

Interest Rate Reduction for Low Income Borrowers (IRRLIB) Income Limits

Effective 05/16/2022

Area	Interest Rate Reduction	Income Levels	1 Person	2 Person	3 Person	4 or More
Aleutians West Census Area	½%	80%	\$ 59,500	\$ 68,000	\$ 76,500	\$ 84,950
	1%	60%	\$ 44,700	\$ 51,890	\$ 61,440	\$ 70,940
Anchorage MSA	½%	80%	\$ 62,600	\$ 71,550	\$ 80,500	\$ 89,400
	1%	60%	\$ 48,900	\$ 55,900	\$ 62,900	\$ 70,940
Bethel Census Area	½%	80%	\$ 57,025	\$ 66,175	\$ 73,325	\$ 81,450
	1%	60%	\$ 44,700	\$ 51,890	\$ 61,440	\$ 70,940
Bristol Bay Borough	½%	80%	\$ 61,150	\$ 69,900	\$ 78,650	\$ 87,350
	1%	60%	\$ 45,900	\$ 52,400	\$ 61,440	\$ 70,940
Denali Borough	½%	80%	\$ 62,600	\$ 71,550	\$ 80,500	\$ 89,400
	1%	60%	\$ 49,500	\$ 56,500	\$ 63,600	\$ 70,940
Fairbanks MSA	½%	80%	\$ 57,025	\$ 65,175	\$ 73,325	\$ 81,450
	1%	60%	\$ 44,700	\$ 51,890	\$ 61,440	\$ 70,940
Juneau City & Borough	½%	80%	\$ 62,600	\$ 71,550	\$ 80,500	\$ 89,400
	1%	60%	\$ 50,800	\$ 58,000	\$ 65,300	\$ 72,500
Kodiak Island Borough	½%	80%	\$ 60,700	\$ 69,400	\$ 78,050	\$ 86,700
	1%	60%	\$ 45,500	\$ 52,000	\$ 61,440	\$ 70,940
Mat-Su Borough	½%	80%	\$ 57,025	\$ 65,175	\$ 73,325	\$ 81,450
	1%	60%	\$ 44,700	\$ 51,890	\$ 61,440	\$ 70,940
Nome	½%	80%	\$ 57,025	\$ 65,175	\$ 73,325	\$ 81,450
	1%	60%	\$ 44,700	\$ 51,890	\$ 61,440	\$ 70,940
Sitka City and Borough	½%	80%	\$ 57,250	\$ 65,400	\$ 73,600	\$ 81,750
	1%	60%	\$ 44,700	\$ 51,890	\$ 61,440	\$ 70,940
Valdez-Cordova	½%	80%	\$ 61,750	\$ 70,550	\$ 79,350	\$ 88,150
	1%	60%	\$ 46,300	\$ 52,900	\$ 61,440	\$ 70,940
All Other Areas	½%	80%	\$ 57,025	\$ 65,175	\$ 73,325	\$ 81,450
	1%	60%	\$ 44,700	\$ 51,890	\$ 61,440	\$ 70,940

Note: The reduction applies to the first \$180,000 of the loan amount.