

**Rehabilitation Loan Branch**  
**FY 2013 Income/Interest Rate Schedule**

2013 Limits Effective 12/11/12

FY 2013 Median Family Income (MFI) for Honolulu  
**\$83,600**

	0%	0%	0%	0%
# of Household Members	Extremely Low Income (30% of Median)	Very Low Income (50%)	Very Low Income (60%)	Low (Formerly Moderate) Income (80%)
1	20,550	34,300		54,850
2	23,500	39,200		62,650
3	26,450	44,100		70,500
4	<b>29,350</b>	<b>48,950</b>		<b>78,300</b>
5	31,700	52,900		84,600
6	34,050	56,800		90,850
7	36,400	60,700		97,100
8	38,750	64,650		103,400

Additional	**	***		*
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\* For 80% Moderate Income: Add 0.08 for each Additional Member to 1.32 & Multiply by **\$78,300** & Round to Nearest \$50 to Determine Income Limit for 9 or More in the Household. For example: **\$109,600 Income Limit for 9 Household Members** - 1.32 (Base) + 0.08 (9<sup>th</sup> Member) X \$78,300 (Income Limit for 4 Members) = \$109,620 Round to Nearest \$50

\*\* For 30% Very, Very Low Income: Add 0.08 for each Additional Member to 1.32 & Multiply by **\$29,350** & Round to Nearest \$50 to Determine Income Limit for 9 or More in the Household. For example: **\$41,100 Income Limit for 9 Household Members** - 1.32 (Base) + 0.08 (9<sup>th</sup> Member) X \$29,350 (Income Limit for 4 Members) = \$41,090 Round to Nearest \$50

\*\*\* For 50% Very Low Income: Add 0.08 for each Additional Member to 1.32 & Multiply by **\$48,950** & Round to Nearest \$50 to Determine Income Limit for 11 or More in the Household. For example: **\$68,500 Income Limit for 9 Household Members** - 1.32 (Base) + 0.08 (9<sup>th</sup> Member) X \$48,950 (Income Limit for 4 Members) = \$68,530 Round to Nearest \$50

Revised 12/17/12