

## IHCDA 2009-10 Income Limits

Please note there are a few key items to remember about the income limits:

1. The Date of reservation is going to be the key in determining which income limits you will use; any loans reserved on **10/21/2009** and after will use the new limits. If your loan was reserved prior to that date, use the previous limits of 2008.
2. There are several counties that were declared Disaster Areas and now take on the role of being a Targeted County!
  - A. Targeted Counties - The First Time Homebuyer stipulation is waived.

**PLEASE NOTE THE FOLLOW STATEMENT**

**Disaster Areas do have expiration dates. Please note the dates and counties below:**

**Disaster Counties will need to be reserved and CLOSED before that date listed below.**

**The Following Counties will have Sec. 143 waiver expire on 1/30/2010 under FEMA disaster # 1740:**

Benton, Cass, Elkhart, Newton, Starke

**The Following Counties will have Sec. 143 waiver expire on 6/8/2010 under FEMA Disaster # 1766:**

Adams, Bartholomew, Clay, Daviess, Decatur, Grant, Greene, Hamilton, Hancock, Hendricks, Henry, Huntington, Johnson, Marion, Monroe, Morgan, Owen, Parke, Putnam, Randolph, Rush, Shelby, Sullivan, Tippecanoe, Vermillion, Vigo, Wayne

**The Following Counties will have Sec. 143 waiver expire on 9/23/2010 under FEMA Disaster # 1795:**

Dearborn, Franklin, Jefferson, Knox, Martin, Pike, Porter, St. Joseph

**The Following Counties will have Sec. 143 waiver expire on 3/5/2011 under FEMA Disaster #1828:**

Clark, Crawford, Dubois, Floyd, Gibson, Harrison, Jackson, Jennings, Lawrence, Ohio, Orange, Perry, Posey, Ripley, Scott, Spencer, Switzerland, Vanderburgh, Warrick, Washington

**The Following Counties will have Sec. 143 waiver expire on 4/22/2011 under FEMA Disaster #1832:**

Allen, Carroll, DeKalb, Fulton, Jasper, Kosciusko, Lake, LaPorte, Marshall, Noble, Pulaski, White, Whitley

**After the expiration date the counties will resume their regular status of being either Non-Targeted or Targeted Counties. IHCDA will send notification at that time and the website will be updated with the newest income limits.**

Cty Code	MCC & RATE ONLY Acquisition New or Existing	1 to 2 person	3+ person	DPA Acquisition New or Existing								
				1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	
001	Adams \$258,691	\$61,000	\$70,150	\$200,160	\$33,500	\$38,300	\$43,050	\$47,850	\$51,700	\$55,500	\$59,350	\$63,150
003	Allen** \$316,177	\$75,960	\$88,620	\$200,160	\$35,450	\$40,500	\$45,600	\$50,650	\$54,700	\$58,750	\$62,800	\$66,850
005	Barthololmew \$258,691	\$64,300	\$73,945	\$200,160	\$36,000	\$41,150	\$46,300	\$51,450	\$55,550	\$59,700	\$63,800	\$67,900
007	Benton \$258,691	\$61,000	\$70,150	\$200,160	\$33,900	\$38,700	\$43,550	\$48,400	\$52,250	\$56,150	\$60,000	\$63,900
009	Blackford \$258,691	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
011	Boone \$258,691	\$68,100	\$78,315	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950
013	Brown* \$316,177	\$81,720	\$95,340	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950
015	Carroll** \$316,177	\$73,200	\$85,400	\$200,160	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400
017	Cass \$316,177	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
019	Clark** \$316,177	\$73,800	\$86,100	\$229,425	\$34,450	\$39,350	\$44,300	\$49,200	\$53,150	\$57,050	\$61,000	\$64,950

<b>MCC &amp; RATE</b>				<b>DPA</b>									
<b>ONLY County</b>				<b>Acquisition</b>									
Cty	Acquisition	New		<b>New or</b>	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	
Code	or Existing		1 to 2 person	3+ person	<b>Existing</b>								
021	Clay		\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
	\$258,961												
023	Clinton*		\$73,200	\$85,400	\$200,160	\$33,200	\$37,950	\$42,700	\$47,450	\$51,250	\$55,050	\$58,850	\$62,650
	\$316,177												
025	Crawford*		\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
	\$316,177												
027	Daviess*		\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
	\$316,177												
029	Dearborn*		\$83,040	\$96,880	\$256,500	\$38,750	\$44,300	\$49,800	\$55,350	\$59,800	\$64,200	\$68,650	\$73,050
	\$316,177												
031	Decatur*		\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
	\$316,177												
033	Dekalb**		\$75,240	\$87,780	\$200,160	\$35,100	\$40,100	\$45,150	\$50,150	\$54,150	\$58,150	\$62,200	\$66,200
	\$316,177												
035	Delaware+		\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
	\$258,691												
037	Dubois**		\$78,480	\$91,560	\$200,160	\$36,600	\$41,850	\$47,050	\$52,300	\$56,500	\$60,650	\$64,850	\$69,050
	\$316,177												

<b>MCC &amp; RATE ONLY</b>				<b>DPA Acquisition</b>								
Cty	County	Acquisition	New	<b>New or Existing</b>								
Code	or Existing	1 to 2 person	3+ person	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	
039	Elkhart	\$61,000	\$70,150	\$200,160	\$33,200	\$37,950	\$42,700	\$47,450	\$51,250	\$55,050	\$58,850	\$62,650
	\$258,691											
041	Fayette*	\$73,200	\$85,400	\$200,160	\$31,150	\$35,600	\$40,050	\$44,500	\$48,050	\$51,600	\$55,200	\$58,750
	\$316,177											
043	Floyd**	\$73,800	\$86,100	\$229,425	\$34,450	\$39,350	\$44,300	\$49,200	\$53,150	\$57,050	\$61,000	\$64,950
	\$316,177											
045	Fountain	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
	\$258,691											
047	Franklin*	\$83,040	\$96,880	\$256,500	\$38,750	\$44,300	\$49,800	\$55,350	\$59,800	\$64,200	\$68,650	\$73,050
	\$316,177											
049	Fulton*	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
	\$316,177											
051	Gibson**	\$73,080	\$85,260	\$200,160	\$32,600	\$37,250	\$41,900	\$46,550	\$50,300	\$54,000	\$57,750	\$61,450
	\$316,177											
053	Grant	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
	\$258,691											
055	Greene*	\$75,720	\$88,340	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
	\$316,177											
057	Hamilton	\$68,100	\$78,315	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950
	\$258,691											

Cty Code	MCC & RATE ONLY County Acquisition New or Existing	DPA		Acquisition								
		1 to 2 person	3+ person	New or Existing	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
059	Hancock \$258,691	\$68,100	\$78,315	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950
061	Harrison** \$316,177	\$73,800	\$86,100	\$229,425	\$34,450	\$39,350	\$44,300	\$49,200	\$53,150	\$57,050	\$61,000	\$64,950
063	Hendricks \$258,691	\$68,100	\$78,315	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950
065	Henry \$258,691	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
067	Howard+ \$258,691	\$61,000	\$70,150	\$200,160	\$34,850	\$39,800	\$44,800	\$49,750	\$53,750	\$57,700	\$61,700	\$65,650
069	Huntington \$258,691	\$61,000	\$70,150	\$200,160	\$33,500	\$38,300	\$43,050	\$47,850	\$51,700	\$55,500	\$59,350	\$63,150
071	Jackson* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
073	Jasper* \$426,586	\$77,520	\$90,440	\$275,200	\$34,500	\$39,450	\$44,350	\$49,300	\$53,250	\$57,200	\$61,150	\$65,100
075	Jay \$258,691	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
077	Jefferson* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600

Cty Code	MCC & RATE ONLY County Acquisition New or Existing			DPA Acquisition New or Existing	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
		1 to 2 person	3+ person									
079	Jennings** \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
081	Johnson \$258,691	\$68,100	\$78,315	\$200,160	\$38,100	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950
083	Knox* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
085	Kosciusko** \$316,177	\$73,200	\$85,400	\$200,160	\$33,550	\$38,350	\$43,150	\$47,900	\$51,750	\$55,600	\$59,400	\$63,250
087	LaGrange \$258,691	\$61,000	\$70,150	\$200,160	\$33,050	\$37,750	\$42,500	\$47,200	\$51,000	\$54,750	\$58,550	\$62,300
089	Lake** \$426,586	\$77,520	\$90,440	\$275,200	\$36,200	\$41,350	\$46,550	\$51,700	\$55,850	\$59,950	\$64,100	\$68,250
091	LaPorte** \$316,177	\$73,200	\$85,400	\$200,160	\$33,250	\$38,000	\$42,750	\$47,500	\$51,300	\$55,100	\$58,900	\$62,700
093	Lawrence* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
095	Madison+ \$258,691	\$61,000	\$70,150	\$200,160	\$35,900	\$41,050	\$46,150	\$51,300	\$55,400	\$59,500	\$63,600	\$67,700
097	Marion \$258,691	\$68,100	\$78,315	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950

Cty Code	MCC & RATE ONLY County Acquisition New or Existing	DPA		Acquisition									
		1 to 2 person	3+ person	New or Existing	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	
099	Marshall** \$316,177	\$73,200	\$85,400	\$200,160	\$33,400	\$38,150	\$42,950	\$47,700	\$51,500	\$55,350	\$59,150	\$62,950	
101	Martin \$258,691	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600	
103	Miami* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600	
105	Monroe \$258,691	\$63,100	\$72,565	\$200,160	\$35,350	\$40,400	\$45,450	\$50,500	\$54,550	\$58,600	\$62,600	\$66,650	
107	Montgomery \$258,691	\$61,000	\$70,150	\$200,160	\$32,850	\$37,500	\$42,200	\$46,900	\$50,650	\$54,400	\$58,150	\$61,900	
109	Morgan \$258,691	\$68,100	\$78,315	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950	
111	Newton \$426,586	\$64,600	\$74,290	\$275,200	\$36,200	\$41,350	\$46,550	\$51,700	\$55,850	\$59,950	\$64,100	\$68,250	
113	Noble** \$316,177	\$73,200	\$85,400	\$200,160	\$33,300	\$38,100	\$42,850	\$47,600	\$51,400	\$55,200	\$59,000	\$62,850	
115	Ohio* \$316,177	\$83,040	\$96,880	\$256,500	\$38,750	\$44,300	\$49,800	\$55,350	\$59,800	\$64,200	\$68,650	\$73,050	
117	Orange* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600	

Cty Code	MCC & RATE ONLY County Acquisition New or Existing	DPA		Acquisition								
		1 to 2 person	3+ person	New or Existing	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
119	Owen* \$316,177	\$75,720	\$88,340	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
121	Parke* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
123	Perry* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
125	Pike* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
127	Porter \$349,025	\$64,600	\$74,290	\$275,200	\$36,200	\$41,350	\$46,550	\$51,700	\$55,850	\$59,950	\$64,100	\$68,250
129	Posey \$258,691	\$61,000	\$70,150	\$200,160	\$34,100	\$38,950	\$43,850	\$48,700	\$52,600	\$56,500	\$60,400	\$64,300
131	Pulaski** \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
133	Putnam \$258,691	\$68,100	\$78,315	\$200,160	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
135	Randolph \$258,691	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
137	Ripley** \$316,177	\$73,200	\$85,400	\$200,160	\$32,000	\$36,550	\$41,150	\$45,700	\$49,350	\$53,000	\$56,650	\$60,300

Cty Code	MCC & RATE ONLY County Acquisition New or Existing	MCC & RATE ONLY County Acquisition New or Existing		DPA Acquisition New or Existing	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
		1 to 2 person	3+ person									
139	Rush* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
141	St Joseph \$258,691	\$61,000	\$70,150	\$200,160	\$33,800	\$38,650	\$43,450	\$48,300	\$52,150	\$56,050	\$59,900	\$63,750
143	Scott* \$316,177	\$73,200	\$85,400	\$200,160	\$32,600	\$37,250	\$41,900	\$46,550	\$50,300	\$54,000	\$57,750	\$61,450
145	Shelby* \$316,177	\$81,720	\$95,340	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950
147	Spencer* \$316,177	\$73,200	\$85,400	\$200,160	\$34,100	\$38,950	\$43,850	\$48,700	\$52,600	\$56,500	\$60,400	\$64,300
149	Starke \$316,177	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
151	Steuben \$258,691	\$61,000	\$70,150	\$200,160	\$33,600	\$38,400	\$43,200	\$48,000	\$51,850	\$55,700	\$59,500	\$63,350
153	Sullivan \$258,691	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
155	Switzerland** \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
157	Tippecanoe \$258,691	\$61,000	\$70,150	\$200,160	\$33,900	\$38,700	\$43,550	\$48,400	\$52,250	\$56,150	\$60,000	\$63,900

Cty Code	MCC & RATE ONLY County Acquisition New or Existing	DPA		Acquisition									
		1 to 2 person	3+ person	New or Existing	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	
159	Tipton \$258,691	\$61,000	\$70,150	\$200,160	\$34,850	\$39,800	\$44,800	\$49,750	\$53,750	\$57,700	\$61,700	\$65,650	
161	Union \$258,691	\$61,000	\$70,150	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600	
163	Vanderburgh** \$316,177	\$73,080	\$85,260	\$200,160	\$34,100	\$38,950	\$43,850	\$48,700	\$52,600	\$56,500	\$60,400	\$64,300	
165	Vermillion* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600	
167	Vigo* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600	
169	Wabash \$258,691	\$61,000	\$70,150	\$200,160	\$31,650	\$36,150	\$40,700	\$45,200	\$48,800	\$52,450	\$56,050	\$59,650	
171	Warren \$258,691	\$61,000	\$70,150	\$200,160	\$33,100	\$37,850	\$42,550	\$47,300	\$51,100	\$54,850	\$58,650	\$62,450	
173	Warrick** \$316,177	\$73,080	\$85,260	\$200,160	\$34,100	\$38,950	\$43,850	\$48,700	\$52,600	\$56,500	\$60,400	\$64,300	
175	Washington* \$316,177	\$73,800	\$86,100	\$229,425	\$29,600	\$33,800	\$38,050	\$42,250	\$45,650	\$49,000	\$52,400	\$55,750	

Cty Code	MCC & RATE ONLY County Acquisition New or Existing	1 to 2 person	3+ person	DPA Acquisition New or Existing								
				1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	
177	Wayne* \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
179	Wells \$258,691	\$75,960	\$88,620	\$200,160	\$35,450	\$40,500	\$45,600	\$50,650	\$54,700	\$58,750	\$62,800	\$66,850
181	White** \$316,177	\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
183	Whitley** \$316,177	\$75,960	\$88,620	\$200,160	\$35,450	\$40,500	\$45,600	\$50,650	\$54,700	\$58,750	\$62,800	\$66,850

"+" non-target counties with target census tracts

\*\*" target county

\*\*\*" Disaster County

**Non-Target counties with Target census tracts**

Acquisition Limit	1-2 person	3+ person
Deleware \$316,177	\$73,200	\$85,400
Howard \$316,177	\$73,200	\$85,400
Madison \$316,177	\$73,200	\$85,400