

INCOME LIMITS

Effective March 31, 2009

County	Program	Family Size			
		1	2	3	4
Beadle	LAP	30,250	34,550	38,900	43,200
	EMAP & ATC	57,500	57,500	66,125	66,125
Brookings	LAP	36,350	41,500	46,700	51,900
	EMAP & ATC	64,900	64,900	74,635	74,635
Brown	LAP	33,200	37,950	42,700	47,450
	EMAP & ATC	59,300	59,300	68,195	68,195
Clay	LAP	30,850	35,300	39,700	44,100
	EMAP & ATC	57,500	57,500	66,125	66,125
Codington	LAP	33,100	37,850	42,550	47,300
	EMAP & ATC	59,100	59,100	67,965	67,965
Custer	LAP	32,500	37,100	41,750	46,400
	EMAP & ATC	58,000	58,000	66,700	66,700
Davison	LAP	33,050	37,750	42,500	47,200
	EMAP & ATC	59,000	59,000	67,850	67,850
Deuel	LAP	29,450	33,700	37,900	42,100
	EMAP & ATC	57,500	57,500	66,125	66,125
Grant	LAP	30,150	34,450	38,750	43,050
	EMAP & ATC	57,500	57,500	66,125	66,125
Hamlin	LAP	31,000	35,400	39,850	44,250
	EMAP & ATC	57,500	57,500	66,125	66,125
Hanson	LAP	29,600	33,850	38,100	42,300
	EMAP & ATC	57,500	57,500	66,125	66,125
Hughes	LAP	38,200	43,650	49,100	54,550
	EMAP & ATC	68,200	68,200	78,430	78,430
Hyde	LAP	30,350	34,700	39,000	43,350
	EMAP & ATC	57,500	57,500	66,125	66,125
Kingsbury	LAP	30,600	34,950	39,350	43,700
	EMAP & ATC	57,500	57,500	66,125	66,125
Lake	LAP	32,600	37,250	41,900	46,550
	EMAP & ATC	58,200	58,200	66,930	66,930
Lawrence	LAP	31,450	35,900	40,400	44,900
	EMAP & ATC	57,500	57,500	66,125	66,125
Lincoln	LAP	37,300	42,650	47,950	53,300
	EMAP & ATC	66,600	66,600	76,590	76,590
McCook	LAP	37,300	42,650	47,950	53,300
	EMAP & ATC	66,600	66,600	76,590	76,590
Meade	LAP	29,850	34,100	38,400	42,650
	EMAP & ATC	57,500	57,500	66,125	66,125
Minnehaha	LAP	37,300	42,650	47,950	53,300
	EMAP & ATC	66,600	66,600	76,590	76,590
Moody	LAP	31,000	35,400	39,850	44,250
	EMAP & ATC	57,500	57,500	66,125	66,125
Pennington	LAP	32,150	36,700	41,300	45,900
	EMAP & ATC	57,500	57,500	66,125	66,125
Stanley	LAP	35,050	40,100	45,100	50,100
	EMAP & ATC	62,600	62,600	71,990	71,990
Turner	LAP	37,300	42,650	47,950	53,300
	EMAP & ATC	66,600	66,600	76,590	76,590
Yankton	LAP	32,100	36,700	41,250	45,850
	EMAP & ATC	57,500	57,500	66,125	66,125
Union	LAP	32,950	37,650	42,350	47,050
	EMAP & ATC	58,800	58,800	67,620	67,620
Targeted Areas*	LAP	29,400	33,600	37,800	42,000
	EMAP & ATC	69,000	69,000	80,500	80,500
All Other Counties	LAP	29,400	33,600	37,800	42,000
	EMAP & ATC	57,500	57,500	66,125	66,125

DOWN PAYMENT ASSISTANCE (DPA) PROGRAMS

PURCHASE PRICE LIMITS

Effective February 2, 2005

DPA Program Type	SDHDA 1st Mortgage **	
	Existing	New Construction
ATC	\$204,432	\$204,432
EMAP	\$204,432	\$204,432
LAP	\$204,432	\$204,432

LOAN AMOUNT AND INTEREST RATES

DPA Program Type	Loan Amount	Interest Rate
ATC	Up to \$6,000	6%
EMAP	\$600-6,000	2%
LAP	\$2,000-10,000	5%

ALLOWABLE FIRST MORTGAGE TYPES

	ATC	EMAP	LAP
VA	x	x	x
FHA	x	x	x
PMI 90%		x	x
Uninsured	x	x	x
RD	x	x	x

* Parts of Bennett, Buffalo, Corson, Dewey, Jackson, Lyman, Shannon, Todd and Ziebach Counties are considered targeted areas

** The Targeted Area Purchase Price Limit is \$249,862