

2013 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/13 2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.30 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 78, No87/Monday, May 06, 2013/Notices

2.70 % KEY CITY HCP

\$6,500 Substantial Rehab

ASHLAND, KY

\$17,550 + Per Unit is Definition for Substantial Rehabilitation

SECTION OF ACT	PLACE CODE	01901	MORTGAGE AMOUNT PER FAMILY UNIT					
			0 BR	1 BR	2 BR	3 BR	4 BR+	
207-MULTIFAMILY HOUSING			BASE	\$48,646	\$53,887	\$64,367	\$79,336	\$89,818
			MAX.	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
	HIGH COST	2.70 % x BASE=	LOCAL	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
207-MOBILE HOMES per space			BASE	\$22,333				
			MAX.	\$60,299				
	HIGH COST	2.70 % x BASE=	LOCAL	\$60,299				
213-COOPERATIVE HOUSING			BASE	\$52,719	\$60,785	\$73,310	\$93,837	\$104,540
			MAX.	\$142,341	\$164,120	\$197,937	\$253,360	\$282,258
	HIGH COST	2.70 % x BASE=	LOCAL	\$142,341	\$164,120	\$197,937	\$253,360	\$282,258
220-MORTGAGE INSURANCE			BASE	\$48,646	\$53,887	\$64,367	\$79,336	\$89,818
			MAX.	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
	HIGH COST	2.70 % x BASE=	LOCAL	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
223-(F)MORTGAGE INSURANCE			BASE	\$48,646	\$53,887	\$64,367	\$79,336	\$89,818
			MAX.	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
	HIGH COST	2.70 % x BASE=	LOCAL	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
221(d) (3)MORTGAGE INSURANCE			BASE	\$53,795	\$62,026	\$74,805	\$95,753	\$106,673
			MAX.	\$145,247	\$167,470	\$201,974	\$258,533	\$288,017
	HIGH COST	2.70 % x BASE=	LOCAL	\$145,247	\$167,470	\$201,974	\$258,533	\$288,017
221 (d) (4)MORTGAGE INSURANCE			BASE	\$48,413	\$54,955	\$66,427	\$83,378	\$94,482
			MAX.	\$130,715	\$148,379	\$179,353	\$225,121	\$255,101
	HIGH COST	2.70 % x BASE=	LOCAL	\$130,715	\$148,379	\$179,353	\$225,121	\$255,101
231-HOUSING MORTGAGE			BASE	\$46,029	\$51,456	\$61,446	\$73,947	\$86,937
			MAX.	\$124,278	\$138,931	\$165,904	\$199,657	\$234,730
	HIGH COST	2.70 % x BASE=	LOCAL	\$124,278	\$138,931	\$165,904	\$199,657	\$234,730
234-CONDOMINIUM			BASE	\$53,795	\$62,026	\$74,805	\$95,753	\$106,673
			MAX.	\$145,247	\$167,470	\$201,974	\$258,533	\$288,017
	HIGH COST	2.70 % x BASE=	LOCAL	\$145,247	\$167,470	\$201,974	\$258,533	\$288,017

JASON L. HARE, CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

05/23/2013

5/23/2013

2013 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/13 2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.30 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 78, No87/Monday, May 06, 2013/Notices

2.30 % HIGH COST PERCENTAGE

LOUISVILLE, KY

\$14,950 + Per Unit is Definition for Substantial Rehabilitation

SECTION OF ACT	PLACE CODE	11101	MORTGAGE AMOUNT PER FAMILY UNIT					
			0 BR	1 BR	2 BR	3 BR	4 BR+	
207-MULTIFAMILY HOUSING			BASE	\$48,646	\$53,887	\$64,367	\$79,336	\$89,818
			MAX.	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
	HIGH COST	2.30 % x BASE=	LOCAL	\$111,886	\$123,940	\$148,044	\$182,473	\$206,581
207-MOBILE HOMES per space			BASE	\$22,333				
			MAX.	\$60,299				
	HIGH COST	2.30 % x BASE=	LOCAL	\$51,366				
213-COOPERATIVE HOUSING			BASE	\$52,719	\$60,785	\$73,310	\$93,837	\$104,540
			MAX.	\$142,341	\$164,120	\$197,937	\$253,360	\$282,258
	HIGH COST	2.30 % x BASE=	LOCAL	\$121,254	\$139,806	\$168,613	\$215,825	\$240,442
220-MORTGAGE INSURANCE			BASE	\$48,646	\$53,887	\$64,367	\$79,336	\$89,818
			MAX.	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
	HIGH COST	2.30 % x BASE=	LOCAL	\$111,886	\$123,940	\$148,044	\$182,473	\$206,581
223-(F)MORTGAGE INSURANCE			BASE	\$48,646	\$53,887	\$64,367	\$79,336	\$89,818
			MAX.	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
	HIGH COST	2.30 % x BASE=	LOCAL	\$111,886	\$123,940	\$148,044	\$182,473	\$206,581
221(d) (3)MORTGAGE INSURANCE			BASE	\$53,795	\$62,026	\$74,805	\$95,753	\$106,673
			MAX.	\$145,247	\$167,470	\$201,974	\$258,533	\$288,017
	HIGH COST	2.30 % x BASE=	LOCAL	\$123,729	\$142,660	\$172,052	\$220,232	\$245,348
221 (d) (4)MORTGAGE INSURANCE			BASE	\$48,413	\$54,955	\$66,427	\$83,378	\$94,482
			MAX.	\$130,715	\$148,379	\$179,353	\$225,121	\$255,101
	HIGH COST	2.30 % x BASE=	LOCAL	\$111,350	\$126,397	\$152,782	\$191,769	\$217,309
231-HOUSING MORTGAGE			BASE	\$46,029	\$51,456	\$61,446	\$73,947	\$86,937
			MAX.	\$124,278	\$138,931	\$165,904	\$199,657	\$234,730
	HIGH COST	2.30 % x BASE=	LOCAL	\$105,867	\$118,349	\$141,326	\$170,078	\$199,955
234-CONDOMINIUM			BASE	\$53,795	\$62,026	\$74,805	\$95,753	\$106,673
			MAX.	\$145,247	\$167,470	\$201,974	\$258,533	\$288,017
	HIGH COST	2.30 % x BASE=	LOCAL	\$123,729	\$142,660	\$172,052	\$220,232	\$245,348


 JASON L. HARE, CONSTRUCTION ANALYST

05/23/2013
 DATE


 JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

5/23/2013
 DATE

2013 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/13

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

2.30 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 78, No87/Monday, May 06, 2013/Notices

2.53 % KEY CITY HCP

PIKEVILLE, KY

\$16,445 + 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	\$48,646	\$53,887	\$64,367	\$79,336	\$89,818
	MAX.	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
	HIGH COST 2.53 % x BASE= LOCAL	\$123,074	\$136,334	\$162,849	\$200,720	\$227,240
207-MOBILE HOMES per space	BASE	\$22,333				
	MAX.	\$60,299				
	HIGH COST 2.53 % x BASE= LOCAL	\$56,502				
213-COOPERATIVE HOUSING	BASE	\$52,719	\$60,785	\$73,310	\$93,837	\$104,540
	MAX.	\$142,341	\$164,120	\$197,937	\$253,360	\$282,258
	HIGH COST 2.53 % x BASE= LOCAL	\$133,379	\$153,786	\$185,474	\$237,408	\$264,486
220-MORTGAGE INSURANCE	BASE	\$48,646	\$53,887	\$64,367	\$79,336	\$89,818
	MAX.	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
	HIGH COST 2.53 % x BASE= LOCAL	\$123,074	\$136,334	\$162,849	\$200,720	\$227,240
223-(F)MORTGAGE INSURANCE	BASE	\$48,646	\$53,887	\$64,367	\$79,336	\$89,818
	MAX.	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
	HIGH COST 2.53 % x BASE= LOCAL	\$123,074	\$136,334	\$162,849	\$200,720	\$227,240
221(d) (3)MORTGAGE INSURANCE	BASE	\$53,795	\$62,026	\$74,805	\$95,753	\$106,673
	MAX.	\$145,247	\$167,470	\$201,974	\$258,533	\$288,017
	HIGH COST 2.53 % x BASE= LOCAL	\$136,101	\$156,926	\$189,257	\$242,255	\$269,883
221 (d) (4)MORTGAGE INSURANCE	BASE	\$48,413	\$54,955	\$66,427	\$83,378	\$94,482
	MAX.	\$130,715	\$148,379	\$179,353	\$225,121	\$255,101
	HIGH COST 2.53 % x BASE= LOCAL	\$122,485	\$139,036	\$168,060	\$210,946	\$239,039
231-HOUSING MORTGAGE	BASE	\$46,029	\$51,456	\$61,446	\$73,947	\$86,937
	MAX.	\$124,278	\$138,931	\$165,904	\$199,657	\$234,730
	HIGH COST 2.53 % x BASE= LOCAL	\$116,453	\$130,184	\$155,458	\$187,086	\$219,951
234-CONDOMINIUM	BASE	\$53,795	\$62,026	\$74,805	\$95,753	\$106,673
	MAX.	\$145,247	\$167,470	\$201,974	\$258,533	\$288,017
	HIGH COST 2.53 % x BASE= LOCAL	\$136,101	\$156,926	\$189,257	\$242,255	\$269,883


 JASON L. HARE, CONSTRUCTION ANALYST

05/23/2013
 DATE


 JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

5/25/2013
 DATE

2013 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

ASHLAND, KY

\$17,550 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
207-MOBILE HOMES per space	\$60,299				
213-COOPERATIVE HOUSING	\$142,341	\$164,120	\$197,937	\$253,360	\$282,258
220-MORTGAGE INSURANCE	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
223(F)-MORTGAGE INSURANCE	\$131,344	\$145,495	\$173,791	\$214,207	\$242,509
221(d) (3)-MORTGAGE INSURANCE	\$145,247	\$167,470	\$201,974	\$258,533	\$288,017
221(d) (4)-MORTGAGE INSURANCE	\$130,715	\$148,379	\$179,353	\$225,121	\$255,101
231-HOUSING MORTGAGE	\$124,278	\$138,931	\$165,904	\$199,657	\$234,730
234-CONDOMINIUM	\$145,247	\$167,470	\$201,974	\$258,533	\$288,017

CUMBERLAND, KY

\$17,225 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$128,912	\$142,801	\$170,573	\$210,240	\$238,018
207-MOBILE HOMES per space	\$59,182				
213-COOPERATIVE HOUSING	\$139,705	\$161,080	\$194,272	\$248,668	\$277,031
220-MORTGAGE INSURANCE	\$128,912	\$142,801	\$170,573	\$210,240	\$238,018
223(F)-MORTGAGE INSURANCE	\$128,912	\$142,801	\$170,573	\$210,240	\$238,018
221(d) (3)-MORTGAGE INSURANCE	\$142,557	\$164,369	\$198,233	\$253,745	\$282,683
221(d) (4)-MORTGAGE INSURANCE	\$128,294	\$145,631	\$176,032	\$220,952	\$250,377
231-HOUSING MORTGAGE	\$121,977	\$136,358	\$162,832	\$195,960	\$230,383
234-CONDOMINIUM	\$142,557	\$164,369	\$198,233	\$253,745	\$282,683

LOUISVILLE, KY

\$14,950 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$111,886	\$123,940	\$148,044	\$182,473	\$206,581
207-MOBILE HOMES per space	\$51,366				
213-COOPERATIVE HOUSING	\$121,254	\$139,806	\$168,613	\$215,825	\$240,442
220-MORTGAGE INSURANCE	\$111,886	\$123,940	\$148,044	\$182,473	\$206,581
223(F)-MORTGAGE INSURANCE	\$111,886	\$123,940	\$148,044	\$182,473	\$206,581
221(d) (3)-MORTGAGE INSURANCE	\$123,729	\$142,660	\$172,052	\$220,232	\$245,348
221(d) (4)-MORTGAGE INSURANCE	\$111,350	\$126,397	\$152,782	\$191,769	\$217,309
231-HOUSING MORTGAGE	\$105,867	\$118,349	\$141,326	\$170,078	\$199,955
234-CONDOMINIUM	\$123,729	\$142,660	\$172,052	\$220,232	\$245,348

PIKEVILLE, KY

\$16,445 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$123,074	\$136,334	\$162,849	\$200,720	\$227,240
207-MOBILE HOMES per space	\$56,502				
213-COOPERATIVE HOUSING	\$133,379	\$153,786	\$185,474	\$237,408	\$264,486
220-MORTGAGE INSURANCE	\$123,074	\$136,334	\$162,849	\$200,720	\$227,240
223(F)-MORTGAGE INSURANCE	\$123,074	\$136,334	\$162,849	\$200,720	\$227,240
221(d) (3)-MORTGAGE INSURANCE	\$136,101	\$156,926	\$189,257	\$242,255	\$269,883
221(d) (4)-MORTGAGE INSURANCE	\$122,485	\$139,036	\$168,060	\$210,946	\$239,039
231-HOUSING MORTGAGE	\$116,453	\$130,184	\$155,458	\$187,086	\$219,951
234-CONDOMINIUM	\$136,101	\$156,926	\$189,257	\$242,255	\$269,883