

APPENDIX 9.—OPM LIVING COMMUNITY LIST—Continued

	Low	Middle	High
Renter	Southeast DC	Northeast DC	Northwest DC.*
* Northwest DC excludes Georgetown, but includes Dupont Circle, Cleveland Park, and Adams Morgan.			
Washington DC MD:			
Homeowner	Capitol Heights/	Gaithersburg/	Rockville.
	Suitland	Silver Spring	
Renter	Capitol Heights/	Hyattsville/	Rockville.
	Suitland	College Park	
Washington DC VA:			
Homeowner	Woodbridge/	Springfield	Alexandria.
	Dale City*		
Renter	Woodbridge	Alexandria	Arlington.
Honolulu:			
Homeowner	Ewa Beach	Kaneohe	Manoa/Kaimuki
	Waipahu	Pearl City	Kailua*.
Renter	Pearl Harbor Area*	Alakea	Manoa.
	Kalihi	Kaneohe	Aiea.

* Pearl Harbor Area excludes Aiea.

Hawaii County—Hilo:			
Homeowner	Hilo	Hilo	Hilo.
Renter	Hilo	Hilo	Hilo.
Hawaii County—Kailua Kona:			
Homeowner	Kailua Kona	Kailua Kona	Kailua Kona.
Renter	Kailua Kona	Kailua Kona	Kailua Kona.
Kauai:			
Homeowner	Kauai	Kauai	Kauai.
Renter	Kauai	Kauai	Kauai.
Maui:			
Homeowner	Maui	Maui	Maui.
Renter	Maui	Maui	Maui.
Guam:			
Homeowner	Guam	Guam	Guam.
Renter	Guam	Guam	Guam.
Puerto Rico—Mayaguez:			
Homeowner	Mayaguez	Mayaguez	Mayaguez.
Renter	Mayaguez	Mayaguez	Mayaguez.
Puerto Rico—San Juan:			
Homeowner	Carolina	Rio Piedras*	Guaynabo.
	Bayamon	VA Hospital Area	Hato Rey.
Renter	Carolina	Rio Piedras	Old San Juan.
	Rio Piedras Area	Isla Verde**	Condado.

* Rio Piedras excludes VA Hospital Area. ** Isla Verde excludes the area on the Boulevard.

St. Croix:			
Homeowner	St. Croix	St. Croix	St. Croix.
Renter	St. Croix	St. Croix	St. Croix.
St. Thomas:			
Homeowner	St. Thomas	St. Thomas	St. Thomas.
Renter	St. Thomas	St. Thomas	St. Thomas.

APPENDIX 10.—HISTORICAL HOME MARKET VALUES AND INTEREST RATES

Area	Year	Interest rate (percent)	Income level	Market value	Annual P & I*
Honolulu, HI	1985	10.250	Lower	86,657	7,455
			Middle	110,500	9,506
			Upper	118,220	10,170
	1986	10.250	Lower	97,229	8,364
			Middle	134,257	11,550
			Upper	154,513	13,292
	1987	10.375	Lower	107,837	9,373
			Middle	158,027	13,736
			Upper	190,786	16,583
	1988	11.000	Lower	118,445	10,829
			Middle	181,797	16,620
			Upper	227,059	20,758