



United States Department of Agriculture
Rural Development
Pennsylvania State Office
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PA AN #1235 (HB-1-3550)
February 2, 2009

SUBJECT: Area Loan Limits
Single Family Housing

TO: All Rural Development Employees
Rural Development, Pennsylvania

PURPOSE/INTENDED OUTCOME:

This Administrative Notice (AN) is issued to establish the 2009 Fiscal Year Area Loan Limits for the Single Family Housing (SFH) Programs, effective March 1, 2009.

COMPARISON WITH PREVIOUS AN(s):

Replaces PA AN # 1224 dated February 11, 2008 which amended the Fiscal Year 2007 Area Loan limits previously established in PA AN # 1213 dated February 1, 2007.

IMPLEMENTATION RESPONSIBILITIES:

In the past, the Rural Housing Service (RHS) defined modest housing as property that is considered modest for the area, that does not possess prohibited features, and that has a cost that does not exceed the applicable limit established under Section 203 (b) of the National Housing Act.

For administrative reasons, the Agency did not adopt the escalating limits published by HUD each year and established that the 203 (b) limits in effect as of September 30, 1998, were the applicable limits for SFH Direct Programs.

Given the continuous increase in the cost of housing in many areas since 1998, the need for a change in the Agency's definition of modest housing was evident. With the publication of the revisions to the 7 CFR Part 3550, one critical component of the definition changed from "cost" that does not exceed the applicable limit established under the Section 203 (b) to "market value" that does not exceed the applicable area loan limit as established by RHS.

Expiration Date: February 28, 2010

Filing Instructions: File Preceding Handbook-1-3550, Appendix 10

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Pennsylvania's loan limits are based on residential cost data plus the typical market value for an improved site. The National Office has provided residential cost data for new construction, based on a prescribed set of parameters that closely defines modest housing.

On an annual basis, we will be required to determine the typical market value for an improved site in each county. Therefore, we will collect and maintain comparable sales data for modest sites and reasonable site improvements on a continuous basis.

The staff appraiser has provided us with the improved site values based on MLS sales and their sold data from their appraisal files which, along with the residential cost data, supports not increasing the current modest housing limits. The modest housing limits are attached as "Pennsylvania Modest Housing Limits Fiscal Year 2009.xls".

If you have any questions on this AN, please contact the Single Family Housing Division at the State Office.

/s/ Trudy S. Moore

TRUDY S. MOORE
Acting State Director

Attachment

PENNSYLVANIA MODEST HOUSING LIMITS
Fiscal Year 2009

Plan # in UniFi	COUNTY	OPTION 1 ESTABLISHED LIMIT
39001	ADAMS	200,160
39002	ALLEGHENY	185,500
39003	ARMSTRONG	169,000
39004	BEAVER	180,500
39005	BEDFORD	169,000
39006	BERKS	206,300
39007	BLAIR	181,800
39008	BRADFORD	181,300
39009	BUCKS	227,800
39010	BUTLER	179,000
39011	CAMBRIA	169,000
39012	CAMERON	164,000
39013	CARBON	192,800
39014	CENTRE	206,300
39015	CHESTER	244,400
39016	CLARION	174,000
39017	CLEARFIELD	169,000
39018	CLINTON	176,300
39019	COLUMBIA	181,300
39020	CRAWFORD	178,000
39021	CUMBERLAND	186,300
39022	DAUPHIN	191,300
39024	ELK	164,000
39025	ERIE	189,100
39026	FAYETTE	169,000
39027	FOREST	164,000
39028	FRANKLIN	200,160
39029	FULTON	174,000
39030	GREENE	167,000
39031	HUNTINGDON	176,800
39032	INDIANA	179,000
39033	JEFFERSON	169,000
39034	JUNIATA	176,300
39035	LACKAWANNA	189,900
39036	LANCASTER	206,300
39037	LAWRENCE	169,000
39038	LEBANON	196,300
39039	LEHIGH	222,800
39040	LUZERNE	200,160
39041	LYCOMING	186,300
39042	MCKEAN	164,000
39043	MERCER	169,000
39044	MIFFLIN	176,300

39045	MONROE	202,800
39046	MONTGOMERY	227,800
39047	MONTOUR	181,300
39048	NORTHAMPTON	222,800
39049	NORTHUMBERLAND	176,300
39050	PERRY	181,300
39052	PIKE	212,000
39053	POTTER	166,800
39054	SCHUYLKILL	176,300
39055	SNYDER	181,300
39056	SOMERSET	169,000
39057	SULLIVAN	181,300
39058	SUSQUEHANNA	179,900
39059	TIOGA	176,300
39060	UNION	186,300
39061	VENANGO	164,000
39062	WARREN	164,000
39063	WASHINGTON	190,500
39064	WAYNE	179,900
39065	WESTMORELAND	190,500
39066	WYOMING	191,300
39067	YORK	186,300