

## Recapture Tax – 07/08/2011 to 05/24/2012 Adjusted Qualifying Incomes by Household Size

To view all recapture tax charts please visit the MaineHousing website at <http://www.mainehousing.org/recapture>

Sale Date of Home/Holding Period %		Region I		Region II		Region III	
		Qualified Income%		Qualified Income %		Qualified Income %	
		2 or less	3+	2 or less	3+	2 or less	3+
<b>0-11 months</b>	<b>20%</b>	\$84,555.00	\$97,238.25	\$85,275.00	\$98,066.25	\$67,718.00	\$77,875.70
<b>12-23 months</b>	<b>40%</b>	\$88,782.75	\$102,100.16	\$89,538.75	\$102,969.56	\$71,103.90	\$81,769.49
<b>24-35 months</b>	<b>60%</b>	\$93,221.89	\$107,205.17	\$94,015.69	\$108,118.04	\$74,659.10	\$85,857.96
<b>36-47 months</b>	<b>80%</b>	\$97,882.98	\$112,565.43	\$98,716.47	\$113,523.94	\$78,392.05	\$90,150.86
<b>48-59 months</b>	<b>100%</b>	\$102,777.13	\$118,193.70	\$103,652.30	\$119,200.14	\$82,311.65	\$94,658.40
<b>60-71 months</b>	<b>80%</b>	\$107,915.99	\$124,103.39	\$108,834.91	\$125,160.15	\$86,427.23	\$99,391.32
<b>72-83 months</b>	<b>60%</b>	\$113,311.79	\$130,308.55	\$114,276.66	\$131,418.15	\$90,748.60	\$104,360.89
<b>84-95 months</b>	<b>40%</b>	\$118,977.38	\$136,823.98	\$119,990.49	\$137,989.06	\$95,286.03	\$109,578.93
<b>96-107 months</b>	<b>20%</b>	\$124,926.25	\$143,665.18	\$125,990.01	\$144,888.51	\$100,050.33	\$115,057.88

\*Region I-York-Kittery-So. Berwick Metropolitan Statistical Area: Berwick, Eliot, Kittery, South Berwick, York

\*Region II-Portland Metropolitan Statistical Area: Buxton, Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Hollis, Limington, Long Island, North Yarmouth, Old Orchard Beach, Portland city, Raymond, Scarborough, South Portland city, Standish, Westbrook city, Windham and Yarmouth

\*Region III-Bangor Metropolitan Statistical Area: Bangor city, Brewer city, Eddington, Glenburn, Hampden, Hermon, Holden, Kenduskeag, Milford, Old Town city, Orono, Orrington, Penobscot Indian Island, and Veazie

Number of persons in family and incomes is as of date of sale or transfer of house

Sale Date of Home/Holding Period %		Region IV		Region V		Region VI	
		Qualified Income%		Qualified Income %		Qualified Income %	
		2 or less	3+	2 or less	3+	2 or less	3+
<b>0-11 months</b>	<b>20%</b>	\$68,098.00	\$78,312.70	\$79,560.00	\$91,494.00	\$77,520.00	\$89,148.00
<b>12-23 months</b>	<b>40%</b>	\$71,502.90	\$82,228.34	\$83,538.00	\$96,068.70	\$81,396.00	\$93,605.40
<b>24-35 months</b>	<b>60%</b>	\$75,078.05	\$86,339.75	\$87,714.90	\$100,872.14	\$85,465.80	\$98,285.67
<b>36-47 months</b>	<b>80%</b>	\$78,831.95	\$90,656.74	\$92,100.65	\$105,915.74	\$89,739.09	\$103,199.95
<b>48-59 months</b>	<b>100%</b>	\$82,773.54	\$95,189.58	\$96,705.68	\$111,211.53	\$94,226.04	\$108,359.95
<b>60-71 months</b>	<b>80%</b>	\$86,912.22	\$99,949.06	\$101,540.96	\$116,772.11	\$98,937.35	\$113,777.95
<b>72-83 months</b>	<b>60%</b>	\$91,257.83	\$104,946.51	\$106,618.01	\$122,610.71	\$103,884.21	\$119,466.85
<b>84-95 months</b>	<b>40%</b>	\$95,820.72	\$110,193.83	\$111,948.91	\$128,741.25	\$109,078.42	\$125,440.19
<b>96-107 months</b>	<b>20%</b>	\$100,611.76	\$115,703.52	\$117,546.36	\$135,178.31	\$114,532.35	\$131,712.20

\*Region IV-Kennebec County: All Towns and Cities

\*Region V-York County Non-Metropolitan Statistical Area: Acton, Alfred, Arundel, Biddeford city, Cornish, Dayton, Kennebunk, Kennebunkport, Lebanon, Limerick, Lyman, Newfield, North Berwick, Ogunquit, Parsonsfield, Saco city, Sanford, Shapleigh, Waterboro and Wells

\*Region VI-Cumberland County Non-Metropolitan Statistical Area: Baldwin, Bridgton, Brunswick, Harpswell, Harrison, Naples, New Gloucester, Pownal and Sebago

Number of persons in family and incomes is as of date of sale or transfer of house

Sale Date of Home/Holding Period %		Region VII		Region VIII		Region IX	
		Qualified Income%		Qualified Income %		Qualified Income %	
		2 or less	3+	2 or less	3+	2 or less	3+
<b>0-11 months</b>	<b>20%</b>	\$74,880.00	\$86,112.00	\$82,800.00	\$95,220.00	\$68,160.00	\$78,384.00
<b>12-23 months</b>	<b>40%</b>	\$78,624.00	\$90,417.60	\$86,940.00	\$99,981.00	\$71,568.00	\$82,303.20
<b>24-35 months</b>	<b>60%</b>	\$82,555.20	\$94,938.48	\$91,287.00	\$104,980.05	\$75,146.40	\$86,418.36
<b>36-47 months</b>	<b>80%</b>	\$86,682.96	\$99,685.40	\$95,851.35	\$110,229.05	\$78,903.72	\$90,739.28
<b>48-59 months</b>	<b>100%</b>	\$91,017.11	\$104,669.67	\$100,643.92	\$115,740.51	\$82,848.91	\$95,276.24
<b>60-71 months</b>	<b>80%</b>	\$95,567.96	\$109,903.16	\$105,676.11	\$121,527.53	\$86,991.35	\$100,040.05
<b>72-83 months</b>	<b>60%</b>	\$100,346.36	\$115,398.32	\$110,959.92	\$127,603.91	\$91,340.92	\$105,042.06
<b>84-95 months</b>	<b>40%</b>	\$105,363.68	\$121,168.23	\$116,507.91	\$133,984.10	\$95,907.96	\$110,294.16
<b>96-107 months</b>	<b>20%</b>	\$110,631.86	\$127,226.64	\$122,333.31	\$140,683.31	\$100,703.36	\$115,808.87

\*Region VII-Lincoln County: All Towns and Cities

\*Region VIII-Sagadahoc County: All Towns and Cities

\*Region IX-Androscoggin County: All Towns and Cities

Number of persons in family and incomes is as of date of sale or transfer of house

Borrower:

Co-Borrower/Title Holder:

Sale Date of Home/Holding Period %		Region X Qualified Income %		Region XI Qualified Income %		Region XII Qualified Income %	
		2 or less	3+	2 or less	3+	2 or less	3+
<b>0-11 months</b>	<b>20%</b>	\$68,386.00	\$78,643.90	\$69,000.00	\$79,350.00	\$65,040.00	\$75,880.00
<b>12-23 months</b>	<b>40%</b>	\$71,805.30	\$82,576.10	\$72,450.00	\$83,317.50	\$68,292.00	\$79,674.00
<b>24-35 months</b>	<b>60%</b>	\$75,395.57	\$86,704.90	\$76,072.50	\$87,483.38	\$71,706.60	\$83,657.70
<b>36-47 months</b>	<b>80%</b>	\$79,165.34	\$91,040.14	\$79,876.13	\$91,857.54	\$75,291.93	\$87,840.59
<b>48-59 months</b>	<b>100%</b>	\$83,123.61	\$95,592.15	\$83,869.93	\$96,450.42	\$79,056.53	\$92,232.61
<b>60-71 months</b>	<b>80%</b>	\$87,279.79	\$100,371.76	\$88,063.43	\$101,272.94	\$83,009.35	\$96,844.24
<b>72-83 months</b>	<b>60%</b>	\$91,643.78	\$105,390.35	\$92,466.60	\$106,336.59	\$87,159.82	\$101,686.46
<b>84-95 months</b>	<b>40%</b>	\$96,225.97	\$110,659.86	\$97,089.93	\$111,653.42	\$91,517.81	\$106,770.78
<b>96-107 months</b>	<b>20%</b>	\$101,037.27	\$116,192.86	\$101,944.43	\$117,236.09	\$96,093.70	\$112,109.32

\*Region X-Hancock County: All Towns and Cities

\*Region XI-Knox County: All Towns and Cities

\*Region XII-All other Towns and Cities in the State

Number of persons in family and incomes is as of date of sale or transfer of house

Sale Date of Home/Holding Period %		Region XIII Qualified Income %		Region XIV Qualified Income %	
		2 or less	3+	2 or less	3+
<b>0-11 months</b>	<b>20%</b>	\$72,240.00	\$75,880.00	\$77,520.00	\$75,880.00
<b>12-23 months</b>	<b>40%</b>	\$75,852.00	\$79,674.00	\$81,396.00	\$79,674.00
<b>24-35 months</b>	<b>60%</b>	\$79,644.60	\$83,657.70	\$85,465.80	\$83,657.70
<b>36-47 months</b>	<b>80%</b>	\$83,626.83	\$87,840.59	\$89,739.09	\$87,840.59
<b>48-59 months</b>	<b>100%</b>	\$87,808.17	\$92,232.61	\$94,226.04	\$92,232.61
<b>60-71 months</b>	<b>80%</b>	\$92,198.58	\$96,844.24	\$98,937.35	\$96,844.24
<b>72-83 months</b>	<b>60%</b>	\$96,808.51	\$101,686.46	\$103,884.21	\$101,686.46
<b>84-95 months</b>	<b>40%</b>	\$101,648.93	\$106,770.78	\$109,078.42	\$106,770.78
<b>96-107 months</b>	<b>20%</b>	\$106,731.38	\$112,109.32	\$114,532.35	\$112,109.32

XIII-Target Areas in Androscoggin County- Qualified Census Tracts 0101.00 0201.00 0204.00

XIV-Target Areas in Cumberland County-Qualified Census Tracts 0005.00

Number of persons in family and incomes is as of date of sale or transfer of house

The above chart will be used to determine if recapture tax is due in the event I sell my home financed by Maine State Housing Authority within 9 years from the date of closing.

I acknowledge that I will not receive any additional information regarding recapture tax and that I should retain this recapture tax chart and Borrower Affidavit with my records for nine years after I close on my Maine State Housing Authority loan.

Borrower:

Co-Borrower/Title Holder: