

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

Effective 06/14/2023

Area	Interest Rate Reduction	Income Levels	1 Person	2 Person	3 Person	4 or More
Aleutians West Census Area	½%	80%	\$ 62,950	\$ 71,750	\$ 80,950	\$ 89,900
	1%	60%	\$ 47,200	\$ 54,540	\$ 64,720	\$ 75,000
Anchorage MSA	½%	80%	\$ 66,300	\$ 75,750	\$ 85,200	\$ 94,650
	1%	60%	\$ 51,400	\$ 58,800	\$ 66,100	\$ 75,000
Bethel Census Area	½%	80%	\$ 59,475	\$ 67,975	\$ 76,450	\$ 84,925
	1%	60%	\$ 45,900	\$ 54,540	\$ 64,720	\$ 75,000
Bristol Bay Borough	½%	80%	\$ 59,475	\$ 67,975	\$ 76,450	\$ 84,925
	1%	60%	\$ 45,900	\$ 54,540	\$ 64,720	\$ 75,000
Chugach Census Area	½%	80%	\$ 62,650	\$ 71,600	\$ 80,550	\$ 89,450
	1%	60%	\$ 47,000	\$ 54,540	\$ 64,720	\$ 75,000
Copper River Census Area	½%	80%	\$ 59,475	\$ 67,975	\$ 76,450	\$ 84,925
	1%	60%	\$ 45,900	\$ 54,540	\$ 64,720	\$ 75,000
Denali Borough	½%	80%	\$ 66,300	\$ 75,750	\$ 85,200	\$ 94,650
	1%	60%	\$ 52,300	\$ 59,800	\$ 67,300	\$ 75,000
Fairbanks MSA	½%	80%	\$ 59,475	\$ 67,975	\$ 76,450	\$ 84,925
	1%	60%	\$ 45,900	\$ 54,540	\$ 64,720	\$ 75,000
Juneau City & Borough	½%	80%	\$ 66,300	\$ 75,750	\$ 85,200	\$ 94,650
	1%	60%	\$ 51,400	\$ 58,700	\$ 66,000	\$ 75,000
Kodiak Island Borough	½%	80%	\$ 61,250	\$ 70,000	\$ 78,750	\$ 87,500
	1%	60%	\$ 46,000	\$ 54,540	\$ 64,720	\$ 75,000
Mat-Su Borough	½%	80%	\$ 59,475	\$ 67,975	\$ 76,450	\$ 84,925
	1%	60%	\$ 45,900	\$ 54,540	\$ 64,720	\$ 75,000
Nome	½%	80%	\$ 59,475	\$ 67,975	\$ 76,450	\$ 84,925
	1%	60%	\$ 45,900	\$ 54,540	\$ 64,720	\$ 75,000
Sitka City and Borough	½%	80%	\$ 60,600	\$ 69,250	\$ 77,900	\$ 86,550
	1%	60%	\$ 45,900	\$ 54,540	\$ 64,720	\$ 75,000
All Other Areas	½%	80%	\$ 59,475	\$ 67,975	\$ 76,450	\$ 84,925
	1%	60%	\$ 45,900	\$ 54,540	\$ 64,720	\$ 75,000

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