

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

Effective 5/25/2021

Area	Interest Rate Reduction	Income Levels	1 Person	2 Person	3 Person	4 or More
Aleutians West Census Area	½%	80%	\$ 54,500	\$ 62,250	\$ 70,050	\$ 77,800
	1%	60%	\$ 41,900	\$ 49,870	\$ 59,050	\$ 68,230
Anchorage MSA	½%	80%	\$ 55,950	\$ 63,950	\$ 71,950	\$ 79,900
	1%	60%	\$ 43,900	\$ 50,100	\$ 59,050	\$ 68,230
Bethel Census Area	½%	80%	\$ 52,750	\$ 60,250	\$ 67,800	\$ 75,300
	1%	60%	\$ 41,900	\$ 49,870	\$ 59,050	\$ 68,230
Bristol Bay Borough	½%	80%	\$ 55,950	\$ 63,950	\$ 71,950	\$ 79,900
	1%	60%	\$ 43,200	\$ 49,870	\$ 59,050	\$ 68,230
Denali Borough	½%	80%	\$ 55,950	\$ 63,950	\$ 71,950	\$ 79,900
	1%	60%	\$ 46,200	\$ 52,800	\$ 59,400	\$ 68,230
Fairbanks MSA	½%	80%	\$ 51,800	\$ 59,200	\$ 66,600	\$ 74,000
	1%	60%	\$ 41,900	\$ 49,870	\$ 59,050	\$ 68,230
Juneau City & Borough	½%	80%	\$ 55,950	\$ 63,950	\$ 71,950	\$ 79,900
	1%	60%	\$ 49,200	\$ 56,200	\$ 63,200	\$ 70,200
Kenai Peninsula Borough	½%	80%	\$ 51,600	\$ 59,000	\$ 66,350	\$ 73,700
	1%	60%	\$ 41,900	\$ 49,870	\$ 59,050	\$ 68,230
Kodiak Island Borough	½%	80%	\$ 54,750	\$ 62,550	\$ 70,350	\$ 78,150
	1%	60%	\$ 41,900	\$ 49,870	\$ 59,050	\$ 68,230
Mat-Su Borough	½%	80%	\$ 51,350	\$ 58,650	\$ 66,000	\$ 73,300
	1%	60%	\$ 41,900	\$ 49,870	\$ 59,050	\$ 68,230
Nome	½%	80%	\$ 52,300	\$ 59,750	\$ 67,200	\$ 74,650
	1%	60%	\$ 41,900	\$ 49,870	\$ 59,050	\$ 68,230
Sitka City and Borough	½%	80%	\$ 52,400	\$ 59,850	\$ 67,350	\$ 74,800
	1%	60%	\$ 41,900	\$ 49,870	\$ 59,050	\$ 68,230
Valdez-Cordova	½%	80%	\$ 55,950	\$ 63,950	\$ 71,950	\$ 79,900
	1%	60%	\$ 45,100	\$ 51,500	\$ 59,050	\$ 68,230
All Other Areas	½%	80%	\$ 51,000	\$ 58,275	\$ 65,575	\$ 72,825
	1%	60%	\$ 41,900	\$ 49,870	\$ 59,050	\$ 68,230

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