

2012 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/12 2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 76, No246/Thursday, December 22, 2011/Notices

2.56 % KEY CITY HCP

CUMBERLAND, KY

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

PLACE CODE	SECTION OF ACT		MORTGAGE AMOUNT PER FAMILY UNIT				
			0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE		\$47,553	\$52,676	\$62,920	\$77,553	\$87,799
		MAX.	\$128,393	\$142,225	\$169,884	\$209,393	\$237,057
	HIGH COST 2.56 % x BASE=	LOCAL	\$121,736	\$134,851	\$161,075	\$198,536	\$224,765
207-MOBILE HOMES per space	BASE		\$21,831				
		MAX.	\$58,944				
	HIGH COST 2.56 % x BASE=	LOCAL	\$55,887				
213-COOPERATIVE HOUSING	BASE		\$51,534	\$59,419	\$71,662	\$91,728	\$102,190
		MAX.	\$139,142	\$160,431	\$193,487	\$247,666	\$275,913
	HIGH COST 2.56 % x BASE=	LOCAL	\$131,927	\$152,113	\$183,455	\$234,824	\$261,606
220-MORTGAGE INSURANCE	BASE		\$47,553	\$52,676	\$62,920	\$77,553	\$87,799
		MAX.	\$128,393	\$142,225	\$169,884	\$209,393	\$237,057
	HIGH COST 2.56 % x BASE=	LOCAL	\$121,736	\$134,851	\$161,075	\$198,536	\$224,765
223-(F)MORTGAGE INSURANCE	BASE		\$47,553	\$52,676	\$62,920	\$77,553	\$87,799
		MAX.	\$128,393	\$142,225	\$169,884	\$209,393	\$237,057
	HIGH COST 2.56 % x BASE=	LOCAL	\$121,736	\$134,851	\$161,075	\$198,536	\$224,765
221(d) (3)MORTGAGE INSURANCE	BASE		\$52,586	\$60,632	\$73,124	\$93,601	\$104,275
		MAX.	\$141,982	\$163,706	\$197,435	\$252,723	\$281,543
	HIGH COST 2.56 % x BASE=	LOCAL	\$134,620	\$155,218	\$187,197	\$239,619	\$266,944
221 (d) (4)MORTGAGE INSURANCE	BASE		\$47,325	\$53,720	\$64,934	\$81,504	\$92,358
		MAX.	\$127,778	\$145,044	\$175,322	\$220,061	\$249,367
	HIGH COST 2.56 % x BASE=	LOCAL	\$121,152	\$137,523	\$166,231	\$208,650	\$236,436
231-HOUSING MORTGAGE	BASE		\$44,995	\$50,300	\$60,065	\$72,285	\$84,983
		MAX.	\$121,487	\$135,810	\$162,176	\$195,170	\$229,454
	HIGH COST 2.56 % x BASE=	LOCAL	\$115,187	\$128,768	\$153,766	\$185,050	\$217,556
234-CONDOMINIUM	BASE		\$52,586	\$60,632	\$73,124	\$93,601	\$104,275
		MAX.	\$141,982	\$163,706	\$197,435	\$252,723	\$281,543
	HIGH COST 2.56 % x BASE=	LOCAL	\$134,620	\$155,218	\$187,197	\$239,619	\$266,944


 JASON L. HARE, CONSTRUCTION ANALYST

5/8/2012
 DATE


 JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

5/14/2012
 DATE

2012 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/12 2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Base limits 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	\$47,553	\$52,676	\$62,920	\$77,553	\$87,799
	MAX.	\$128,393	\$142,225	\$169,884	\$209,393	\$237,057
	HIGH COST 2.45 % x BASE= LOCAL	\$116,505	\$129,056	\$154,154	\$190,005	\$215,108
207-MOBILE HOMES per space	BASE	\$21,831				
	MAX.	\$58,944				
	HIGH COST 2.45 % x BASE= LOCAL	\$53,486				
213-COOPERATIVE HOUSING	BASE	\$51,534	\$59,419	\$71,662	\$91,728	\$102,190
	MAX.	\$139,142	\$160,431	\$193,487	\$247,666	\$275,913
	HIGH COST 2.45 % x BASE= LOCAL	\$126,258	\$145,577	\$175,572	\$224,734	\$250,366
220-MORTGAGE INSURANCE	BASE	\$47,553	\$52,676	\$62,920	\$77,553	\$87,799
	MAX.	\$128,393	\$142,225	\$169,884	\$209,393	\$237,057
	HIGH COST 2.45 % x BASE= LOCAL	\$116,505	\$129,056	\$154,154	\$190,005	\$215,108
223-(F)MORTGAGE INSURANCE	BASE	\$47,553	\$52,676	\$62,920	\$77,553	\$87,799
	MAX.	\$128,393	\$142,225	\$169,884	\$209,393	\$237,057
	HIGH COST 2.45 % x BASE= LOCAL	\$116,505	\$129,056	\$154,154	\$190,005	\$215,108
221(d) (3)MORTGAGE INSURANCE	BASE	\$52,586	\$60,632	\$73,124	\$93,601	\$104,275
	MAX.	\$141,982	\$163,706	\$197,435	\$252,723	\$281,543
	HIGH COST 2.45 % x BASE= LOCAL	\$128,836	\$148,548	\$179,154	\$229,322	\$255,474
221 (d) (4)MORTGAGE INSURANCE	BASE	\$47,325	\$53,720	\$64,934	\$81,504	\$92,358
	MAX.	\$127,778	\$145,044	\$175,322	\$220,061	\$249,367
	HIGH COST 2.45 % x BASE= LOCAL	\$115,946	\$131,614	\$159,088	\$199,685	\$226,277
231-HOUSING MORTGAGE	BASE	\$44,995	\$50,300	\$60,065	\$72,285	\$84,983
	MAX.	\$121,487	\$135,810	\$162,176	\$195,170	\$229,454
	HIGH COST 2.45 % x BASE= LOCAL	\$110,238	\$123,235	\$147,159	\$177,098	\$208,208
234-CONDOMINIUM	BASE	\$52,586	\$60,632	\$73,124	\$93,601	\$104,275
	MAX.	\$141,982	\$163,706	\$197,435	\$252,723	\$281,543
	HIGH COST 2.45 % x BASE= LOCAL	\$128,836	\$148,548	\$179,154	\$229,322	\$255,474


 JASON L. HARE, CONSTRUCTION ANALYST

5/8/2012
 DATE


 JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

5/14/2012
 DATE

2012 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

ASHLAND, KY

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

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$127,442	\$141,172	\$168,626	\$207,842	\$235,301
207-MOBILE HOMES per space	\$58,507				
213-COOPERATIVE HOUSING	\$138,111	\$159,243	\$192,054	\$245,831	\$273,869
220-MORTGAGE INSURANCE	\$127,442	\$141,172	\$168,626	\$207,842	\$235,301
223(F)-MORTGAGE INSURANCE	\$127,442	\$141,172	\$168,626	\$207,842	\$235,301
221(d) (3)-MORTGAGE INSURANCE	\$140,930	\$162,494	\$195,972	\$250,851	\$279,457
221(d) (4)-MORTGAGE INSURANCE	\$126,831	\$143,970	\$174,023	\$218,431	\$247,519
231-HOUSING MORTGAGE	\$120,587	\$134,804	\$160,974	\$193,724	\$227,754
234-CONDOMINIUM	\$140,930	\$162,494	\$195,972	\$250,851	\$279,457

CUMBERLAND, KY

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

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$121,736	\$134,851	\$161,075	\$198,536	\$224,765
207-MOBILE HOMES per space	\$55,887				
213-COOPERATIVE HOUSING	\$131,927	\$152,113	\$183,455	\$234,824	\$261,606
220-MORTGAGE INSURANCE	\$121,736	\$134,851	\$161,075	\$198,536	\$224,765
223(F)-MORTGAGE INSURANCE	\$121,736	\$134,851	\$161,075	\$198,536	\$224,765
221(d) (3)-MORTGAGE INSURANCE	\$134,620	\$155,218	\$187,197	\$239,619	\$266,944
221(d) (4)-MORTGAGE INSURANCE	\$121,152	\$137,523	\$166,231	\$208,650	\$236,436
231-HOUSING MORTGAGE	\$115,187	\$128,768	\$153,766	\$185,050	\$217,556
234-CONDOMINIUM	\$134,620	\$155,218	\$187,197	\$239,619	\$266,944

LOUISVILLE, KY

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

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$106,043	\$117,467	\$140,312	\$172,943	\$195,792
207-MOBILE HOMES per space	\$48,683				
213-COOPERATIVE HOUSING	\$114,921	\$132,504	\$159,806	\$204,553	\$227,884
220-MORTGAGE INSURANCE	\$106,043	\$117,467	\$140,312	\$172,943	\$195,792
223(F)-MORTGAGE INSURANCE	\$106,043	\$117,467	\$140,312	\$172,943	\$195,792
221(d) (3)-MORTGAGE INSURANCE	\$117,267	\$135,209	\$163,067	\$208,730	\$232,533
221(d) (4)-MORTGAGE INSURANCE	\$105,535	\$119,796	\$144,803	\$181,754	\$205,958
231-HOUSING MORTGAGE	\$100,339	\$112,169	\$133,945	\$161,196	\$189,512
234-CONDOMINIUM	\$117,267	\$135,209	\$163,067	\$208,730	\$232,533

PIKEVILLE, KY

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

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$116,505	\$129,056	\$154,154	\$190,005	\$215,108
207-MOBILE HOMES per space	\$53,486				
213-COOPERATIVE HOUSING	\$126,258	\$145,577	\$175,572	\$224,734	\$250,366
220-MORTGAGE INSURANCE	\$116,505	\$129,056	\$154,154	\$190,005	\$215,108
223(F)-MORTGAGE INSURANCE	\$116,505	\$129,056	\$154,154	\$190,005	\$215,108
221(d) (3)-MORTGAGE INSURANCE	\$128,836	\$148,548	\$179,154	\$229,322	\$255,474
221(d) (4)-MORTGAGE INSURANCE	\$115,946	\$131,614	\$159,088	\$199,685	\$226,277
231-HOUSING MORTGAGE	\$110,238	\$123,235	\$147,159	\$177,098	\$208,208
234-CONDOMINIUM	\$128,836	\$148,548	\$179,154	\$229,322	\$255,474