

# FY2025 Beaver County HOME & HOME ARP Application

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**Original, signed Applications must be submitted to the Community Development Program office no later than 4:00 p.m., Monday, March 31<sup>st</sup>, 2025. Submit a separate application for each separate HOME activity.**

**Project Name:** \_\_\_\_\_

## **Part 1: Applicant Information**

**Legal Name of Applicant:** \_\_\_\_\_

**Applicant is (check one)**       For-profit       Non-profit

**Applicant's Mailing Address:** \_\_\_\_\_

**Applicant's Contact Person:** \_\_\_\_\_

- a. **Title or Position:** \_\_\_\_\_
- b. **Daytime Phone Number:** \_\_\_\_\_
- c. **Email Address:** \_\_\_\_\_

**Did the applicant receive \$750,000 or more in federal funding during its last fiscal year?**       Yes       No

### **Non-profits must submit the following:**

- a. **Proof of IRS 501(c)(3)**
- b. **Board meeting minutes for 1 year**
- c. **Most recent agency budget or IRS form 990**
- d. **Articles of Incorporation**
- e. **By-laws**
- f. **Resolutions relating to decent affordable housing for low-income persons (If applicant has)**
- g. **Charter (If applicant has)**

### **For-profits must submit the following:**

- a. **Articles of Incorporation**
- b. **Most recent tax return**

**Part 2: Conflict of Interest**

**1. The County is required to identify any potential conflicts of interest.**

**List the names of all board members, director, office staff working on the project, attorney and any other employees that will help carry out the project.**

**Board Members \_\_\_\_\_**

**Director \_\_\_\_\_**

**Office Staff working on the project \_\_\_\_\_**

**Attorney \_\_\_\_\_**

**Other Employees \_\_\_\_\_**

**2. All persons listed above must read the "Conflicts Prohibited" pages and complete a "Certificate of Compliance" form.** Everyone who fills out a form **MUST** print it out then fill in and sign in the yellow box.

**3. All Certificates of Compliance forms for each person listed on this page must be included with the application.**

# FY2025 Beaver County HOME & HOME ARP Application

## **Conflicts Prohibited**

### **Community Development Program**

Effective Date: August 31, 2016

Subject: CDBG Program Conflict of Interest Provisions

Policy: Conflicts prohibited.

#### **§ 570.611 Conflict of interest.**

##### ***(a) Applicability.***

**(1)** In the procurement of supplies, equipment, construction, and services by [recipients](#) and by [subrecipients](#), the conflict of interest provisions in [2 CFR 200.317](#) and [200.318](#) shall apply.

**(2)** In all cases not governed by [2 CFR 200.317](#) and [200.318](#), the provisions of this section shall apply. Such cases include the acquisition and disposition of real property and the provision of assistance by the [recipient](#) or by its subrecipients to individuals, businesses, and other private entities under eligible activities that authorize such assistance (e.g., rehabilitation, preservation, and other improvements of private properties or facilities pursuant to § 570.202; or grants, loans, and other assistance to businesses, individuals, and other private entities pursuant to § 570.203, 570.204, 570.455, or 570.703(i)).

**(b) Conflicts prohibited.** The general rule is that no persons described in [paragraph \(c\)](#) of this section who exercise or have exercised any functions or responsibilities with respect to CDBG activities assisted under this part, or who are in a position to participate in a decisionmaking process or gain inside information with regard to such activities, may obtain a financial interest or benefit from a CDBG-assisted activity, or have a financial interest in any contract, subcontract, or agreement with respect to a CDBG-assisted activity, or with respect to the proceeds of the CDBG-assisted activity, either for themselves or those with whom they have business or immediate [family](#) ties, during their tenure or for one year thereafter. For the UDAG program, the above restrictions shall apply to all activities that are a part of the UDAG project, and shall cover any such financial interest or benefit during, or at any time after, such person's tenure.

**(c) Persons covered.** The conflict of interest provisions of [paragraph \(b\)](#) of this section apply to any person who is an employee, agent, consultant, officer, or elected official or appointed official of the [recipient](#), or of any designated public agencies, or of subrecipients that are receiving funds under this part.

**(d) Exceptions.** Upon the written request of the [recipient](#), HUD may grant an exception to the provisions of [paragraph \(b\)](#) of this section on a case-by-case basis when it has satisfactorily met the threshold requirements of [\(d\)\(1\)](#) of this section, taking into account the cumulative effects of [paragraph \(d\)\(2\)](#) of this section.

**(1) Threshold requirements.** HUD will consider an exception only after the [recipient](#) has provided the following documentation:

**(i)** A disclosure of the nature of the conflict, accompanied by an assurance that there has been public disclosure of the conflict and a description of how the public disclosure was made; and

**(ii)** An opinion of the [recipient's](#) attorney that the interest for which the exception is sought would not violate State or local law.

**(2) Factors to be considered for exceptions.** In determining whether to grant a requested exception after the [recipient](#) has satisfactorily met the requirements of [paragraph \(d\)\(1\)](#) of this section, HUD shall conclude that such an exception will serve to further the purposes of the [Act](#) and the effective and efficient administration of the [recipient's](#) program or project, taking into account the cumulative effect of the following factors, as applicable:

**(i)** Whether the exception would provide a significant cost benefit or an essential degree of expertise to the program or project that would otherwise not be available;

**(ii)** Whether an opportunity was provided for open competitive bidding or negotiation;

## FY2025 Beaver County HOME & HOME ARP Application

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**(iii)** Whether the person affected is a member of a group or class of low- or [moderate-income persons](#) intended to be the beneficiaries of the assisted activity, and the exception will permit such person to receive generally the same interests or benefits as are being made available or provided to the group or class;

**(iv)** Whether the affected person has withdrawn from his or her functions or responsibilities, or the decisionmaking process with respect to the specific assisted activity in question;

**(v)** Whether the interest or benefit was present before the affected person was in a position as described in [paragraph \(b\)](#) of this section;

**(vi)** Whether undue hardship will result either to the [recipient](#) or the person affected when weighed against the public interest served by avoiding the prohibited conflict; and

**(vii)** Any other relevant considerations.

[[60 FR 56916](#), Nov. 9, 1995, as amended at [80 FR 75938](#), Dec. 7, 2015]

**Purpose:** To assure that conflict of interest requirements as set forth in 24 CFR parts 85.36 and 84.42 and 24 CFR 570.611 are met in all CDBG activities.

**Procedure:** Community Development will seek assurance from the Human Resources department that any person who is an employee, agent, consultant, officer, or elected official or appointed official of the recipient, or of any designated public agencies, or of subrecipients that are receiving funds under this part are not county employees and have not been employed by the County within the past 12 months.

If the party seeking funds meets the above criteria, but the County does not view the issue as a potential conflict of interest, the Community Development Program may seek exception, in writing, directly from HUD.

# FY2025 Beaver County HOME & HOME ARP Application

## Certification of Compliance

### HUD-Related Conflict of Interest (24 CFR 85.36 and 84.42 and 24 CFR 570.611) Community Development Block Grant (CDBG)

**THIS SECTION TO BE COMPLETED BY CDBG OFFICE ONLY:**

*Project# or Program Name:* \_\_\_\_\_

**THIS HIGHLIGHTED SECTION BELOW TO BE COMPLETED BY APPLICANT ONLY:**

Financial Interest or Benefit from a CDBG Activity (Conflict of Interest)

Persons covered: Any person who is an employee, agent, consultant, officer or elected or appointed official of the County of Beaver.

No covered persons who exercise or have exercised any functions or responsibilities with respect to CDBG-assisted under this part, or who are in a position to participate in a decision making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from a CDBG-assisted activity, or have a financial interest in any contract, subcontract, or agreement with respect to a CDBG-assisted activity, or with respect to the proceeds of the CDBG-assisted activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter.

### CERTIFICATION

I have read the conflict of interest provisions indicated and certify that the individual identified below will comply with all provisions and identify instances where conflict of interest or appearance of conflict of interest may exist.

I **AM NOT** a County employee and have not been employed by the County within the past 12 months. (Check) \_\_\_\_\_

**OR**

I **AM** a County employee and/or have been employed by the County within the past 12 months. (Check) \_\_\_\_\_

- County Department \_\_\_\_\_
- Title/Position \_\_\_\_\_
- Dates of Employment \_\_\_\_\_

\_\_\_\_\_  
Signature of Certifying Individual \_\_\_\_\_ Name (typed or printed)

\_\_\_\_\_  
Date

**THIS SECTION TO BE COMPLETED BY BEAVER COUNTY HUMAN RESOURCES ONLY:**

I certify that the above information is correct.

\_\_\_\_\_  
Authorized Human Resources Representative

\_\_\_\_\_  
Date

## Part 3: Project Information

### A. Home Investment Partnership Act (HOME) Program

The HOME Program, created by the National Affordable Housing Act of 1990 (NAHA), provides decent, affordable housing to lower income persons. HOME funds are received from the Department of Housing and Urban Development and are administered by the Community Development Program. These funds may be used to address many local housing needs whether for property purchase and/or development.

Each year, the Community Development Program of Beaver County accepts applications from housing development organizations (both for-profit and not-for-profit) to develop, sponsor or own rental housing projects.

The selection criteria is based upon the qualifications of the developer, cost of the project and whether the project is advantageous to the County of Beaver's affordable housing efforts.

If the project application is approved, a subsidy layering analysis will be performed to determine if the funds may be granted.

HOME funds can be used to provide incentives to develop and support affordable rental housing and homeownership affordability through the acquisition (including assistance to homebuyers), new construction, reconstruction, or rehabilitation of nonluxury housing with suitable amenities, including real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, relocation expenses of any displaced persons, families, businesses, or organizations; to provide tenant-based rental assistance, including security deposits; to provide payment of reasonable administrative and planning costs; and to provide for the payment of operating expenses of community housing development organizations. The housing must be permanent or transitional housing. The specific eligible costs for these activities are set forth in [§§ 92.206](#) through [92.209](#). The activities and costs are eligible only if the housing meets the property standards in [§ 92.251](#) upon project completion.

### HOME Requirements:

- Tenants must meet income requirements
- Rents cannot exceed HUD prescribed standards, known as HOME rents. Rent limits must be maintained and will be monitored for a period of no less than 5 and a maximum of 20 years, depending on factors associated with the scope of the project and amount of HUD financing.
- Units must conform to Section 8 Housing Quality Standards (HQS) in [§ 92.251](#) once construction is completed. If a project is substantially

## FY2025 Beaver County HOME & HOME ARP Application

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rehabilitated or newly constructed, the units also must meet local codes, zoning ordinances, and specific energy and rehabilitation standards.

- HOME funds must be matched with non-federal funds. The amount of match required is 25% of the project cost.

For a complete description of the HOME Program and its guidelines, visit [https://www.hud.gov/program\\_offices/comm\\_planning/home](https://www.hud.gov/program_offices/comm_planning/home) or contact the Community Development Program of Beaver County for a paper copy of the regulations.

### **B. Populations that will occupy the HOME-funded units. Check all that apply.**

- Low-income
- Homeless, as defined in Section 103(a) of the McKinney-Vento Homeless Assistance Act;
- At risk of homelessness, as defined in Section 401 of the McKinney-Vento Homeless Assistance Act;
- Fleeing or attempting to flee domestic violence, dating violence, sexual assault, or stalking (as defined by HUD in 24 CFR 5.2003) or human trafficking (as outlined in the Trafficking Victims Protection Act of 2000 as amended [22 USC 7102]);
- Part of other populations, where providing supportive services or assistance under Section 212(a) of the National Affordable Housing Act 42 USC 12472(a) would a. Prevent a family's homelessness; or b. Serve those with the greatest risk of housing instability. Describe other population(s)

### **C. Eligible HOME activity your project will cover. Check only one. Submit a separate application for each separate HOME activity.**

- Acquisition of property for rental housing
- Acquisition of property for owner-occupied housing
- Assistance to Homebuyers
- Rehabilitation of existing rental housing
- Rehabilitation of existing owner-occupied housing
- New construction of rental housing
- New construction of owner-occupied housing

## FY2025 Beaver County HOME & HOME ARP Application

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**Tenant-based rental assistance**

**Community Housing Development Organization (CHDO) Operations**

### **D. Proposed Units and Occupant Household Median Family Income MFI**

Current Household Income Limits are included at the end of the application form.

<b>Number of Units</b>	<b>0-30% MFI</b>	<b>30-50% MFI</b>	<b>50-80% MFI</b>	<b>Over 80% MFI</b>	<b># HOME Units</b>	<b># of Non HOME Units</b>
<b>Efficiency</b>						
<b>1-Bedroom</b>						
<b>2-Bedroom</b>						
<b>3-Bedroom</b>						
<b>4-Bedroom or larger</b>						

### **E. Eligible project costs.**

The specific eligible costs for HOME activities are set forth in [§§ 92.206 through 92.209](#).

HOME funds may be used to pay the following eligible costs:

(a) ***Development hard costs.*** The actual cost of constructing or rehabilitating housing. These costs include the following:

(1) For new construction projects, costs to meet the new construction standards in [§ 92.251](#);



## FY2025 Beaver County HOME & HOME ARP Application

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(2) For rehabilitation, costs to meet the property standards for rehabilitation projects in [§ 92.251](#);

(3) For both new construction and rehabilitation projects, costs:

(i) To demolish existing structures;

(ii) To make utility connections including off-site connections from the property line to the adjacent street; and

(iii) To make improvements to the project site that are in keeping with improvements of surrounding, standard projects. Site improvements may include on-site roads and sewer and water lines necessary to the development of the project. The project site is the property, owned by the project owner, upon which the project is located.

(4) For both new construction and rehabilitation of multifamily rental housing projects, costs to construct or rehabilitate laundry and community facilities that are located within the same building as the housing and which are for the use of the project residents and their guests.

(5) Costs to make utility connections or to make improvements to the project site, in accordance with the provisions of [§ 92.206\(a\)\(3\)\(ii\)](#) and [\(iii\)](#) are also eligible in connection with acquisition of standard housing.

(b) **Refinancing costs.** The cost to refinance existing debt secured by a housing project that is being rehabilitated with HOME funds. These costs include the following:

(1) For single-family (one- to four- family) owner-occupied housing, when loaning HOME funds to rehabilitate the housing, if the refinancing is necessary to reduce the overall housing costs to the borrower and make the housing more affordable and if the rehabilitation cost is greater than the amount of debt that is refinanced.

(2) For single family or multifamily projects, when loaning HOME funds to rehabilitate the units if refinancing is necessary to permit or continue affordability under [§ 92.252](#). The participating jurisdiction must establish refinancing guidelines and state them in its consolidated plan described in [24 CFR part 91](#). Regardless of the amount of HOME funds invested, the minimum affordability period shall be 15 years. The guidelines shall describe the conditions under which the participating jurisdictions will refinance existing debt. At minimum, the guidelines must:

(i) Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing;

## FY2025 Beaver County HOME & HOME ARP Application

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(ii) Require a review of management practices to demonstrate that disinvestment in the property has not occurred, that the long term needs of the project can be met and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated;

(iii) State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both;

(iv) Specify the required period of affordability, whether it is the minimum 15 years or longer;

(v) Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under [24 CFR 91.215\(e\)\(2\)](#) or a Federally designated Empowerment Zone or Enterprise Community; and

(vi) State that HOME funds cannot be used to refinance single family or multifamily housing loans made or insured by any Federal program, including CDBG.

(c) **Acquisition costs.** Costs of acquiring improved or unimproved real property, including acquisition by homebuyers.

(d) **Related soft costs.** Other reasonable and necessary costs incurred by the owner or participating jurisdiction and associated with the financing, or development (or both) of new construction, rehabilitation or acquisition of housing assisted with HOME funds. These costs include, but are not limited to:

(1) Architectural, engineering, or related professional services required to prepare plans, drawings, specifications, or work write-ups. The costs may be paid if they were incurred not more than 24 months before the date that HOME funds are committed to the project and the participating jurisdiction expressly permits HOME funds to be used to pay the costs in the written agreement committing the funds.

(2) Costs to process and settle the financing for a project, such as private lender origination fees, credit reports, fees for title evidence, fees for recordation and filing of legal documents, building permits, attorneys fees, private appraisal fees and fees for an independent cost estimate, builders or developers fees.

(3) Costs of a project audit, including certification of costs performed by a certified public accountant, that the participating jurisdiction may require with respect to the development of the project.

(4) Costs to provide information services such as affirmative marketing and fair housing information to prospective homeowners and tenants as required by [§ 92.351](#).

## FY2025 Beaver County HOME & HOME ARP Application

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(5) For new construction or rehabilitation, the cost of funding an initial operating deficit reserve, which is a reserve to meet any shortfall in project income during the period of project rent-up (not to exceed 18 months) and which may only be used to pay project operating expenses, scheduled payments to a replacement reserve, and debt service. Any HOME funds placed in an operating deficit reserve that remain unexpended after the period of project rent-up may be retained for project reserves if permitted by the participating jurisdiction.

(6) Staff and overhead costs of the participating jurisdiction directly related to carrying out the project, such as work specifications preparation, loan processing inspections, and other services related to assisting potential owners, tenants, and homebuyers, e.g., housing counseling, may be charged to project costs only if the project is funded and the individual becomes the owner or tenant of the HOME-assisted project. For multi-unit projects, such costs must be allocated among HOME-assisted units in a reasonable manner and documented. Although these costs may be charged as project costs, these costs (except housing counseling) cannot be charged to or paid by low-income families.

(7) For both new construction and rehabilitation, costs for the payment of impact fees that are charged for all projects within a jurisdiction.

(8) Costs of environmental review and release of funds in accordance with [24 CFR part 58](#) which are directly related to the project.

(e) **Community housing development organization (CHDO) costs.** Eligible costs of project-specific assistance are set forth in [§ 92.301](#).

(f) **Relocation costs.** The cost of relocation payments and other relocation assistance to persons displaced by the project are eligible costs.

(1) Relocation payments include replacement housing payments, payments for moving expenses, and payments for reasonable out-of-pocket costs incurred in the temporary relocation of persons.

(2) Other relocation assistance means staff and overhead costs directly related to providing advisory and other relocation services to persons displaced by the project, including timely written notices to occupants, referrals to comparable and suitable replacement property, property inspections, counseling, and other assistance necessary to minimize hardship.

(g) **Costs relating to payment of loans.** If the HOME funds are not used to directly pay a cost specified in this section, but are used to pay off a construction loan, bridge financing loan, or guaranteed loan, the payment of principal and interest for such loan is an eligible cost only if:

(1) The loan was used for eligible costs specified in this section, and

## FY2025 Beaver County HOME & HOME ARP Application

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(2) The HOME assistance is part of the original financing for the project and the project meets the requirements of this part

**§ 92.208 Eligible community housing development organization (CHDO) operating expense and capacity building costs.**

(a) Up to 5 percent of a participating jurisdiction's fiscal year HOME allocation may be used for the **operating expenses of community housing development organizations (CHDOs)**. This amount is in addition to amounts set aside for housing projects that are owned, developed, or sponsored by CHDOs as described in § 92.300(a). These funds may not be used to pay operating expenses incurred by a CHDO acting as a subrecipient or contractor under the HOME Program. Operating expenses means reasonable and necessary costs for the operation of the community housing development organization. Such costs include salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; equipment; materials; and supplies. The requirements and limitations on the receipt of these funds by CHDOs are set forth in § 92.300(e) and (f).

(b) HOME funds may be used for **capacity building costs** under § 92.300(b).

<b>Eligible Cost Line Item as described above (24 CFR 92.206)</b>	<b>Amount HOME Funds</b>	<b>Amount Other Funds</b>	<b>Are the other funds Match?</b>
Development hard costs	\$ .00	\$ .00	<input type="checkbox"/> Yes
Refinancing costs	\$ .00	\$ .00	<input type="checkbox"/> Yes
Acquisition costs	\$ .00	\$ .00	<input type="checkbox"/> Yes
Related soft costs	\$ .00	\$ .00	<input type="checkbox"/> Yes
Community housing development organization costs	\$ .00	\$ .00	<input type="checkbox"/> Yes
Relocation costs	\$ .00	\$ .00	<input type="checkbox"/> Yes
Costs relating to payment of loans	\$ .00	\$ .00	<input type="checkbox"/> Yes
CHDO Operating	\$ .00	\$ .00	<input type="checkbox"/> Yes
Capacity Building Costs	\$ .00	\$ .00	<input type="checkbox"/> Yes
<b>Total Cost:</b>	\$ .00	\$ .00	<input type="checkbox"/> Yes

**Attach proof of each non-HOME funding source**, such as copy of check, letter or other document that shows that the applicant received the funding or that the applicant will receive the funding. If organization is using an undocumented source of funds such as donations, a letter explaining how and when the funding will be raised must be included.

**F. Project Attachments**

**Attachments Required for Acquisition Projects**

Appraisal of Property

## FY2025 Beaver County HOME & HOME ARP Application

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- Map of municipality showing site of building
- Pictures of Building Outside
- Pictures of Building Inside

### **Attachments Required for Rehabilitation Projects**

- Map of municipality showing site of building
- Pictures of Building Outside
- Pictures of Building Inside
- Architectural Conceptual Drawings of exterior
- Architectural Conceptual Drawings of the interior units

### **Attachments Required for New Construction Projects**

- Map of municipality showing site of building
- Architectural Conceptual Drawings of exterior
- Architectural Conceptual Drawings of the interior units

### **Attachments Required for CHDO Operating Projects**

**Documentation of one year of serving the community before HOME funds are reserved for the organization.** A newly created organization formed by local churches, service organizations or neighborhood organizations may meet this requirement by demonstrating that its parent organization has at least a year of serving the community.

**Standards of financial accountability that conform to [2 CFR 200.302](#), 'Financial Management' and [2 CFR 200.303](#), 'Internal Controls'**

**Documentation that one-third of its governing board are residents of low-income neighborhoods, other low-income community residents, or elected representative of low-income neighborhood organizations**

**Documentation of its formal process for low-income program beneficiaries to advise the organization in its decisions regarding the design, siting, development, and management of affordable housing**

**Documentation of paid employees with housing development experience who will work on projects assisted with HOME funds.** A nonprofit organization does not meet the test of demonstrated capacity based on any person who is a volunteer or whose services are donated by another organization. For its first year of funding as a community housing development organization, an organization may satisfy this requirement through a contract with a consultant who has housing development experience to train appropriate key staff of the organization.

**If the CHDO will own the property, documentation of demonstrated capacity to act as owner of a project and meet the requirements of [§ 92.300\(a\)\(2\)](#).** A nonprofit organization does not meet the test of demonstrated capacity based on any person who is a volunteer or whose services are donated by another organization

# FY2025 Beaver County HOME & HOME ARP Application

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## PROJECT TRANSMITTAL

TO: Community Development Program of Beaver County  
1013 Eighth Avenue, Beaver Falls, PA 15010

FROM:

RE: FY2024 Beaver County HOME Investment Partnerships (HOME) Application

Enclosed is the project application for the FY 2024 HOME Funding. This project was selected at a meeting of the

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(GOVERNING BODY)

of

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(ORGANIZATION)

held on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

**The Authorized Organization Representative certifies, by signing below, that he/she understands and agrees that the Organization will be obligated to abide by all federal, state and County regulations governing the program(s).**

Project Name:	HOME Funding	\$ .00
Name(s) of other funding sources	Other Funding	\$ .00
Name(s) of other funding sources	Other Funding	\$ .00
	Total Project Funding	\$ .00

# FY2025 Beaver County HOME & HOME ARP Application

U.S. DEPARTMENT OF HUD STATE: PENNSYLVANIA		----- 2024 ADJUSTED HOME INCOME LIMITS -----							
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Pittsburgh, PA HUD Metro FMR Area</b>									
30% LIMITS		21250	24300	27350	30350	32800	35250	37650	40100
VERY LOW INCOME		35450	40500	45550	50600	54650	58700	62750	66800
60% LIMITS		42540	48600	54660	60720	65580	70440	75300	80160
LOW INCOME		56700	64800	72900	80950	87450	93950	100400	106900
<b>Armstrong County, PA HUD Metro FMR Area</b>									
30% LIMITS		16700	19100	21500	23850	25800	27700	29600	31500
VERY LOW INCOME		27850	31800	35800	39750	42950	46150	49300	52500
60% LIMITS		33420	38160	42960	47700	51540	55380	59160	63000
LOW INCOME		44550	50900	57250	63600	68700	73800	78900	84000
<b>Reading, PA MSA</b>									
30% LIMITS		19700	22500	25300	28100	30350	32600	34850	37100
VERY LOW INCOME		32800	37500	42200	46850	50600	54350	58100	61850
60% LIMITS		39360	45000	50640	56220	60720	65220	69720	74220
LOW INCOME		52500	60000	67500	74950	80950	86950	92950	98950
<b>Scranton--Wilkes-Barre, PA MSA</b>									
30% LIMITS		17450	19950	22450	24900	26900	28900	30900	32900
VERY LOW INCOME		29050	33200	37350	41500	44850	48150	51500	54850
60% LIMITS		34860	39840	44820	49800	53820	57780	61800	65760
LOW INCOME		46500	53150	59800	66400	71750	77050	82350	87650
<b>State College, PA MSA</b>									
30% LIMITS		22750	26000	29250	32450	35050	37650	40250	42850
VERY LOW INCOME		37900	43300	48700	54100	58450	62800	67100	71450
60% LIMITS		45480	51960	58440	64920	70140	75360	80520	85740
LOW INCOME		60600	69250	77900	86550	93500	100400	107350	114250
<b>Williamsport, PA MSA</b>									
30% LIMITS		18200	20800	23400	25950	28050	30150	32200	34300
VERY LOW INCOME		30300	34600	38950	43250	46750	50200	53650	57100
60% LIMITS		36360	41520	46740	51900	56100	60240	64380	68520
LOW INCOME		48450	55400	62300	69200	74750	80300	85850	91350
<b>York-Hanover, PA MSA</b>									
30% LIMITS		22100	25250	28400	31550	34100	36600	39150	41650
VERY LOW INCOME		36800	42050	47300	52550	56800	61000	65200	69400
60% LIMITS		44160	50460	56760	63060	68160	73200	78240	83280
LOW INCOME		58900	67300	75700	84100	90850	97600	104300	111050

U.S. DEPARTMENT OF HUD STATE: PENNSYLVANIA		----- 2024 HOME PROGRAM RENTS -----					
PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
<b>Pike County, PA HUD Metro FMR Area</b>							
LOW HOME RENT LIMIT	841	901	1081	1249	1393	1538	1681
HIGH HOME RENT LIMIT	1074	1152	1384	1590	1754	1917	2080
For Information Only:							
FAIR MARKET RENT	1247	1255	1649	2104	2711	3118	3524
50% RENT LIMIT	841	901	1081	1249	1393	1538	1681
65% RENT LIMIT	1074	1152	1384	1590	1754	1917	2080
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA</b>							
LOW HOME RENT LIMIT	1003	1075	1291	1491	1663	1836	2007
HIGH HOME RENT LIMIT	1285	1378	1656	1905	2105	2304	2503
For Information Only:							
FAIR MARKET RENT	1303	1451	1737	2100	2422	2785	3149
50% RENT LIMIT	1003	1075	1291	1491	1663	1836	2007
65% RENT LIMIT	1285	1378	1656	1905	2105	2304	2503
<b>Pittsburgh, PA HUD Metro FMR Area</b>							
LOW HOME RENT LIMIT	886	949	1138	1315	1467	1619	1771
HIGH HOME RENT LIMIT	917	965	1161	1474	1605	1846	2087
For Information Only:							
FAIR MARKET RENT	917	965	1161	1474	1605	1846	2087
50% RENT LIMIT	886	949	1138	1315	1467	1619	1771
65% RENT LIMIT	1133	1214	1459	1677	1851	2024	2197
<b>Armstrong County, PA HUD Metro FMR Area</b>							
LOW HOME RENT LIMIT	633	711	907	1048	1168	1290	1410
HIGH HOME RENT LIMIT	633	711	934	1163	1434	1594	1726
For Information Only:							
FAIR MARKET RENT	633	711	934	1163	1434	1649	1864
50% RENT LIMIT	706	756	907	1048	1168	1290	1410
65% RENT LIMIT	896	962	1157	1327	1461	1594	1726
<b>Reading, PA MSA</b>							
LOW HOME RENT LIMIT	835	894	1072	1239	1382	1525	1667
HIGH HOME RENT LIMIT	895	1041	1320	1577	1740	1901	2062
For Information Only:							
FAIR MARKET RENT	895	1041	1320	1649	1758	2022	2285
50% RENT LIMIT	835	894	1072	1239	1382	1525	1667
65% RENT LIMIT	1065	1143	1373	1577	1740	1901	2062
<b>Scranton--Wilkes-Barre, PA MSA</b>							
LOW HOME RENT LIMIT	726	778	933	1079	1203	1328	1452
HIGH HOME RENT LIMIT	730	854	1039	1343	1464	1645	1782
For Information Only:							
FAIR MARKET RENT	730	854	1039	1343	1464	1684	1903
50% RENT LIMIT	726	778	933	1079	1203	1328	1452
65% RENT LIMIT	925	993	1193	1369	1508	1645	1782

For all HOME projects, the maximum allowable rent is the HUD calculated High HOME Rent Limit and/or Low HOME Rent Limit.