

2010 STATUTORY MORTGAGE PROGRAMS ELEVATOR

EFFECTIVE 01/01/10

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

2.16 % BASE CITY (LOUISVILLE HCP)

Updated by Federal Register/Vol 75, No23/Thursday, February 4 2010/Notices

2.48 % KEY CITY HCP

CUMBERLAND, KY

\$16,120 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11701

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$52,027	\$58,270	\$71,451	\$89,488	\$101,184
	MAX.	\$140,473	\$157,329	\$192,918	\$241,618	\$273,197
	HIGH COST 2.48 % x BASE= LOCAL	\$129,027	\$144,510	\$177,198	\$221,930	\$250,936
213-COOPERATIVE HOUSING	BASE	\$52,027	\$58,946	\$71,677	\$92,727	\$101,787
	MAX.	\$140,473	\$159,154	\$193,528	\$250,363	\$274,825
	HIGH COST 2.48 % x BASE= LOCAL	\$129,027	\$146,186	\$177,759	\$229,963	\$252,432
220-MORTGAGE INSURANCE	BASE	\$52,027	\$58,270	\$71,451	\$89,488	\$101,184
	MAX.	\$140,473	\$157,329	\$192,918	\$241,618	\$273,197
	HIGH COST 2.48 % x BASE= LOCAL	\$129,027	\$144,510	\$177,198	\$221,930	\$250,936
223-(F)MORTGAGE INSURANCE	BASE	\$52,027	\$58,270	\$71,451	\$89,488	\$101,184
	MAX.	\$140,473	\$157,329	\$192,918	\$241,618	\$273,197
	HIGH COST 2.48 % x BASE= LOCAL	\$129,027	\$144,510	\$177,198	\$221,930	\$250,936
221(d) (3)MORTGAGE INSURANCE	BASE	\$52,470	\$60,148	\$73,140	\$94,619	\$103,863
	MAX.	\$141,669	\$162,400	\$197,478	\$255,471	\$280,430
	HIGH COST 2.48 % x BASE= LOCAL	\$130,126	\$149,167	\$181,387	\$234,655	\$257,580
221 (d) (4)MORTGAGE INSURANCE	BASE	\$48,470	\$55,565	\$67,566	\$87,408	\$95,948
	MAX.	\$130,869	\$150,026	\$182,428	\$236,002	\$259,060
	HIGH COST 2.48 % x BASE= LOCAL	\$120,206	\$137,801	\$167,564	\$216,772	\$237,951
231-HOUSING MORTGAGE	BASE	\$48,470	\$55,565	\$67,566	\$87,408	\$95,948
	MAX.	\$130,869	\$150,026	\$182,428	\$236,002	\$259,060
	HIGH COST 2.48 % x BASE= LOCAL	\$120,206	\$137,801	\$167,564	\$216,772	\$237,951
234-CONDOMINIUM	BASE	\$52,470	\$60,148	\$73,140	\$94,619	\$103,863
	MAX.	\$141,669	\$162,400	\$197,478	\$255,471	\$280,430
	HIGH COST 2.48 % x BASE= LOCAL	\$130,126	\$149,167	\$181,387	\$234,655	\$257,580


 WOOD MCCLRAW, SENIOR CONSTRUCTION ANALYST

9/9/10
 DATE


 JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

9/15/10
 DATE

2010 STATUTORY MORTGAGE PROGRAMS ELEVATOR

EFFECTIVE 01/01/10 2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.16 % BASE CITY (LOUISVILLE HCP)

Updated by Federal Register/Vol 75, No23/Thursday, February 4 2010/Notices

2.16 % HIGH COST PERCENTAGE

LOUISVILLE, KY

\$14,040 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE		11101	MORTGAGE AMOUNT PER FAMILY UNIT				
SECTION OF ACT			0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE		\$52,027	\$58,270	\$71,451	\$89,488	\$101,184
	MAX.		\$140,473	\$157,329	\$192,918	\$241,618	\$273,197
	HIGH COST 2.16 % x BASE=	LOCAL	\$112,378	\$125,863	\$154,334	\$193,294	\$218,557
213-COOPERATIVE HOUSING	BASE		\$52,027	\$58,946	\$71,677	\$92,727	\$101,787
	MAX.		\$140,473	\$159,154	\$193,528	\$250,363	\$274,825
	HIGH COST 2.16 % x BASE=	LOCAL	\$112,378	\$127,323	\$154,822	\$200,290	\$219,860
220-MORTGAGE INSURANCE	BASE		\$52,027	\$58,270	\$71,451	\$89,488	\$101,184
	MAX.		\$140,473	\$157,329	\$192,918	\$241,618	\$273,197
	HIGH COST 2.16 % x BASE=	LOCAL	\$112,378	\$125,863	\$154,334	\$193,294	\$218,557
223-(F)MORTGAGE INSURANCE	BASE		\$52,027	\$58,270	\$71,451	\$89,488	\$101,184
	MAX.		\$140,473	\$157,329	\$192,918	\$241,618	\$273,197
	HIGH COST 2.16 % x BASE=	LOCAL	\$112,378	\$125,863	\$154,334	\$193,294	\$218,557
221(d) (3)MORTGAGE INSURANCE	BASE		\$52,470	\$60,148	\$73,140	\$94,619	\$103,863
	MAX.		\$141,669	\$162,400	\$197,478	\$255,471	\$280,430
	HIGH COST 2.16 % x BASE=	LOCAL	\$113,335	\$129,920	\$157,982	\$204,377	\$224,344
221 (d) (4)MORTGAGE INSURANCE	BASE		\$48,470	\$55,565	\$67,566	\$87,408	\$95,948
	MAX.		\$130,869	\$150,026	\$182,428	\$236,002	\$259,060
	HIGH COST 2.16 % x BASE=	LOCAL	\$104,695	\$120,020	\$145,943	\$188,801	\$207,248
231-HOUSING MORTGAGE	BASE		\$48,470	\$55,565	\$67,566	\$87,408	\$95,948
	MAX.		\$130,869	\$150,026	\$182,428	\$236,002	\$259,060
	HIGH COST 2.16 % x BASE=	LOCAL	\$104,695	\$120,020	\$145,943	\$188,801	\$207,248
234-CONDOMINIUM	BASE		\$52,470	\$60,148	\$73,140	\$94,619	\$103,863
	MAX.		\$141,669	\$162,400	\$197,478	\$255,471	\$280,430
	HIGH COST 2.16 % x BASE=	LOCAL	\$113,335	\$129,920	\$157,982	\$204,377	\$224,344


 WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

9/9/10
 DATE


 JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

9/15/10
 DATE

2010 STATUTORY MORTGAGE PROGRAMS ELEVATOR

EFFECTIVE 01/01/10

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

2.16 % BASE CITY (LOUISVILLE HCP)

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2.38 % KEY CITY HCP

PIKEVILLE, KY

\$15,470 + 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	\$52,027	\$58,270	\$71,451	\$89,488	\$101,184
	MAX.	\$140,473	\$157,329	\$192,918	\$241,618	\$273,197
	HIGH COST 2.38 % x BASE= LOCAL	\$123,824	\$138,683	\$170,053	\$212,981	\$240,818
213-COOPERATIVE HOUSING	BASE	\$52,027	\$58,946	\$71,677	\$92,727	\$101,787
	MAX.	\$140,473	\$159,154	\$193,528	\$250,363	\$274,825
	HIGH COST 2.38 % x BASE= LOCAL	\$123,824	\$140,291	\$170,591	\$220,690	\$242,253
220-MORTGAGE INSURANCE	BASE	\$52,027	\$58,270	\$71,451	\$89,488	\$101,184
	MAX.	\$140,473	\$157,329	\$192,918	\$241,618	\$273,197
	HIGH COST 2.38 % x BASE= LOCAL	\$123,824	\$138,683	\$170,053	\$212,981	\$240,818
223-(F)MORTGAGE INSURANCE	BASE	\$52,027	\$58,270	\$71,451	\$89,488	\$101,184
	MAX.	\$140,473	\$157,329	\$192,918	\$241,618	\$273,197
	HIGH COST 2.38 % x BASE= LOCAL	\$123,824	\$138,683	\$170,053	\$212,981	\$240,818
221(d) (3)MORTGAGE INSURANCE	BASE	\$52,470	\$60,148	\$73,140	\$94,619	\$103,863
	MAX.	\$141,669	\$162,400	\$197,478	\$255,471	\$280,430
	HIGH COST 2.38 % x BASE= LOCAL	\$124,879	\$143,152	\$174,073	\$225,193	\$247,194
221 (d) (4)MORTGAGE INSURANCE	BASE	\$48,470	\$55,565	\$67,566	\$87,408	\$95,948
	MAX.	\$130,869	\$150,026	\$182,428	\$236,002	\$259,060
	HIGH COST 2.38 % x BASE= LOCAL	\$115,359	\$132,245	\$160,807	\$208,031	\$228,356
231-HOUSING MORTGAGE	BASE	\$48,470	\$55,565	\$67,566	\$87,408	\$95,948
	MAX.	\$130,869	\$150,026	\$182,428	\$236,002	\$259,060
	HIGH COST 2.38 % x BASE= LOCAL	\$115,359	\$132,245	\$160,807	\$208,031	\$228,356
234-CONDOMINIUM	BASE	\$52,470	\$60,148	\$73,140	\$94,619	\$103,863
	MAX.	\$141,669	\$162,400	\$197,478	\$255,471	\$280,430
	HIGH COST 2.38 % x BASE= LOCAL	\$124,879	\$143,152	\$174,073	\$225,193	\$247,194


 WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

9/9/10
 DATE


 JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

9/15/10
 DATE

2010 STATUTORY MORTGAGE PROGRAMS ELEVATOR

ASHLAND, KY

\$16,835 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$134,750	\$150,919	\$185,058	\$231,774	\$262,067
213-COOPERATIVE HOUSING	\$134,750	\$152,670	\$185,643	\$240,163	\$263,628
220-MORTGAGE INSURANCE	\$134,750	\$150,919	\$185,058	\$231,774	\$262,067
223-(F)MORTGAGE INSURANCE	\$134,750	\$150,919	\$185,058	\$231,774	\$262,067
221(d) (3)-MORTGAGE INSURANCE	\$135,897	\$155,783	\$189,433	\$245,063	\$269,005
221(d) (4)-MORTGAGE INSURANCE	\$125,537	\$143,913	\$174,996	\$226,387	\$248,505
231-HOUSING MORTGAGE	\$125,537	\$143,913	\$174,996	\$226,387	\$248,505
234-CONDOMINIUM	\$135,897	\$155,783	\$189,433	\$245,063	\$269,005

CUMBERLAND, KY

\$16,120 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$129,027	\$144,510	\$177,198	\$221,930	\$250,936
213-COOPERATIVE HOUSING	\$129,027	\$146,186	\$177,759	\$229,963	\$252,432
220-MORTGAGE INSURANCE	\$129,027	\$144,510	\$177,198	\$221,930	\$250,936
223-(F)MORTGAGE INSURANCE	\$129,027	\$144,510	\$177,198	\$221,930	\$250,936
221(d) (3)-MORTGAGE INSURANCE	\$130,126	\$149,167	\$181,387	\$234,655	\$257,580
221(d) (4)-MORTGAGE INSURANCE	\$120,206	\$137,801	\$167,564	\$216,772	\$237,951
231-HOUSING MORTGAGE	\$120,206	\$137,801	\$167,564	\$216,772	\$237,951
234-CONDOMINIUM	\$130,126	\$149,167	\$181,387	\$234,655	\$257,580

LOUISVILLE, KY

\$14,040 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$112,378	\$125,863	\$154,334	\$193,294	\$218,557
213-COOPERATIVE HOUSING	\$112,378	\$127,323	\$154,822	\$200,290	\$219,860
220-MORTGAGE INSURANCE	\$112,378	\$125,863	\$154,334	\$193,294	\$218,557
223-(F)MORTGAGE INSURANCE	\$112,378	\$125,863	\$154,334	\$193,294	\$218,557
221(d) (3)-MORTGAGE INSURANCE	\$113,335	\$129,920	\$157,982	\$204,377	\$224,344
221(d) (4)-MORTGAGE INSURANCE	\$104,695	\$120,020	\$145,943	\$188,801	\$207,248
231-HOUSING MORTGAGE	\$104,695	\$120,020	\$145,943	\$188,801	\$207,248
234-CONDOMINIUM	\$113,335	\$129,920	\$157,982	\$204,377	\$224,344

PIKEVILLE, KY

\$15,470 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$123,824	\$138,683	\$170,053	\$212,981	\$240,818
213-COOPERATIVE HOUSING	\$123,824	\$140,291	\$170,591	\$220,690	\$242,253
220-MORTGAGE INSURANCE	\$123,824	\$138,683	\$170,053	\$212,981	\$240,818
223-(F)MORTGAGE INSURANCE	\$123,824	\$138,683	\$170,053	\$212,981	\$240,818
221(d) (3)-MORTGAGE INSURANCE	\$124,879	\$143,152	\$174,073	\$225,193	\$247,194
221(d) (4)-MORTGAGE INSURANCE	\$115,359	\$132,245	\$160,807	\$208,031	\$228,356
231-HOUSING MORTGAGE	\$115,359	\$132,245	\$160,807	\$208,031	\$228,356
234-CONDOMINIUM	\$124,879	\$143,152	\$174,073	\$225,193	\$247,194