

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

Effective 06/25/2019

Area	Interest Rate Reduction	Income Levels	1 Person	2 Person	3 Person	4 or More
Aleutians West Census Area	½%	80%	\$ 54,150	\$ 61,850	\$ 69,600	\$ 77,300
	1%	60%	\$ 40,900	\$ 47,880	\$ 56,760	\$ 65,590
Anchorage MSA	½%	80%	\$ 52,850	\$ 60,400	\$ 67,950	\$ 75,500
	1%	60%	\$ 44,100	\$ 50,400	\$ 56,760	\$ 65,590
Bethel Census Area	½%	80%	\$ 51,050	\$ 58,350	\$ 65,650	\$ 72,900
	1%	60%	\$ 40,900	\$ 47,880	\$ 56,760	\$ 65,590
Bristol Bay Borough	½%	80%	\$ 52,850	\$ 60,400	\$ 67,950	\$ 75,500
	1%	60%	\$ 43,900	\$ 50,100	\$ 56,760	\$ 65,590
Denali Borough	½%	80%	\$ 52,850	\$ 60,400	\$ 67,950	\$ 75,500
	1%	60%	\$ 45,500	\$ 52,000	\$ 58,500	\$ 65,590
Fairbanks MSA	½%	80%	\$ 51,750	\$ 59,150	\$ 66,550	\$ 73,900
	1%	60%	\$ 40,900	\$ 47,880	\$ 56,760	\$ 65,590
Juneau City & Borough	½%	80%	\$ 52,850	\$ 60,400	\$ 67,950	\$ 75,500
	1%	60%	\$ 46,800	\$ 53,500	\$ 60,200	\$ 66,800
Kodiak Island Borough	½%	80%	\$ 52,000	\$ 59,400	\$ 66,850	\$ 74,250
	1%	60%	\$ 40,900	\$ 47,880	\$ 56,760	\$ 65,590
Mat-Su Borough	½%	80%	\$ 51,900	\$ 59,300	\$ 66,700	\$ 74,100
	1%	60%	\$ 40,900	\$ 47,880	\$ 56,760	\$ 65,590
Nome	½%	80%	\$ 52,200	\$ 59,650	\$ 67,100	\$ 74,550
	1%	60%	\$ 40,900	\$ 47,880	\$ 56,760	\$ 65,590
Sitka City and Borough	½%	80%	\$ 50,425	\$ 57,625	\$ 64,825	\$ 72,000
	1%	60%	\$ 40,900	\$ 47,880	\$ 56,760	\$ 65,590
Valdez-Cordova	½%	80%	\$ 52,850	\$ 60,400	\$ 67,950	\$ 75,500
	1%	60%	\$ 43,900	\$ 50,200	\$ 56,760	\$ 65,590
All Other Areas	½%	80%	\$ 50,425	\$ 57,625	\$ 64,825	\$ 72,000
	1%	60%	\$ 40,900	\$ 47,880	\$ 56,760	\$ 65,590

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