

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.

MCC & RATE ONLY				DPA Acquisition								
ONLY County				New or Existing								
Cty	Acquisition New or			Existing	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Code	Existing	1 to 2 person	3+ person	Existing	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
001	Adams** \$316,177	\$73,200	\$85,400	\$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** \$316,177	\$77,160	\$90,020	\$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 \$258,691	\$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

MCC & RATE			DPA											
ONLY County			Acquisition											
Cty	Acquisition	New			New or									
Code	or Existing		1 to 2 person	3+ person	Existing	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person	
021	Clay**		\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600	
	\$316,177													
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													

MCC & RATE				DPA								
ONLY	County			Acquisition								
Cty	Acquisition	New		New or								
Code	or Existing			Existing	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**		\$73,200	\$85,400	\$200,160	\$31,100	\$35,500	\$39,950	\$44,400	\$47,950	\$51,500	\$55,050	\$58,600
	\$316,177												
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**		\$81,720	\$95,340	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950
	\$316,177												

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	
059	Hancock** \$316,177	\$81,720	\$95,340	\$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** \$316,177	\$81,720	\$95,340	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950
065	Henry** \$316,177	\$73,200	\$85,400	\$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** \$316,177	\$73,200	\$85,400	\$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** \$316,177	\$81,720	\$95,340	\$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** \$316,177	\$81,720	\$95,340	\$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	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									
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** \$316,177	\$73,200	\$85,400	\$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** \$316,177	\$75,720	\$88,340	\$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** \$316,177	\$81,720	\$95,340	\$200,160	\$38,150	\$43,600	\$49,050	\$54,500	\$58,850	\$63,200	\$67,600	\$71,950
111	Newton \$349,025	\$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		New or Existing								
		1 to 2 person	3+ person	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** \$426,586	\$77,520	\$90,440	\$275,200	\$36,200	\$41,350	\$46,550	\$51,700	\$55,850	\$59,950	\$64,100	\$68,250
129	Posey** \$316,177	\$73,080	\$85,260	\$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** \$316,177	\$81,720	\$95,340	\$200,160	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
135	Randolph** \$316,177	\$73,200	\$85,400	\$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	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
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** \$316,177	\$72,480	\$84,560	\$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 \$258,691	\$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** \$316,177	\$73,200	\$85,400	\$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** \$316,177	\$73,200	\$85,400	\$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
Elkhart \$316,177	\$73,200	\$85,400
Howard \$316,177	\$73,200	\$85,400
Madison \$316,177	\$73,200	\$85,400