



United States Department of Agriculture
Rural Development
Pennsylvania

PA AN No. 1262 (HB-1-3550)
April 15, 2011

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 2011 Fiscal Year Area Loan Limits for the Single Family Housing (SFH) Programs, effective April 15, 2011.

COMPARISON WITH PREVIOUS AN(s):

Replaces PA AN No.1250 (HB-1-3550) dated May 3, 2010 which amended the Fiscal Year 2009 Area Loan Limits.

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: April 30, 2012

**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 his recommendation that Pennsylvania keep the FY 2010 modest housing limits for FY 2011. These limits were based on the residential cost data, plus the market value of an improved site. These limits still accurately reflect market conditions. The modest housing limits are attached as "Pennsylvania Modest Housing Limits Fiscal Year 2011.xls".

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

/s/ Trudy S. Moore, Acting for

THOMAS P. WILLIAMS
State Director

Attachment

PENNSYLVANIA MODEST HOUSING LIMITS
Fiscal Year 2011

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

PENNSYLVANIA MODEST HOUSING LIMITS
Fiscal Year 2011

Plan # in UniFi	COUNTY	Option 1 ESTABLISHED LIMIT
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