226,450	$245,350	$264,180	$283,080	$301,910
	2	$114,580	$137,445	$160,395	$183,260	$206,210	$229,160	$252,110	$274,975	$297,925	$320,790	$343,740	$366,605
	3	$134,800	$161,700	$188,700	$215,600	$242,600	$269,600	$296,600	$323,500	$350,500	$377,400	$404,400	$431,300
	4	$155,020	$185,955	$217,005	$247,940	$278,990	$310,040	$341,090	$372,025	$403,075	$434,010	$465,060	$495,995
4.625%	1	$92,960	$111,580	$130,130	$148,750	$167,370	$185,990	$204,540	$223,160	$241,710	$260,400	$278,950	$297,570
	2	$112,880	$135,490	$158,015	$180,625	$203,235	$225,845	$248,370	$270,980	$293,505	$316,200	$338,725	$361,335
	3	$132,800	$159,400	$185,900	$212,500	$239,100	$265,700	$292,200	$318,800	$345,300	$372,000	$398,500	$425,100
	4	$152,720	$183,310	$213,785	$244,375	$274,965	$305,555	$336,030	$366,620	$397,095	$427,800	$458,275	$488,865
4.750%	1	$91,700	$109,970	$128,310	$146,580	$164,920	$183,260	$201,600	$219,940	$238,280	$256,620	$274,960	$293,300
	2	$111,350	$133,535	$155,805	$177,990	$200,260	$222,530	$244,800	$267,070	$289,340	$311,610	$333,880	$356,150
	3	$131,000	$157,100	$183,300	$209,400	$235,600	$261,800	$288,000	$314,200	$340,400	$366,600	$392,800	$419,000
	4	$150,650	$180,665	$210,795	$240,810	$270,940	$301,070	$331,200	$361,330	$391,460	$421,590	$451,720	$481,850
4.875%	1	$90,370	$108,430	$126,420	$144,550	$162,610	$180,670	$198,800	$216,790	$234,850	$252,980	$271,040	$289,030
	2	$109,735	$131,665	$153,510	$175,525	$197,455	$219,385	$241,400	$263,245	$285,175	$307,190	$329,120	$350,965
	3	$129,100	$154,900	$180,600	$206,500	$232,300	$258,100	$284,000	$309,700	$335,500	$361,400	$387,200	$412,900
	4	$148,465	$178,135	$207,690	$237,475	$267,145	$296,815	$326,600	$356,155	$385,825	$415,610	$445,280	$474,835
5.000%	1	$89,110	$106,820	$124,670	$142,520	$160,300	$178,080	$195,930	$213,710	$231,560	$249,340	$267,190	$284,970
	2	$108,205	$129,710	$151,385	$173,060	$194,650	$216,240	$237,915	$259,505	$281,180	$302,770	$324,445	$346,035
	3	$127,300	$152,600	$178,100	$203,600	$229,000	$254,400	$279,900	$305,300	$330,800	$356,200	$381,700	$407,100
	4	$146,395	$175,490	$204,815	$234,140	$263,350	$292,560	$321,885	$351,095	$380,420	$409,630	$438,955	$468,165
5.125%	1	$87,850	$105,350	$122,920	$140,490	$158,060	$175,560	$193,130	$210,770	$228,270	$245,840	$263,410	$280,980
	2	$106,675	$127,925	$149,260	$170,595	$191,930	$213,180	$234,515	$255,935	$277,185	$298,520	$319,855	$341,190
	3	$125,500	$150,500	$175,600	$200,700	$225,800	$250,800	$275,900	$301,100	$326,100	$351,200	$376,300	$401,400
	4	$144,325	$173,075	$201,940	$230,805	$259,670	$288,420	$317,285	$346,265	$375,015	$403,880	$432,745	$461,610
5.250%	1	$86,590	$103,880	$121,240	$138,530	$155,820	$173,110	$190,470	$207,760	$225,120	$242,410	$259,700	$276,990
	2	$105,145	$126,140	$147,220	$168,215	$189,210	$210,205	$231,285	$252,280	$273,360	$294,355	$315,350	$336,345
	3	$123,700	$148,400	$173,200	$197,900	$222,600	$247,300	$272,100	$296,800	$321,600	$346,300	$371,000	$395,700
	4	$142,255	$170,660	$199,180	$227,585	$255,990	$284,395	$312,915	$341,320	$369,840	$398,245	$426,650	$455,055

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2015
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HANA
MULTI-FAMILY

Prevailing Int. Rate	No. of Bedroom	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%
		$28,835	$34,602	$40,369	$46,136	$51,903	$57,670	$63,437	$69,204	$74,971	$80,738	$86,505	$92,272
5.375%	1	$85,400	$102,410	$119,490	$136,570	$153,650	$170,730	$187,810	$204,890	$221,970	$239,050	$256,130	$273,140
	2	$103,700	$124,355	$145,095	$165,835	$186,575	$207,315	$228,055	$248,795	$269,535	$290,275	$311,015	$331,670
	3	$122,000	$146,300	$170,700	$195,100	$219,500	$243,900	$268,300	$292,700	$317,100	$341,500	$365,900	$390,200
	4	$140,300	$168,245	$196,305	$224,365	$252,425	$280,485	$308,545	$336,605	$364,665	$392,725	$420,785	$448,730
5.500%	1	$84,140	$101,080	$117,880	$134,680	$151,550	$168,420	$185,220	$202,020	$218,960	$235,760	$252,560	$269,430
	2	$102,170	$122,740	$143,140	$163,540	$184,025	$204,510	$224,910	$245,310	$265,880	$286,280	$306,680	$327,165
	3	$120,200	$144,400	$168,400	$192,400	$216,500	$240,600	$264,600	$288,600	$312,800	$336,800	$360,800	$384,900
	4	$138,230	$166,060	$193,660	$221,260	$248,975	$276,690	$304,290	$331,890	$359,720	$387,320	$414,920	$442,635
5.625%	1	$83,020	$99,680	$116,270	$132,860	$149,520	$166,040	$182,700	$199,360	$215,880	$232,540	$249,200	$265,720
	2	$100,810	$121,040	$141,185	$161,330	$181,560	$201,620	$221,850	$242,080	$262,140	$282,370	$302,600	$322,660
	3	$118,600	$142,400	$166,100	$189,800	$213,600	$237,200	$261,000	$284,800	$308,400	$332,200	$356,000	$379,600
	4	$136,390	$163,760	$191,015	$218,270	$245,640	$272,780	$300,150	$327,520	$354,660	$382,030	$409,400	$436,540
5.750%	1	$81,900	$98,280	$114,660	$131,040	$147,490	$163,870	$180,250	$196,630	$213,010	$229,390	$245,770	$262,150
	2	$99,450	$119,340	$139,230	$159,120	$179,095	$198,985	$218,875	$238,765	$258,655	$278,545	$298,435	$318,325
	3	$117,000	$140,400	$163,800	$187,200	$210,700	$234,100	$257,500	$280,900	$304,300	$327,700	$351,100	$374,500
	4	$134,550	$161,460	$188,370	$215,280	$242,305	$269,215	$296,125	$323,035	$349,945	$376,855	$403,765	$430,675
5.875%	1	$80,850	$96,950	$113,120	$129,290	$145,460	$161,630	$177,800	$193,970	$210,140	$226,310	$242,410	$258,650
	2	$98,175	$117,725	$137,360	$156,995	$176,630	$196,265	$215,900	$235,535	$255,170	$274,805	$294,355	$314,075
	3	$115,500	$138,500	$161,600	$184,700	$207,800	$230,900	$254,000	$277,100	$300,200	$323,300	$346,300	$369,500
	4	$132,825	$159,275	$185,840	$212,405	$238,970	$265,535	$292,100	$318,665	$345,230	$371,795	$398,245	$424,925
6.000%	1	$79,730	$95,690	$111,650	$127,610	$143,500	$159,460	$175,420	$191,380	$207,340	$223,300	$239,190	$255,150
	2	$96,815	$116,195	$135,575	$154,955	$174,250	$193,630	$213,010	$232,390	$251,770	$271,150	$290,445	$309,825
	3	$113,900	$136,700	$159,500	$182,300	$205,000	$227,800	$250,600	$273,400	$296,200	$319,000	$341,700	$364,500
	4	$130,985	$157,205	$183,425	$209,645	$235,750	$261,970	$288,190	$314,410	$340,630	$366,850	$392,955	$419,175
6.125%	1	$78,680	$94,430	$110,110	$125,860	$141,610	$157,360	$173,040	$188,790	$204,540	$220,290	$236,040	$251,720
	2	$95,540	$114,665	$133,705	$152,830	$171,955	$191,080	$210,120	$229,245	$248,370	$267,495	$286,620	$305,660
	3	$112,400	$134,900	$157,300	$179,800	$202,300	$224,800	$247,200	$269,700	$292,200	$314,700	$337,200	$359,600
	4	$129,260	$155,135	$180,895	$206,770	$232,645	$258,520	$284,280	$310,155	$336,030	$361,905	$387,780	$413,540
6.250%	1	$77,630	$93,170	$108,710	$124,250	$139,720	$155,330	$170,800	$186,340	$201,880	$217,420	$232,890	$248,500
	2	$94,265	$113,135	$132,005	$150,875	$169,660	$188,615	$207,400	$226,270	$245,140	$264,010	$282,795	$301,750
	3	$110,900	$133,100	$155,300	$177,500	$199,600	$221,900	$244,000	$266,200	$288,400	$310,600	$332,700	$355,000
	4	$127,535	$153,065	$178,595	$204,125	$229,540	$255,185	$280,600	$306,130	$331,660	$357,190	$382,605	$408,250
6.375%	1	$76,580	$91,980	$107,310	$122,570	$137,900	$153,300	$168,560	$183,890	$199,220	$214,550	$229,880	$245,210
	2	$92,990	$111,690	$130,305	$148,835	$167,450	$186,150	$204,680	$223,295	$241,910	$260,525	$279,140	$297,755
	3	$109,400	$131,400	$153,300	$175,100	$197,000	$219,000	$240,800	$262,700	$284,600	$306,500	$328,400	$350,300
	4	$125,810	$151,110	$176,295	$201,365	$226,550	$251,850	$276,920	$302,105	$327,290	$352,475	$377,660	$402,845
6.500%	1	$75,670	$90,790	$105,910	$121,030	$136,150	$151,270	$166,390	$181,510	$196,630	$211,750	$226,940	$242,060
	2	$91,885	$110,245	$128,605	$146,965	$165,325	$183,685	$202,045	$220,405	$238,765	$257,125	$275,570	$293,930
	3	$108,100	$129,700	$151,300	$172,900	$194,500	$216,100	$237,700	$259,300	$280,900	$302,500	$324,200	$345,800
	4	$124,315	$149,155	$173,995	$198,835	$223,675	$248,515	$273,355	$298,195	$323,035	$347,875	$372,830	$397,670
6.625%	1	$74,690	$89,600	$104,510	$119,420	$134,400	$149,310	$164,220	$179,200	$194,110	$209,020	$224,000	$238,910
	2	$90,695	$108,800	$126,905	$145,010	$163,200	$181,305	$199,410	$217,600	$235,705	$253,810	$272,000	$290,105
	3	$106,700	$128,000	$149,300	$170,600	$192,000	$213,300	$234,600	$256,000	$277,300	$298,600	$320,000	$341,300
	4	$122,705	$147,200	$171,695	$196,190	$220,800	$245,295	$269,790	$294,400	$318,895	$343,390	$368,000	$392,495

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

Effective: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES

HANA

MULTI-FAMILY

		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%)	
Prevailing Int. Rate	No. of Bedroom	50% $28,835	60% $34,602	70% $40,369	80% $46,136	90% $51,903	100% $57,670	110% $63,437	120% $69,204	130% $74,971	140% $80,738	150% $86,505	160% $92,272
6.750%	1	$73,710	$88,480	$103,180	$117,950	$132,650	$147,420	$162,190	$176,890	$191,660	$206,360	$221,130	$235,900
	2	$89,505	$107,440	$125,290	$143,225	$161,075	$179,010	$196,945	$214,795	$232,730	$250,580	$268,515	$286,450
	3	$105,300	$126,400	$147,400	$168,500	$189,500	$210,600	$231,700	$252,700	$273,800	$294,800	$315,900	$337,000
	4	$121,095	$145,360	$169,510	$193,775	$217,925	$242,190	$266,455	$290,605	$314,870	$339,020	$363,285	$387,550
6.875%	1	$72,800	$87,290	$101,850	$116,410	$130,970	$145,530	$160,090	$174,650	$189,210	$203,770	$218,330	$232,820
	2	$88,400	$105,995	$123,675	$141,355	$159,035	$176,715	$194,395	$212,075	$229,755	$247,435	$265,115	$282,710
	3	$104,000	$124,700	$145,500	$166,300	$187,100	$207,900	$228,700	$249,500	$270,300	$291,100	$311,900	$332,600
	4	$119,600	$143,405	$167,325	$191,245	$215,165	$239,085	$263,005	$286,925	$310,845	$334,765	$358,685	$382,490
7.000%	1	$71,890	$86,240	$100,590	$115,010	$129,360	$143,710	$158,060	$172,410	$186,830	$201,250	$215,600	$229,950
	2	$87,295	$104,720	$122,145	$139,655	$157,080	$174,505	$191,930	$209,355	$226,865	$244,375	$261,800	$279,225
	3	$102,700	$123,200	$143,700	$164,300	$184,800	$205,300	$225,800	$246,300	$266,900	$287,500	$308,000	$328,500
	4	$118,105	$141,680	$165,255	$188,945	$212,520	$236,095	$259,670	$283,245	$306,935	$330,625	$354,200	$377,775
7.125%	1	$70,910	$85,190	$99,330	$113,540	$127,680	$141,960	$156,100	$170,310	$184,450	$198,730	$212,870	$227,080
	2	$86,105	$103,445	$120,615	$137,870	$155,040	$172,380	$189,550	$206,805	$223,975	$241,315	$258,485	$275,740
	3	$101,300	$121,700	$141,900	$162,200	$182,400	$202,800	$223,000	$243,300	$263,500	$283,900	$304,100	$324,400
	4	$116,495	$139,955	$163,185	$186,530	$209,760	$233,220	$256,450	$279,795	$303,025	$326,485	$349,715	$373,060
7.250%	1	$70,070	$84,140	$98,070	$112,140	$126,140	$140,210	$154,140	$168,210	$182,210	$196,280	$210,210	$224,280
	2	$85,085	$102,170	$119,085	$136,170	$153,170	$170,255	$187,170	$204,255	$221,255	$238,340	$255,255	$272,340
	3	$100,100	$120,200	$140,100	$160,200	$180,200	$200,300	$220,200	$240,300	$260,300	$280,400	$300,300	$320,400
	4	$115,115	$138,230	$161,115	$184,230	$207,230	$230,345	$253,230	$276,345	$299,345	$322,460	$345,345	$368,460
7.375%	1	$69,230	$83,020	$96,880	$110,740	$124,600	$138,390	$152,250	$166,110	$179,970	$193,760	$207,620	$221,480
	2	$84,065	$100,810	$117,640	$134,470	$151,300	$168,045	$184,875	$201,705	$218,535	$235,280	$252,110	$268,940
	3	$98,900	$118,600	$138,400	$158,200	$178,000	$197,700	$217,500	$237,300	$257,100	$276,800	$296,600	$316,400
	4	$113,735	$136,390	$159,160	$181,930	$204,700	$227,355	$250,125	$272,895	$295,665	$318,320	$341,090	$363,860
7.500%	1	$68,390	$82,040	$95,690	$109,340	$123,060	$136,710	$150,430	$164,150	$177,800	$191,450	$205,100	$218,820
	2	$83,045	$99,620	$116,195	$132,770	$149,430	$166,005	$182,665	$199,325	$215,900	$232,475	$249,050	$265,710
	3	$97,700	$117,200	$136,700	$156,200	$175,800	$195,300	$214,900	$234,500	$254,000	$273,500	$293,000	$312,600
	4	$112,355	$134,780	$157,205	$179,630	$202,170	$224,595	$247,135	$269,675	$292,100	$314,525	$336,950	$359,490
7.625%	1	$67,550	$81,060	$94,570	$108,080	$121,590	$135,100	$148,610	$162,120	$175,560	$189,140	$202,580	$216,160
	2	$82,025	$98,430	$114,835	$131,240	$147,645	$164,050	$180,455	$196,860	$213,180	$229,670	$245,990	$262,480
	3	$96,500	$115,800	$135,100	$154,400	$173,700	$193,000	$212,300	$231,600	$250,800	$270,200	$289,400	$308,800
	4	$110,975	$133,170	$155,365	$177,560	$199,755	$221,950	$244,145	$266,340	$288,420	$310,730	$332,810	$355,120
7.750%	1	$66,710	$80,080	$93,450	$106,820	$120,120	$133,420	$146,790	$160,160	$173,530	$186,830	$200,200	$213,500
	2	$81,005	$97,240	$113,475	$129,710	$145,860	$162,010	$178,245	$194,480	$210,715	$226,865	$243,100	$259,250
	3	$95,300	$114,400	$133,500	$152,600	$171,600	$190,600	$209,700	$228,800	$247,900	$266,900	$286,000	$305,000
	4	$109,595	$131,560	$153,525	$175,490	$197,340	$219,190	$241,155	$263,120	$285,085	$306,935	$328,900	$350,750
7.875%	1	$65,940	$79,100	$92,330	$105,490	$118,720	$131,880	$145,040	$158,270	$171,430	$184,590	$197,820	$210,980
	2	$80,070	$96,050	$112,115	$128,095	$144,160	$160,140	$176,120	$192,185	$208,165	$224,145	$240,210	$256,190
	3	$94,200	$113,000	$131,900	$150,700	$169,600	$188,400	$207,200	$226,100	$244,900	$263,700	$282,600	$301,400
	4	$108,330	$129,950	$151,685	$173,305	$195,040	$216,660	$238,280	$260,015	$281,635	$303,255	$324,990	$346,610
8.000%	1	$65,170	$78,190	$91,210	$104,300	$117,250	$130,270	$143,360	$156,380	$169,400	$182,420	$195,440	$208,460
	2	$79,135	$94,945	$110,755	$126,650	$142,375	$158,185	$174,080	$189,890	$205,700	$221,510	$237,320	$253,130
	3	$93,100	$111,700	$130,300	$149,000	$167,500	$186,100	$204,800	$223,400	$242,000	$260,600	$279,200	$297,800
	4	$107,065	$128,455	$149,845	$171,350	$192,625	$214,015	$235,520	$256,910	$278,300	$299,690	$321,080	$342,470

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

Effective: **May 1, 2015**

2015
AFFORDABLE SALES PRICE GUIDELINES
HANA
MULTI-FAMILY

		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% $28,835	60% $34,602	70% $40,369	80% $46,136	90% $51,903	100% $57,670	110% $63,437	120% $69,204	130% $74,971	140% $80,738	150% $86,505	160% $92,272
8.125%	1	$64,400	$77,210	$90,160	$103,040	$115,920	$128,800	$141,610	$154,560	$167,370	$180,320	$193,130	$206,010
	2	$78,200	$93,755	$109,480	$125,120	$140,760	$156,400	$171,955	$187,680	$203,235	$218,960	$234,515	$250,155
	3	$92,000	$110,300	$128,800	$147,200	$165,600	$184,000	$202,300	$220,800	$239,100	$257,600	$275,900	$294,300
	4	$105,800	$126,845	$148,120	$169,280	$190,440	$211,600	$232,645	$253,920	$274,965	$296,240	$317,285	$338,445
8.250%	1	$63,630	$76,370	$89,110	$101,780	$114,520	$127,260	$140,000	$152,740	$165,410	$178,150	$190,890	$203,630
	2	$77,265	$92,735	$108,205	$123,590	$139,060	$154,530	$170,000	$185,470	$200,855	$216,325	$231,795	$247,265
	3	$90,900	$109,100	$127,300	$145,400	$163,600	$181,800	$200,000	$218,200	$236,300	$254,500	$272,700	$290,900
	4	$104,535	$125,465	$146,395	$167,210	$188,140	$209,070	$230,000	$250,930	$271,745	$292,675	$313,605	$334,535
8.375%	1	$62,860	$75,460	$88,060	$100,590	$113,190	$125,790	$138,320	$150,920	$163,520	$176,120	$188,720	$201,320
	2	$76,330	$91,630	$106,930	$122,145	$137,445	$152,745	$167,960	$183,260	$198,560	$213,860	$229,160	$244,460
	3	$89,800	$107,800	$125,800	$143,700	$161,700	$179,700	$197,600	$215,600	$233,600	$251,600	$269,600	$287,600
	4	$103,270	$123,970	$144,670	$165,255	$185,955	$206,655	$227,240	$247,940	$268,640	$289,340	$310,040	$330,740
8.500%	1	$62,160	$74,620	$87,080	$99,470	$111,860	$124,390	$136,780	$149,170	$161,630	$174,090	$186,550	$198,940
	2	$75,480	$90,610	$105,740	$120,785	$135,830	$151,045	$166,090	$181,135	$196,265	$211,395	$226,525	$241,570
	3	$88,800	$106,600	$124,400	$142,100	$159,800	$177,700	$195,400	$213,100	$230,900	$248,700	$266,500	$284,200
	4	$102,120	$122,590	$143,060	$163,415	$183,770	$204,355	$224,710	$245,065	$265,535	$286,005	$306,475	$326,830
8.625%	1	$61,460	$73,780	$86,030	$98,350	$110,600	$122,920	$135,170	$147,490	$159,810	$172,130	$184,380	$196,700
	2	$74,630	$89,590	$104,465	$119,425	$134,300	$149,260	$164,135	$179,095	$194,055	$209,015	$223,890	$238,850
	3	$87,800	$105,400	$122,900	$140,500	$158,000	$175,600	$193,100	$210,700	$228,300	$245,900	$263,400	$281,000
	4	$100,970	$121,210	$141,335	$161,575	$181,700	$201,940	$222,065	$242,305	$262,545	$282,785	$302,910	$323,150
8.750%	1	$60,830	$72,870	$85,050	$97,230	$109,340	$121,520	$133,700	$145,880	$157,990	$170,170	$182,350	$194,460
	2	$73,865	$88,485	$103,275	$118,065	$132,770	$147,560	$162,350	$177,140	$191,845	$206,635	$221,425	$236,130
	3	$86,900	$104,100	$121,500	$138,900	$156,200	$173,600	$191,000	$208,400	$225,700	$243,100	$260,500	$277,800
	4	$99,935	$119,715	$139,725	$159,735	$179,630	$199,640	$219,650	$239,660	$259,555	$279,565	$299,575	$319,470

Maximum affordable sales price is based on the following factors:

$57,670 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.

2015
INCOME LIMITS & AFFORDABLE RENT GUIDELINES
HANA

Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI
Effective: **May 1, 2015**

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

% of Median	1 PERSON 0.7	2 PERSON 0.8	3 PERSON 0.9	4 PERSON 1.0	5 PERSON 1.08	6 PERSON 1.16	7 PERSON 1.24	8 PERSON 1.32
10%	$4,040	$4,610	$5,190	$5,770	$6,230	$6,690	$7,150	$7,610
20%	$8,070	$9,230	$10,380	$11,530	$12,460	$13,380	$14,300	$15,220
30%	$12,110	$13,840	$15,570	$17,300	$18,690	$20,070	$21,450	$22,840
40%	$16,150	$18,450	$20,760	$23,070	$24,910	$26,760	$28,600	$30,450
50%	$20,180	$23,070	$25,950	$28,840	$31,140	$33,450	$35,760	$38,060
60%	$24,220	$27,680	$31,140	$34,600	$37,370	$40,140	$42,910	$45,670
70%	$28,260	$32,300	$36,330	$40,370	$43,600	$46,830	$50,060	$53,290
80%	$32,300	$36,910	$41,520	$46,140	$49,830	$53,520	$57,210	$60,900
90%	$36,330	$41,520	$46,710	$51,900	$56,060	$60,210	$64,360	$68,510
100%	$40,370	$46,140	$51,900	$57,670	$62,280	$66,900	$71,510	$76,120
110%	$44,410	$50,750	$57,090	$63,440	$68,510	$73,590	$78,660	$83,740
120%	$48,440	$55,360	$62,280	$69,200	$74,740	$80,280	$85,810	$91,350
130%	$52,480	$59,980	$67,470	$74,970	$80,970	$86,970	$92,960	$98,960
140%	$56,520	$64,590	$72,660	$80,740	$87,200	$93,660	$100,120	$106,570

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%	$101	$108	$130	$150	$167	$185
20%	$202	$216	$260	$300	$335	$369
30%	$303	$324	$389	$450	$502	$554
40%	$404	$433	$519	$600	$669	$738
50%	$505	$541	$649	$750	$836	$923
60%	$606	$649	$779	$900	$1,004	$1,107
70%	$707	$757	$908	$1,050	$1,171	$1,292
80%	$808	$865	$1,038	$1,200	$1,338	$1,476
90%	$908	$973	$1,168	$1,350	$1,505	$1,661
100%	$1,009	$1,081	$1,298	$1,499	$1,673	$1,845
110%	$1,110	$1,190	$1,427	$1,649	$1,840	$2,030
120%	$1,211	$1,298	$1,557	$1,799	$2,007	$2,215
130%	$1,312	$1,406	$1,687	$1,949	$2,174	$2,399
140%	$1,413	$1,514	$1,817	$2,099	$2,342	$2,584

Note: Affordable rents are based on 30% of gross monthly income. Affordable rents include utilities.

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COUNTY OF MAUI

Effective: **May 1, 2015**

2015
AFFORDABLE SALES PRICE GUIDELINES

LANA`I

METHODOLOGY

For Calculating Median Family Income

Factors used in calculation:

HUD's 2015 median family income for the County of Maui	$75,100
American Community Survey 5-Year Estimate 2008-2012 median family income for Lana'i (from the Hawaii State Data Center)	$59,861
Est. 2015 Lanai`i median family income (Rounded to the nearest $10)	**$59,860**

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COUNTY OF MAUI
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2015
AFFORDABLE SALES PRICE GUIDELINES
LANA`I
SINGLE FAMILY

Prevailing Int. Rate	No. of Bedroom	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%
		$29,930	$35,916	$41,902	$47,888	$53,874	$59,860	$65,846	$71,832	$77,818	$83,804	$89,790	$95,776
4.000%	1	$115,500	$138,600	$161,700	$184,800	$207,900	$231,000	$254,100	$277,130	$300,230	$323,330	$346,430	$369,530
	2	$140,250	$168,300	$196,350	$224,400	$252,450	$280,500	$308,550	$336,515	$364,565	$392,615	$420,665	$448,715
	3	$165,000	$198,000	$231,000	$264,000	$297,000	$330,000	$363,000	$395,900	$428,900	$461,900	$494,900	$527,900
	4	$189,750	$227,700	$265,650	$303,600	$341,550	$379,500	$417,450	$455,285	$493,235	$531,185	$569,135	$607,085
4.125%	1	$113,750	$136,500	$159,250	$182,000	$204,750	$227,500	$250,250	$273,000	$295,750	$318,500	$341,250	$364,070
	2	$138,125	$165,750	$193,375	$221,000	$248,625	$276,250	$303,875	$331,500	$359,125	$386,750	$414,375	$442,085
	3	$162,500	$195,000	$227,500	$260,000	$292,500	$325,000	$357,500	$390,000	$422,500	$455,000	$487,500	$520,100
	4	$186,875	$224,250	$261,625	$299,000	$336,375	$373,750	$411,125	$448,500	$485,875	$523,250	$560,625	$598,115
4.250%	1	$112,070	$134,470	$156,940	$179,340	$201,740	$224,140	$246,540	$269,010	$291,410	$313,810	$336,210	$358,610
	2	$136,085	$163,285	$190,570	$217,770	$244,970	$272,170	$299,370	$326,655	$353,855	$381,055	$408,255	$435,455
	3	$160,100	$192,100	$224,200	$256,200	$288,200	$320,200	$352,200	$384,300	$416,300	$448,300	$480,300	$512,300
	4	$184,115	$220,915	$257,830	$294,630	$331,430	$368,230	$405,030	$441,945	$478,745	$515,545	$552,345	$589,145
4.375%	1	$110,460	$132,510	$154,630	$176,680	$198,800	$220,850	$242,970	$265,020	$287,140	$309,190	$331,310	$353,360
	2	$134,130	$160,905	$187,765	$214,540	$241,400	$268,175	$295,035	$321,810	$348,670	$375,445	$402,305	$429,080
	3	$157,800	$189,300	$220,900	$252,400	$284,000	$315,500	$347,100	$378,600	$410,200	$441,700	$473,300	$504,800
	4	$181,470	$217,695	$254,035	$290,260	$326,600	$362,825	$399,165	$435,390	$471,730	$507,955	$544,295	$580,520
4.500%	1	$108,780	$130,550	$152,320	$174,090	$195,860	$217,630	$239,400	$261,170	$282,940	$304,710	$326,410	$348,180
	2	$132,090	$158,525	$184,960	$211,395	$237,830	$264,265	$290,700	$317,135	$343,570	$370,005	$396,355	$422,790
	3	$155,400	$186,500	$217,600	$248,700	$279,800	$310,900	$342,000	$373,100	$404,200	$435,300	$466,300	$497,400
	4	$178,710	$214,475	$250,240	$286,005	$321,770	$357,535	$393,300	$429,065	$464,830	$500,595	$536,245	$572,010
4.625%	1	$107,240	$128,660	$150,150	$171,570	$192,990	$214,480	$235,900	$257,390	$278,810	$300,230	$321,720	$343,140
	2	$130,220	$156,230	$182,325	$208,335	$234,345	$260,440	$286,450	$312,545	$338,555	$364,565	$390,660	$416,670
	3	$153,200	$183,800	$214,500	$245,100	$275,700	$306,400	$337,000	$367,700	$398,300	$428,900	$459,600	$490,200
	4	$176,180	$211,370	$246,675	$281,865	$317,055	$352,360	$387,550	$422,855	$458,045	$493,235	$528,540	$563,730
4.750%	1	$105,700	$126,840	$147,980	$169,120	$190,260	$211,400	$232,540	$253,680	$274,820	$295,960	$317,100	$338,240
	2	$128,350	$154,020	$179,690	$205,360	$231,030	$256,700	$282,370	$308,040	$333,710	$359,380	$385,050	$410,720
	3	$151,000	$181,200	$211,400	$241,600	$271,800	$302,000	$332,200	$362,400	$392,600	$422,800	$453,000	$483,200
	4	$173,650	$208,380	$243,110	$277,840	$312,570	$347,300	$382,030	$416,760	$451,490	$486,220	$520,950	$555,680
4.875%	1	$104,160	$125,020	$145,880	$166,670	$187,530	$208,390	$229,180	$250,040	$270,900	$291,690	$312,550	$333,410
	2	$126,480	$151,810	$177,140	$202,385	$227,715	$253,045	$278,290	$303,620	$328,950	$354,195	$379,525	$404,855
	3	$148,800	$178,600	$208,400	$238,100	$267,900	$297,700	$327,400	$357,200	$387,000	$416,700	$446,500	$476,300
	4	$171,120	$205,390	$239,660	$273,815	$308,085	$342,355	$376,510	$410,780	$445,050	$479,205	$513,475	$547,745
5.000%	1	$102,690	$123,270	$143,780	$164,360	$184,870	$205,380	$225,960	$246,470	$267,050	$287,560	$308,140	$328,650
	2	$124,695	$149,685	$174,590	$199,580	$224,485	$249,390	$274,380	$299,285	$324,275	$349,180	$374,170	$399,075
	3	$146,700	$176,100	$205,400	$234,800	$264,100	$293,400	$322,800	$352,100	$381,500	$410,800	$440,200	$469,500
	4	$168,705	$202,515	$236,210	$270,020	$303,715	$337,410	$371,220	$404,915	$438,725	$472,420	$506,230	$539,925
5.125%	1	$101,290	$121,520	$141,750	$161,980	$182,280	$202,510	$222,740	$243,040	$263,270	$283,500	$303,800	$324,030
	2	$122,995	$147,560	$172,125	$196,690	$221,340	$245,905	$270,470	$295,120	$319,685	$344,250	$368,900	$393,465
	3	$144,700	$173,600	$202,500	$231,400	$260,400	$289,300	$318,200	$347,200	$376,100	$405,000	$434,000	$462,900
	4	$166,405	$199,640	$232,875	$266,110	$299,460	$332,695	$365,930	$399,280	$432,515	$465,750	$499,100	$532,335
5.250%	1	$99,820	$119,840	$139,790	$159,740	$179,690	$199,710	$219,660	$239,610	$259,560	$279,580	$299,530	$319,480
	2	$121,210	$145,520	$169,745	$193,970	$218,195	$242,505	$266,730	$290,955	$315,180	$339,490	$363,715	$387,940
	3	$142,600	$171,200	$199,700	$228,200	$256,700	$285,300	$313,800	$342,300	$370,800	$399,400	$427,900	$456,400
	4	$163,990	$196,880	$229,655	$262,430	$295,205	$328,095	$360,870	$393,645	$426,420	$459,310	$492,085	$524,860

Prepared by:
HOUSING DIVISION
DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI
Effective: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES
LANA`I
SINGLE FAMILY

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%
		$29,930	$35,916	$41,902	$47,888	$53,874	$59,860	$65,846	$71,832	$77,818	$83,804	$89,790	$95,776
5.375%	1	$98,490	$118,160	$137,830	$157,500	$177,240	$196,910	$216,580	$236,320	$255,990	$275,660	$295,400	$315,070
	2	$119,595	$143,480	$167,365	$191,250	$215,220	$239,105	$262,990	$286,960	$310,845	$334,730	$358,700	$382,585
	3	$140,700	$168,800	$196,900	$225,000	$253,200	$281,300	$309,400	$337,600	$365,700	$393,800	$422,000	$450,100
	4	$161,805	$194,120	$226,435	$258,750	$291,180	$323,495	$355,810	$388,240	$420,555	$452,870	$485,300	$517,615
5.500%	1	$97,090	$116,550	$135,940	$155,400	$174,790	$194,180	$213,640	$233,030	$252,490	$271,880	$291,340	$310,730
	2	$117,895	$141,525	$165,070	$188,700	$212,245	$235,790	$259,420	$282,965	$306,595	$330,140	$353,770	$377,315
	3	$138,700	$166,500	$194,200	$222,000	$249,700	$277,400	$305,200	$332,900	$360,700	$388,400	$416,200	$443,900
	4	$159,505	$191,475	$223,330	$255,300	$287,155	$319,010	$350,980	$382,835	$414,805	$446,660	$478,630	$510,485
5.625%	1	$95,760	$114,940	$134,120	$153,230	$172,410	$191,520	$210,700	$229,880	$248,990	$268,170	$287,350	$306,460
	2	$116,280	$139,570	$162,860	$186,065	$209,355	$232,560	$255,850	$279,140	$302,345	$325,635	$348,925	$372,130
	3	$136,800	$164,200	$191,600	$218,900	$246,300	$273,600	$301,000	$328,400	$355,700	$383,100	$410,500	$437,800
	4	$157,320	$188,830	$220,340	$251,735	$283,245	$314,640	$346,150	$377,660	$409,055	$440,565	$472,075	$503,470
5.750%	1	$94,500	$113,400	$132,300	$151,130	$170,030	$188,930	$207,830	$226,730	$245,630	$264,530	$283,430	$302,330
	2	$114,750	$137,700	$160,650	$183,515	$206,465	$229,415	$252,365	$275,315	$298,265	$321,215	$344,165	$367,115
	3	$135,000	$162,000	$189,000	$215,900	$242,900	$269,900	$296,900	$323,900	$350,900	$377,900	$404,900	$431,900
	4	$155,250	$186,300	$217,350	$248,285	$279,335	$310,385	$341,435	$372,485	$403,535	$434,585	$465,635	$496,685
5.875%	1	$93,170	$111,860	$130,480	$149,100	$167,790	$186,410	$205,030	$223,720	$242,340	$260,960	$279,580	$298,270
	2	$113,135	$135,830	$158,440	$181,050	$203,745	$226,355	$248,965	$271,660	$294,270	$316,880	$339,490	$362,185
	3	$133,100	$159,800	$186,400	$213,000	$239,700	$266,300	$292,900	$319,600	$346,200	$372,800	$399,400	$426,100
	4	$153,065	$183,770	$214,360	$244,950	$275,655	$306,245	$336,835	$367,540	$398,130	$428,720	$459,310	$490,015
6.000%	1	$91,980	$110,320	$128,730	$147,140	$165,550	$183,890	$202,300	$220,710	$239,120	$257,460	$275,870	$294,280
	2	$111,690	$133,960	$156,315	$178,670	$201,025	$223,295	$245,650	$268,005	$290,360	$312,630	$334,985	$357,340
	3	$131,400	$157,600	$183,900	$210,200	$236,500	$262,700	$289,000	$315,300	$341,600	$367,800	$394,100	$420,400
	4	$151,110	$181,240	$211,485	$241,730	$271,975	$302,105	$332,350	$362,595	$392,840	$422,970	$453,215	$483,460
6.125%	1	$90,720	$108,920	$127,050	$145,180	$163,310	$181,510	$199,640	$217,770	$235,900	$254,100	$272,230	$290,360
	2	$110,160	$132,260	$154,275	$176,290	$198,305	$220,405	$242,420	$264,435	$286,450	$308,550	$330,565	$352,580
	3	$129,600	$155,600	$181,500	$207,400	$233,300	$259,300	$285,200	$311,100	$337,000	$363,000	$388,900	$414,800
	4	$149,040	$178,940	$208,725	$238,510	$268,295	$298,195	$327,980	$357,765	$387,550	$417,450	$447,235	$477,020
6.250%	1	$89,530	$107,450	$125,370	$143,290	$161,210	$179,060	$196,980	$214,900	$232,820	$250,740	$268,660	$286,510
	2	$108,715	$130,475	$152,235	$173,995	$195,755	$217,430	$239,190	$260,950	$282,710	$304,470	$326,230	$347,905
	3	$127,900	$153,500	$179,100	$204,700	$230,300	$255,800	$281,400	$307,000	$332,600	$358,200	$383,800	$409,300
	4	$147,085	$176,525	$205,965	$235,405	$264,845	$294,170	$323,610	$353,050	$382,490	$411,930	$441,370	$470,695
6.375%	1	$88,340	$106,050	$123,690	$141,400	$159,040	$176,750	$194,390	$212,100	$229,740	$247,450	$265,090	$282,800
	2	$107,270	$128,775	$150,195	$171,700	$193,120	$214,625	$236,045	$257,550	$278,970	$300,475	$321,895	$343,400
	3	$126,200	$151,500	$176,700	$202,000	$227,200	$252,500	$277,700	$303,000	$328,200	$353,500	$378,700	$404,000
	4	$145,130	$174,225	$203,205	$232,300	$261,280	$290,375	$319,355	$348,450	$377,430	$406,525	$435,505	$464,600
6.500%	1	$87,220	$104,650	$122,150	$139,580	$157,010	$174,440	$191,870	$209,370	$226,800	$244,230	$261,660	$279,160
	2	$105,910	$127,075	$148,325	$169,490	$190,655	$211,820	$232,985	$254,235	$275,400	$296,565	$317,730	$338,980
	3	$124,600	$149,500	$174,500	$199,400	$224,300	$249,200	$274,100	$299,100	$324,000	$348,900	$373,800	$398,800
	4	$143,290	$171,925	$200,675	$229,310	$257,945	$286,580	$315,215	$343,965	$372,600	$401,235	$429,870	$458,620
6.625%	1	$86,100	$103,320	$120,540	$137,760	$154,980	$172,200	$189,420	$206,640	$223,860	$241,080	$258,300	$275,520
	2	$104,550	$125,460	$146,370	$167,280	$188,190	$209,100	$230,010	$250,920	$271,830	$292,740	$313,650	$334,560
	3	$123,000	$147,600	$172,200	$196,800	$221,400	$246,000	$270,600	$295,200	$319,800	$344,400	$369,000	$393,600
	4	$141,450	$169,740	$198,030	$226,320	$254,610	$282,900	$311,190	$339,480	$367,770	$396,060	$424,350	$452,640

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COUNTY OF MAUI

Effective: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES

LANA`I

SINGLE FAMILY

		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% $29,930	60% $35,916	70% $41,902	80% $47,888	90% $53,874	100% $59,860	110% $65,846	120% $71,832	130% $77,818	140% $83,804	150% $89,790	160% $95,776
6.750%	1	$84,980	$101,990	$119,000	$136,010	$153,020	$170,030	$187,040	$203,980	$220,990	$238,000	$255,010	$272,020
	2	$103,190	$123,845	$144,500	$165,155	$185,810	$206,465	$227,120	$247,690	$268,345	$289,000	$309,655	$330,310
	3	$121,400	$145,700	$170,000	$194,300	$218,600	$242,900	$267,200	$291,400	$315,700	$340,000	$364,300	$388,600
	4	$139,610	$167,555	$195,500	$223,445	$251,390	$279,335	$307,280	$335,110	$363,055	$391,000	$418,945	$446,890
6.875%	1	$83,930	$100,730	$117,530	$134,260	$151,060	$167,860	$184,660	$201,460	$218,190	$234,990	$251,790	$268,590
	2	$101,915	$122,315	$142,715	$163,030	$183,430	$203,830	$224,230	$244,630	$264,945	$285,345	$305,745	$326,145
	3	$119,900	$143,900	$167,900	$191,800	$215,800	$239,800	$263,800	$287,800	$311,700	$335,700	$359,700	$383,700
	4	$137,885	$165,485	$193,085	$220,570	$248,170	$275,770	$303,370	$330,970	$358,455	$386,055	$413,655	$441,255
7.000%	1	$82,880	$99,470	$115,990	$132,580	$149,170	$165,760	$182,350	$198,870	$215,460	$232,050	$248,640	$265,160
	2	$100,640	$120,785	$140,845	$160,990	$181,135	$201,280	$221,425	$241,485	$261,630	$281,775	$301,920	$321,980
	3	$118,400	$142,100	$165,700	$189,400	$213,100	$236,800	$260,500	$284,100	$307,800	$331,500	$355,200	$378,800
	4	$136,160	$163,415	$190,555	$217,810	$245,065	$272,320	$299,575	$326,715	$353,970	$381,225	$408,480	$435,620
7.125%	1	$81,830	$98,210	$114,590	$130,970	$147,280	$163,660	$180,040	$196,420	$212,800	$229,110	$245,490	$261,870
	2	$99,365	$119,255	$139,145	$159,035	$178,840	$198,730	$218,620	$238,510	$258,400	$278,205	$298,095	$317,985
	3	$116,900	$140,300	$163,700	$187,100	$210,400	$233,800	$257,200	$280,600	$304,000	$327,300	$350,700	$374,100
	4	$134,435	$161,345	$188,255	$215,165	$241,960	$268,870	$295,780	$322,690	$349,600	$376,395	$403,305	$430,215
7.250%	1	$80,850	$97,020	$113,120	$129,290	$145,460	$161,630	$177,800	$193,970	$210,140	$226,310	$242,480	$258,650
	2	$98,175	$117,810	$137,360	$156,995	$176,630	$196,265	$215,900	$235,535	$255,170	$274,805	$294,440	$314,075
	3	$115,500	$138,600	$161,600	$184,700	$207,800	$230,900	$254,000	$277,100	$300,200	$323,300	$346,400	$369,500
	4	$132,825	$159,390	$185,840	$212,405	$238,970	$265,535	$292,100	$318,665	$345,230	$371,795	$398,360	$424,925
7.375%	1	$79,800	$95,760	$111,790	$127,750	$143,710	$159,670	$175,630	$191,590	$207,550	$223,510	$239,470	$255,430
	2	$96,900	$116,280	$135,745	$155,125	$174,505	$193,885	$213,265	$232,645	$252,025	$271,405	$290,785	$310,165
	3	$114,000	$136,800	$159,700	$182,500	$205,300	$228,100	$250,900	$273,700	$296,500	$319,300	$342,100	$364,900
	4	$131,100	$157,320	$183,655	$209,875	$236,095	$262,315	$288,535	$314,755	$340,975	$367,195	$393,415	$419,635
7.500%	1	$78,820	$94,640	$110,390	$126,140	$141,960	$157,710	$173,460	$189,210	$205,030	$220,780	$236,530	$252,350
	2	$95,710	$114,920	$134,045	$153,170	$172,380	$191,505	$210,630	$229,755	$248,965	$268,090	$287,215	$306,425
	3	$112,600	$135,200	$157,700	$180,200	$202,800	$225,300	$247,800	$270,300	$292,900	$315,400	$337,900	$360,500
	4	$129,490	$155,480	$181,355	$207,230	$233,220	$259,095	$284,970	$310,845	$336,835	$362,710	$388,585	$414,575
7.625%	1	$77,910	$93,450	$109,060	$124,600	$140,210	$155,820	$171,360	$186,970	$202,510	$218,120	$233,660	$249,270
	2	$94,605	$113,475	$132,430	$151,300	$170,255	$189,210	$208,080	$227,035	$245,905	$264,860	$283,730	$302,685
	3	$111,300	$133,500	$155,800	$178,000	$200,300	$222,600	$244,800	$267,100	$289,300	$311,600	$333,800	$356,100
	4	$127,995	$153,525	$179,170	$204,700	$230,345	$255,990	$281,520	$307,165	$332,695	$358,340	$383,870	$409,515
7.750%	1	$76,930	$92,330	$107,730	$123,130	$138,530	$153,930	$169,330	$184,730	$200,060	$215,460	$230,860	$246,260
	2	$93,415	$112,115	$130,815	$149,515	$168,215	$186,915	$205,615	$224,315	$242,930	$261,630	$280,330	$299,030
	3	$109,900	$131,900	$153,900	$175,900	$197,900	$219,900	$241,900	$263,900	$285,800	$307,800	$329,800	$351,800
	4	$126,385	$151,685	$176,985	$202,285	$227,585	$252,885	$278,185	$303,485	$328,670	$353,970	$379,270	$404,570
7.875%	1	$76,020	$91,280	$106,470	$121,660	$136,850	$152,110	$167,300	$182,490	$197,680	$212,940	$228,130	$243,320
	2	$92,310	$110,840	$129,285	$147,730	$166,175	$184,705	$203,150	$221,595	$240,040	$258,570	$277,015	$295,460
	3	$108,600	$130,400	$152,100	$173,800	$195,500	$217,300	$239,000	$260,700	$282,400	$304,200	$325,900	$347,600
	4	$124,890	$149,960	$174,915	$199,870	$224,825	$249,895	$274,850	$299,805	$324,760	$349,830	$374,785	$399,740
8.000%	1	$75,110	$90,160	$105,210	$120,190	$135,240	$150,290	$165,340	$180,320	$195,370	$210,420	$225,400	$240,450
	2	$91,205	$109,480	$127,755	$145,945	$164,220	$182,495	$200,770	$218,960	$237,235	$255,510	$273,700	$291,975
	3	$107,300	$128,800	$150,300	$171,700	$193,200	$214,700	$236,200	$257,600	$279,100	$300,600	$322,000	$343,500
	4	$123,395	$148,120	$172,845	$197,455	$222,180	$246,905	$271,630	$296,240	$320,965	$345,690	$370,300	$395,025

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

Effective: **May 1, 2015**

2015
AFFORDABLE SALES PRICE GUIDELINES

LANA`I

SINGLE FAMILY

Prevailing Int. Rate	No. of Bedroom	Very Low 50% & Below 50% $29,930	Low Income (51% to 80%) 60% $35,916	70% $41,902	80% $47,888	Below Moderate (81% to 100%) 90% $53,874	100% $59,860	Moderate (101% to 120%) 110% $65,846	120% $71,832	Above Moderate (121% to 140%) 130% $77,818	140% $83,804	Gap Income (141% to 160%) 150% $89,790	160% $95,776
8.125%	1	$74,270	$89,110	$103,950	$118,790	$133,630	$148,540	$163,380	$178,220	$193,060	$207,900	$222,740	$237,650
	2	$90,185	$108,205	$126,225	$144,245	$162,265	$180,370	$198,390	$216,410	$234,430	$252,450	$270,470	$288,575
	3	$106,100	$127,300	$148,500	$169,700	$190,900	$212,200	$233,400	$254,600	$275,800	$297,000	$318,200	$339,500
	4	$122,015	$146,395	$170,775	$195,155	$219,535	$244,030	$268,410	$292,790	$317,170	$341,550	$365,930	$390,425
8.250%	1	$73,360	$88,060	$102,760	$117,390	$132,090	$146,790	$161,420	$176,120	$190,820	$205,520	$220,150	$234,850
	2	$89,080	$106,930	$124,780	$142,545	$160,395	$178,245	$196,010	$213,860	$231,710	$249,560	$267,325	$285,175
	3	$104,800	$125,800	$146,800	$167,700	$188,700	$209,700	$230,600	$251,600	$272,600	$293,600	$314,500	$335,500
	4	$120,520	$144,670	$168,820	$192,855	$217,005	$241,155	$265,190	$289,340	$313,490	$337,640	$361,675	$385,825
8.375%	1	$72,520	$87,080	$101,570	$116,060	$130,550	$145,110	$159,600	$174,090	$188,580	$203,140	$217,630	$232,120
	2	$88,060	$105,740	$123,335	$140,930	$158,525	$176,205	$193,800	$211,395	$228,990	$246,670	$264,265	$281,860
	3	$103,600	$124,400	$145,100	$165,800	$186,500	$207,300	$228,000	$248,700	$269,400	$290,200	$310,900	$331,600
	4	$119,140	$143,060	$166,865	$190,670	$214,475	$238,395	$262,200	$286,005	$309,810	$333,730	$357,535	$381,340
8.500%	1	$71,680	$86,030	$100,380	$114,730	$129,080	$143,430	$157,780	$172,060	$186,410	$200,760	$215,110	$229,460
	2	$87,040	$104,465	$121,890	$139,315	$156,740	$174,165	$191,590	$208,930	$226,355	$243,780	$261,205	$278,630
	3	$102,400	$122,900	$143,400	$163,900	$184,400	$204,900	$225,400	$245,800	$266,300	$286,800	$307,300	$327,800
	4	$117,760	$141,335	$164,910	$188,485	$212,060	$235,635	$259,210	$282,670	$306,245	$329,820	$353,395	$376,970
8.625%	1	$70,910	$85,050	$99,260	$113,400	$127,610	$141,750	$155,960	$170,100	$184,310	$198,450	$212,660	$226,800
	2	$86,105	$103,275	$120,530	$137,700	$154,955	$172,125	$189,380	$206,550	$223,805	$240,975	$258,230	$275,400
	3	$101,300	$121,500	$141,800	$162,000	$182,300	$202,500	$222,800	$243,000	$263,300	$283,500	$303,800	$324,000
	4	$116,495	$139,725	$163,070	$186,300	$209,645	$232,875	$256,220	$279,450	$302,795	$326,025	$349,370	$372,600
8.750%	1	$70,070	$84,070	$98,140	$112,140	$126,140	$140,140	$154,210	$168,210	$182,210	$196,210	$210,280	$224,280
	2	$85,085	$102,085	$119,170	$136,170	$153,170	$170,170	$187,255	$204,255	$221,255	$238,255	$255,340	$272,340
	3	$100,100	$120,100	$140,200	$160,200	$180,200	$200,200	$220,300	$240,300	$260,300	$280,300	$300,400	$320,400
	4	$115,115	$138,115	$161,230	$184,230	$207,230	$230,230	$253,345	$276,345	$299,345	$322,345	$345,460	$368,460

Maximum affordable sales price is based on the following factors:

$59,860 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.

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COUNTY OF MAUI

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2015
AFFORDABLE SALES PRICE GUIDELINES

LANA`I

MULTI-FAMILY

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%
		$29,930	$35,916	$41,902	$47,888	$53,874	$59,860	$65,846	$71,832	$77,818	$83,804	$89,790	$95,776
4.000%	1	$103,950	$124,740	$145,530	$166,320	$187,110	$207,900	$228,690	$249,410	$270,200	$290,990	$311,780	$332,570
	2	$126,225	$151,470	$176,715	$201,960	$227,205	$252,450	$277,695	$302,855	$328,100	$353,345	$378,590	$403,835
	3	$148,500	$178,200	$207,900	$237,600	$267,300	$297,000	$326,700	$356,300	$386,000	$415,700	$445,400	$475,100
	4	$170,775	$204,930	$239,085	$273,240	$307,395	$341,550	$375,705	$409,745	$443,900	$478,055	$512,210	$546,365
4.125%	1	$102,410	$122,850	$143,360	$163,800	$184,310	$204,750	$225,260	$245,700	$266,210	$286,650	$307,160	$327,670
	2	$124,355	$149,175	$174,080	$198,900	$223,805	$248,625	$273,530	$298,350	$323,255	$348,075	$372,980	$397,885
	3	$146,300	$175,500	$204,800	$234,000	$263,300	$292,500	$321,800	$351,000	$380,300	$409,500	$438,800	$468,100
	4	$168,245	$201,825	$235,520	$269,100	$302,795	$336,375	$370,070	$403,650	$437,345	$470,925	$504,620	$538,315
4.250%	1	$100,870	$121,030	$141,260	$161,420	$181,580	$201,740	$221,900	$242,130	$262,290	$282,450	$302,610	$322,770
	2	$122,485	$146,965	$171,530	$196,010	$220,490	$244,970	$269,450	$294,015	$318,495	$342,975	$367,455	$391,935
	3	$144,100	$172,900	$201,800	$230,600	$259,400	$288,200	$317,000	$345,900	$374,700	$403,500	$432,300	$461,100
	4	$165,715	$198,835	$232,070	$265,190	$298,310	$331,430	$364,550	$397,785	$430,905	$464,025	$497,145	$530,265
4.375%	1	$99,400	$119,280	$139,160	$159,040	$178,920	$198,800	$218,680	$238,490	$258,440	$278,250	$298,200	$318,010
	2	$120,700	$144,840	$168,980	$193,120	$217,260	$241,400	$265,540	$289,595	$313,820	$337,875	$362,100	$386,155
	3	$142,000	$170,400	$198,800	$227,200	$255,600	$284,000	$312,400	$340,700	$369,200	$397,500	$426,000	$454,300
	4	$163,300	$195,960	$228,620	$261,280	$293,940	$326,600	$359,260	$391,805	$424,580	$457,125	$489,900	$522,445
4.500%	1	$97,930	$117,530	$137,060	$156,660	$176,260	$195,860	$215,460	$235,060	$254,660	$274,260	$293,790	$313,390
	2	$118,915	$142,715	$166,430	$190,230	$214,030	$237,830	$261,630	$285,430	$309,230	$333,030	$356,745	$380,545
	3	$139,900	$167,900	$195,800	$223,800	$251,800	$279,800	$307,800	$335,800	$363,800	$391,800	$419,700	$447,700
	4	$160,885	$193,085	$225,170	$257,370	$289,570	$321,770	$353,970	$386,170	$418,370	$450,570	$482,655	$514,855
4.625%	1	$99,633	$119,502	$139,515	$159,384	$179,252	$199,266	$219,134	$239,075	$259,016	$278,885	$298,826	$318,767
	2	$117,215	$140,590	$164,135	$187,510	$210,885	$234,430	$257,805	$281,265	$304,725	$328,100	$351,560	$375,020
	3	$137,900	$165,400	$193,100	$220,600	$248,100	$275,800	$303,300	$330,900	$358,500	$386,000	$413,600	$441,200
	4	$158,585	$190,210	$222,065	$253,690	$285,315	$317,170	$348,795	$380,535	$412,275	$443,900	$475,640	$507,380
4.750%	1	$95,130	$114,170	$133,210	$152,180	$171,220	$190,260	$209,300	$228,340	$247,310	$266,350	$285,390	$304,430
	2	$115,515	$138,635	$161,755	$184,790	$207,910	$231,030	$254,150	$277,270	$300,305	$323,425	$346,545	$369,665
	3	$135,900	$163,100	$190,300	$217,400	$244,600	$271,800	$299,000	$326,200	$353,300	$380,500	$407,700	$434,900
	4	$156,285	$187,565	$218,845	$250,010	$281,290	$312,570	$343,850	$375,130	$406,295	$437,575	$468,855	$500,135
4.875%	1	$93,730	$112,490	$131,320	$150,010	$168,770	$187,530	$206,290	$225,050	$243,810	$262,500	$281,330	$300,090
	2	$113,815	$136,595	$159,460	$182,155	$204,935	$227,715	$250,495	$273,275	$296,055	$318,750	$341,615	$364,395
	3	$133,900	$160,700	$187,600	$214,300	$241,100	$267,900	$294,700	$321,500	$348,300	$375,000	$401,900	$428,700
	4	$153,985	$184,805	$215,740	$246,445	$277,265	$308,085	$338,905	$369,725	$400,545	$431,250	$462,185	$493,005
5.000%	1	$92,400	$110,950	$129,430	$147,910	$166,390	$184,870	$203,350	$221,830	$240,380	$258,790	$277,340	$295,820
	2	$112,200	$134,725	$157,165	$179,605	$202,045	$224,485	$246,925	$269,365	$291,890	$314,245	$336,770	$359,210
	3	$132,000	$158,500	$184,900	$211,300	$237,700	$264,100	$290,500	$316,900	$343,400	$369,700	$396,200	$422,600
	4	$151,800	$182,275	$212,635	$242,995	$273,355	$303,715	$334,075	$364,435	$394,910	$425,155	$455,630	$485,990
5.125%	1	$91,140	$109,340	$127,610	$145,810	$164,080	$182,280	$200,480	$218,750	$236,950	$255,150	$273,420	$291,620
	2	$110,670	$132,770	$154,955	$177,055	$199,240	$221,340	$243,440	$265,625	$287,725	$309,825	$332,010	$354,110
	3	$130,200	$156,200	$182,300	$208,300	$234,400	$260,400	$286,400	$312,500	$338,500	$364,500	$390,600	$416,600
	4	$149,730	$179,630	$209,645	$239,545	$269,560	$299,460	$329,360	$359,375	$389,275	$419,175	$449,190	$479,090
5.250%	1	$89,810	$107,870	$125,790	$143,780	$161,700	$179,760	$197,680	$215,670	$233,590	$251,650	$269,570	$287,560
	2	$109,055	$130,985	$152,745	$174,590	$196,350	$218,280	$240,040	$261,885	$283,645	$305,575	$327,335	$349,180
	3	$128,300	$154,100	$179,700	$205,400	$231,000	$256,800	$282,400	$308,100	$333,700	$359,500	$385,100	$410,800

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LANA`I
MULTI-FAMILY

		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% $29,930	60% $35,916	70% $41,902	80% $47,888	90% $53,874	100% $59,860	110% $65,846	120% $71,832	130% $77,818	140% $83,804	150% $89,790	160% $95,776
5.375%	1	$88,620	$106,330	$124,040	$141,750	$159,530	$177,240	$194,950	$212,660	$230,370	$248,080	$265,860	$283,570
	2	$107,610	$129,115	$150,620	$172,125	$193,715	$215,220	$236,725	$258,230	$279,735	$301,240	$322,830	$344,335
	3	$126,600	$151,900	$177,200	$202,500	$227,900	$253,200	$278,500	$303,800	$329,100	$354,400	$379,800	$405,100
	4	$145,590	$174,685	$203,780	$232,875	$262,085	$291,180	$320,275	$349,370	$378,465	$407,560	$436,770	$465,865
5.500%	1	$87,360	$104,930	$122,360	$139,860	$157,290	$174,790	$192,290	$209,720	$227,220	$244,720	$262,220	$279,650
	2	$106,080	$127,415	$148,580	$169,830	$190,995	$212,245	$233,495	$254,660	$275,910	$297,160	$318,410	$339,575
	3	$124,800	$149,900	$174,800	$199,800	$224,700	$249,700	$274,700	$299,600	$324,600	$349,600	$374,600	$399,500
	4	$143,520	$172,385	$201,020	$229,770	$258,405	$287,155	$315,905	$344,540	$373,290	$402,040	$430,790	$459,425
5.625%	1	$86,170	$103,460	$120,680	$137,900	$155,190	$172,340	$189,630	$206,920	$224,070	$241,360	$258,650	$275,800
	2	$104,635	$125,630	$146,540	$167,450	$188,445	$209,270	$230,265	$251,260	$272,085	$293,080	$314,075	$334,900
	3	$123,100	$147,800	$172,400	$197,000	$221,700	$246,200	$270,900	$295,600	$320,100	$344,800	$369,500	$394,000
	4	$141,565	$169,970	$198,260	$226,550	$254,955	$283,130	$311,535	$339,940	$368,115	$396,520	$424,925	$453,100
5.750%	1	$85,050	$102,060	$119,070	$136,010	$153,020	$170,030	$187,040	$204,050	$221,060	$238,070	$255,080	$272,090
	2	$103,275	$123,930	$144,585	$165,155	$185,810	$206,465	$227,120	$247,775	$268,430	$289,085	$309,740	$330,395
	3	$121,500	$145,800	$170,100	$194,300	$218,600	$242,900	$267,200	$291,500	$315,800	$340,100	$364,400	$388,700
	4	$139,725	$167,670	$195,615	$223,445	$251,390	$279,335	$307,280	$335,225	$363,170	$391,115	$419,060	$447,005
5.875%	1	$83,860	$100,660	$117,460	$134,190	$150,990	$167,790	$184,520	$201,320	$218,120	$234,850	$251,650	$268,450
	2	$101,830	$122,230	$142,630	$162,945	$183,345	$203,745	$224,060	$244,460	$264,860	$285,175	$305,575	$325,975
	3	$119,800	$143,800	$167,800	$191,700	$215,700	$239,700	$263,600	$287,600	$311,600	$335,500	$359,500	$383,500
	4	$137,770	$165,370	$192,970	$220,455	$248,055	$275,655	$303,140	$330,740	$358,340	$385,825	$413,425	$441,025
6.000%	1	$82,810	$99,260	$115,850	$132,440	$149,030	$165,480	$182,070	$198,660	$215,180	$231,700	$248,290	$264,880
	2	$100,555	$120,530	$140,675	$160,820	$180,965	$200,940	$221,085	$241,230	$261,290	$281,350	$301,495	$321,640
	3	$118,300	$141,800	$165,500	$189,200	$212,900	$236,400	$260,100	$283,800	$307,400	$331,000	$354,700	$378,400
	4	$136,045	$163,070	$190,325	$217,580	$244,835	$271,860	$299,115	$326,370	$353,510	$380,650	$407,905	$435,160
6.125%	1	$81,620	$98,000	$114,380	$130,690	$147,000	$163,380	$179,690	$196,000	$212,310	$228,690	$245,000	$261,310
	2	$99,110	$119,000	$138,890	$158,695	$178,500	$198,390	$218,195	$238,000	$257,805	$277,695	$297,500	$317,305
	3	$116,600	$140,000	$163,400	$186,700	$210,000	$233,400	$256,700	$280,000	$303,300	$326,700	$350,000	$373,300
	4	$134,090	$161,000	$187,910	$214,705	$241,500	$268,410	$295,205	$322,000	$348,795	$375,705	$402,500	$429,295
6.250%	1	$80,570	$96,740	$112,840	$128,940	$145,110	$161,140	$177,310	$193,410	$209,510	$225,680	$241,780	$257,880
	2	$97,835	$117,470	$137,020	$156,570	$176,205	$195,670	$215,305	$234,855	$254,405	$274,040	$293,590	$313,140
	3	$115,100	$138,200	$161,200	$184,200	$207,300	$230,200	$253,300	$276,300	$299,300	$322,400	$345,400	$368,400
	4	$132,365	$158,930	$185,380	$211,830	$238,395	$264,730	$291,295	$317,745	$344,195	$370,760	$397,210	$423,660
6.375%	1	$79,520	$95,480	$111,300	$127,260	$143,150	$159,110	$174,930	$190,890	$206,780	$222,740	$238,560	$254,520
	2	$96,560	$115,940	$135,150	$154,530	$173,825	$193,205	$212,415	$231,795	$251,090	$270,470	$289,680	$309,060
	3	$113,600	$136,400	$159,000	$181,800	$204,500	$227,300	$249,900	$272,700	$295,400	$318,200	$340,800	$363,600
	4	$130,640	$156,860	$182,850	$209,070	$235,175	$261,395	$287,385	$313,605	$339,710	$365,930	$391,920	$418,140
6.500%	1	$78,470	$94,220	$109,970	$125,650	$141,330	$157,010	$172,690	$188,440	$204,120	$219,800	$235,480	$251,230
	2	$95,285	$114,410	$133,535	$152,575	$171,615	$190,655	$209,695	$228,820	$247,860	$266,900	$285,940	$305,065
	3	$112,100	$134,600	$157,100	$179,500	$201,900	$224,300	$246,700	$269,200	$291,600	$314,000	$336,400	$358,900
	4	$128,915	$154,790	$180,665	$206,425	$232,185	$257,945	$283,705	$309,580	$335,340	$361,100	$386,860	$412,735
6.625%	1	$77,490	$92,960	$108,500	$123,970	$139,510	$154,980	$170,450	$185,990	$201,460	$217,000	$232,470	$247,940
	2	$94,095	$112,880	$131,750	$150,535	$169,405	$188,190	$206,975	$225,845	$244,630	$263,500	$282,285	$301,070
	3	$110,700	$132,800	$155,000	$177,100	$199,300	$221,400	$243,500	$265,700	$287,800	$310,000	$332,100	$354,200
	4	$127,305	$152,720	$178,250	$203,665	$229,195	$254,610	$280,025	$305,555	$330,970	$356,500	$381,915	$407,330

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

Effective: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES
LANA`I
MULTI-FAMILY

		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%
		$29,930	$35,916	$41,902	$47,888	$53,874	$59,860	$65,846	$71,832	$77,818	$83,804	$89,790	$95,776
6.750%	1	$76,510	$91,770	$107,100	$122,430	$137,690	$153,020	$168,350	$183,610	$198,870	$214,200	$229,530	$244,790
	2	$92,905	$111,435	$130,050	$148,665	$167,195	$185,810	$204,425	$222,955	$241,485	$260,100	$278,715	$297,245
	3	$109,300	$131,100	$153,000	$174,900	$196,700	$218,600	$240,500	$262,300	$284,100	$306,000	$327,900	$349,700
	4	$125,695	$150,765	$175,950	$201,135	$226,205	$251,390	$276,575	$301,645	$326,715	$351,900	$377,085	$402,155
6.875%	1	$75,530	$90,650	$105,770	$120,820	$135,940	$151,060	$166,180	$181,300	$196,350	$211,470	$226,590	$241,710
	2	$91,715	$110,075	$128,435	$146,710	$165,070	$183,430	$201,790	$220,150	$238,425	$256,785	$275,145	$293,505
	3	$107,900	$129,500	$151,100	$172,600	$194,200	$215,800	$237,400	$259,000	$280,500	$302,100	$323,700	$345,300
	4	$124,085	$148,925	$173,765	$198,490	$223,330	$248,170	$273,010	$297,850	$322,575	$347,415	$372,255	$397,095
7.000%	1	$74,620	$89,530	$104,370	$119,350	$134,260	$149,170	$164,150	$178,990	$193,900	$208,880	$223,790	$238,630
	2	$90,610	$108,715	$126,735	$144,925	$163,030	$181,135	$199,325	$217,345	$235,450	$253,640	$271,745	$289,765
	3	$106,600	$127,900	$149,100	$170,500	$191,800	$213,100	$234,500	$255,700	$277,000	$298,400	$319,700	$340,900
	4	$122,590	$147,085	$171,465	$196,075	$220,570	$245,065	$269,675	$294,055	$318,550	$343,160	$367,655	$392,035
7.125%	1	$73,640	$88,410	$103,110	$117,880	$132,580	$147,280	$162,050	$176,750	$191,520	$206,220	$220,920	$235,690
	2	$89,420	$107,355	$125,205	$143,140	$160,990	$178,840	$196,775	$214,625	$232,560	$250,410	$268,260	$286,195
	3	$105,200	$126,300	$147,300	$168,400	$189,400	$210,400	$231,500	$252,500	$273,600	$294,600	$315,600	$336,700
	4	$120,980	$145,245	$169,395	$193,660	$217,810	$241,960	$266,225	$290,375	$314,640	$338,790	$362,940	$387,205
7.250%	1	$72,800	$87,290	$101,780	$116,340	$130,900	$145,460	$160,020	$174,580	$189,140	$203,700	$218,260	$232,820
	2	$88,400	$105,995	$123,590	$141,270	$158,950	$176,630	$194,310	$211,990	$229,670	$247,350	$265,030	$282,710
	3	$104,000	$124,700	$145,400	$166,200	$187,000	$207,800	$228,600	$249,400	$270,200	$291,000	$311,800	$332,600
	4	$119,600	$143,405	$167,210	$191,130	$215,050	$238,970	$262,890	$286,810	$310,730	$334,650	$358,570	$382,490
7.375%	1	$71,820	$86,170	$100,590	$115,010	$129,360	$143,710	$158,060	$172,410	$186,830	$201,180	$215,530	$229,880
	2	$87,210	$104,635	$122,145	$139,655	$157,080	$174,505	$191,930	$209,355	$226,865	$244,290	$261,715	$279,140
	3	$102,600	$123,100	$143,700	$164,300	$184,800	$205,300	$225,800	$246,300	$266,900	$287,400	$307,900	$328,400
	4	$117,990	$141,565	$165,255	$188,945	$212,520	$236,095	$259,670	$283,245	$306,935	$330,510	$354,085	$377,660
7.500%	1	$70,910	$85,190	$99,330	$113,540	$127,750	$141,960	$156,100	$170,310	$184,520	$198,730	$212,870	$227,150
	2	$86,105	$103,445	$120,615	$137,870	$155,125	$172,380	$189,550	$206,805	$224,060	$241,315	$258,485	$275,825
	3	$101,300	$121,700	$141,900	$162,200	$182,500	$202,800	$223,000	$243,300	$263,600	$283,900	$304,100	$324,500
	4	$116,495	$139,955	$163,185	$186,530	$209,875	$233,220	$256,450	$279,795	$303,140	$326,485	$349,715	$373,175
7.625%	1	$70,140	$84,140	$98,140	$112,140	$126,210	$140,210	$154,210	$168,280	$182,280	$196,280	$210,280	$224,350
	2	$85,170	$102,170	$119,170	$136,170	$153,255	$170,255	$187,255	$204,340	$221,340	$238,340	$255,340	$272,425
	3	$100,200	$120,200	$140,200	$160,200	$180,300	$200,300	$220,300	$240,400	$260,400	$280,400	$300,400	$320,500
	4	$115,230	$138,230	$161,230	$184,230	$207,345	$230,345	$253,345	$276,460	$299,460	$322,460	$345,460	$368,575
7.750%	1	$69,230	$83,090	$96,950	$110,810	$124,670	$138,530	$152,390	$166,250	$180,040	$193,900	$207,760	$221,620
	2	$84,065	$100,895	$117,725	$134,555	$151,385	$168,215	$185,045	$201,875	$218,620	$235,450	$252,280	$269,110
	3	$98,900	$118,700	$138,500	$158,300	$178,100	$197,900	$217,700	$237,500	$257,200	$277,000	$296,800	$316,600
	4	$113,735	$136,505	$159,275	$182,045	$204,815	$227,585	$250,355	$273,125	$295,780	$318,550	$341,320	$364,090
7.875%	1	$68,390	$82,180	$95,830	$109,480	$123,200	$136,920	$150,570	$164,220	$177,940	$191,660	$205,310	$218,960
	2	$83,045	$99,790	$116,365	$132,940	$149,600	$166,260	$182,835	$199,410	$216,070	$232,730	$249,305	$265,880
	3	$97,700	$117,400	$136,900	$156,400	$176,000	$195,600	$215,100	$234,600	$254,200	$273,800	$293,300	$312,800
	4	$112,355	$135,010	$157,435	$179,860	$202,400	$224,940	$247,365	$269,790	$292,330	$314,870	$337,295	$359,720
8.000%	1	$67,620	$81,130	$94,710	$108,150	$121,730	$135,240	$148,820	$162,260	$175,840	$189,350	$202,860	$216,440
	2	$82,110	$98,515	$115,005	$131,325	$147,815	$164,220	$180,710	$197,030	$213,520	$229,925	$246,330	$262,820
	3	$96,600	$115,900	$135,300	$154,500	$173,900	$193,200	$212,600	$231,800	$251,200	$270,500	$289,800	$309,200
	4	$111,090	$133,285	$155,595	$177,675	$199,985	$222,180	$244,490	$266,570	$288,880	$311,075	$333,270	$355,580

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COUNTY OF MAUI

Effective: **May 1, 2015**

2015
AFFORDABLE SALES PRICE GUIDELINES
LANA`I
MULTI-FAMILY

		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% $29,930	60% $35,916	70% $41,902	80% $47,888	90% $53,874	100% $59,860	110% $65,846	120% $71,832	130% $77,818	140% $83,804	150% $89,790	160% $95,776
8.125%	1	$66,850	$80,220	$93,590	$106,890	$120,260	$133,700	$147,070	$160,370	$173,740	$187,110	$200,480	$213,920
	2	$81,175	$97,410	$113,645	$129,795	$146,030	$162,350	$178,585	$194,735	$210,970	$227,205	$243,440	$259,760
	3	$95,500	$114,600	$133,700	$152,700	$171,800	$191,000	$210,100	$229,100	$248,200	$267,300	$286,400	$305,600
	4	$109,825	$131,790	$153,755	$175,605	$197,570	$219,650	$241,615	$263,465	$285,430	$307,395	$329,360	$351,440
8.250%	1	$66,010	$79,240	$92,470	$105,630	$118,860	$132,090	$145,250	$158,480	$171,710	$184,940	$198,170	$211,400
	2	$80,155	$96,220	$112,285	$128,265	$144,330	$160,395	$176,375	$192,440	$208,505	$224,570	$240,635	$256,700
	3	$94,300	$113,200	$132,100	$150,900	$169,800	$188,700	$207,500	$226,400	$245,300	$264,200	$283,100	$302,000
	4	$108,445	$130,180	$151,915	$173,535	$195,270	$217,005	$238,625	$260,360	$282,095	$303,830	$325,565	$347,300
8.375%	1	$65,240	$78,400	$91,420	$104,440	$117,530	$130,620	$143,640	$156,660	$169,750	$182,840	$195,860	$208,880
	2	$79,220	$95,200	$111,010	$126,820	$142,715	$158,610	$174,420	$190,230	$206,125	$222,020	$237,830	$253,640
	3	$93,200	$112,000	$130,600	$149,200	$167,900	$186,600	$205,200	$223,800	$242,500	$261,200	$279,800	$298,400
	4	$107,180	$128,800	$150,190	$171,580	$193,085	$214,590	$235,980	$257,370	$278,875	$300,380	$321,770	$343,160
8.500%	1	$64,540	$77,420	$90,370	$103,250	$116,200	$129,080	$142,030	$154,840	$167,790	$180,670	$193,620	$206,500
	2	$78,370	$94,010	$109,735	$125,375	$141,100	$156,740	$172,465	$188,020	$203,745	$219,385	$235,110	$250,750
	3	$92,200	$110,600	$129,100	$147,500	$166,000	$184,400	$202,900	$221,200	$239,700	$258,100	$276,600	$295,000
	4	$106,030	$127,190	$148,465	$169,625	$190,900	$212,060	$233,335	$254,380	$275,655	$296,815	$318,090	$339,250
8.625%	1	$63,840	$76,580	$89,320	$102,060	$114,870	$127,610	$140,350	$153,090	$165,900	$178,640	$191,380	$204,120
	2	$77,520	$92,990	$108,460	$123,930	$139,485	$154,955	$170,425	$185,895	$201,450	$216,920	$232,390	$247,860
	3	$91,200	$109,400	$127,600	$145,800	$164,100	$182,300	$200,500	$218,700	$237,000	$255,200	$273,400	$291,600
	4	$104,880	$125,810	$146,740	$167,670	$188,715	$209,645	$230,575	$251,505	$272,550	$293,480	$314,410	$335,340
8.750%	1	$63,070	$75,670	$88,340	$100,940	$113,540	$126,140	$138,810	$151,410	$164,010	$176,610	$189,280	$201,880
	2	$76,585	$91,885	$107,270	$122,570	$137,870	$153,170	$168,555	$183,855	$199,155	$214,455	$229,840	$245,140
	3	$90,100	$108,100	$126,200	$144,200	$162,200	$180,200	$198,300	$216,300	$234,300	$252,300	$270,400	$288,400
	4	$103,615	$124,315	$145,130	$165,830	$186,530	$207,230	$228,045	$248,745	$269,445	$290,145	$310,960	$331,660

Maximum affordable sales price is based on the following factors:

$59,860 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.

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2015
INCOME LIMITS & AFFORDABLE RENT GUIDELINES
LANA`I

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

% of Median	1 PERSON 0.7	2 PERSON 0.8	3 PERSON 0.9	4 PERSON 1.0	5 PERSON 1.08	6 PERSON 1.16	7 PERSON 1.24	8 PERSON 1.32
10%	$4,190	$4,790	$5,390	$5,990	$6,460	$6,940	$7,420	$7,900
20%	$8,380	$9,580	$10,770	$11,970	$12,930	$13,890	$14,850	$15,800
30%	$12,570	$14,370	$16,160	$17,960	$19,390	$20,830	$22,270	$23,700
40%	$16,760	$19,160	$21,550	$23,940	$25,860	$27,780	$29,690	$31,610
50%	$20,950	$23,940	$26,940	$29,930	$32,320	$34,720	$37,110	$39,510
60%	$25,140	$28,730	$32,320	$35,920	$38,790	$41,660	$44,540	$47,410
70%	$29,330	$33,520	$37,710	$41,900	$45,250	$48,610	$51,960	$55,310
80%	$33,520	$38,310	$43,100	$47,890	$51,720	$55,550	$59,380	$63,210
90%	$37,710	$43,100	$48,490	$53,870	$58,180	$62,490	$66,800	$71,110
100%	$41,900	$47,890	$53,870	$59,860	$64,650	$69,440	$74,230	$79,020
110%	$46,090	$52,680	$59,260	$65,850	$71,110	$76,380	$81,650	$86,920
120%	$50,280	$57,470	$64,650	$71,830	$77,580	$83,330	$89,070	$94,820
130%	$54,470	$62,250	$70,040	$77,820	$84,040	$90,270	$96,490	$102,720
140%	$58,660	$67,040	$75,420	$83,800	$90,510	$97,210	$103,920	$110,620

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%	$105	$112	$135	$156	$174	$192
20%	$210	$225	$269	$311	$347	$383
30%	$314	$337	$404	$467	$521	$575
40%	$419	$449	$539	$623	$695	$766
50%	$524	$561	$674	$778	$868	$958
60%	$629	$673	$808	$934	$1,042	$1,149
70%	$733	$786	$943	$1,089	$1,215	$1,341
80%	$838	$898	$1,078	$1,245	$1,389	$1,532
90%	$943	$1,010	$1,212	$1,401	$1,562	$1,724
100%	$1,048	$1,122	$1,347	$1,556	$1,736	$1,916
110%	$1,152	$1,235	$1,482	$1,712	$1,910	$2,107
120%	$1,257	$1,347	$1,616	$1,868	$2,083	$2,299
130%	$1,362	$1,459	$1,751	$2,023	$2,257	$2,490
140%	$1,467	$1,571	$1,886	$2,179	$2,430	$2,682

Note: Affordable rents are based on 30% of gross monthly income. Affordable rents include utilities

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2015
AFFORDABLE SALES PRICE GUIDELINES

MOLOKA`I

METHODOLOGY

For Calculating Median Family Income

Factors used in calculation:

American Community Survey 5-Year Estimate 2008-2012 population for Molokai	6,809	100%
American Community Survey 5-Year Estimate 2008-2012 population for West Molokai	2,525	37%
American Community Survey 5-Year Estimate 2008-2012 population for East Molokai	4,284	63%
American Community Survey 5-Year Estimate 2008-2012 median family income for West Molokai	$41,714	
American Community Survey 5-Year Estimate 2008-2012 median family income for East Molokai	$52,546	
HUD's 2015 median family income for the County of Maui	$75,100	

Estimated 2012 median family income for Molokai:

$41,714 x 37% + $52,546 x 63% = $48,538

$48,540 Est. 2015 Molokai median family income
(Rounded to nearest $10)

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2015
AFFORDABLE SALES PRICE GUIDELINES
MOLOKA`I
SINGLE FAMILY

		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% $24,270	60% $29,124	70% $33,978	80% $38,832	90% $43,686	100% $48,540	110% $53,394	120% $58,248	130% $63,102	140% $67,956	150% $72,810	160% $77,664
4.000%	1	$93,660	$112,350	$131,110	$149,800	$168,560	$187,320	$206,010	$224,770	$243,460	$262,220	$280,910	$299,670
	2	$113,730	$136,425	$159,205	$181,900	$204,680	$227,460	$250,155	$272,935	$295,630	$318,410	$341,105	$363,885
	3	$133,800	$160,500	$187,300	$214,000	$240,800	$267,600	$294,300	$321,100	$347,800	$374,600	$401,300	$428,100
	4	$153,870	$184,575	$215,395	$246,100	$276,920	$307,740	$338,445	$369,265	$399,970	$430,790	$461,495	$492,315
4.125%	1	$92,260	$110,670	$129,150	$147,630	$166,040	$184,520	$202,930	$221,410	$239,820	$258,300	$276,710	$295,190
	2	$112,030	$134,385	$156,825	$179,265	$201,620	$224,060	$246,415	$268,855	$291,210	$313,650	$336,005	$358,445
	3	$131,800	$158,100	$184,500	$210,900	$237,200	$263,600	$289,900	$316,300	$342,600	$369,000	$395,300	$421,700
	4	$151,570	$181,815	$212,175	$242,535	$272,780	$303,140	$333,385	$363,745	$393,990	$424,350	$454,595	$484,955
4.250%	1	$90,860	$109,060	$127,260	$145,390	$163,590	$181,790	$199,920	$218,120	$236,320	$254,450	$272,650	$290,850
	2	$110,330	$132,430	$154,530	$176,545	$198,645	$220,745	$242,760	$264,860	$286,960	$308,975	$331,075	$353,175
	3	$129,800	$155,800	$181,800	$207,700	$233,700	$259,700	$285,600	$311,600	$337,600	$363,500	$389,500	$415,500
	4	$149,270	$179,170	$209,070	$238,855	$268,755	$298,655	$328,440	$358,340	$388,240	$418,025	$447,925	$477,825
4.375%	1	$89,530	$107,450	$125,370	$143,290	$161,210	$179,060	$196,980	$214,900	$232,820	$250,740	$268,660	$286,510
	2	$108,715	$130,475	$152,235	$173,995	$195,755	$217,430	$239,190	$260,950	$282,710	$304,470	$326,230	$347,905
	3	$127,900	$153,500	$179,100	$204,700	$230,300	$255,800	$281,400	$307,000	$332,600	$358,200	$383,800	$409,300
	4	$147,085	$176,525	$205,965	$235,405	$264,845	$294,170	$323,610	$353,050	$382,490	$411,930	$441,370	$470,695
4.500%	1	$88,270	$105,910	$123,550	$141,190	$158,830	$176,470	$194,110	$211,750	$229,390	$247,030	$264,740	$282,380
	2	$107,185	$128,605	$150,025	$171,445	$192,865	$214,285	$235,705	$257,125	$278,545	$299,965	$321,470	$342,890
	3	$126,100	$151,300	$176,500	$201,700	$226,900	$252,100	$277,300	$302,500	$327,700	$352,900	$378,200	$403,400
	4	$145,015	$173,995	$202,975	$231,955	$260,935	$289,915	$318,895	$347,875	$376,855	$405,835	$434,930	$463,910
4.625%	1	$86,940	$104,370	$121,730	$139,160	$156,520	$173,880	$191,310	$208,670	$226,100	$243,460	$260,890	$278,250
	2	$105,570	$126,735	$147,815	$168,980	$190,060	$211,140	$232,305	$253,385	$274,550	$295,630	$316,795	$337,875
	3	$124,200	$149,100	$173,900	$198,800	$223,600	$248,400	$273,300	$298,100	$323,000	$347,800	$372,700	$397,500
	4	$142,830	$171,465	$199,985	$228,620	$257,140	$285,660	$314,295	$342,815	$371,450	$399,970	$428,605	$457,125
4.750%	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
4.875%	1	$84,490	$101,360	$118,300	$135,170	$152,040	$168,980	$185,850	$202,720	$219,660	$236,530	$253,470	$270,340
	2	$102,595	$123,080	$143,650	$164,135	$184,620	$205,190	$225,675	$246,160	$266,730	$287,215	$307,785	$328,270
	3	$120,700	$144,800	$169,000	$193,100	$217,200	$241,400	$265,500	$289,600	$313,800	$337,900	$362,100	$386,200
	4	$138,805	$166,520	$194,350	$222,065	$249,780	$277,610	$305,325	$333,040	$360,870	$388,585	$416,415	$444,130
5.000%	1	$83,300	$99,960	$116,620	$133,280	$149,940	$166,600	$183,190	$199,850	$216,510	$233,170	$249,830	$266,490
	2	$101,150	$121,380	$141,610	$161,840	$182,070	$202,300	$222,445	$242,675	$262,905	$283,135	$303,365	$323,595
	3	$119,000	$142,800	$166,600	$190,400	$214,200	$238,000	$261,700	$285,500	$309,300	$333,100	$356,900	$380,700
	4	$136,850	$164,220	$191,590	$218,960	$246,330	$273,700	$300,955	$328,325	$355,695	$383,065	$410,435	$437,805
5.125%	1	$82,110	$98,560	$114,940	$131,390	$147,770	$164,220	$180,670	$197,050	$213,500	$229,880	$246,330	$262,780
	2	$99,705	$119,680	$139,570	$159,545	$179,435	$199,410	$219,385	$239,275	$259,250	$279,140	$299,115	$319,090
	3	$117,300	$140,800	$164,200	$187,700	$211,100	$234,600	$258,100	$281,500	$305,000	$328,400	$351,900	$375,400
	4	$134,895	$161,920	$188,830	$215,855	$242,765	$269,790	$296,815	$323,725	$350,750	$377,660	$404,685	$431,710
5.250%	1	$80,990	$97,160	$113,330	$129,570	$145,740	$161,910	$178,150	$194,320	$210,490	$226,730	$242,900	$259,070
	2	$98,345	$117,980	$137,615	$157,335	$176,970	$196,605	$216,325	$235,960	$255,595	$275,315	$294,950	$314,585
	3	$115,700	$138,800	$161,900	$185,100	$208,200	$231,300	$254,500	$277,600	$300,700	$323,900	$347,000	$370,100
	4	$133,055	$159,620	$186,185	$212,865	$239,430	$265,995	$292,675	$319,240	$345,805	$372,485	$399,050	$425,615

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COUNTY OF MAUI
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MOLOKA`I
SINGLE FAMILY

Prevailing Int. Rate	No. of Bedroom	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%
		$24,270	$29,124	$33,978	$38,832	$43,686	$48,540	$53,394	$58,248	$63,102	$67,956	$72,810	$77,664
5.375%	1	$79,870	$95,830	$111,790	$127,750	$143,710	$159,670	$175,630	$191,590	$207,550	$223,580	$239,540	$255,500
	2	$96,985	$116,365	$135,745	$155,125	$174,505	$193,885	$213,265	$232,645	$252,025	$271,490	$290,870	$310,250
	3	$114,100	$136,900	$159,700	$182,500	$205,300	$228,100	$250,900	$273,700	$296,500	$319,400	$342,200	$365,000
	4	$131,215	$157,435	$183,655	$209,875	$236,095	$262,315	$288,535	$314,755	$340,975	$367,310	$393,530	$419,750
5.500%	1	$78,750	$94,500	$110,250	$126,000	$141,750	$157,500	$173,250	$189,000	$204,750	$220,500	$236,250	$252,000
	2	$95,625	$114,750	$133,875	$153,000	$172,125	$191,250	$210,375	$229,500	$248,625	$267,750	$286,875	$306,000
	3	$112,500	$135,000	$157,500	$180,000	$202,500	$225,000	$247,500	$270,000	$292,500	$315,000	$337,500	$360,000
	4	$129,375	$155,250	$181,125	$207,000	$232,875	$258,750	$284,625	$310,500	$336,375	$362,250	$388,125	$414,000
5.625%	1	$77,630	$93,170	$108,710	$124,250	$139,790	$155,330	$170,870	$186,410	$201,950	$217,490	$232,960	$248,500
	2	$94,265	$113,135	$132,005	$150,875	$169,745	$188,615	$207,485	$226,355	$245,225	$264,095	$282,880	$301,750
	3	$110,900	$133,100	$155,300	$177,500	$199,700	$221,900	$244,100	$266,300	$288,500	$310,700	$332,800	$355,000
	4	$127,535	$153,065	$178,595	$204,125	$229,655	$255,185	$280,715	$306,245	$331,775	$357,305	$382,720	$408,250
5.750%	1	$76,580	$91,910	$107,240	$122,570	$137,900	$153,230	$168,560	$183,890	$199,220	$214,480	$229,810	$245,140
	2	$92,990	$111,605	$130,220	$148,835	$167,450	$186,065	$204,680	$223,295	$241,910	$260,440	$279,055	$297,670
	3	$109,400	$131,300	$153,200	$175,100	$197,000	$218,900	$240,800	$262,700	$284,600	$306,400	$328,300	$350,200
	4	$125,810	$150,995	$176,180	$201,365	$226,550	$251,735	$276,920	$302,105	$327,290	$352,360	$377,545	$402,730
5.875%	1	$75,600	$90,720	$105,840	$120,960	$136,010	$151,130	$166,250	$181,370	$196,490	$211,610	$226,730	$241,850
	2	$91,800	$110,160	$128,520	$146,880	$165,155	$183,515	$201,875	$220,235	$238,595	$256,955	$275,315	$293,675
	3	$108,000	$129,600	$151,200	$172,800	$194,300	$215,900	$237,500	$259,100	$280,700	$302,300	$323,900	$345,500
	4	$124,200	$149,040	$173,880	$198,720	$223,445	$248,285	$273,125	$297,965	$322,805	$347,645	$372,485	$397,325
6.000%	1	$74,550	$89,460	$104,370	$119,280	$134,190	$149,170	$164,080	$178,990	$193,900	$208,810	$223,720	$238,630
	2	$90,525	$108,630	$126,735	$144,840	$162,945	$181,135	$199,240	$217,345	$235,450	$253,555	$271,660	$289,765
	3	$106,500	$127,800	$149,100	$170,400	$191,700	$213,100	$234,400	$255,700	$277,000	$298,300	$319,600	$340,900
	4	$122,475	$146,970	$171,465	$195,960	$220,455	$245,065	$269,560	$294,055	$318,550	$343,045	$367,540	$392,035
6.125%	1	$73,570	$88,270	$103,040	$117,740	$132,440	$147,140	$161,910	$176,610	$191,310	$206,010	$220,710	$235,480
	2	$89,335	$107,185	$125,120	$142,970	$160,820	$178,670	$196,605	$214,455	$232,305	$250,155	$268,005	$285,940
	3	$105,100	$126,100	$147,200	$168,200	$189,200	$210,200	$231,300	$252,300	$273,300	$294,300	$315,300	$336,400
	4	$120,865	$145,015	$169,280	$193,430	$217,580	$241,730	$265,995	$290,145	$314,295	$338,445	$362,595	$386,860
6.250%	1	$72,590	$87,150	$101,640	$116,200	$130,690	$145,250	$159,740	$174,300	$188,790	$203,280	$217,840	$232,330
	2	$88,145	$105,825	$123,420	$141,100	$158,695	$176,375	$193,970	$211,650	$229,245	$246,840	$264,520	$282,115
	3	$103,700	$124,500	$145,200	$166,000	$186,700	$207,500	$228,200	$249,000	$269,700	$290,400	$311,200	$331,900
	4	$119,255	$143,175	$166,980	$190,900	$214,705	$238,625	$262,430	$286,350	$310,155	$333,960	$357,880	$381,685
6.375%	1	$71,680	$85,960	$100,310	$114,660	$129,010	$143,290	$157,640	$171,990	$186,340	$200,620	$214,970	$229,320
	2	$87,040	$104,380	$121,805	$139,230	$156,655	$173,995	$191,420	$208,845	$226,270	$243,610	$261,035	$278,460
	3	$102,400	$122,800	$143,300	$163,800	$184,300	$204,700	$225,200	$245,700	$266,200	$286,600	$307,100	$327,600
	4	$117,760	$141,220	$164,795	$188,370	$211,945	$235,405	$258,980	$282,555	$306,130	$329,590	$353,165	$376,740
6.500%	1	$70,700	$84,910	$99,050	$113,190	$127,330	$141,470	$155,610	$169,750	$183,890	$198,030	$212,170	$226,310
	2	$85,850	$103,105	$120,275	$137,445	$154,615	$171,785	$188,955	$206,125	$223,295	$240,465	$257,635	$274,805
	3	$101,000	$121,300	$141,500	$161,700	$181,900	$202,100	$222,300	$242,500	$262,700	$282,900	$303,100	$323,300
	4	$116,150	$139,495	$162,725	$185,955	$209,185	$232,415	$255,645	$278,875	$302,105	$325,335	$348,565	$371,795
6.625%	1	$69,790	$83,790	$97,720	$111,720	$125,650	$139,650	$153,580	$167,580	$181,510	$195,510	$209,440	$223,440
	2	$84,745	$101,745	$118,660	$135,660	$152,575	$169,575	$186,490	$203,490	$220,405	$237,405	$254,320	$271,320
	3	$99,700	$119,700	$139,600	$159,600	$179,500	$199,500	$219,400	$239,400	$259,300	$279,300	$299,200	$319,200
	4	$114,655	$137,655	$160,540	$183,540	$206,425	$229,425	$252,310	$275,310	$298,195	$321,195	$344,080	$367,080

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MOLOKA`I
SINGLE FAMILY

		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% $24,270	60% $29,124	70% $33,978	80% $38,832	90% $43,686	100% $48,540	110% $53,394	120% $58,248	130% $63,102	140% $67,956	150% $72,810	160% $77,664
6.750%	1	$68,950	$82,740	$96,530	$110,320	$124,040	$137,830	$151,620	$165,410	$179,200	$192,990	$206,780	$220,570
	2	$83,725	$100,470	$117,215	$133,960	$150,620	$167,365	$184,110	$200,855	$217,600	$234,345	$251,090	$267,835
	3	$98,500	$118,200	$137,900	$157,600	$177,200	$196,900	$216,600	$236,300	$256,000	$275,700	$295,400	$315,100
	4	$113,275	$135,930	$158,585	$181,240	$203,780	$226,435	$249,090	$271,745	$294,400	$317,055	$339,710	$362,365
6.875%	1	$68,040	$81,690	$95,270	$108,920	$122,500	$136,080	$149,730	$163,310	$176,960	$190,540	$204,190	$217,770
	2	$82,620	$99,195	$115,685	$132,260	$148,750	$165,240	$181,815	$198,305	$214,880	$231,370	$247,945	$264,435
	3	$97,200	$116,700	$136,100	$155,600	$175,000	$194,400	$213,900	$233,300	$252,800	$272,200	$291,700	$311,100
	4	$111,780	$134,205	$156,515	$178,940	$201,250	$223,560	$245,985	$268,295	$290,720	$313,030	$335,455	$357,765
7.000%	1	$67,200	$80,640	$94,080	$107,520	$120,960	$134,400	$147,840	$161,280	$174,720	$188,160	$201,600	$215,040
	2	$81,600	$97,920	$114,240	$130,560	$146,880	$163,200	$179,520	$195,840	$212,160	$228,480	$244,800	$261,120
	3	$96,000	$115,200	$134,400	$153,600	$172,800	$192,000	$211,200	$230,400	$249,600	$268,800	$288,000	$307,200
	4	$110,400	$132,480	$154,560	$176,640	$198,720	$220,800	$242,880	$264,960	$287,040	$309,120	$331,200	$353,280
7.125%	1	$66,360	$79,660	$92,890	$106,190	$119,420	$132,720	$146,020	$159,250	$172,550	$185,780	$199,080	$212,380
	2	$80,580	$96,730	$112,795	$128,945	$145,010	$161,160	$177,310	$193,375	$209,525	$225,590	$241,740	$257,890
	3	$94,800	$113,800	$132,700	$151,700	$170,600	$189,600	$208,600	$227,500	$246,500	$265,400	$284,400	$303,400
	4	$109,020	$130,870	$152,605	$174,455	$196,190	$218,040	$239,890	$261,625	$283,475	$305,210	$327,060	$348,910
7.250%	1	$65,520	$78,610	$91,770	$104,860	$117,950	$131,040	$144,200	$157,290	$170,380	$183,470	$196,630	$209,720
	2	$79,560	$95,455	$111,435	$127,330	$143,225	$159,120	$175,100	$190,995	$206,890	$222,785	$238,765	$254,660
	3	$93,600	$112,300	$131,100	$149,800	$168,500	$187,200	$206,000	$224,700	$243,400	$262,100	$280,900	$299,600
	4	$107,640	$129,145	$150,765	$172,270	$193,775	$215,280	$236,900	$258,405	$279,910	$301,415	$323,035	$344,540
7.375%	1	$64,750	$77,700	$90,650	$103,600	$116,550	$129,430	$142,380	$155,330	$168,280	$181,230	$194,180	$207,130
	2	$78,625	$94,350	$110,075	$125,800	$141,525	$157,165	$172,890	$188,615	$204,340	$220,065	$235,790	$251,515
	3	$92,500	$111,000	$129,500	$148,000	$166,500	$184,900	$203,400	$221,900	$240,400	$258,900	$277,400	$295,900
	4	$106,375	$127,650	$148,925	$170,200	$191,475	$212,635	$233,910	$255,185	$276,460	$297,735	$319,010	$340,285
7.500%	1	$63,910	$76,720	$89,530	$102,270	$115,080	$127,890	$140,700	$153,440	$166,250	$179,060	$191,800	$204,610
	2	$77,605	$93,160	$108,715	$124,185	$139,740	$155,295	$170,850	$186,320	$201,875	$217,430	$232,900	$248,455
	3	$91,300	$109,600	$127,900	$146,100	$164,400	$182,700	$201,000	$219,200	$237,500	$255,800	$274,000	$292,300
	4	$104,995	$126,040	$147,085	$168,015	$189,060	$210,105	$231,150	$252,080	$273,125	$294,170	$315,100	$336,145
7.625%	1	$63,140	$75,810	$88,410	$101,080	$113,680	$126,350	$138,950	$151,620	$164,220	$176,890	$189,490	$202,160
	2	$76,670	$92,055	$107,355	$122,740	$138,040	$153,425	$168,725	$184,110	$199,410	$214,795	$230,095	$245,480
	3	$90,200	$108,300	$126,300	$144,400	$162,400	$180,500	$198,500	$216,600	$234,600	$252,700	$270,700	$288,800
	4	$103,730	$124,545	$145,245	$166,060	$186,760	$207,575	$228,275	$249,090	$269,790	$290,605	$311,305	$332,120
7.750%	1	$62,440	$74,900	$87,360	$99,820	$112,350	$124,810	$137,270	$149,800	$162,260	$174,720	$187,250	$199,710
	2	$75,820	$90,950	$106,080	$121,210	$136,425	$151,555	$166,685	$181,900	$197,030	$212,160	$227,375	$242,505
	3	$89,200	$107,000	$124,800	$142,600	$160,500	$178,300	$196,100	$214,000	$231,800	$249,600	$267,500	$285,300
	4	$102,580	$123,050	$143,520	$163,990	$184,575	$205,045	$225,515	$246,100	$266,570	$287,040	$307,625	$328,095
7.875%	1	$61,670	$73,990	$86,310	$98,630	$111,020	$123,340	$135,660	$147,980	$160,300	$172,620	$185,010	$197,330
	2	$74,885	$89,845	$104,805	$119,765	$134,810	$149,770	$164,730	$179,690	$194,650	$209,610	$224,655	$239,615
	3	$88,100	$105,700	$123,300	$140,900	$158,600	$176,200	$193,800	$211,400	$229,000	$246,600	$264,300	$281,900
	4	$101,315	$121,555	$141,795	$162,035	$182,390	$202,630	$222,870	$243,110	$263,350	$283,590	$303,945	$324,185
8.000%	1	$60,900	$73,150	$85,330	$97,510	$109,690	$121,870	$134,050	$146,230	$158,410	$170,590	$182,770	$194,950
	2	$73,950	$88,825	$103,615	$118,405	$133,195	$147,985	$162,775	$177,565	$192,355	$207,145	$221,935	$236,725
	3	$87,000	$104,500	$121,900	$139,300	$156,700	$174,100	$191,500	$208,900	$226,300	$243,700	$261,100	$278,500
	4	$100,050	$120,175	$140,185	$160,195	$180,205	$200,215	$220,225	$240,235	$260,245	$280,255	$300,265	$320,275

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

Effective: **May 1, 2015**

2015
AFFORDABLE SALES PRICE GUIDELINES
MOLOKA`I
SINGLE FAMILY

		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%
		$24,270	$29,124	$33,978	$38,832	$43,686	$48,540	$53,394	$58,248	$63,102	$67,956	$72,810	$77,664
8.125%	1	$60,200	$72,240	$84,280	$96,320	$108,360	$120,400	$132,440	$144,480	$156,520	$168,630	$180,670	$192,710
	2	$73,100	$87,720	$102,340	$116,960	$131,580	$146,200	$160,820	$175,440	$190,060	$204,765	$219,385	$234,005
	3	$86,000	$103,200	$120,400	$137,600	$154,800	$172,000	$189,200	$206,400	$223,600	$240,900	$258,100	$275,300
	4	$98,900	$118,680	$138,460	$158,240	$178,020	$197,800	$217,580	$237,360	$257,140	$277,035	$296,815	$316,595
8.250%	1	$59,500	$71,400	$83,300	$95,200	$107,100	$119,000	$130,900	$142,800	$154,700	$166,600	$178,500	$190,400
	2	$72,250	$86,700	$101,150	$115,600	$130,050	$144,500	$158,950	$173,400	$187,850	$202,300	$216,750	$231,200
	3	$85,000	$102,000	$119,000	$136,000	$153,000	$170,000	$187,000	$204,000	$221,000	$238,000	$255,000	$272,000
	4	$97,750	$117,300	$136,850	$156,400	$175,950	$195,500	$215,050	$234,600	$254,150	$273,700	$293,250	$312,800
8.375%	1	$58,800	$70,560	$82,320	$94,080	$105,910	$117,670	$129,430	$141,190	$152,950	$164,710	$176,470	$188,230
	2	$71,400	$85,680	$99,960	$114,240	$128,605	$142,885	$157,165	$171,445	$185,725	$200,005	$214,285	$228,565
	3	$84,000	$100,800	$117,600	$134,400	$151,300	$168,100	$184,900	$201,700	$218,500	$235,300	$252,100	$268,900
	4	$96,600	$115,920	$135,240	$154,560	$173,995	$193,315	$212,635	$231,955	$251,275	$270,595	$289,915	$309,235
8.500%	1	$58,170	$69,790	$81,410	$93,030	$104,650	$116,270	$127,890	$139,580	$151,200	$162,820	$174,440	$186,060
	2	$70,635	$84,745	$98,855	$112,965	$127,075	$141,185	$155,295	$169,490	$183,600	$197,710	$211,820	$225,930
	3	$83,100	$99,700	$116,300	$132,900	$149,500	$166,100	$182,700	$199,400	$216,000	$232,600	$249,200	$265,800
	4	$95,565	$114,655	$133,745	$152,835	$171,925	$191,015	$210,105	$229,310	$248,400	$267,490	$286,580	$305,670
8.625%	1	$57,470	$68,950	$80,500	$91,980	$103,460	$114,940	$126,490	$137,970	$149,450	$160,930	$172,410	$183,960
	2	$69,785	$83,725	$97,750	$111,690	$125,630	$139,570	$153,595	$167,535	$181,475	$195,415	$209,355	$223,380
	3	$82,100	$98,500	$115,000	$131,400	$147,800	$164,200	$180,700	$197,100	$213,500	$229,900	$246,300	$262,800
	4	$94,415	$113,275	$132,250	$151,110	$169,970	$188,830	$207,805	$226,665	$245,525	$264,385	$283,245	$302,220
8.750%	1	$56,840	$68,180	$79,590	$90,930	$102,270	$113,680	$125,020	$136,360	$147,770	$159,110	$170,520	$181,860
	2	$69,020	$82,790	$96,645	$110,415	$124,185	$138,040	$151,810	$165,580	$179,435	$193,205	$207,060	$220,830
	3	$81,200	$97,400	$113,700	$129,900	$146,100	$162,400	$178,600	$194,800	$211,100	$227,300	$243,600	$259,800
	4	$93,380	$112,010	$130,755	$149,385	$168,015	$186,760	$205,390	$224,020	$242,765	$261,395	$280,140	$298,770

Maximum affordable sales price is based on the following factors:

$48,540 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: **May 1, 2015**

2015
AFFORDABLE SALES PRICE GUIDELINES

MOLOKA`I

MULTI-FAMILY

		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% $24,270	60% $29,124	70% $33,978	80% $38,832	90% $43,686	100% $48,540	110% $53,394	120% $58,248	130% $63,102	140% $67,956	150% $72,810	160% $77,664
4.000%	1	$84,280	$101,150	$118,020	$134,820	$151,690	$168,560	$185,430	$202,300	$219,100	$235,970	$252,840	$269,710
	2	$102,340	$122,825	$143,310	$163,710	$184,195	$204,680	$225,165	$245,650	$266,050	$286,535	$307,020	$327,505
	3	$120,400	$144,500	$168,600	$192,600	$216,700	$240,800	$264,900	$289,000	$313,000	$337,100	$361,200	$385,300
	4	$138,460	$166,175	$193,890	$221,490	$249,205	$276,920	$304,635	$332,350	$359,950	$387,665	$415,380	$443,095
4.125%	1	$83,020	$99,610	$116,270	$132,860	$149,450	$166,040	$182,630	$199,290	$215,810	$232,470	$249,060	$265,650
	2	$100,810	$120,955	$141,185	$161,330	$181,475	$201,620	$221,765	$241,995	$262,055	$282,285	$302,430	$322,575
	3	$118,600	$142,300	$166,100	$189,800	$213,500	$237,200	$260,900	$284,700	$308,300	$332,100	$355,800	$379,500
	4	$136,390	$163,645	$191,015	$218,270	$245,525	$272,780	$300,035	$327,405	$354,545	$381,915	$409,170	$436,425
4.250%	1	$81,760	$98,140	$114,520	$130,830	$147,210	$163,590	$179,900	$196,280	$212,660	$229,040	$245,420	$261,800
	2	$99,280	$119,170	$139,060	$158,865	$178,755	$198,645	$218,450	$238,340	$258,230	$278,120	$298,010	$317,900
	3	$116,800	$140,200	$163,600	$186,900	$210,300	$233,700	$257,000	$280,400	$303,800	$327,200	$350,600	$374,000
	4	$134,320	$161,230	$188,140	$214,935	$241,845	$268,755	$295,550	$322,460	$349,370	$376,280	$403,190	$430,100
4.375%	1	$80,570	$96,740	$112,840	$128,940	$145,110	$161,140	$177,310	$193,410	$209,510	$225,680	$241,780	$257,880
	2	$97,835	$117,470	$137,020	$156,570	$176,205	$195,670	$215,305	$234,855	$254,405	$274,040	$293,590	$313,140
	3	$115,100	$138,200	$161,200	$184,200	$207,300	$230,200	$253,300	$276,300	$299,300	$322,400	$345,400	$368,400
	4	$132,365	$158,930	$185,380	$211,830	$238,395	$264,730	$291,295	$317,745	$344,195	$370,760	$397,210	$423,660
4.500%	1	$79,450	$95,340	$111,230	$127,050	$142,940	$158,830	$174,720	$190,610	$206,430	$222,320	$238,280	$254,170
	2	$96,475	$115,770	$135,065	$154,275	$173,570	$192,865	$212,160	$231,455	$250,665	$269,960	$289,340	$308,635
	3	$113,500	$136,200	$158,900	$181,500	$204,200	$226,900	$249,600	$272,300	$294,900	$317,600	$340,400	$363,100
	4	$130,525	$156,630	$182,735	$208,725	$234,830	$260,935	$287,040	$313,145	$339,135	$365,240	$391,460	$417,565
4.625%	1	$78,260	$93,940	$109,550	$125,230	$140,840	$156,520	$172,200	$187,810	$203,490	$219,100	$234,780	$250,460
	2	$95,030	$114,070	$133,025	$152,065	$171,020	$190,060	$209,100	$228,055	$247,095	$266,050	$285,090	$304,130
	3	$111,800	$134,200	$156,500	$178,900	$201,200	$223,600	$246,000	$268,300	$290,700	$313,000	$335,400	$357,800
	4	$128,570	$154,330	$179,975	$205,735	$231,380	$257,140	$282,900	$308,545	$334,305	$359,950	$385,710	$411,470
4.750%	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
4.875%	1	$76,020	$91,210	$106,470	$121,660	$136,850	$152,110	$167,300	$182,420	$197,680	$212,870	$228,130	$243,320
	2	$92,310	$110,755	$129,285	$147,730	$166,175	$184,705	$203,150	$221,510	$240,040	$258,485	$277,015	$295,460
	3	$108,600	$130,300	$152,100	$173,800	$195,500	$217,300	$239,000	$260,600	$282,400	$304,100	$325,900	$347,600
	4	$124,890	$149,845	$174,915	$199,870	$224,825	$249,895	$274,850	$299,690	$324,760	$349,715	$374,785	$399,740
5.000%	1	$77,380	$92,841	$108,303	$123,837	$139,298	$154,760	$170,149	$185,683	$201,144	$216,606	$232,067	$247,529
	2	$91,035	$109,225	$127,415	$145,690	$163,880	$182,070	$200,175	$218,450	$236,640	$254,830	$273,020	$291,210
	3	$107,100	$128,500	$149,900	$171,400	$192,800	$214,200	$235,500	$257,000	$278,400	$299,800	$321,200	$342,600
	4	$123,165	$147,775	$172,385	$197,110	$221,720	$246,330	$270,825	$295,550	$320,160	$344,770	$369,380	$393,990
5.125%	1	$73,920	$88,690	$103,460	$118,230	$133,000	$147,770	$162,610	$177,380	$192,150	$206,920	$221,690	$236,530
	2	$89,760	$107,695	$125,630	$143,565	$161,500	$179,435	$197,455	$215,390	$233,325	$251,260	$269,195	$287,215
	3	$105,600	$126,700	$147,800	$168,900	$190,000	$211,100	$232,300	$253,400	$274,500	$295,600	$316,700	$337,900
	4	$121,440	$145,705	$169,970	$194,235	$218,500	$242,765	$267,145	$291,410	$315,675	$339,940	$364,205	$388,585
5.250%	1	$72,870	$87,430	$101,990	$116,620	$131,180	$145,740	$160,370	$174,860	$189,420	$204,050	$218,610	$233,170
	2	$88,485	$106,165	$123,845	$141,610	$159,290	$176,970	$194,735	$212,330	$230,010	$247,775	$265,455	$283,135
	3	$104,100	$124,900	$145,700	$166,600	$187,400	$208,200	$229,100	$249,800	$270,600	$291,500	$312,300	$333,100
	4	$119,715	$143,635	$167,555	$191,590	$215,510	$239,430	$263,465	$287,270	$311,190	$335,225	$359,145	$383,065

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2015
AFFORDABLE SALES PRICE GUIDELINES
MOLOKA`I
MULTI-FAMILY

		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%
		$24,270	$29,124	$33,978	$38,832	$43,686	$48,540	$53,394	$58,248	$63,102	$67,956	$72,810	$77,664
5.375%	1	$71,890	$86,240	$100,590	$115,010	$129,360	$143,710	$158,060	$172,410	$186,830	$201,250	$215,600	$229,950
	2	$87,295	$104,720	$122,145	$139,655	$157,080	$174,505	$191,930	$209,355	$226,865	$244,375	$261,800	$279,225
	3	$102,700	$123,200	$143,700	$164,300	$184,800	$205,300	$225,800	$246,300	$266,900	$287,500	$308,000	$328,500
	4	$118,105	$141,680	$165,255	$188,945	$212,520	$236,095	$259,670	$283,245	$306,935	$330,625	$354,200	$377,775
5.500%	1	$73,189	$87,784	$102,451	$117,045	$131,712	$146,306	$160,973	$175,568	$190,234	$204,829	$219,496	$234,090
	2	$86,105	$103,275	$120,530	$137,700	$154,955	$172,125	$189,380	$206,550	$223,805	$240,975	$258,230	$275,400
	3	$101,300	$121,500	$141,800	$162,000	$182,300	$202,500	$222,800	$243,000	$263,300	$283,500	$303,800	$324,000
	4	$116,495	$139,725	$163,070	$186,300	$209,645	$232,875	$256,220	$279,450	$302,795	$326,025	$349,370	$372,600
5.625%	1	$69,860	$83,860	$97,860	$111,860	$125,790	$139,790	$153,790	$167,790	$181,790	$195,720	$209,650	$223,650
	2	$84,830	$101,830	$118,830	$135,830	$152,745	$169,745	$186,745	$203,745	$220,745	$237,660	$254,575	$271,575
	3	$99,800	$119,800	$139,800	$159,800	$179,700	$199,700	$219,700	$239,700	$259,700	$279,600	$299,500	$319,500
	4	$114,770	$137,770	$160,770	$183,770	$206,655	$229,655	$252,655	$275,655	$298,655	$321,540	$344,425	$367,425
5.750%	1	$68,950	$82,740	$96,530	$110,320	$124,110	$137,900	$151,690	$165,480	$179,270	$193,060	$206,850	$220,640
	2	$83,725	$100,470	$117,215	$133,960	$150,705	$167,450	$184,195	$200,940	$217,685	$234,430	$251,175	$267,920
	3	$98,500	$118,200	$137,900	$157,600	$177,300	$197,000	$216,700	$236,400	$256,100	$275,800	$295,500	$315,200
	4	$113,275	$135,930	$158,585	$181,240	$203,895	$226,550	$249,205	$271,860	$294,515	$317,170	$339,825	$362,480
5.875%	1	$68,040	$81,620	$95,270	$108,850	$122,430	$136,010	$149,660	$163,240	$176,820	$190,470	$204,050	$217,700
	2	$82,620	$99,110	$115,685	$132,175	$148,665	$165,155	$181,730	$198,220	$214,710	$231,285	$247,775	$264,350
	3	$97,200	$116,600	$136,100	$155,500	$174,900	$194,300	$213,800	$233,200	$252,600	$272,100	$291,500	$311,000
	4	$111,780	$134,090	$156,515	$178,825	$201,135	$223,445	$245,870	$268,180	$290,490	$312,915	$335,225	$357,650
6.000%	1	$67,130	$80,500	$93,940	$107,380	$120,750	$134,260	$147,700	$161,070	$174,510	$187,950	$201,320	$214,760
	2	$81,515	$97,750	$114,070	$130,390	$146,625	$163,030	$179,350	$195,585	$211,905	$228,225	$244,460	$260,780
	3	$95,900	$115,000	$134,200	$153,400	$172,500	$191,800	$211,000	$230,100	$249,300	$268,500	$287,600	$306,800
	4	$110,285	$132,250	$154,330	$176,410	$198,375	$220,570	$242,650	$264,615	$286,695	$308,775	$330,740	$352,820
6.125%	1	$66,220	$79,450	$92,750	$105,980	$119,210	$132,440	$145,740	$158,970	$172,200	$185,430	$198,660	$211,960
	2	$80,410	$96,475	$112,625	$128,690	$144,755	$160,820	$176,970	$193,035	$209,100	$225,165	$241,230	$257,380
	3	$94,600	$113,500	$132,500	$151,400	$170,300	$189,200	$208,200	$227,100	$246,000	$264,900	$283,800	$302,800
	4	$108,790	$130,525	$152,375	$174,110	$195,845	$217,580	$239,430	$261,165	$282,900	$304,635	$326,370	$348,220
6.250%	1	$65,310	$78,470	$91,490	$104,580	$117,600	$130,760	$143,780	$156,870	$169,890	$182,980	$196,070	$209,090
	2	$79,305	$95,285	$111,095	$126,990	$142,800	$158,780	$174,590	$190,485	$206,295	$222,190	$238,085	$253,895
	3	$93,300	$112,100	$130,700	$149,400	$168,000	$186,800	$205,400	$224,100	$242,700	$261,400	$280,100	$298,700
	4	$107,295	$128,915	$150,305	$171,810	$193,200	$214,820	$236,210	$257,715	$279,105	$300,610	$322,115	$343,505
6.375%	1	$64,540	$77,350	$90,300	$103,180	$116,130	$128,940	$141,890	$154,770	$167,720	$180,530	$193,480	$206,360
	2	$78,370	$93,925	$109,650	$125,290	$141,015	$156,570	$172,295	$187,935	$203,660	$219,215	$234,940	$250,580
	3	$92,200	$110,500	$129,000	$147,400	$165,900	$184,200	$202,700	$221,100	$239,600	$257,900	$276,400	$294,800
	4	$106,030	$127,075	$148,350	$169,510	$190,785	$211,830	$233,105	$254,265	$275,540	$296,585	$317,860	$339,020
6.500%	1	$63,630	$76,440	$89,180	$101,850	$114,590	$127,330	$140,070	$152,810	$165,480	$178,220	$190,960	$203,700
	2	$77,265	$92,820	$108,290	$123,675	$139,145	$154,615	$170,085	$185,555	$200,940	$216,410	$231,880	$247,350
	3	$90,900	$109,200	$127,400	$145,500	$163,700	$181,900	$200,100	$218,300	$236,400	$254,600	$272,800	$291,000
	4	$104,535	$125,580	$146,510	$167,325	$188,255	$209,185	$230,115	$251,045	$271,860	$292,790	$313,720	$334,650
6.625%	1	$62,790	$75,390	$87,920	$100,520	$113,120	$125,720	$138,250	$150,850	$163,380	$175,980	$188,510	$201,110
	2	$76,245	$91,545	$106,760	$122,060	$137,360	$152,660	$167,875	$183,175	$198,390	$213,690	$228,905	$244,205
	3	$89,700	$107,700	$125,600	$143,600	$161,600	$179,600	$197,500	$215,500	$233,400	$251,400	$269,300	$287,300
	4	$103,155	$123,855	$144,440	$165,140	$185,840	$206,540	$227,125	$247,825	$268,410	$289,110	$309,695	$330,395

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

2015
AFFORDABLE SALES PRICE GUIDELINES
MOLOKA`I
MULTI-FAMILY

Effective: **May 1, 2015**

		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%
		$24,270	$29,124	$33,978	$38,832	$43,686	$48,540	$53,394	$58,248	$63,102	$67,956	$72,810	$77,664
6.750%	1	$62,090	$74,480	$86,870	$99,260	$111,650	$124,040	$136,430	$148,890	$161,280	$173,670	$186,130	$198,520
	2	$75,395	$90,440	$105,485	$120,530	$135,575	$150,620	$165,665	$180,795	$195,840	$210,885	$226,015	$241,060
	3	$88,700	$106,400	$124,100	$141,800	$159,500	$177,200	$194,900	$212,700	$230,400	$248,100	$265,900	$283,600
	4	$102,005	$122,360	$142,715	$163,070	$183,425	$203,780	$224,135	$244,605	$264,960	$285,315	$305,785	$326,140
6.875%	1	$61,250	$73,500	$85,750	$98,000	$110,250	$122,500	$134,750	$147,000	$159,250	$171,500	$183,750	$196,000
	2	$74,375	$89,250	$104,125	$119,000	$133,875	$148,750	$163,625	$178,500	$193,375	$208,250	$223,125	$238,000
	3	$87,500	$105,000	$122,500	$140,000	$157,500	$175,000	$192,500	$210,000	$227,500	$245,000	$262,500	$280,000
	4	$100,625	$120,750	$140,875	$161,000	$181,125	$201,250	$221,375	$241,500	$261,625	$281,750	$301,875	$322,000
7.000%	1	$60,480	$72,590	$84,700	$96,740	$108,850	$120,960	$133,070	$145,180	$157,220	$169,330	$181,440	$193,550
	2	$73,440	$88,145	$102,850	$117,470	$132,175	$146,880	$161,585	$176,290	$190,910	$205,615	$220,320	$235,025
	3	$86,400	$103,700	$121,000	$138,200	$155,500	$172,800	$190,100	$207,400	$224,600	$241,900	$259,200	$276,500
	4	$99,360	$119,255	$139,150	$158,930	$178,825	$198,720	$218,615	$238,510	$258,290	$278,185	$298,080	$317,975
7.125%	1	$59,710	$71,680	$83,580	$95,550	$107,450	$119,420	$131,390	$143,360	$155,330	$167,230	$179,200	$191,170
	2	$72,505	$87,040	$101,490	$116,025	$130,475	$145,010	$159,545	$174,080	$188,615	$203,065	$217,600	$232,135
	3	$85,300	$102,400	$119,400	$136,500	$153,500	$170,600	$187,700	$204,800	$221,900	$238,900	$256,000	$273,100
	4	$98,095	$117,760	$137,310	$156,975	$176,525	$196,190	$215,855	$235,520	$255,185	$274,735	$294,400	$314,065
7.250%	1	$58,940	$70,770	$82,600	$94,360	$106,190	$117,950	$129,780	$141,540	$153,370	$165,130	$176,960	$188,720
	2	$71,570	$85,935	$100,300	$114,580	$128,945	$143,225	$157,590	$171,870	$186,235	$200,515	$214,880	$229,160
	3	$84,200	$101,100	$118,000	$134,800	$151,700	$168,500	$185,400	$202,200	$219,100	$235,900	$252,800	$269,600
	4	$96,830	$116,265	$135,700	$155,020	$174,455	$193,775	$213,210	$232,530	$251,965	$271,285	$290,720	$310,040
7.375%	1	$58,310	$69,930	$81,620	$93,240	$104,930	$116,480	$128,170	$139,790	$151,480	$163,100	$174,790	$186,410
	2	$70,805	$84,915	$99,110	$113,220	$127,415	$141,440	$155,635	$169,745	$183,940	$198,050	$212,245	$226,355
	3	$83,300	$99,900	$116,600	$133,200	$149,900	$166,400	$183,100	$199,700	$216,400	$233,000	$249,700	$266,300
	4	$95,795	$114,885	$134,090	$153,180	$172,385	$191,360	$210,565	$229,655	$248,860	$267,950	$287,155	$306,245
7.500%	1	$57,540	$69,020	$80,570	$92,050	$103,600	$115,080	$126,630	$138,110	$149,660	$161,140	$172,620	$184,170
	2	$69,870	$83,810	$97,835	$111,775	$125,800	$139,740	$153,765	$167,705	$181,730	$195,670	$209,610	$223,635
	3	$82,200	$98,600	$115,100	$131,500	$148,000	$164,400	$180,900	$197,300	$213,800	$230,200	$246,600	$263,100
	4	$94,530	$113,390	$132,365	$151,225	$170,200	$189,060	$208,035	$226,895	$245,870	$264,730	$283,590	$302,565
7.625%	1	$56,840	$68,250	$79,590	$91,000	$102,340	$113,750	$125,090	$136,430	$147,770	$159,180	$170,520	$181,930
	2	$69,020	$82,875	$96,645	$110,500	$124,270	$138,125	$151,895	$165,665	$179,435	$193,290	$207,060	$220,915
	3	$81,200	$97,500	$113,700	$130,000	$146,200	$162,500	$178,700	$194,900	$211,100	$227,400	$243,600	$259,900
	4	$93,380	$112,125	$130,755	$149,500	$168,130	$186,875	$205,505	$224,135	$242,765	$261,510	$280,140	$298,885
7.750%	1	$56,210	$67,410	$78,610	$89,810	$101,150	$112,350	$123,550	$134,820	$146,020	$157,220	$168,560	$179,760
	2	$68,255	$81,855	$95,455	$109,055	$122,825	$136,425	$150,025	$163,710	$177,310	$190,910	$204,680	$218,280
	3	$80,300	$96,300	$112,300	$128,300	$144,500	$160,500	$176,500	$192,600	$208,600	$224,600	$240,800	$256,800
	4	$92,345	$110,745	$129,145	$147,545	$166,175	$184,575	$202,975	$221,490	$239,890	$258,290	$276,920	$295,320
7.875%	1	$55,510	$66,570	$77,700	$88,760	$99,890	$111,020	$122,080	$133,210	$144,270	$155,330	$166,530	$177,590
	2	$67,405	$80,835	$94,350	$107,780	$121,295	$134,810	$148,240	$161,755	$175,185	$188,615	$202,215	$215,645
	3	$79,300	$95,100	$111,000	$126,800	$142,700	$158,600	$174,400	$190,300	$206,100	$221,900	$237,900	$253,700
	4	$91,195	$109,365	$127,650	$145,820	$164,105	$182,390	$200,560	$218,845	$237,015	$255,185	$273,585	$291,755
8.000%	1	$54,810	$65,870	$76,790	$87,780	$98,700	$109,690	$120,680	$131,600	$142,590	$153,510	$164,500	$175,490
	2	$66,555	$79,985	$93,245	$106,590	$119,850	$133,195	$146,540	$159,800	$173,145	$186,405	$199,750	$213,095
	3	$78,300	$94,100	$109,700	$125,400	$141,000	$156,700	$172,400	$188,000	$203,700	$219,300	$235,000	$250,700
	4	$90,045	$108,215	$126,155	$144,210	$162,150	$180,205	$198,260	$216,200	$234,255	$252,195	$270,250	$288,305

Prepared by:
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DEPARTMENT OF HOUSING AND HUMAN CONCERNS (DHHC)
COUNTY OF MAUI
Effective: May 1, 2015

2015
AFFORDABLE SALES PRICE GUIDELINES
MOLOKA`I
MULTI-FAMILY

Prevailing Int. Rate	No. of Bedroom	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%
		$29,930	$35,916	$41,902	$47,888	$53,874	$48,540	$65,846	$71,832	$77,818	$83,804	$89,790	$95,776
8.125%	1	$54,180	$65,030	$75,880	$86,660	$97,510	$108,360	$119,210	$130,060	$140,840	$151,760	$162,610	$173,460
	2	$65,790	$78,965	$92,140	$105,230	$118,405	$131,580	$144,755	$157,930	$171,020	$184,280	$197,455	$210,630
	3	$77,400	$92,900	$108,400	$123,800	$139,300	$154,800	$170,300	$185,800	$201,200	$216,800	$232,300	$247,800
	4	$89,010	$106,835	$124,660	$142,370	$160,195	$178,020	$195,845	$213,670	$231,380	$249,320	$267,145	$284,970
8.250%	1	$53,550	$64,260	$74,970	$85,680	$96,390	$107,100	$117,810	$128,520	$139,230	$149,940	$160,650	$171,360
	2	$65,025	$78,030	$91,035	$104,040	$117,045	$130,050	$143,055	$156,060	$169,065	$182,070	$195,075	$208,080
	3	$76,500	$91,800	$107,100	$122,400	$137,700	$153,000	$168,300	$183,600	$198,900	$214,200	$229,500	$244,800
	4	$87,975	$105,570	$123,165	$140,760	$158,355	$175,950	$193,545	$211,140	$228,735	$246,330	$263,925	$281,520
8.375%	1	$52,920	$63,490	$74,060	$84,700	$95,340	$105,910	$116,480	$127,050	$137,690	$148,260	$158,830	$169,400
	2	$64,260	$77,095	$89,930	$102,850	$115,770	$128,605	$141,440	$154,275	$167,195	$180,030	$192,865	$205,700
	3	$75,600	$90,700	$105,800	$121,000	$136,200	$151,300	$166,400	$181,500	$196,700	$211,800	$226,900	$242,000
	4	$86,940	$104,305	$121,670	$139,150	$156,630	$173,995	$191,360	$208,725	$226,205	$243,570	$260,935	$278,300
8.500%	1	$52,360	$62,790	$73,290	$83,720	$94,220	$104,650	$115,080	$125,650	$136,080	$146,510	$157,010	$167,440
	2	$63,580	$76,245	$88,995	$101,660	$114,410	$127,075	$139,740	$152,575	$165,240	$177,905	$190,655	$203,320
	3	$74,800	$89,700	$104,700	$119,600	$134,600	$149,500	$164,400	$179,500	$194,400	$209,300	$224,300	$239,200
	4	$86,020	$103,155	$120,405	$137,540	$154,790	$171,925	$189,060	$206,425	$223,560	$240,695	$257,945	$275,080
8.625%	1	$51,730	$62,090	$72,450	$82,810	$93,100	$103,460	$113,820	$124,180	$134,540	$144,830	$155,190	$165,550
	2	$62,815	$75,395	$87,975	$100,555	$113,050	$125,630	$138,210	$150,790	$163,370	$175,865	$188,445	$201,025
	3	$73,900	$88,700	$103,500	$118,300	$133,000	$147,800	$162,600	$177,400	$192,200	$206,900	$221,700	$236,500
	4	$84,985	$102,005	$119,025	$136,045	$152,950	$169,970	$186,990	$204,010	$221,030	$237,935	$254,955	$271,975
8.750%	1	$51,170	$61,390	$71,610	$81,830	$92,050	$102,340	$112,490	$122,710	$133,000	$143,220	$153,440	$163,660
	2	$62,135	$74,545	$86,955	$99,365	$111,775	$124,270	$136,595	$149,005	$161,500	$173,910	$186,320	$198,730
	3	$73,100	$87,700	$102,300	$116,900	$131,500	$146,200	$160,700	$175,300	$190,000	$204,600	$219,200	$233,800
	4	$84,065	$100,855	$117,645	$134,435	$151,225	$168,130	$184,805	$201,595	$218,500	$235,290	$252,080	$268,870

Maximum affordable sales price is based on the following factors:

$48,540 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: **May 1, 2015**

2015
INCOME LIMITS & AFFORDABLE RENT GUIDELINES

MOLOKA`I

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

% of Median	1 PERSON 0.7	2 PERSON 0.8	3 PERSON 0.9	4 PERSON 1.0	5 PERSON 1.08	6 PERSON 1.16	7 PERSON 1.24	8 PERSON 1.32
10%	$3,400	$3,880	$4,370	$4,850	$5,240	$5,630	$6,020	$6,410
20%	$6,800	$7,770	$8,740	$9,710	$10,480	$11,260	$12,040	$12,810
30%	$10,190	$11,650	$13,110	$14,560	$15,730	$16,890	$18,060	$19,220
40%	$13,590	$15,530	$17,470	$19,420	$20,970	$22,520	$24,080	$25,630
50%	$16,990	$19,420	$21,840	$24,270	$26,210	$28,150	$30,090	$32,040
60%	$20,390	$23,300	$26,210	$29,120	$31,450	$33,780	$36,110	$38,440
70%	$23,780	$27,180	$30,580	$33,980	$36,700	$39,410	$42,130	$44,850
80%	$27,180	$31,070	$34,950	$38,830	$41,940	$45,050	$48,150	$51,260
90%	$30,580	$34,950	$39,320	$43,690	$47,180	$50,680	$54,170	$57,670
100%	$33,980	$38,830	$43,690	$48,540	$52,420	$56,310	$60,190	$64,070
110%	$37,380	$42,720	$48,050	$53,390	$57,670	$61,940	$66,210	$70,480
120%	$40,770	$46,600	$52,420	$58,250	$62,910	$67,570	$72,230	$76,890
130%	$44,170	$50,480	$56,790	$63,100	$68,150	$73,200	$78,250	$83,290
140%	$47,570	$54,360	$61,160	$67,960	$73,390	$78,830	$84,270	$89,700

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	$219	$252	$282	$311
30%	$255	$273	$328	$379	$422	$466
40%	$340	$364	$437	$505	$563	$621
50%	$425	$455	$546	$631	$704	$777
60%	$510	$546	$655	$757	$845	$932
70%	$595	$637	$765	$884	$985	$1,087
80%	$680	$728	$874	$1,010	$1,126	$1,243
90%	$765	$819	$983	$1,136	$1,267	$1,398
100%	$850	$910	$1,092	$1,262	$1,408	$1,553
110%	$935	$1,001	$1,201	$1,388	$1,549	$1,709
120%	$1,019	$1,092	$1,311	$1,515	$1,689	$1,864
130%	$1,104	$1,183	$1,420	$1,641	$1,830	$2,019
140%	$1,189	$1,274	$1,529	$1,767	$1,971	$2,175

Note: Affordable rents are based on 30% of gross monthly income. Affordable rents include utilities

Table 4. Existing and Proposed Land Use Designations

Tax Map Key	*Area of Parcel	Existing State Land Use District	Proposed State Land Use District Amendment and Area Proposed for Reclassification	Maui Island Plan	Existing West Maui Community Plan	Proposed West Maui Community Plan Amendment	Existing County Zoning	Proposed Change in Zoning	Special Management Area
(2)4-8-003:084**	29 acres	Agricultural/ Conservation (4.646 Acs)	Agricultural to Urban: 24.225 Acs	Planned Growth Area, Outside Growth Boundaries, Park, Outside Protected Area***	Park, Open Space, Agriculture	Project District	Hotel, A-2 Apartment, R-3 Residential, Agricultural	Project District	Within
(2)4-8-003:098 (por.)	15 acres	Agricultural	Agricultural to Rural: 14.584 Acs. To Remain Agricultural: 0.443 Ac.	Rural, Portion Outside Planned Growth Area, Protected Area	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:099 (por.)	16 acres	Agricultural	Agricultural to Rural: 11.383 Acs. To Remain Agricultural: 4.192 Acs.	Rural, Planned Growth Area, Portion Outside Growth Boundaries, Outside Protected Area	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:100 (por.)	27 acres	Agricultural	Agricultural to Urban: 6.239 Acs. Agricultural to Rural: 16.244 Acs. To Remain Agricultural: 4.63 Acs.	Rural, Urban, Planned Growth Area, Portion Outside Growth Boundaries, Outside Protected Area	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:101 (por.)	29 acres	Agricultural	Agricultural to Urban: 5.423 Acs. Agricultural to Rural: 18.384 Acs. To Remain Agricultural: 5.572 Acs.	Rural, Urban, Planned Growth Area, Portion Outside Growth Boundaries	Agriculture	Project District	Agricultural	Project District	Portion In
(2)4-8-003:102 (por.)	17 acres	Agricultural	Agricultural to Urban: 16.790 Acs. Agricultural to Rural: 0.006 Ac. To Remain Agricultural: 0.085 Ac.	Rural, Urban, Planned Growth Area, Outside Protected Area	Agriculture	Project District	Agricultural	Project District	Portion In
(2)4-8-003:103 (por.)	28 acres	Agricultural	Agricultural to Urban: 27.799 Acs.	Urban, Planned Growth Area, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:104 (por.)	50 acres	Agricultural	Agricultural to Urban: 40.311 Acs. To Remain Agricultural: 9.99 Acs.	Urban, Planned Growth Area, Portion Outside Growth Boundaries, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:105 (por.)	41 acres	Agricultural	Agricultural to Urban: 29.387 Acs. Agricultural to Rural: 10.945 Acs. To Remain Agricultural: 0.402 Ac.	Rural, Urban, Planned Growth Area, Portion Outside Growth Boundaries, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:106 (por.)	17 acres	Agricultural	Agricultural to Urban: 8.406 Acs. Agricultural to Rural: 3.509 Acs. To Remain Agricultural: 4.762 Acs.	Rural, Urban, Planned Growth Area, Portion Outside Growth Boundaries, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:107 (por.)	41 acres	Agricultural	Agricultural to Urban: 0.247 Ac. Agricultural to Rural: 33.089 Acs, To Remain Agricultural: 7.807 Acs.	Rural, Urban, Planned Growth Area, Portion Outside Growth Boundaries, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:108	81 acres	Agricultural (59 Acs.)/ Conservation (22 Acs.)	No change	Outside Growth Boundaries, Sensitive Land, Outside Protected Areas	Agriculture, Conservation	Project District	Agricultural	Project District	Outside

EXHIBIT 2

Table 4. Existing and Proposed Land Use Designations (Continued)

Tax Map Key	*Area of Parcel	Existing State Land Use District	Proposed State Land Use District Amendment and Area Proposed for Reclassification	Maui Island Plan	Existing West Maui Community Plan	Proposed West Maui Community Plan Amendment	Existing County Zoning	Proposed Change in Zoning	Special Management Area
(2)4-8-003:109 (por.)	16 acres	Agricultural	Agricultural to Rural: 15.753 Acs. To Remain Agricultural: 0.414 Ac.	Rural, Planned Growth Area, Portion Outside Growth Boundaries, Sensitive Land, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:110 (por.)	17 acres	Agricultural	Agricultural to Rural: 7.352 Acs. To Remain Agricultural: 9.868 Acs.	Rural, Planned Growth Area, Portion Outside Growth Boundaries, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:111 (por.)	17 acres	Agricultural	Agricultural to Urban: 8.740 Acs. Agricultural to Rural: 4.752 Acs. To Remain Agricultural: 3.09 Acs.	Urban, Rural, Planned Growth Area, Portion Outside Growth Boundaries, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:112 (por.)	25 acres	Agricultural	Agricultural to Urban: 10.106 Acs. To Remain Agricultural: 14.504 Acs.	Urban, Planned Growth Area, Portion Outside Growth Boundaries, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:113	25 acres	Agricultural	Agricultural to Urban: 25.202 Acs. Agricultural to Rural: 0.009 Ac.	Rural, Urban, Planned Growth Area, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Portion In
(2)4-8-003:114 (por.)	29 acres	Agricultural	Agricultural to Urban: 21.647 Acs. Agricultural to Rural: 4.796 Acs. To Remain Agricultural: 2.396 Acs.	Urban, Rural, Planned Growth Area, Portion Outside Growth Boundaries, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Portion In
(2)4-8-003:115 (por.)	26 acres	Agricultural	Agricultural to Urban: 8.319 Acs. Agricultural to Rural: 4.976 Acs. To Remain Agricultural: 12.889 Acs.	Rural, Urban, Planned Growth Area, Portion Outside Growth Boundaries, Park, Sensitive Land, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Portion In
(2)4-8-003:116 (por.)	16 acres	Agricultural	Agricultural to Urban: 1.357 Acs. To Remain Agricultural: 14.681 Acs.	Outside Growth Boundaries, Park, Sensitive Land, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Portion In
(2)4-8-003:117 (por.)	16 acres	Agricultural	Agricultural to Rural: 13.384 Acs. To Remain Agricultural: 2.205 Acs.	Rural, Planned Growth Area, Portion Outside Growth Boundaries, Sensitive Land, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Outside
(2)4-8-003:118 (por.)	43 acres	Agricultural/ Conservation	Agricultural to Urban: 17.98 Acs. Agricultural to Rural: 8.709 Acs. To Remain in Agricultural and Conservation: 16.02 Acs.	Urban, Rural, Planned Growth Area, Portion Outside Growth Boundaries, Park, Sensitive Land, Outside Protected Areas	Agriculture	Project District	Agricultural	Project District	Portion In
(2)4-8-003:124** (por.)	16 acres	Agricultural/ Conservation (0.21 Ac.)	Agricultural to Urban: 14.04 Acs. To Remain Agricultural: 1.83 Acs.	Planned Growth Area, Outside Growth Boundaries, Outside Protected Areas***	Agriculture/Open Space	Project District	Agricultural, R-3 Residential	Project District	Within

Source: County of Maui, Department of Planning 2014 and R.T. Tanaka Engineers, Inc.
Note: * Rounded to nearest whole number
** Parcels excluded in Alternative 2
*** MIP includes footnote that potential urban growth areas makai of the existing Honoapi‘ilani Highway may be undertaken in conjunction with updates or amendments to the West Maui Community Plan

II. ALTERNATIVES ANALYSIS

This chapter addresses alternatives considered in the development of the Master Plan and its various implementation components.

A. ALTERNATIVE 1: PREFERRED PLAN UTILIZING LANDS MAUKA AND MAKAI OF HONOAPI`ILANI HIGHWAY (OLOWALU TOWN MASTER PLAN)

Alternative 1, the Preferred Plan, described in Chapter I of this document was developed through an extensive community-based planning process referred to as "Olowalu Talk Story", which began in November 2005. Refer to **Figure 4**. The "Olowalu Talk Story" workshop or planning charette included the input of participants consisting of residents, community organizations, professionals, town planners, and government agencies. Project plans were continuously evaluated, assessed, and updated to incorporate the views of the participants and their stated desires in order to preserve Maui's quality of life, provide affordable housing for local residents, and preserve natural resources. Significant natural resources that were identified in the planning process for preservation or protection in recognition of the ahupua`a system of land management included the Olowalu Cultural Reserve (OCR), the archaeological and cultural resources of Olowalu, Olowalu Stream, Kapa`iki, the historic Olowalu Church, Camp Olowalu (formerly Pecusa), Olowalu Wharf, Olowalu General Store, the monkey pod trees on Honoapi`ilani Highway, the makai open spaces and recreational uses, and the coastal waters of Olowalu.

Refinement of the Master Plan has been through continued dialogue with interested parties established during "Olowalu Talk Story", especially with the residents of Olowalu. Preferred Alternative 1 of the Master Plan took six (6) years to develop and numerous iterations of the plan. Refer to **Appendix "A"**. The basic concepts of a sustainable and walkable community have been incorporated in the Master Plan. The country town centers are on relatively flat land and residential uses are within a five (5) minute walk to or one fourth mile of centers of activity to reduce the dependency on the automobile.

Concurrent with the refinement of the Master Plan, Olowalu Ekolu, LLC and Olowalu Town, LLC have participated in the Maui Island Plan (MIP) process to include the Master Plan in the Urban Growth Boundary (UGB) and Rural Growth Boundary (RGB). Both the General Plan Advisory Committee and Maui Planning Commission recommended the Master Plan for

EXHIBIT 3

the MIP. The MIP includes portions of the Olowalu Town Master Plan in the Urban and Rural Growth Boundaries. The MIP was adopted by the Maui County Council by Ordinance No. 4004 on December 28, 2012. The MIP did not include the two (2) makai properties in the directed growth boundaries.

According to the MIP, Olowalu Town will be designed to recognize and perpetuate the land and resources management system of ahupua`a. The town will provide public access between the ocean and the mountains; protect the natural environment, particularly Olowalu Stream, the shoreline, and coral reefs and marine resources; preserve mauka and makai view corridors and perpetuate the OCR. In order to achieve these goals, the MIP made provisions for potential expansion of the growth boundaries makai of the existing Honoapi`ilani Highway in the context of the West Maui Community Plan update or amendment process. Expansion of the growth boundaries may consider the need to: protect adjacent coastal and marine ecosystems (including the reefs at Olowalu), enhance public shoreline access and open space, and implement the proposed Pali to Puamana Parkway Plan.

In order to create a sustainable community, perpetuating the land and resources management system of ahupua`a, use of both the mauka and makai lands are proposed in Preferred Alternative 1. Use of these lands allows for mauka to makai integration of a system of parks, public access, open space and the OCR with urban and rural uses and public infrastructure. Of particular importance is development of the mauka to makai drainage systems to protect the nearshore waters and ecosystems, as well as proposed plans by the Applicants to develop the park and open space lands. In keeping with implementation of the Pali to Puamana Parkway Plan, Preferred Alternative 1 allows relocation of Honoapi`ilani Highway landward and creation of enhanced recreation areas, such as parks, open space and public access makai of the existing Honoapi`ilani Highway.

According to the MIP, the Master Plan is intended to meet the needs of Maui residents as a revitalized and sustainable Olowalu community. Olowalu Town will provide housing, employment, recreational, and cultural opportunities in the context of a mixed-use sustainable community that preserves the area's natural, cultural, and historic resources. Olowalu Town is envisioned as a pedestrian-friendly community that integrates a variety of housing types with employment opportunities, commercial, and recreational uses developed concurrently with public services and infrastructure (MIP, pp. 8-63).

As a proposed sustainable community, the environment is a key element of the proposed Alternative 1 Master Plan. Of particular environmental concern is the relationship between project-related stormwater runoff and sediments and nearshore water quality conditions. As such, stormwater quality enhancements incorporating Low Impact Development (LID) measures are proposed to mitigate impacts to the nearshore waters. The Master Plan proposes to retain as much runoff onsite as possible, primarily on the mauka side of Honoapi`ilani Highway and discontinue the existing conditions in which stormwater runoff from the mauka vacant lands exit through existing culverts under Honoapi`ilani Highway directly into the ocean. See **Appendices "C"** and **"C-2"**. As noted in the *Assessment of Marine Water Chemistry and Biotic Community Structure* study, the existing stormwater runoff is of concern to the area north of Hekili Point and south of Olowalu Stream due to the direct flow of runoff into the ocean. See **Appendix "E"**.

Creative solutions for new infrastructure will also be required for water, sewage, roadways, and related systems. These solutions will be implemented concurrent with the development of the Olowalu Town Master Plan (OTMP). Detailed discussion of infrastructure is provided in Chapter III of this EIS.

Alternative 1 utilizes vacant lands that were formerly used for agricultural cultivation and provides housing, shopping, and community-living opportunities for Maui residents, including seniors and first-time homebuyers. Infrastructure improvements will be necessary to provide needed services to the Master Plan community. These infrastructure improvements that will be built as part of the Master Plan community will also enhance and increase the services available to current Olowalu residents, such as upgraded water and fire protection systems, as well as the opportunity to eliminate individual wastewater systems through the construction of a state of the art wastewater treatment facility.

It is noted that cost benefit considerations were taken into account in affirming the viability of Alternative 1. As noted previously, the estimated construction cost for the project, including vertical construction and the Honoapi`ilani Highway realignment costs, is estimated to be $465.6 million. The Assessment of Economic and Fiscal Impacts (Appendix "M") further indicates that property values for the residential components at build-out is estimated to be $757.5 million while the value of commercial spaces is calculated to be about $52.5 million. While the valuations presented in the Assessment of Economic and Fiscal Impacts report are not framed in the context of a project development feasibility analysis, it does provide a positive indicator that the long-term feasibility of the project, under Alternative 1, is considered reasonable and appropriate.

B. ALTERNATIVE 2: UTILIZE LANDS MAUKA OF HONOAPI`ILANI HIGHWAY (MIP SCENARIO)

Alternative 2 (the MIP scenario) also follows the principles of ahupua'a land management and is in concert with the directed growth boundaries of the MIP. In this regard, Alternative 2 does not include the makai portion or approximately 45 acres in the proposed OTMP. Except for the existing residential uses, this alternative limits the use of the makai area to the existing OCR, agriculture, and recreation uses. Refer to **Figure 5**. Portions of the vacant makai lands are currently overgrown with kiawe, shrubs and grasses. Except for Camp Olowalu, which is available to fee paying guests, the vacant lands have not been developed for parks or recreational uses beyond public access to and informal access along portions of the shoreline from both ends of Olowalu and a public beach access with unpaved parking from the former Olowalu Mill site. A portion of the makai area is located within the OCR and will be subject to land altering activities to implement the objectives of the OCR. As with Alternative 1, LID measures will need to be incorporated into any land altering work necessary to meet the objectives of the OCR to minimize impacts on the nearshore waters.

Alternative 2 will keep the makai land in its present condition and retain it in the State Land Use (SLU) Agricultural District. Existing, limited, and agricultural uses (tree farms) will continue on the makai properties. Development of future parks and public access improvements will require land acquisition and development funds by the County of Maui. Also, current drainage patterns will be maintained with stormwater runoff eventually sheet flowing into the ocean.

With respect to the mauka lands, similar to Alternative 1, Alternative 2 will retain as much runoff onsite as possible, primarily on the mauka side of Honoapi`ilani Highway, and discontinue the existing conditions in which stormwater runoff from the mauka vacant lands exit through existing culverts under Honoapi`ilani Highway directly into the ocean.

Alternative 2 maintains the same residential unit count and land uses as Alternative 1, except it limits development to the area mauka of Honoapi`ilani Highway. Alternative 2 may be perceived as more appropriate due to the distance from the shoreline and perceived lesser impact to the nearshore waters, primarily the reefs (coral) and marine biota (i.e. manta rays and black tip sharks). However, as noted previously, under Alternative 2 stormwater runoff from the makai lands will continue to sheet flow into the ocean. Although Alternative 2 will leave the makai lands available for implementation of the County of Maui's proposed Pali to Puamana Plan which identifies portions of the makai lands for park use, it will require land acquisition by the County of Maui.

Alternative 2 will have similar impacts on infrastructure and public services as those assessed for Alternative 1.

From a financial feasibility standpoint, Alternative 2, like Alternative 1, is considered to be a viable planning option. The overall total cost for Alternative 2 will be slightly lower than that of Alternative 1 as the costs of developing the makai park and open space lands would not be a cost component. However, the cost savings will be offset with the elimination of potential ocean front market units, which will reduce overall revenue benefits. While market attractiveness may be diminished without the makai lands, the value of housing units and commercial areas is expected to exceed the cost of infrastructure systems and vertical construction, yielding a benefit-cost indicator which would point to project viability.

C. ALTERNATIVE 3: NO ACTION

On September 12, 2000 the Olowalu lands were granted Special Management Area Use Permit No. 990021 to develop the existing agricultural lots, including the Olowalu Makai Subdivision and Olowalu Mauka Subdivision. Lots in the Olowalu Makai Subdivision and the Olowalu Mauka Subdivision have been sold. Of the remaining agricultural lots under the control of Olowalu Ekolu, LLC and Olowalu Town, LLC, there is limited diversified farming occurring on the properties. These include a tomato farm, tree farms, cattle and horse grazing. It is noted that these current limited agricultural enterprises share the benefit of low lease rents which support the business-side element of the farming operations.

Alternative 3 would result in the continued sale of the remaining agricultural lots and the current small-scale agricultural use of the lots. While this option is considered an alternative from a planning perspective, it does not provide needed housing for local residents through a comprehensively planned sustainable community. Alternatives 1 and 2 will provide housing employment and recreational opportunities. In addition, Alternative 3 does not include any improvements to address the current runoff of sediments into the ocean. Therefore, Alternatives 1 and 2 are considered to yield a greater community benefit than Alternative 3. The rationale for the foregoing is provided below.

With the demise of Pioneer Mill in 1999 and cessation of pineapple cultivation in West Maui in 2009, there is an abundance of agricultural lands available for farming operations. Existing constraints, such as the ease in getting out-of-State agricultural products to State-wide markets at lower cost, limits diversified agriculture from expanding at a pace that would absorb the available agricultural lands. In the foreseeable future, there is no cash crop similar to sugarcane or pineapple envisioned that will be able to absorb the available vacant agricultural lands that were created with the demise of these two (2) plantations. While there may be interest in bio-fuel crops, from an economic feasibility perspective, growing of such crops will more than likely require large-scale commercial farms rather than smaller diversified agricultural lots, such as those found in Olowalu.

With the surplus of agricultural lands available for farming operations on Maui, planning for future communities on the island must then discern lands which are most appropriate for meeting the needs of the island's residents and businesses, from historic, spatial relationship, infrastructural and environmental points of view. Based on the planning analysis and technical studies conducted for the MIP and Olowalu Town, the Olowalu area is considered a functionally appropriate opportunity for new community development.

Alternative 3, No Action, may be perceived by some as advantageous from the standpoint of maintenance of the status quo regarding community character and environmental management. However, the existing problems associated with sedimentation into Olowalu Stream and the ocean, as well as traffic and erosion on Honoapi`ilani Highway continues or is further exacerbated under Alternative 3. The No Action alternative does not enhance the opportunity for physical activity or support social interaction, which are key components of a healthy community. The tradeoff considerations, then, relate to best use of the Master Plan lands from a community benefit perspective. As discussed previously, the Applicants believe that the creation of a master planned sustainable community which meets local housing and economic development needs in the context of the community character and its environmental management is the appropriate scenario for the use of lands at Olowalu.

D. ALTERNATIVE 4: DEFER ACTION

Alternative 4 is to defer development of the area and, hence, land use entitlement applications until a future date. As noted previously, the proposed action has been in the planning and analyses phases of work since 2005. The process for securing appropriate land use entitlements typically span a number of years, to be followed by detailed design and engineering. In order to successfully program work for new community development, careful plotting of development milestones is needed to ensure that unnecessary delays are minimized. Alternative 4 is not deemed to be in alignment with the need for local housing which falls within a more immediate timeframe which coincides with the County of Maui's comprehensive planning processes adopting the MIP and future update of the West Maui Community Plan.

In particular, Alternative 4 introduces the element of uncertainty with respect to future conditions. For example, revisions to regulatory protocols may result in added complexity in the land use entitlements processes resulting in lengthier approval durations and attendant higher costs of development (which ultimately translates to higher consumer costs). In this regard, project planning and land use entitlements processing for Olowalu Town is now approaching 10 years in length. Deferral of planning and land use entitlements will result in further delays in bringing new housing products to market for Maui's residents. The continued supply-demand imbalance has historically fueled higher housing costs for residents.

Delays in project implementation will also impact public-private partnership opportunities with respect to the realignment of Honoapi`ilani Highway, which is viewed to be a public interest infrastructure project. Delays in the realignment of Honoapi`ilani Highway is considered an adverse impact to the movement of people, goods and services for island businesses, residents and visitors. Delays in achieving a permanent transportation solution will then be replaced by interim and incremental improvements to address coastal erosion issues, and highway capacity concerns.

In addition, deferral of the project will result in a significant time lag of project benefits such as the implementation of sustainable LID stormwater management measures designed to enhance nearshore water quality conditions. Similarly, deferral of the project will place "on-hold" community sustainability benefits associated with new wastewater treatment technologies, water re-use practices, and agricultural infrastructure improvements. As a project designed to accommodate future growth, deferral of the OTMP will delay public-private partnership opportunities for addressing public service needs, including those related to police, fire, and educational system improvements.

E. ALTERNATIVE 5: RESORT AND RESORT RESIDENTIAL USE

From a master planning standpoint, alternative uses considered included developing resort uses, such as hotel units, with limited commercial support services to take advantage of the natural resources, especially the shoreline and ocean resources; as well as developing the area as a resort residential area as envisioned in Land Zoning Map No. 7. Refer to **Figure 9**. These types of uses could be established, however, these uses are viewed as taking away opportunity for focusing on a comprehensively planned sustainable community benefitting local residents including the provision of affordable housing. The Applicants' proposal is based on a philosophical priority embracing sustainability which yields the land uses, product mixes and spatial relationships identified in Alternatives 1 and 2, and which gives preference to local families.

The challenge for Alternative 5, then, is its focus on the visitor market and higher end housing product. The provision of public services, such as fire, police, recreational and educational services, would be provided to serve a market which in a larger context, may dilute and shift capital improvements programming and prioritization away from those needed by residents. The disadvantage of Alternative 5 is further illustrated by the likely housing product imbalance to be realized under this option. For example, resort residential housing is marketed to the higher-end customer who has the means to acquire housing products which have construction materials, quality and design amenities which lead to significantly higher sales prices. In today's market context, resort residential units are not sold to local families. Additionally, the 25 percent workforce housing requirement may not necessarily be located at Olowalu, which eliminates the locational advantage Olowalu offers to local residents from a commute efficiency standpoint. In general, the misalignment of Alternative 5 with the Applicants' values and desire to improve the quality of life for Maui's residents, results in an alternative which does not warrant further consideration.

Notwithstanding the foregoing disadvantages, Alternative 5 (Resort and Resort Residential Use) is considered financially viable. While vertical construction cost will be substantially higher than those presented for Alternatives 1 and 2, the values of the resort products at build-out will be substantially higher as well, likely yielding higher revenues to offset development costs. Specific quantifiable costs measuring feasibility potential of Alternative 5 is not presented because specific unit and product types have not been identified. However, if this alternative was to be considered, such costs would be developed through an iterative process of master plan development and cost estimating to ensure that units and products associated with the project yield a financially viable proposal. Notwithstanding, as noted previously, this alternative is not in keeping with the applicants' objective of providing housing for Maui residents.

F. ALTERNATIVE 6: OTHER LOCATIONS

Alternative 6 considered alternative locations within the West Maui region. Potential sites located within the UGB of the MIP do not have the geographic qualities to implement a sustainable community in accordance with the Hawaiian land management system of ahupua`a. Unfortunately, the lands within the UGB located in Lāhainā Town to Kapalua have been urbanized from Honoapi`ilani Highway to the shoreline and along the various stream systems, many of which have been channelized. As such, these alternative locations are not able to accommodate the sustainability plan proposed in Olowalu and does not meet the objectives of the Applicants.

Looking at lands beyond the UGB, alternative locations may be considered on State land use classified "Agricultural" lands mauka of Honoapi`ilani Highway between the Kā`anapali 2020 Master Plan area and the Pulelehua Master Plan area (near the West Maui Airport). Such lands, however, are not considered a viable option as they will require an amendment to the Maui Island Plan. This land use entitlement process will require the preparation of a new Chapter 343, Hawai`i Revised Statutes document, including new studies related to traffic, archaeology, engineering, flora and fauna, market and fiscal and economic impacts. In effect, consideration of lands beyond the UGB yields outcomes similar to Alternative 4, Defer Action.

G. INFRASTRUCTURE DEVELOPMENT CONSIDERATIONS

As a sustainable community, creative solutions for infrastructure systems will be required. The formulation of the preferred infrastructure system elements required careful engineering analysis, taking into account land use relationships, environmental impact mitigation, and relationships to existing and planned infrastructure systems. The basis for developing the preferred infrastructure system alternatives are described below.

Wastewater treatment and disposal requires utilization of technology that eliminates injection wells, locates facilities down gradient of water resources, locates facilities outside of any potential hazard area, such as the flood zones, and locates facilities in an area readily accessible, with limited impacts on existing and proposed residential and commercial uses. The wastewater facility site was placed on the northern portion of the property adjacent to the existing County of Maui's Recycling and Refuse Convenience Center which generates existing nuisances from noise, dust and odors and is accessible from an existing driveway. Additionally, the site needs to be accessible to large landscaped areas in order to utilize the R-1 recycled water for irrigation, as well as provide for the natural treatment systems consisting of a constructed wetland and soil aquifer treatment system. The facility's proposed location next to the County's Recycling and Refuse Convenience Center also will accommodate the solid waste to be generated by the project.

The existing private water system will be upgraded with additional source wells, storage and transmission lines. The area on the mauka side of the future relocated Honoapi`ilani Highway near the existing well and water storage tank was selected as the most likely area for the new source wells and storage for convenient connection to the existing system. This location is up-gradient to allow gravity flow transmission lines and minimize the need for pump stations to supply drinking water to the proposed and existing communities.

The alignment of the future relocated highway was designed to be consistent with the County's Pali to Puamana Master Plan, as well as the objectives of the Hawai`i Department of Transportation's (HDOT) Honoapi`ilani Highway Realignment/Widening Project (Mā`alaea to Launiupoko). The mauka alignment was selected based on the criteria of the Federal Highway Administration (FHWA) and HDOT, the topography of the site, and the existing natural constraints of the property where it narrows at both entrances to Olowalu along the shoreline. Relocating the highway further mauka will change the existing Honoapi`ilani Highway from a higher speed arterial to a lower-speed secondary roadway. The lower-speed secondary roadway will enhance and improve traffic safety of recreational users seeking to access the shoreline and create the opportunity to expand parks with associated amenities along the shoreline.

Drainage will be handled through a system of retention basins located within the approximate 140 acres of 223 acres (Alternative 1) and 200 acres (Alternative 2) of open space and park lands in the Master Plan, as well as Low Impact Development (LID) measures. There is adequate acreage of open space and park lands included in the Master Plan to handle not only drainage but to provide necessary open spaces and park lands for both passive and active recreation. As a fundamental design criterion, the drainage system also needed to retain all the post development flows, as well as some of the pre-development flows in order to minimize impacts on the nearshore water quality, especially at the Olowalu Stream outlet.

H. SUMMARY

The following criteria were used to evaluate the Alternatives:

1. Community Planning Effort
   - Community based planning effort initiated to develop Alternatives

2. Sustainability
   - Incorporates green infrastructure
   - Incorporates green buildings
   - Walkable community encourages transit, pedestrian, and bicycle transportation
3. Land Use
   - Consistent with Maui Island Plan Directed Growth Boundaries
   - Consistent with West Maui Community Plan Land Use Map
   - Supports agriculture

4. Natural Resources
   - Reduces sedimentation and protect water quality on mauka lands

- Reduces sedimentation and protect water quality on makai lands
- Protects scenic resources mauka of Honoapi`ilani Highway
- Enhances scenic resources mauka of Honoapi`ilani Highway
- Protects scenic resources makai of Honoapi`ilani Highway
- Enhances scenic resources makai of Honoapi`ilani Highway
- Protects open space resources

5. Infrastructure
   - Improve infrastructure (i.e., water, wastewater disposal, etc.)
   - Allows implementation of State Department of Transporation (HDOT) highway plans

6. Recreaction, Parks, and Public Access
   - Creates mauka recreational opportunities by providing additional parks
   - Creates shoreline recreational opportunities and access to the shoreline

7. Cultural Resources
   - Observe the Hawaiian land management system of ahupua`a
   - Expands the Olowalu Cultural Reserve or create Cultural Reserves

8. Housing
   - Provides housing for Maui residents
   - Provides affordable housing

9. Employment
   - Creates employment

10. Timeframe
    - Meets Applicants' timeframe (refer to **Table 5**)

Evaluation of the foregoing criteria is identified in the following **Table 6**.

Table 6. Evaluation of Criteria

CRITERIA	EVALUATION
1. Community Planning Effort	
Alternative 1	Olowalu Talk Story Provided Input on Master Plan; community desires considered during MIP process.
Alternative 2	Olowalu Talk Story Provided Input on Master Plan; community desires considered during MIP process.
Alternative 3	Community desires not considered.
Alternative 4	Community desires deferred to a later date in time.
Alternative 5	Community desires not considered. Requires community planning effort.
Alternative 6	Community desires not considered. Requires community planning effort.
2. Sustainability	
Alternative 1	Incorporates principles of green infrastructure and building design and walkable communities.
Alternative 2	Incorporates principles of green infrastructure and building design and walkable communities.
Alternative 3	Remains as is and does not promote green infrastructure, building design, or walkable communities.
Alternative 4	Defers consideration of green infrastructure, building design, and walkable communities to a later date in time.
Alternative 5	Does not promote green infrastructure or design.
Alternative 6	Does not promote green infrastructure or design.
3. Land Use	
Alternative 1	Partially consistent with MIP, requires community plan amendment, and includes agricultural lots.*
Alternative 2	Consistent with MIP, requires community plan amendment, and includes agricultural lots.
Alternative 3	Not consistent with MIP, consistent with community plan, and maintains agricultural land.
Alternative 4	Defers implementation of the MIP, community plan amendment, and temporarily maintains agricultural land.
Alternative 5	Not consistent with MIP and West Maui Community Plan.
Alternative 6	Requires finding an appropriate location and implementation of an amendment to the MIP and subsequent land entitlements.
4. Natural Resources	
Alternative 1	Proposed drainage system following Low Impact Development (LID) standards retains runoff mauka of Honoapi`ilani Highway in conjunction with LID measures makai of the highway and reduces sedimentation into the nearshore waters to protect water quality and marine biota. Scenic and open space resources mauka and makai of the highway are protected by the proposed system of parks, open space, greenways and expansion of the OCR.
Alternative 2	Proposed drainage system following LID standards retains runoff mauka of Honoapi`ilani Highway to reduce sedimentation into the nearshore waters to protect water quality and marine biota. Land makai of the highway will remain as is and will not decrease sedimentation into the nearshore waters. Scenic and open space resources mauka of the highway are protected by the proposed system of parks, open space, greenways and expansion of the OCR. Lands makai of the highway will remain unchanged.

Table 6. Evaluation of Criteria (Continued)

CRITERIA	EVALUATION
Alternative 3	The land remains unchanged and does not improve water quality or enhances scenic and open space resources.
Alternative 4	Defers improvements to reduce sedimentation and improve water quality and enhancement of scenic and open space resources to a later date in time
Alternative 5	Does not address LID drainage systems to reduce sedimentation and improve water quality or measures to enhance scenic and open space resources.
Alternative 6	No alternative location available.
5. Infrastructure	
Alternative 1	Improvements to existing infrastructure, including but not limited to drinking water and fire protection, is proposed, as well as a wastewater treatment facility that does not require injection wells. Provides corridor for Honoapi`ilani Highway inland.
Alternative 2	Improvements to existing infrastructure, including but not limited to drinking water and fire protection, is proposed, as well as a wastewater treatment facility that does not require injection wells. Provides corridor for Honoapi`ilani Highway inland.
Alternative 3	Remains unchanged, with no infrastructure improvements. Honoapi`ilani Highway remains in its present location.
Alternative 4	Improvements to infrastructure and relocation of Honoapi`ilani Highway is deferred to an indefinite timeframe.
Alternative 5	Improvements to infrastructure, including a wastewater treatment facility that does not require injection wells, have not been considered. Honoapi`ilani Highway remains in its present location.
Alternative 6	No alternative location available.
6. Recreation, Parks and Public Access	
Alternative 1	System of parks, open space, greenways, and expansion of the OCR mauka and makai of Honoapi`ilani is proposed to provide recreational opportunities, parks, and public access including to the shoreline.
Alternative 2	System of parks, open space, greenways, and expansion of the OCR mauka of Honoapi`ilani is proposed to provide recreational opportunities, parks, and public access on the mauka lands.
Alternative 3	Remains unchanged and does not provide new or improved recreational opportunities, parks, and public access.
Alternative 4	Defers development of parks, open space, greenways, and expansion of the OCR to an indefinite timeframe.
Alternative 5	Improvements to parks, open space, greenways, and expansion of the OCR are not addressed in this alternative.
Alternative 6	No alternative location available.
7. Cultural Resources	
Alternative 1	Is based on the ahupua`a Hawaiian system of land management and proposes to expand the OCR.
Alternative 2	Is based on the ahupua`a Hawaiian system of land management and proposes to expand the OCR.
Alternative 3	Remains unchanged and does not incorporate the ahupua`a system of land management and does not expand the OCR or create cultural reserves.
Alternative 4	Is based on the ahupua`a Hawaiian system of land management and proposes to expand the OCR but defers the project to an indefinite timeframe.

Table 6. Evaluation of Criteria (Continued)

CRITERIA	EVALUATION
Alternative 5	Is not based on the ahupua'a system of land management and does not expand the OCR.
Alternative 6	No alternative location available.
8. Housing	
Alternative 1	Provides housing for Maui residents and affordable housing.
Alternative 2	Provides housing for Maui residents and affordable housing.
Alternative 3	Remains unchanged and does not provide housing for Maui residents or affordable housing.
Alternative 4	Housing for Maui residents and affordable housing is deferred to a later date in time when the need is today.
Alternative 5	Provides resort residential housing that is for the off-island investor.
Alternative 6	No alternative location available.
9. Employment	
Alternative 1	Creates employment for future residents.
Alternative 2	Creates employment for future residents.
Alternative 3	The limited commercial uses remain unchanged and does not create future employment centers.
Alternative 4	Creates employment centers for future residents at a later date in time.
Alternative 5	Creates employment for hotel or resort workers.
Alternative 6	No alternative location available.
10. Timeframe	
Alternative 1	Meets Applicants' timeframe
Alternative 2	Meets Applicants' timeframe
Alternative 3	Require major redesign of Master Plan. Delay will not meet Applicants' timeframe.
Alternative 4	Does not meet Applicants' timeframe
Alternative 5	Requires major redesign of Master Plan. Delay will not meet Applicants' timeframe
Alternative 6	Requires locating an alternative location and initiating new environmental and land entitlement process. Delay will not meet Applicants' timeframe.
Note: * MIP includes footnote that potential urban growth areas makai of the existing Honoapi'ilani Highway may be undertaken in conjunction with updates or amendments to the West Maui Community Plan.	

The evaluation of the Development Alternatives are summarized below in **Table 7**.

Table 7. Summary of Evaluation of Alternatives

CRITERIA	ALTERNATIVES					
	1	2	3	4[a]	5	6[b]
Community Planning Effort						
Community Based Planning	Y	Y	N	Y	N	N/A
Sustainability						
Green Infrastructure	Y	Y	N	Y	N	N/A
Green Buildings	Y	Y	N	Y	N	N/A
Walkable Community	Y	Y	N	Y	N	N/A
Land Use						
Consistent with Maui Island Plan Directed Growth Boundaries	Y[c]	Y	N	Y	N	N/A
Consistent with West Maui Community Plan Land Use Map	N	N	Y	N	N	N/A
Support Agriculture	Y	Y	Y	Y	N	N/A
Natural Resources						
Reduces Sedimentation and Protect Water Quality on Mauka lands	Y	Y	N	Y	N	N/A
Reduces Sedimentation and Protect Water Quality on Makai Lands	Y	N	N	Y	N	N/A
Protects Scenic Resources Mauka of Honoapi`ilani Highway	Y	Y	N	Y	N	N/A
Enhances Scenic Resources Mauka of Honoapi`ilani Highway.	Y	Y	N	Y	N	N/A
Protects Scenic Resources Makai of Honoapi`ilani Highway	Y	Y	N	Y	N	N/A
Enhances Scenic Resources Makai of Honoapi`ilani Highway	Y	N	N	Y	N	N/A
Protects Open Space Resources	Y	Y	Y	Y	N	N/A
Infrastructure						
Improve Infrastructure	Y	Y	N	Y	Y	N/A
Implements HDOT Highway Plans	Y	Y	N	Y	N	N/A
Recreation, Parks and Public Access						
Improve Mauka Parks and Public Access	Y	Y	N	Y	N	N/A
Improve Makai Parks and Public Access	Y	N	N	Y	N	N/A
Cultural Resources						
Observes Hawaiian Land Management System (Ahupuaa)	Y	Y	N	Y	N	N/A
Expands the Olowalu Cultural Reserve or Create Cultural Reserves	Y	Y	N	Y	N	N/A
Housing						
Provides Housing for Residents	Y	Y	N	Y	N	N/A
Provides Affordable Housing	Y	Y	N	Y	Y	N/A
Employment						
Creates Employment	Y	Y	N	Y	Y	N/A
Timeframe						
Meets Applicants Timeframe	Y	Y	N	N	N	N/A
TOTAL	**23**	**20**	**3**	**22**	**3**	**0**

[a] Alternative 4 is the same as Alternative 1, except deferred to an indefinite date.
[b] N/A - Not Applicable (No Alternative Location Available).
[c] Partially consistent. MIP includes footnote that potential urban growth areas makai of the existing Honoapi'ilani Highway may be undertaken in conjunction with updates and amendments to the West Maui Community Plan.

Alternatives 1, 2, and 4 reflect positive attributes as related to the evaluation criteria, however, Alternative 4 would be deferred to a later date in time and will not provide housing for Maui residents that are needed today or meet the timeframe of the Applicants (refer to **Table 5**).

In general, the benefits of each alternative should be weighed against the project's goal of providing a comprehensively planned community for Maui's residents. Alternatives 1 and 2 reflect positive attributes as it relates to the evaluation criteria. Alternative 3 (No Action) is not aligned with the project's goal and Alternative 4 (Deferred Action) places "on-hold", the achievement of the project's goal and introduces an element of uncertainty as it relates to future conditions and circumstances.

The benefits of Alternatives 1 and 2 include the provision of a new mauka Honoapi`ilani Highway alignment which addresses coastal erosion issues and diverts traffic away from potential recreational opportunities along the existing Honoapi`ilani Highway corridor. Associated with the relocation of the highway is the opportunity to establish land use spatial allocations which respect the need to mitigate noise and air quality impacts, through the delineation of appropriate setbacks from the highway. Alternative 5 (Resort and Resort Residential Use) would likely include the realignment of Honoapi`ilani Highway as well, which would yield benefits similar to Alternatives 1 and 2.

Additionally, as a residential master planned community for Maui residents, Olowalu Town, under Alternatives 1 and 2, will provide the needed support facilities to ensure a fully integrated and functional community. Such facilities will include opportunities for new school, fire, and police infrastructure. Alternative 5 (Resort and Resort Residential Housing) could potentially include public service support facilities (fire and police), but will not likely provide new school facility opportunities based on this alternative's target population.

The evaluation summary, as presented in Table 7, indicates in a comprehensive fashion, the benefits associated with each alternative. The evaluation categories (e.g., sustainability, natural resources, recreation, land use, etc.) yield a rank order regime which places Alternatives 1, 2, and 4, as the leading options. As noted previously, however, Alternative 4 (Deferred Action) leads to implementation uncertainty which ultimately eliminates this option for the realm of development feasibility. Alternative 5 (Resort and Resort Residential Housing) yields a low rank order in terms of benefits, primarily due to its focus on the visitor industry as opposed to local resident needs.

Alternatives 1 and 2 satisfy the purpose and intent of Olowalu Town, LLC and Olowalu Ekolu, LLC to provide needed housing and employment opportunities to Maui residents in a sustainable community in a timely manner. Formulation of plans and systems for the Master Plan for Alternatives 1 and 2 were based on lengthy study, in recognition that planning for a new sustainable community requires diligent and detailed analysis across a range of disciplines. The evaluation of these alternatives also involved a full process of community engagement which facilitated the identification of design and engineering options and their evaluative criteria. As such, Alternatives 1 and 2 are evaluated in this Environmental Impact Statement.

Source: DBEDT, State GIS

Figure ~~9~~11

Proposed Olowalu Town Master Plan

Agricultural Lands of Importance to the State of Hawai`i Map

NOT TO SCALE

MUNEKIYO HIRAGA

Prepared for: Olowalu Town, LLC and Olowalu Ekolu, LLC

Olowalu Town/MasterPl/Final EIS/alish

EXHIBIT 4

Source: Land Study Bureau

Figure ~~10~~12

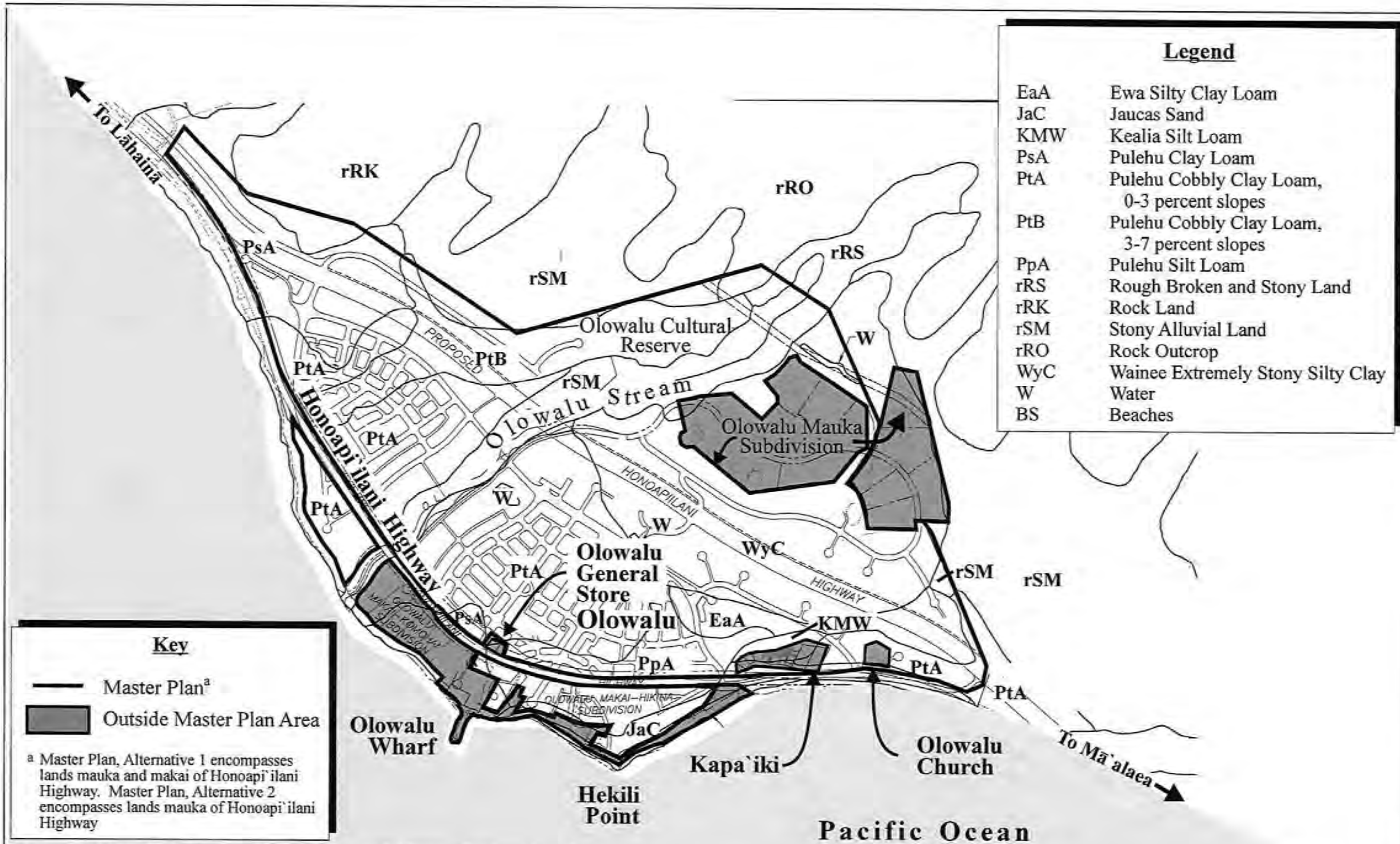
Proposed Olowalu Town Master Plan
Land Study Bureau Land Classifications Map

NOT TO SCALE

MUNEKIYO HIRAGA

Prepared for: Olowalu Town, LLC and Olowalu Ekolu, LLC

Olowalu Town/MasterPl/Final EIS/landstudybureau



Source: USDA, Soil Conservation Service and Otomo Engineering, Inc.

Figure ~~12~~14 Proposed Olowalu Town Master Plan

Soil Classification Map

Prepared for: Olowalu Town, LLC and Olowalu Ekolu, LLC

MUNEKIYO HIRAGA

Olowalu Town/MasterPl/Final EIS\SOILCLAS

Table ~~7~~8. Agricultural Lands of Importance to the State of Hawai`i

	~~Acres Within Master Plan~~	~~Percent of Total~~
~~Prime~~	~~121~~	~~19~~
~~Other~~	~~247.6~~	~~38.9~~
~~Not Classified~~	~~267.2~~	~~42~~
~~Total~~	~~635.8~~	~~100~~

	Acres Within Alternative 1	Percent of Total	Acres Within Alternative 2	Percent of Total
Prime	119	18.7	119	20.1
Other	252	39.6	252	42.6
Not Classified	265	41.7	220	37.2
TOTAL	**636**	**100**	**591**	**100***

* Totals are not exact due to rounding to the nearest number
Source: Plasch Econ Pacific LLC and Munekiyo Hiraga, 2015

Land Study Bureau (LSB) Overall Productivity Rating

The University of Hawai`i, Land Study Bureau (LSB) developed the Overall Productivity Rating, which classified soils according to five (5) levels, with "A" representing the class of highest productivity soils and "E" representing the lowest. These letters are followed by numbers which further classify the soil types by conveying such information as texture, drainage, and stoniness. ~~On~~Excluding lands used for country estates and golf courses, on the island of Maui, "A" and "B" designated lands comprise approximately ~~21 percent~~47,600 acres of the island's State Land Use "Agricultural" lands.

The Master Plan areas ~~is~~for Alternatives 1 and 2 is located on lands primarily designated as "A71i", "B72i", "B87i", "E73" and "E95" by the LSB. See **Figure ~~10~~12**. The "A" and "B" designations reflect lands at the higher range of productivity. The specific designation of "A71i" indicates that these lands are non-stony, moderately fine and well-drained, while the "B72i" designation reflects lands which are stony, moderately fine and well-drained. The "B78i" category represents lands which are characterized as stony to very stony, fine and well-drained. The "E73" category reflects lands with rocky and well-drained conditions. Finally, areas designated as "E95" are typified as non-stony to rocky and well-drained. Overall, lands with an "A" designation represents ~~42~~approximately 43 percent of the 636-acre ~~Mater~~Master Plan for Alternative 1 and approximately 38 percent of the 591-acre Alternative 2, while "B" lands account for approximately 39 percent in Alternative 1 and approximately 42 percent in Alternative 2.

Approximately 19 percent of the Master Plan area ~~is~~for Alternative 1 and 20 percent of the area for Alternative 2 are designated as "E", the lowest productivity rating. See **Table ~~8~~9**.

Table ~~8~~9. Land Study Bureau Overall Productivity Rating

	~~Acres~~	~~Percent of Total~~
~~A~~	~~264.6~~	~~41.6~~
~~B~~	~~250.1~~	~~39.3~~
~~E~~	~~121.1~~	~~19~~
~~Total~~	~~635.8~~	~~100~~

	Acres Within Alternative 1	Percent of Total	Acres Within Alternative 2	Percent of Total
A	270	42.5	227	38.4
B	245	38.5	245	41.5
E	121	19	119	20.1
TOTAL	**636**	**100**	**591**	**100**
Source: Plasch Econ Pacific LLC and Munekiyo Hiraga, 2015				

(2) Soil Characteristics

According to the U.S. Department of Agriculture (USDA), Soil Conservation Service (SCS), underlying the Master Plan areas for Alternatives 1 and 2 is the Pulehu-Ewa-Jaucas association. See **Figure ~~11~~13**. This series consists of well-drained soils on alluvial fans and stream terraces and in basins. These soils were developed in alluvium washed from basic igneous rock. The soil types specific to the area are delineated in **Figure ~~12~~14**. General characteristics of the soil types within the Master Plan area are presented in **Table ~~9~~10**.

Table 910. Olowalu Town Master Plan Soil Characteristics

Soil Series	General Soil Characteristics	Master Plan Area Alternative 1		Master Plan Area Alternative 2		Land Capability Classification[a]	
		Acres	Percent of Total	Acres	Percent of Total	Non-Irrigated	Irrigated
Ewa Silty Clay Loam, 0-3 percent slopes (EaA)	Runoff is very slow and erosion hazard is no more than slight.	25	~~4~~3.9	25	4	IVc	I
Jaucas Sand, 0-15 percent slopes (JaC)	Soil is neutral to moderately alkaline; permeability is rapid, and runoff is very slow to slow; hazard of water erosion is slight, but wind erosion is a severe hazard where vegetation has been removed.	14	~~2.3~~2.2	6	1	VIIs	--
Kealia Silt Loam (KMW)	Soil is poorly drained and has a high content of salt. Ponding occurs in low areas after a heavy rain. Slopes range from 0 to 1 percent.	3	~~0.4~~0.15	3	0.5	VIIw	--
Pulehu Clay Loam, 0-3 percent slopes (PsA)	Soil is found on alluvial fans, and stream terraces and basins. Permeability is moderate, runoff is slow, and erosion hazard is no more than slight.	~~62~~66	~~9.8~~10.4	64	10.8	IVc	I
Pulehu Cobbly Clay Loam, 0-3 percent slopes (PtA)	This soil is similar to Pulehu clay loam (PsA) except that it is cobbly.	~~204~~209	~~32.2~~32.9	194	32.8	IVs	IIs
Pulehu Cobbly Clay Loam, 3-7 percent slopes (PtB)	On this soil, runoff is slow and erosion hazard is slight. Some areas have thin, stratified layers of sand and gravel at a depth of 20 to 36 inches.	58	9.1	57	9.6	IVs	IIe
Pulehu Silt Loam, 0-3 percent slopes (PpA)	This soil is similar to Pulehu clay loam (PsA), except that the texture is silt loam.	~~43~~42	~~6.7~~6.6	27	4.6	IVc	I
Rough Broken and Stony Land (rRS)	Consists of very steep and stony gulches. Runoff is rapid and geologic erosion is active.	~~19~~18	3	17	2.9	--	--
Rock Land (rRK)	Made up of areas where exposed rock covers 25 to 90 percent of the surface. Rock outcrops and very shallow soils are the main characteristics.	~~7~~6	~~1.1~~0.9	6	1	VIIs	--
Stony Alluvial Land (rSM)	Consists of stones, boulders, and soil deposited by streams along the bottom of gulches and on alluvial fans. In most places, slopes range from 3 to 15 percent.	55	~~8.7~~8.6	53	9	VIIs	--
Rock Outcrop (rRO)	Consists of areas where exposed bedrock covers more than 90 percent of the surface.	4	0.7	4	0.7	--	--
Wainee Extremely Stony Silty Clay, 7-15 percent slopes (WyC).	This soil is moderately sloping and occurs on smooth, alluvial fans. Permeability is moderately rapid, runoff is slow to medium, and erosion hazard is slight to moderate.	~~136~~132	~~21.4~~20.8	132	22.3	VIs	VIs
Water (W)	Water	2	~~0.4~~0.3	2	0.3	--	--
Beaches (BS)	Beach sand	2	0.3	---	---	--	--
	Grand Total	~~634[b]~~636	~~100.1~~99.6[b]	590[b]	99.5[b]		

Notes:

[a] Land Capability Classification ranges from 1 (highest) to VIII (lowest). Letters *e*, *w*, and *s* represent subclasses.
Subclass *e* is made up of soils for which the susceptibility to erosion is the dominant problem or hazard affecting their use.
Subclass *w* is made up of soils for which excess water is the dominant hazard or limitation affecting their use.
Subclass *s* is made up of soils that have soil limitations within the rooting zone, such as shallowness of the rooting zone, stones, low moisture-holding capacity, low fertility that is difficult to correct, and salinity or sodium content.
Subclass *c* is made up of soils for which the climate (the temperature or lack of moisture) is the major hazard or limitation affecting their use.

[b] Totals are not exact due to rounding to the nearest number

Source: U.S. Department of Agriculture, Soil Conservation Service

b. Provide a wide range of activities and facilities to fulfill the cultural, artistic, and recreational needs of all diverse and special groups effectively and efficiently.

c. Enhance the enjoyment of recreational experiences through safety and security measures, educational opportunities, and improved facility design and maintenance.

d. Promote the recreational and educational potential of natural resources having scenic, open space, cultural, historical, geological, or biological values while ensuring that their inherent values are preserved.

e. Ensure opportunities for everyone to use and enjoy Hawai`i's recreational resources.

f. Assure the availability of sufficient resources to provide for future cultural, artistic, and recreational needs.

13. <u>Section 226-25 Objective and policies for socio-cultural advancement--culture.</u>

Planning for the State's socio-cultural advancement with regard to culture shall be directed toward the achievement of the objective of enhancement of cultural identities, traditions, values, customs, and arts of Hawai`i's people.

To achieve the culture objective, it shall be the policy of this State to:

a. Foster increased knowledge and understanding of Hawai`i's ethnic and cultural heritages and the history of Hawai`i.

b. Support activities and conditions that promote cultural values, customs, and arts that enrich the lifestyles of Hawai`i's people and which are sensitive and responsive to family and community needs.

The foregoing State Plan objectives and policies will be advanced through the implementation of the proposed Master Plan for Alternatives 1 and 2.

The State Plan also includes priority guidelines which identify desirable courses of action in six (6) major areas of statewide concern which merit priority attention: economic development, population growth and land resource management, affordable housing, crime and criminal justice, quality education, and principles of sustainability. Examples of State priority guidelines relevant to the proposed Master Plan for Alternatives 1 and 2 are discussed below:

1. **<u>Section 226-103 Economic priority guidelines.</u>**

Priority guidelines to stimulate economic growth and encourage business expansion and development to provide needed jobs for Hawai`i's people and achieve a stable and diversified economy:

- Provide public incentives and encourage private initiative to develop and attract industries which promise long-term growth potentials and which have the following characteristics:

  (A) An industry that can take advantage of Hawai`i's unique location and available physical and human resources.
  (B) A clean industry that would have minimal adverse effects on Hawai`i's environment.
  (C) An industry that is willing to hire and train Hawai`i's people to meet the industry's labor needs at all levels of employment.
  (D) An industry that would provide reasonable income and steady employment.

Priority guidelines to promote the growth and development of diversified agriculture and aquaculture:

- Identify, conserve, and protect agricultural and aquacultural lands of importance and initiate affirmative and comprehensive programs to promote economically productive agricultural and aquacultural uses of such lands.
- Assist in providing adequate, reasonably priced water for agricultural activities.
- Encourage public and private investment to increase water supply and to improve transmission, storage, and irrigation facilities in support of diversified agriculture and aquaculture.
- Encourage the development and expansion of agricultural and aquacultural activities which offer long-term economic growth potential and employment opportunities.
- Support the continuation of land currently in use for diversified agriculture.

Priority guidelines for water use and development:

- Maintain and improve water conservation programs to reduce the overall water consumption rate.
- Encourage the improvement of irrigation technology and promote the use of non-drinking water for agricultural and landscaping purposes.

Priority guidelines for energy use and development:

- Encourage the development, demonstration, and commercialization of renewable energy sources.
- Encourage the development and use of energy conserving and cost-efficient transportation systems.

2. **Section 226-104 Population growth and land resources priority guidelines.**

Priority guidelines to effect desired statewide growth and distribution:

- Manage a growth rate for Hawai`i's economy that will parallel future employment needs for Hawai`i's people.
- Ensure that adequate support services and facilities are provided to accommodate the desired distribution of future growth throughout the State.
- Encourage major state and federal investments and services to promote economic development and private investment to the neighbor islands, as appropriate.

Priority guidelines for regional growth distribution and land resource utilization:

- Seek participation from the private sector for the cost of building infrastructure and utilities, and maintaining open spaces.
- Pursue rehabilitation of appropriate urban areas.
- Direct future urban development away from critical environmental areas or impose mitigating measures so that negative impacts on the environment would be minimized.
- Identify critical environmental areas in Hawai`i to include but not be limited to the following: watershed and recharge areas; wildlife habitats (on land and in the ocean); areas with endangered species of plants and wildlife; natural streams and water bodies; scenic and recreational shoreline resources; open space and natural areas; historic and cultural sites; areas particularly sensitive to reduction in water and air quality; and scenic resources.

- Utilize Hawai`i's limited land resources wisely, providing adequate land to accommodate projected population and economic growth needs while ensuring the protection of the environment and the availability of the shoreline, conservation lands, and other limited resources for future generations.
- Protect and enhance Hawai`i's shoreline, open spaces, and scenic resources.

3. **Section 226-105 Crime and criminal justice.**

Priority guidelines in the area of crime and criminal justice:

- Support law enforcement activities and other criminal justice efforts that are directed to provide a safer environment.

4. **Section 226-106 Affordable housing.**

Priority guidelines for the provision of affordable housing:

- Seek to use marginal or nonessential agricultural land and public land to meet housing needs of low- and moderate-income and gap-group households.
- Encourage the use of alternative construction and development methods as a means of reducing production costs.
- Encourage public and private sector cooperation in the development of rental housing alternative.
- Give higher priority to the provision of quality housing that is affordable for Hawai`i's residents and less priority to development of housing intended primarily for individuals outside of Hawai`i.

5. **Section 226-107 Quality education.**

Priority guidelines to promote quality education:

- Explore alternatives for funding and delivery of educational services to improve the overall quality of education;
- Development resources and programs for early childhood education.

6. **Section 226-108 Sustainability.**

Priority guidelines and principles to promote sustainability shall include:

- Encouraging balanced economic, social, community, and environmental priorities;
- Promoting a diversified and dynamic economy;
- Encouraging respect for the host culture;
- Promoting decisions based on meeting the needs of the present without compromising the needs of future generations;
- Considering the principles of the ahupua`a system; and
- Emphasizing that everyone, including individuals, families, communities, businesses, and government, has the responsibility for achieving a sustainable Hawai`i.

7. **Section 226-109 Climate Change Adaptation.**

Priority guidelines to prepare the State to address the impacts of climate change, including impacts to the areas of agriculture; conservation lands; coastal and nearshore marine areas; natural and cultural resources; education; energy; higher education; health; historic preservation; water resources; the built environment, such as housing, recreation, transportation; and the economy shall:

- Consider native Hawaiian traditional knowledge and practices in planning for the impacts of climate change;
- Encourage the preservation and restoration of natural landscape features, such as coral reefs, beaches and dunes, forests, streams, floodplains, and wetlands, that have the inherent capacity to avoid, minimize, or mitigate the impacts of climate change;
- Explore adaptation strategies that moderately harm or exploit beneficial opportunities in response to actual or expected climate change impacts to the natural and built environments;
- Promote sector resilience in areas such as water, roads, airports, and public health, by encouraging the identification of climate change threats, assessment of potential consequences, and evaluation of adaptation options;
- Foster cross-jurisdictional collaboration between county, state, and federal agencies and partnerships between government and private entities and other nongovernmental entities, including nonprofit entities;

- Encourage planning and management of the natural and built environments that effectively integrate climate change policy.

There are also priority guidelines identified in the Hawai`i State Plan that require consideration of competing policy directions. These are illustrated by the following:

1. The priority guidelines to promote the growth and development of diversified agriculture and aquaculture includes the following:

   Identify, conserve, and protect agricultural and aquacultural lands of importance and initiate affirmative and comprehensive programs to promote economically productive agricultural and aquacultural uses of such lands.

   Comment: With the demise of the plantation in 1999, the former sugarcane lands have been left fallow and unproductive. Limited agricultural uses exist on these former sugarcane lands consisting of the tomato and tree farms and the efforts of the OCR to re-establish the *lo`is* and promote native plants. Although land is being removed from agricultural use, it will have other benefits to the community which advance other priority guidelines. The Master Plan for Alternatives 1 and 2 will provide housing and employment opportunities as well as preserve cultural resources and enhance recreation in the Olowalu area.

   As noted previously, according to the Agricultural Assessment, agriculture in the future will become more efficient in the use of land and resources. Hydroponic farming, represented by the tomato farm, will increase and will produce higher yields on less land, use of less water, and is not dependent on soil characteristics.

2. The priority guidelines and principles for regional growth distribution and land resource utilization also includes the following:

   Encourage urban growth primarily to existing urban areas where adequate public facilities are already available or can be provided with reasonable public expenditures, and away from areas where other important benefits are present, such as protection of important agricultural land or preservation of lifestyles.

   Comment: Although Alternatives 1 and 2 are not within an existing urban area, they are located in an area historically utilized for housing first by native Hawaiians and more recently as plantation housing before enactment of Chapter 205, HRS and the State Land Use Districts. Basic infrastructure, such as drinking and non-drinking water systems and transportation networks, are available in Olowalu Town. Implementation of the Master Plan for Alternatives 1 and 2 will be undertaken concurrent with the development of infrastructure and public services and facilities, such as development of a sewage treatment facility and transmission lines, construction of a drainage system, additional transportation networks, upgraded water systems and provisions for public facilities such as fire and police protection, educational facility and parks. In this context, the Master Plan for Alternatives 1 and 2 meets the intent of the priority guidelines relating to growth and land resources while providing housing and employment opportunities to Maui residents.

The State Functional Plans define actions for implementation of the Hawai`i State Plan through the identification of needs, problems and issues, and recommendations on policies and priority actions which address the identified areas of concern. ~~Twelve (12)~~Thirteen (13) State Functional Plans were adopted in the 1980s and updated in 1984, 1989, 1990, and 1991. The proposed Master Plan ~~is~~for Alternatives 1 and 2 is consistent with the following State Functional Plans' objectives:

1. **Education Functional Plan**

Objective A(4): Services and Facilities. Ensure the provision of adequate and accessible educational services and facilities that are designed to meet individual community needs.

**Objective C(2): Hawai`i's Cultural Heritage.** Promote educational programs which enhance understanding of Hawai`i's cultural heritage.

Comment: ~~The Master Plan~~Alternatives 1 and 2 include~~s the~~ provision ~~of~~for educational facilities. It is envisioned that the future educational facilities within the Master Plan for Alternatives 1 and 2 will incorporate lessons learned within the OCR as core components of its curriculum.

2. **Employment Functional Plan**

Objective D: Improve Quality of Life for workers and families.

Comment: The proposed project provides for a mix of commercial, public/quasi-public, and residential facilities, allowing residents the opportunity to live near create a more convenient enjoyable place to live

8. **<u>Green Transportation:</u>** A network of transportation modes connecting cities, towns and neighborhoods together; and pedestrian friendly design that encourage the use of bicycles, scooters and walking as daily transportation

9. **<u>Sustainability:</u>** Minimal environmental impact from development and its operation; use of eco-friendly technology; energy efficiency; reduction in use of finite fuels; more walking and less driving; and more production

10. **<u>Quality of Life:</u>** Taken together the principles create a high quality of life making it worth living and create places that enrich, uplift and inspi.re the human spirit

<u>LEED</u>

Andres Duany of Duany, Plater-Zyberk, one of the co-founders of CNU, helped to develop the ~~M~~master ~~P~~plan which incorporates smart growth and sustainable land use principles of New Urbanism. The ~~M~~master ~~P~~plan's spatial layout of land uses, varying density, connective transportation, parks/greenways, civic/social facilities, housing, employment, and other land uses are balanced to create a mixed-use community. Neighborhood town centers provide economic sustainability with a range of business and employment opportunities. The Master Plan is also designed with the goal of meeting the certification requirements of *Leadership in Energy and Environmental Design for Neighborhood Development* (LEED ND) (U.S. Green Building Council). See **Appendix "A-~~1~~2"**. As such, the ~~M~~master ~~P~~plan will be built using strategies aimed at improving performance in regards to energy savings, water efficiency, reducing carbon dioxide (CO^2) emissions, improved indoor environmental quality, and stewardship of resources and sensitivity to their impacts.

Recognizing the trend toward the implementation of sustainable principles, in 2015, the State of Hawai`i Senate adopted Senate Resolution No. 121 that recommends *"Encouraging the Adoption and Implementation of Office of Planning, Land Use Commission, Hawaii Community Development Authority, Hawaii Housing Finance and Development Corporation, and County Planning Departments to Adopt and Implement Recommendations Highlighted in the Building Healthy Places Toolkit Report by the Urban Land Institute"* which outlines 21 recommendations promoting health at the building or project scale, as follows.

EXHIBIT 6

1. Incorporate a mix of land uses
2. Design well-connected street networks at the human scale
3. Provide sidewalks and enticing, pedestrian-oriented streetscapes
4. Provide infrastructure to support biking
5. Design visible, enticing stairs to encourage everyday use
6. Install stair prompts and signage
7. Provide high-quality spaces for multi-generational play and recreation
8. Build play spaces for children
9. Accommodate a grocery store
10. Host a farmers market
11. Promote healthy food retail
12. Support on-site gardening and farming
13. Enhance access to drinking water
14. Ban smoking
15. Use materials and products that support healthy indoor air quality
16. Facilitate proper ventilation and airflow
17. Maximize indoor lighting quality
18. Minimize noise pollution
19. Increase access to nature
20. Facilitate social engagement
21. Adopt pet-friendly policies

These recommendations will be incorporated into the planning and design of the OTMP through consideration of New Urbanism's ten principles consisting of 1) Walkability, 2) Connectivity, 3) Mixed-Use and Diversity, 4) Mixed Housing, 5) Quality Architecture and Urban Design, 6) Traditional Neighborhood Structure, 7) Increased Densities, 8) Green Transportation, 9) Sustainability, and 10) Quality of Life.

As noted previously, consideration has been given to smart growth and sustainable land use principles of New Urbanism through the requirements of LEED ND which is aimed at promoting strategies to improve performance in regards to energy savings, water efficiency, reducing carbon dioxide emissions, improved indoor environmental quality, and stewardship of resources and sensitivity to their impacts.

Smart Code

The Master Plan for Alternatives 1 and 2 proposes to integrate the "SmartCode" principles as a comprehensive land development ordinance that includes zoning, subdivision regulations, urban design, public works standards, and basic architectural controls. The SmartCode is envisioned as the means to enable the implementation of the community's

~~of the tunnel. These services currently are provided by the Lāhainā Fire Station.~~

The Master Plan for Alternatives 1 and 2 is not anticipated to adversely impact medical services.

3. Police and Fire Protection and Emergency Services

a. Existing Conditions

The Master Plan area ~~is~~for Alternatives 1 and 2 is within the Lāhainā Police Station service area, which services all of the Lāhainā district. The Lāhainā Station is located in the Lāhainā Civic Center complex at Wahikuli, approximately 7.5 miles from the Master Plan area.

Fire prevention, suppression and protection services for the Lāhainā District are provided by the Lāhainā Fire Station, also located in the Lāhainā Civic Center and the Napili Fire Station, located in Napili. The Lāhainā Fire Station includes an engine and a ladder company. The Napili Fire Station consists of an engine company. Ambulance service is provided from the Napili Fire Station.

Information received from the State Civil Defense agency confirms that there is an existing civil defense siren located on the makai side of Honoapi`ilani Highway near Camp Olowalu.

b. Potential Impacts and Mitigation Measures

The Maui Police Department commented that OTMP at full build-out will require an additional patrol beat. A new patrol beat will require six (6) police officers to cover a 24-hour period over a seven-day work week and would operate out of the Lāhainā Police Station. The new police beat is estimated to cost $360,000.00 annually for salaries and benefits and $51,000.00 for a new police vehicle which is replaced every four (4) years. A new Police Station in OTMP is not required at this time. If deemed necessary in the future, a police substation can be accommodated in Olowalu Town (Hudson, 2012).

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The Master Plan for Alternatives 1 and 2 includes future areas to accommodate facilities that may be necessary for police and fire protection and emergency service. Although the Lāhainā Fire Station is located just 7.5 miles away from the Master Plan area for Alternatives 1 and 2, the Maui Fire Department has indicated that 1,500 new homes would impact emergency services. The Fire Department indicated that a future facility for emergency services would help to mitigate the impact and compliment protection provided on the north (Lāhainā) side of the Honoapi`ilani Highway tunnel. The Master Plan for Alternatives 1 and 2 includes areas along the relocated and widened Honoapi`ilani Highway for future emergency facilities.

The Department of Fire and Public Safety (Fire) supports the establishment of the new fire station in OTMP. Discussion with Fire indicated that a new fire station will require a total of 15 personnel to cover three (3) shifts with five (5) personnel each. A new fire station will require a fully equipped fire engine which is estimated to cost approximately $1 million. To operate the new fire station will cost approximately $1.25 million annually. It is estimated that a new fire station will cost $11 million to construct (Haake, 2012).

The West Maui area is susceptible to wildfires and the location of a new fire station in Olowalu will improve ~~the~~ Fire's ~~Department's~~ response time to such fires in the Pali to Lāhainā Town area. Through consultation with Fire, the department has indicated that although the alternatives should diminish the likelihood of such fires, the project's design should include measures that may address impacts to the project from wildfires which originate in surrounding outside areas. The department provided the example of designing greenways at the outer edge of the project that offer a defensible space against wildfires. It is noted that a significant area of the alternatives are envisioned for parks, greenways and open space.

The ~~applicant~~Applicants will continue to dialogue with the police and fire departments to ensure the location and adequate area for future facilities within the Master Plan for Alternatives 1 and 2 are accommodated.

The existing siren will provide coverage of the central area of the OTMP. Additional omni-directional 121 db(c) sirens will be required to complete coverage of the proposed development for Alternatives 1 and 2. The Applicants will coordinate with the State Civil Defense Agency, the placement of the additional sirens and the timing when installation of the sirens are warranted.

4. Educational Facilities

a. Existing Conditions

The West Maui region is served by four (4) public schools (Lāhaināluna High School, Lāhainā Intermediate School, Princess Nahi`ena`ena Elementary School, and Kamehameha III Elementary School) operated by the State of Hawai`i, Department of Education (DOE) and two (2) smaller private schools (Sacred Hearts School and Maui Preparatory Academy). All four (4) of the public schools are located within Lāhainā town and three (3) of those schools are located along Lāhaināluna Road, mauka of Honoapi`ilani Highway. The enrollments in the four (4) schools have grown significantly in concert with the growth of residential development in the West Maui area. See **Table ~~19~~31**.

Table ~~19~~31. Actual and Projected Enrollments at Department of Education Schools in West Maui

~~School~~	~~Actual Enrollment~~				~~Projected Enrollment~~
	~~SY 09-10~~	~~SY 10-11~~	~~SY 11-12~~	~~Rated Capacity~~	~~SY 15-16~~
~~Lāhaināluna High School~~	~~969~~	~~1027~~	~~1057~~	~~969~~	~~1081~~
~~Lāhainā Intermediate~~	~~693~~	~~653~~	~~651~~	~~571~~	~~672~~
~~Kamehameha III Elementary~~	~~713~~	~~733~~	~~760~~	~~646~~	~~788~~
~~Princess Nahi`ena`ena Elementary~~	~~610~~	~~607~~	~~643~~	~~612~~	~~675~~
~~Source: Department of Education, 2011.~~					

VII. UNRESOLVED ISSUES

The evaluation of the Master Plan for Alternatives 1 and 2 in this Final Environmental Impact Statement (EIS) provides a thorough analysis of the potential environmental impacts. The following section ~~summarizes~~addresses the issues that remained unresolved at the time of ~~writing~~publication of the Draft EIS and have been considered in the Final EIS for the proposed Master Plan for Alternatives 1 and 2:

A. FORMULATION OF UNILATERAL AGREEMENT AND MARKETING PROGRAM FOR AFFORDABLE UNITS

Implementation of the project will address the shortage of affordable housing currently being experienced on Maui and will be processed in accordance with Chapter 2.96, Maui County Code (MCC). The Applicants will be working alongside the County of Maui, Department of Housing and Human Concerns (DHHC) as the project proceeds to formulate a unilateral agreement and marketing program for the Project's affordable units. The sales prices for affordable units will be established at the time of development and will be based on Maui's median family income at that time. The ~~a~~Applicants will formulate and execute the affordable housing agreement with the DHHC prior to project implementation. Prior to obtaining building permits for the construction of the first units in Olowalu Town, the Applicants will be required to enter into an affordable housing agreement with the DHHC. The agreement will establish the sale and rental prices of the affordable units as well as include a marketing program for the units. It is anticipated that construction will commence sometime in 2018.

B. ~~COMPLETION OF 2030 GENERAL PLAN UPDATE (MIP)~~MAUI ISLAND PLAN

On December 28, 2012, the Maui Island Plan (MIP) was enacted by the County of Maui through Ordinance No. 4004. The implementation program component of the MIP was adopted by Ordinance No. 4126 on May 29, 2014.

The proposed Master Plan for Alternative 1 mauka of Honoapi`ilani Highway is located within the Urban Growth Boundary (UGB) and Rural Growth Boundary (RGB). The lands makai of Honoapi`ilani Highway in Alternative 1 are not included in the UGB. However, the MIP states that "*the future delineation of potential urban growth areas makai of the existing*

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Honoapi`ilani Highway may be undertaken in conjunction with updates or amendments to the West Maui Community Plan" (MIP at 8-64). Such delineation may consider the need to protect adjacent coastal and marine ecosystems (including the reefs at Olowalu), enhance public shoreline access and open space, and implement the proposed Pali to Puamana Parkway plan. This unresolved issue will require further review by the Maui County Council in the context of a Community Plan Amendment.

Alternative 2 is located mauka of Honoapi`ilani Highway and within the UGB and RGB of the MIP.

C. SATISFACTION OF PUBLIC FACILITIES CONTRIBUTION REQUIREMENTS

Olowalu Town LLC and Olowalu Ekolu LLC are proposing to facilitate the construction of a school and emergency services (i.e., police, fire and ambulance) within the Master Plan for Alternatives 1 and 2 through the contribution of land and have designated lands that would be appropriate for such uses. Development of these facilities will offset the impact of the proposed Master Plan for Alternatives 1 and 2. Although preliminary discussions have been held with the appropriate government agencies, additional coordination with the agencies will be undertaken to determine specific locations for such uses as well as the ~~a~~Applicant's fair share contribution prior to project implementation.

Prior to the issuance of construction permits sometime in 2018 by the County of Maui, including building permits, fulfillment of impact fees for education and park facilities will be required to ensure the Applicants pay their fair share for public facilities. Lacking similar impact fees for police, fire and emergency services, the Applicants will work with the appropriate agencies to establish facility requirements which most effectively meet the needs of the community.

D. REALIGNMENT OF HONOAPI`ILANI HIGHWAY

The Olowalu Town Master Plan (OTMP) for Alternatives 1 and 2 includes the corridor for the realignment of Honoapi`ilani Highway inland from the shoreline. The specific realignment and design parameters through Olowalu have not yet been determined by the State of Hawai`i Department of Transportation (HDOT)~~ who are in the process of preparing~~ , as they are continuing the preparation of the Environmental Impact Statement (EIS) for the Realignment/Widening of Honoapi`ilani Highway (Mā`alaea to Launiupoko). The Applicants will continue coordination with HDOT ~~as work on the HDOT EIS continues. Once determined, the Master Plan will be revised to be consistent with the HDOT's preferred realignment~~on the alignment as it traverses Olowalu. The OTMP makes accommodations for a future right-of-way (ROW) that also include enough width to accommodate a future transit system. It is anticipated that the HDOT planning process will take several years to complete. As the OTMP is implemented, the Applicants will coordinate with HDOT to ensure that ROW alignment, construction phasing and integration requirements for the realigned Honoapi`ilani Highway are satisfactory to the HDOT.

E. TRAFFIC IMPROVEMENTS

Although a Final Traffic Impact Analysis Report (TIAR) (**Appendix "P-1")** was prepared, as the project progresses through the land use entitlement and permitting processes, more defined project plans will be developed. As more specific details are developed, additional TIARs will be prepared and additional traffic improvements may be required by the HDOT and Department of Public Works (DPW). These improvements will be implemented in coordination with HDOT and DPW.

The Applicants' are committed to continue providing current traffic studies at appropriate implementation intervals. The Final TIAR (**Appendix "P-1"**), which has been submitted to the HDOT, will establish the basis for continued dialogue with HDOT to ensure that program concepts for mitigation measures and their implementation timeframes can be advanced. While multiple meetings/conferences have been held with the HDOT, coordination with the HDOT is considered an ongoing process, with actions and agreements evolving as conditions change over time. In this regard, the HDOT's review of the Final TIAR is addressed herein as an unresolved issue. Additionally, as coordination with HDOT continues, the Applicants' total financial contribution for area roadway improvements will be addressed.

F. CULTURAL RESOURCES

Cultural participants identified several concerns related to management of ocean resources, commercialized ocean activities, preservation of cultural sites, and preservation of cultural traditions. The following concerns expressed by the participants will require further discussions between the cultural participants, the Applicants, and as may be appropriate, with Federal, State and County agencies, as plans are refined and implemented throughout the land use and permitting processes:

- Creation of an Olowalu Community Marine Management Group as a community group that could function as a shoreline monitoring check both during construction and periodically following construction.

- Implementation of shoreline restrictions, similar to traditional kapu seasons or periods, as a means to maintain the health of the environment and allow recovery.

- Creation of a protected area that extended from the shoreline to 20 fathoms out.

- Future assessments of makai resources by Native Hawaiian cultural practitioners and integrating these assessments with scientific assessments to provide guidance for resource management decisions.

- Urban design guidelines to maintain open space and visual connection mauka to makai from the built environment.

- Recommendations relating to access, preservation and maintenance of Ka`iwaloa Heiau (SIHP 50-50-08-0004).

- Potential funding sources for the Olowalu Cultural Reserve.

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