

# 2012 STATUTORY MORTGAGE PROGRAMS ELEVATOR

EFFECTIVE 01/01/2012 2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Updated by Federal Register/Vol 76, No246/Thursday, December 22 2011/Notices

2.68 % KEY CITY HCP

\$6,500 Substantial Rehab

ASHLAND, KY

\$17,420 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 01901

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$54,872	\$61,456	\$75,358	\$94,382	\$106,719
	MAX.	\$148,154	\$165,931	\$203,467	\$254,831	\$288,141
	HIGH COST 2.68 % x BASE= LOCAL	\$147,057	\$164,702	\$201,959	\$252,944	\$286,007
213-COOPERATIVE HOUSING	BASE	\$54,872	\$62,169	\$75,597	\$97,798	\$107,354
	MAX.	\$148,154	\$167,856	\$204,112	\$264,055	\$289,856
	HIGH COST 2.68 % x BASE= LOCAL	\$147,057	\$166,613	\$202,600	\$262,099	\$287,709
220-MORTGAGE INSURANCE	BASE	\$54,872	\$61,456	\$75,358	\$94,382	\$106,719
	MAX.	\$148,154	\$165,931	\$203,467	\$254,831	\$288,141
	HIGH COST 2.68 % x BASE= LOCAL	\$147,057	\$164,702	\$201,959	\$252,944	\$286,007
223-(F)MORTGAGE INSURANCE	BASE	\$54,872	\$61,456	\$75,358	\$94,382	\$106,719
	MAX.	\$148,154	\$165,931	\$203,467	\$254,831	\$288,141
	HIGH COST 2.68 % x BASE= LOCAL	\$147,057	\$164,702	\$201,959	\$252,944	\$286,007
221(d) (3)MORTGAGE INSURANCE	BASE	\$55,339	\$63,438	\$77,140	\$99,794	\$109,543
	MAX.	\$149,415	\$171,283	\$208,278	\$269,444	\$295,766
	HIGH COST 2.68 % x BASE= LOCAL	\$148,309	\$170,014	\$206,735	\$267,448	\$293,575
221 (d) (4)MORTGAGE INSURANCE	BASE	\$51,121	\$58,604	\$71,261	\$92,188	\$101,195
	MAX.	\$138,027	\$158,231	\$192,405	\$248,908	\$273,227
	HIGH COST 2.68 % x BASE= LOCAL	\$137,004	\$157,059	\$190,979	\$247,064	\$271,203
231-HOUSING MORTGAGE	BASE	\$51,121	\$58,604	\$71,261	\$92,188	\$101,195
	MAX.	\$138,027	\$158,231	\$192,405	\$248,908	\$273,227
	HIGH COST 2.68 % x BASE= LOCAL	\$137,004	\$157,059	\$190,979	\$247,064	\$271,203
234-CONDOMINIUM	BASE	\$55,339	\$63,438	\$77,140	\$99,794	\$109,543
	MAX.	\$149,415	\$171,283	\$208,278	\$269,444	\$295,766
	HIGH COST 2.68 % x BASE= LOCAL	\$148,309	\$170,014	\$206,735	\$267,448	\$293,575

  
 \_\_\_\_\_  
 JASON L. HARE, CONSTRUCTION ANALYST

5/8/2012  
 \_\_\_\_\_  
 DATE

  
 \_\_\_\_\_  
 JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

5/14/2012  
 \_\_\_\_\_  
 DATE



# 2012 STATUTORY MORTGAGE PROGRAMS ELEVATOR

EFFECTIVE 01/01/2012                      2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Updated by Federal Register/Vol 76, No246/Thursday, December 22 2011/Notices

2.23 % HIGH COST PERCENTAGE

LOUISVILLE, KY

\$14,495 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE                      11101

SECTION OF ACT		MORTGAGE AMOUNT PER FAMILY UNIT				
		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$54,872	\$61,456	\$75,358	\$94,382	\$106,719
	MAX.	\$148,154	\$165,931	\$203,467	\$254,831	\$288,141
	HIGH COST    2.23 % x BASE=    LOCAL	\$122,365	\$137,047	\$168,048	\$210,472	\$237,983
213-COOPERATIVE HOUSING	BASE	\$54,872	\$62,169	\$75,597	\$97,798	\$107,354
	MAX.	\$148,154	\$167,856	\$204,112	\$264,055	\$289,856
	HIGH COST    2.23 % x BASE=    LOCAL	\$122,365	\$138,637	\$168,581	\$218,090	\$239,399
220-MORTGAGE INSURANCE	BASE	\$54,872	\$61,456	\$75,358	\$94,382	\$106,719
	MAX.	\$148,154	\$165,931	\$203,467	\$254,831	\$288,141
	HIGH COST    2.23 % x BASE=    LOCAL	\$122,365	\$137,047	\$168,048	\$210,472	\$237,983
223-(F)MORTGAGE INSURANCE	BASE	\$54,872	\$61,456	\$75,358	\$94,382	\$106,719
	MAX.	\$148,154	\$165,931	\$203,467	\$254,831	\$288,141
	HIGH COST    2.23 % x BASE=    LOCAL	\$122,365	\$137,047	\$168,048	\$210,472	\$237,983
221(d) (3)MORTGAGE INSURANCE	BASE	\$55,339	\$63,438	\$77,140	\$99,794	\$109,543
	MAX.	\$149,415	\$171,283	\$208,278	\$269,444	\$295,766
	HIGH COST    2.23 % x BASE=    LOCAL	\$123,406	\$141,467	\$172,022	\$222,541	\$244,281
221 (d) (4)MORTGAGE INSURANCE	BASE	\$51,121	\$58,604	\$71,261	\$92,188	\$101,195
	MAX.	\$138,027	\$158,231	\$192,405	\$248,908	\$273,227
	HIGH COST    2.23 % x BASE=    LOCAL	\$114,000	\$130,687	\$158,912	\$205,579	\$225,665
231-HOUSING MORTGAGE	BASE	\$51,121	\$58,604	\$71,261	\$92,188	\$101,195
	MAX.	\$138,027	\$158,231	\$192,405	\$248,908	\$273,227
	HIGH COST    2.23 % x BASE=    LOCAL	\$114,000	\$130,687	\$158,912	\$205,579	\$225,665
234-CONDOMINIUM	BASE	\$55,339	\$63,438	\$77,140	\$99,794	\$109,543
	MAX.	\$149,415	\$171,283	\$208,278	\$269,444	\$295,766
	HIGH COST    2.23 % x BASE=    LOCAL	\$123,406	\$141,467	\$172,022	\$222,541	\$244,281

  
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 JASON L. HARE, CONSTRUCTION ANALYST

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 JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

5/14/2012  
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# 2012 STATUTORY MORTGAGE PROGRAMS ELEVATOR

EFFECTIVE 01/01/2012

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Updated by Federal Register/Vol 76, No246/Thursday,December 22 2011/Notices

2.45 % KEY CITY HCP

PIKEVILLE, KY

\$15,925 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 05901

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$54,872	\$61,456	\$75,358	\$94,382	\$106,719
	MAX.	\$148,154	\$165,931	\$203,467	\$254,831	\$288,141
HIGH COST	2.45 % x BASE= LOCAL	\$134,436	\$150,567	\$184,627	\$231,236	\$261,462
213-COOPERATIVE HOUSING	BASE	\$54,872	\$62,169	\$75,597	\$97,798	\$107,354
	MAX.	\$148,154	\$167,856	\$204,112	\$264,055	\$289,856
HIGH COST	2.45 % x BASE= LOCAL	\$134,436	\$152,314	\$185,213	\$239,605	\$263,017
220-MORTGAGE INSURANCE	BASE	\$54,872	\$61,456	\$75,358	\$94,382	\$106,719
	MAX.	\$148,154	\$165,931	\$203,467	\$254,831	\$288,141
HIGH COST	2.45 % x BASE= LOCAL	\$134,436	\$150,567	\$184,627	\$231,236	\$261,462
223-(F)MORTGAGE INSURANCE	BASE	\$54,872	\$61,456	\$75,358	\$94,382	\$106,719
	MAX.	\$148,154	\$165,931	\$203,467	\$254,831	\$288,141
HIGH COST	2.45 % x BASE= LOCAL	\$134,436	\$150,567	\$184,627	\$231,236	\$261,462
221(d) (3)MORTGAGE INSURANCE	BASE	\$55,339	\$63,438	\$77,140	\$99,794	\$109,543
	MAX.	\$149,415	\$171,283	\$208,278	\$269,444	\$295,766
HIGH COST	2.45 % x BASE= LOCAL	\$135,581	\$155,423	\$188,993	\$244,495	\$268,380
221 (d) (4)MORTGAGE INSURANCE	BASE	\$51,121	\$58,604	\$71,261	\$92,188	\$101,195
	MAX.	\$138,027	\$158,231	\$192,405	\$248,908	\$273,227
HIGH COST	2.45 % x BASE= LOCAL	\$125,246	\$143,580	\$174,589	\$225,861	\$247,928
231-HOUSING MORTGAGE	BASE	\$51,121	\$58,604	\$71,261	\$92,188	\$101,195
	MAX.	\$138,027	\$158,231	\$192,405	\$248,908	\$273,227
HIGH COST	2.45 % x BASE= LOCAL	\$125,246	\$143,580	\$174,589	\$225,861	\$247,928
234-CONDOMINIUM	BASE	\$55,339	\$63,438	\$77,140	\$99,794	\$109,543
	MAX.	\$149,415	\$171,283	\$208,278	\$269,444	\$295,766
HIGH COST	2.45 % x BASE= LOCAL	\$135,581	\$155,423	\$188,993	\$244,495	\$268,380

  
 JASON L. HARE, CONSTRUCTION ANALYST

5/8/2012  
DATE

  
 JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

5/14/2012  
DATE

ASHLAND, KY

\$17,420 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$147,057	\$164,702	\$201,959	\$252,944	\$286,007
213-COOPERATIVE HOUSING	\$147,057	\$166,613	\$202,600	\$262,099	\$287,709
220-MORTGAGE INSURANCE	\$147,057	\$164,702	\$201,959	\$252,944	\$286,007
223-(F)MORTGAGE INSURANCE	\$147,057	\$164,702	\$201,959	\$252,944	\$286,007

# 2012 STATUTORY MORTGAGE PROGRAMS ELEVATOR

221(d) (3)-MORTGAGE INSURANCE	\$148,309	\$170,014	\$206,735	\$267,448	\$293,575
221(d) (4)-MORTGAGE INSURANCE	\$137,004	\$157,059	\$190,979	\$247,064	\$271,203
231-HOUSING MORTGAGE	\$137,004	\$157,059	\$190,979	\$247,064	\$271,203
234-CONDOMINIUM	\$148,309	\$170,014	\$206,735	\$267,448	\$293,575

CUMBERLAND, KY

\$16,640 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$140,472	\$157,327	\$192,916	\$241,618	\$273,201
213-COOPERATIVE HOUSING	\$140,472	\$159,153	\$193,528	\$250,363	\$274,826
220-MORTGAGE INSURANCE	\$140,472	\$157,327	\$192,916	\$241,618	\$273,201
223-(F)MORTGAGE INSURANCE	\$140,472	\$157,327	\$192,916	\$241,618	\$273,201
221(d) (3)-MORTGAGE INSURANCE	\$141,668	\$162,401	\$197,478	\$255,473	\$280,430
221(d) (4)-MORTGAGE INSURANCE	\$130,870	\$150,026	\$182,428	\$236,001	\$259,059
231-HOUSING MORTGAGE	\$130,870	\$150,026	\$182,428	\$236,001	\$259,059
234-CONDOMINIUM	\$141,668	\$162,401	\$197,478	\$255,473	\$280,430

LOUISVILLE, KY

\$14,495 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$122,365	\$137,047	\$168,048	\$210,472	\$237,983
213-COOPERATIVE HOUSING	\$122,365	\$138,637	\$168,581	\$218,090	\$239,399
220-MORTGAGE INSURANCE	\$122,365	\$137,047	\$168,048	\$210,472	\$237,983
223-(F)MORTGAGE INSURANCE	\$122,365	\$137,047	\$168,048	\$210,472	\$237,983
221(d) (3)-MORTGAGE INSURANCE	\$123,406	\$141,467	\$172,022	\$222,541	\$244,281
221(d) (4)-MORTGAGE INSURANCE	\$114,000	\$130,687	\$158,912	\$205,579	\$225,665
231-HOUSING MORTGAGE	\$114,000	\$130,687	\$158,912	\$205,579	\$225,665
234-CONDOMINIUM	\$123,406	\$141,467	\$172,022	\$222,541	\$244,281

PIKEVILLE, KY

\$15,925 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$134,436	\$150,567	\$184,627	\$231,236	\$261,462
213-COOPERATIVE HOUSING	\$134,436	\$152,314	\$185,213	\$239,605	\$263,017
220-MORTGAGE INSURANCE	\$134,436	\$150,567	\$184,627	\$231,236	\$261,462
223-(F)MORTGAGE INSURANCE	\$134,436	\$150,567	\$184,627	\$231,236	\$261,462
221(d) (3)-MORTGAGE INSURANCE	\$135,581	\$155,423	\$188,993	\$244,495	\$268,380
221(d) (4)-MORTGAGE INSURANCE	\$125,246	\$143,580	\$174,589	\$225,861	\$247,928
231-HOUSING MORTGAGE	\$125,246	\$143,580	\$174,589	\$225,861	\$247,928
234-CONDOMINIUM	\$135,581	\$155,423	\$188,993	\$244,495	\$268,380