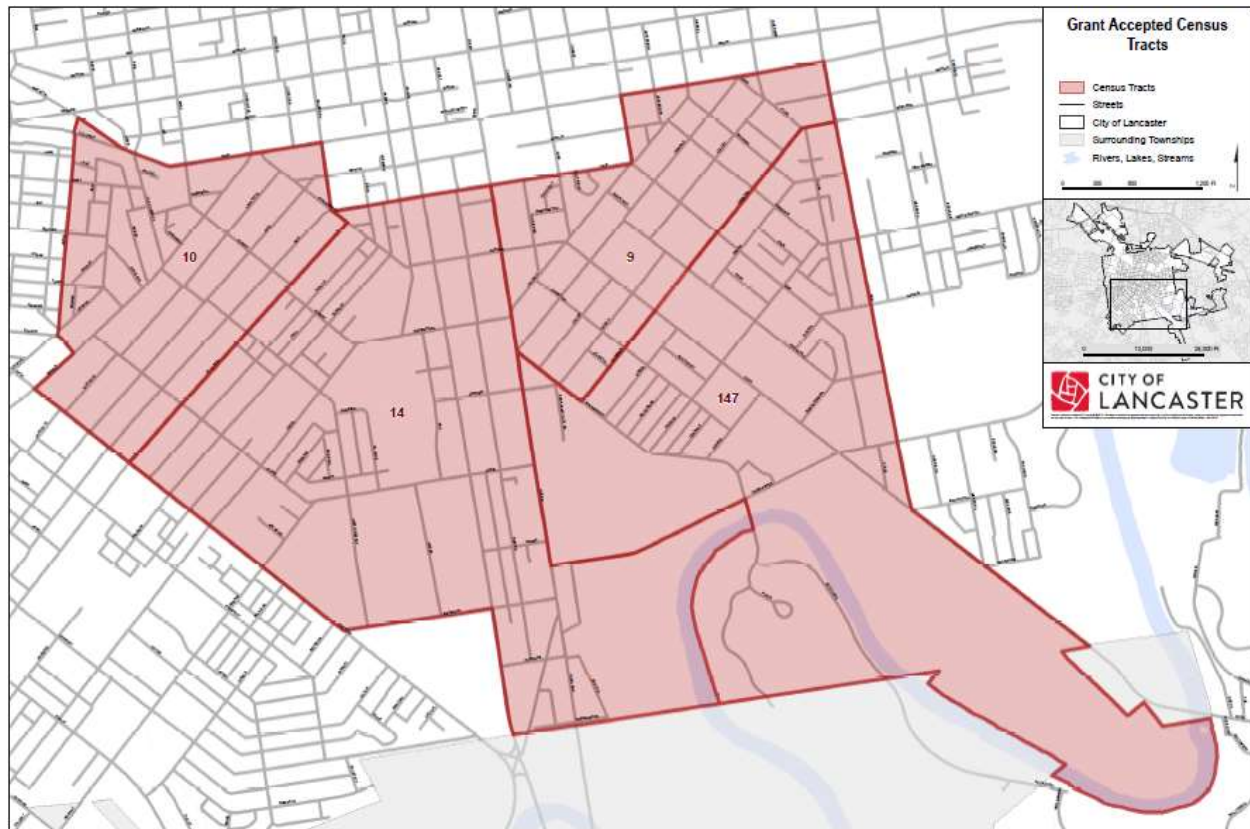


COMMUNITY PLANNING AND ECONOMIC DEVELOPMENT  
BUREAU OF LEAD SAFETY & COMMUNITY DEVELOPMENT

## Program Guidebook

Lead Hazard Control Program | Healthy Homes Program | Critical Repair Program



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April 6, 2022



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## SECTION 1 - INTRODUCTION

The City of Lancaster is a direct recipient of funds from the U.S. Department of Housing and Urban Development (HUD) to administer a Lead Hazard Control Program (LHCP) Critical Repair Program through the Community Development Block Grant (CDBG).

The City of Lancaster received a \$9.7 million grant to remove lead from homes in certain locations of the city within four census tracts (9,10,14, and 147) south of King Street where 16,000 residents live. The majority of homes in the area were built prior to 1940, many of which have lead-based paint present. The census tracts are among the highest for children with elevated blood lead levels in the city. The goal of the LHCP is to make housing units lead-safe to improve health outcomes for children in Lancaster.

Healthy Home funds are used in conjunction with the LHCP and addresses items such as carbon monoxide and fuel combustion products, electrical hazards, damp and mold growth to include roof leaks, no heat, falling on stairs and pests.

The Critical Repair Program provides financial and technical assistance to address emergency type issues to owner occupied properties such as roofing, heating, plumbing and electrical issues. All repairs need to be deemed as an emergency by the Risk Assessor and may also identify code deficiencies or unsafe conditions. The purpose of the program is to assist qualified homeowners in making needed safety and security repairs to their home.

Each year, the city allocates CDBG funding to be used in conjunction with the LHCP. CDBG Lead Hazard Rehabilitation funding is limited and will be offered to applicants for additional lead work and emergency-type renovations.

This guide is used to help you participate in the program.



# Program Guidebook

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## SECTION 2 - ELIGIBILITY

The program is open to all residents of Lancaster city, homeowners and renters, as well as landlords with properties located within the City. All applicants must meet the following requirements:

- ❖ Provide proof of ownership
- ❖ Provide proof of homeowner's insurance
- ❖ Provide proof that property taxes and mortgage is up to date

To qualify for the LHCP, below are additional requirements:

- ❖ Property must have been built before 1978 and contain lead paint hazards
- ❖ Household must have a child under the age of 6 living in or visiting the property regularly or expecting a child
- ❖ Provide proof of Rental License or Certificate of Occupancy (only applicable to landlords)

### **Homeowners**

The property must be the homeowner's primary residence

### **Landlords**

Landlords with multiple units and/or buildings may apply to have multiple units in the program. Vacant units are eligible as long as rent remains at or below Fair Market Value and landlord give priority to families with young children under the age of 6 for at least three years after completion of the program.

In all cases, tenant must agree to participate in the program and submit required supporting documentation.

### **Renters**

Tenants may apply but must have cooperation from their landlord to participate.



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## SECTION 3 – ENROLLMENT

The following documentation must be submitted with the fully completed application package:

- ❖ Valid government issued photo ID of all household members residing in the property over the age of eighteen.
- ❖ Social Security cards for all household members must be presented to confirm eligibility for assistance.
- ❖ Copies of birth certificates of all household members under the age of six or verification of visitation of child
- ❖ Copies of most recent signed Tax Returns. If tax returns were not filed, current 1099's or W-2's will be sufficient.
- ❖ Copies of Tax Returns with Schedule 3 for three years must be provided for applicants who own their own business
- ❖ Proof of household income:
  - a. Wages and salaries: Three (3) months of the most recent consecutive pay stubs
  - b. Verification of Benefits and/or Pensions: Social Security Award Letter (from all household members including minors), Divorce Decree/Child Support/Alimony Statement, Military/VA Pensions, TEC Form, Trust Fund Benefits, Annuities, etc
- ❖ Verification of assets: Six (6) month's checking statements. One (1) month of statement for savings, equity, retirement and pension accounts, life insurance
- ❖ A copy of Home Insurance Policy
- ❖ Last bank mortgage statement for first and second lien(s) (if applicable)
- ❖ If applicable, proof of elevated blood lead level results from physician for children under the age of six
- ❖ A copy of the Operating Agreement (if applicable)
- ❖ A copy of the Property/Management agreement (if applicable)
- ❖ A copy of the signed lease agreement (if applicable)

### Types of Loan

All participating households must be at or below HUD 80% AMI to qualify

#### Lead Hazard Control Program

- ❖ Owner-occupied and tenants qualify for a grant
- ❖ Landlords must contribute 10% of the total lead costs up to \$20,000 prior to the start of remediation work and are responsible for relocating tenants during lead remediation

#### Critical Repair Program

- ❖ Households with income at or below 50% AMI qualify for a grant
- ❖ Elderly households (62 or older) or disabled households defined by HUD qualify for a grant
- ❖ Homeowners between 50-80% AMI may qualify for a grant if they are spending more than 30% of their income on housing expenses



- ❖ Homeowners between 50-80% AMI may contribute 10% of the contract amount and qualify for a grant – if a homeowner does not contribute 10%, then a lien will be placed on the property for the amount of repairs (due upon sale)

### **Participation Acknowledgement and Agreement**

1. The unit will be inspected for lead-paint hazards and measures will be taken to address those hazards under the LHCP.
2. Only Pennsylvania certified lead professionals will be permitted to identify and address the lead hazards in the unit.
3. If children under six years of age are present in the unit, it is recommended that the occupant(s) have the child/children tested for lead 6 months before lead hazard control begins. Tests require a small sample of blood to be taken from the arm or finger. Blood testing may take place at a local clinic, laboratory, or doctor's office.
4. The owner/occupant agrees to continue to pay the monthly mortgage or rent, utilities and any other items which they routinely pay while the work is in progress.
5. The owner certifies that the mortgage and property taxes on this unit is paid up to date. The home is not eligible for the Program is the property taxes and mortgage are not paid.



# Program Guidebook

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## SECTION 4 – STEPS TO MOVING AHEAD

If, after reading the Guide and Application Package thoroughly, you choose to move forward with participation in the Lead Hazard Control Program and/or Critical Repair Program, complete the Application Packet and return it to the Lead Safety & Community Development office along with required documentation.

Upon receipt of a complete application, you will be advised of eligibility within 2 weeks. Eligible applicants will be contacted by the Program Coordinator to answer any questions about the program, and a lead inspection/risk assessment will be scheduled at your property.

### **What Work Can Be Done?**

The Risk Assessor will inspect your home to determine lead paint hazards and identify code deficiencies or unsafe conditions. Based on the inspection, a scope of work will be created to identify the issues in your home.

### **Who Will Select a Contractor?**

All work conducted under this program requires a Pennsylvania Attorney General Home Improvement Contractor License (PA HIC) and general liability insurance. In addition, if the contractor will be disturbing lead paint, all contractors must be a Pennsylvania Labor and Industry Licensed Lead-Abatement Company/Firm and at least one person must have a Lead Abatement Supervisor and Worker. The Program has a pre-approved list of certified contractors.

After the Risk Assessor creates the Scope of Work and it is approved by the property owner, the selected contractors are invited to walk through the property with the Risk Assessor and submit a proposal (bid) based on the scope of work.

The bids are reviewed carefully, and the contract will be awarded to the lowest responsible bidder. Depending on what work needs to be done, it will be a 90-day contract.



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## SECTION 5 – GETTING READY FOR CONSTRUCTION

### Prepping the House

Prior to the start of any work, you should reference the occupant protection plan and preparing for relocation signed prior to the start of remediation.

- ❖ Become familiar with the Scope of Work. Know what to expect and what areas will be worked on.
- ❖ Remove draperies, curtains, pillows or throw rugs from the area.
- ❖ Put any breakable or valuable items in boxes and store where they won't be in the way of the workers; minimize clutter!
- ❖ Remove items from crawl spaces and attics if these are work areas.
- ❖ Remove wall decorations from the wall that may be subject to vibration and traffic. Pack everything you need for the expected timeframe (i.e. schoolwork, instruments, medical equipment, medications, etc.).
- ❖ You will not be able to enter the construction area once work starts!
- ❖ Pets should be removed from the work site.
- ❖ The property must be available to the contractor daily during the project working hours.
- ❖ The occupants agree to notify program staff and contractor of all potential issues that may disrupt or inhibit work procedures including home security systems. The owner will be responsible for all additional costs associated with the home security system, including but not limited to deactivation, wiring and reactivation, if necessary.
- ❖ The owner and/or occupants shall permit the contractor to use, at no cost, existing utilities such as light, heat, power, and water necessary to complete the work and also grant permission for workers to use the bathroom.
- ❖ The lead hazard control project may be postponed if the house is not prepared as stated above. The owner/occupants will be responsible for any costs associated with this delay.

### Relocation

Due to health risks associated with disturbing lead paint, it is usually necessary for the residents to be away from the house. The need for relocation will be determined by the Occupant Protection Plan completed by the contractor and Risk Assessor.

All occupants are encouraged to stay with family or friends if possible.

The LHCP will coordinate relocation with the hotel for occupants temporarily relocating while the lead work is being done. A stipend will only be provided if the lead safe unit does not have a kitchenette.

Pets cannot be in the home during treatment and occupants must make arrangements for boarding at a kennel or with family and friends. Any costs for pets will not be paid by the Program.



Regardless of whether relocation is required or not, occupants shall never be permitted to enter work areas while work is under way. Re-entry is only permitted after the area has been cleaned and cleared of lead dust.



# Program Guidebook

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## SECTION 6 – AFTER PROJECT IS COMPLETED

Upon completion of the work, the Risk Assessor will conduct a final inspection to ensure all work is completed according to the scope of work. Dust wipe samples will be collected for the LHCP and sent to the lab for results.

All work is guaranteed by the contractor for 12 months. During this time, any workmanship issues should be addressed by the contractor. The guarantee will only apply to the scope of work defects and does not cover owner or resident damage. If the contractor does not respond, the owner should contract the Program Manager about next steps.

The City of Lancaster, Bureau of Lead Safety and Community Development will not be responsible for any hazards that may arise, after the remediation work is complete and clearance is achieved, caused by remodeling or rehabilitation on the property owner's part. The owner and/or occupants agree to indemnify, defend, and hold harmless the City of Lancaster and its staff from any and all claims and losses to any person, firm, or corporation who may be injured or damaged by the contractor or subcontractor in the performance of the project.

Rental Property owners have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. This includes giving tenants an EPA-approved information pamphlet on identifying and controlling lead-based paint hazards ("Protect Your Family From Lead In Your Home" and "Renovate Right") and disclosing any known information concerning lead-based paint or lead-based paint hazards. The landlord must also disclose information such as the location of the lead-based paint and/or lead-based paint hazards, and the condition of the painted surfaces and provide any records and reports on lead-based paint and/or lead-based paint hazards which are available. The lease should include an attachment (or language inserted in the lease itself) which includes a Lead Warning Statement and confirms that the landlord has complied with all notification requirements. This attachment is to be provided in the same language used in the rest of the contract. Landlords, and tenants, must sign and date the attachment.

Owners/occupants acknowledges that routine maintenance on the home is required, specifically on the component(s) on which remediation work was performed. The routine maintenance is NOT the responsibility of the Lead Hazard Control Program.

Upon completion of the lead work, the owner agrees to allow this property to be listed on the City of Lancaster Lead Safe Registry and understands that this property will be listed by address along with the clearance date.

### **Annual Monitoring**

Landlords agree to keep rental fees within Fair Market Rent for a period of at least 3 years after hazard reduction efforts have been completed. Priority will be given to low-mod income families with children under the age of 6.



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## SECTION 7 – Appendices

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| FAIR MARKET RENT DOCUMENTATION .....              | B |
| INCOME INCLUSIONS & EXCLUSIONS .....              | C |
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# FY 2022 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

## FY 2022 Income Limits Summary

Selecting any of the buttons labeled "Click for More Detail" will display detailed calculation steps for each of the various parameters.

| FY 2022<br>Income<br>Limit Area | Median Family Income<br><a href="#">Click for More Detail</a> | FY 2022 Income Limit<br>Category  | Persons in Family |        |        |               |        |        |        |        |
|---------------------------------|---|---|-------------------|--------|--------|---------------|--------|--------|--------|--------|
|                                 |   |   | 1                 | 2      | 3      | 4             | 5      | 6      | 7      | 8      |
| <b>Lancaster,<br/>PA MSA</b>    | \$90,200  | Very Low (50%) Income<br>Limits (\$)<br><a href="#">Click for More Detail</a> | 31,600            | 36,100 | 40,600 | <b>45,100</b> | 48,750 | 52,350 | 55,950 | 59,550 |
|                                 |   | Extremely Low Income<br>Limits (\$)*<br><a href="#">Click for More Detail</a> | 18,950            | 21,650 | 24,350 | <b>27,750</b> | 32,470 | 37,190 | 41,910 | 46,630 |
|                                 |   | Low (80%) Income<br>Limits (\$)<br><a href="#">Click for More Detail</a>      | 50,550            | 57,750 | 64,950 | <b>72,150</b> | 77,950 | 83,700 | 89,500 | 95,250 |

**NOTE:** Lancaster County is part of the **Lancaster, PA MSA**, so all information presented here applies to all of the **Lancaster, PA MSA**.

The **Lancaster, PA MSA** contains the following areas: Lancaster County, PA;

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2022 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2022 [Fair Market Rent documentation system](#).

For last year's Median Family Income and Income Limits, please see here:

[FY2021 Median Family Income and Income Limits for Lancaster, PA MSA](#)

Select a different county or county equivalent in Pennsylvania:

Huntingdon County  
Indiana County  
Jefferson County  
Juniata County  
Lackawanna County  
Lancaster County

Select county or county equivalent

Select any FY2022 HUD Metropolitan FMR Area's Income Limits:

Lancaster, PA MSA

Select HMFA Income Limits Area

Or press below to start over and select a different state:

Select a new state

[Update URL For bookmarking or E-Mailing](#)





# FY 2022 FAIR MARKET RENT DOCUMENTATION SYSTEM

## The FY 2022 Lancaster, PA MSA FMRs for All Bedroom Sizes

| Final FY 2022 & Final FY 2021 FMRs By Unit Bedrooms |            |             |             |               |              |
|---|------------|-------------|-------------|---------------|--------------|
| Year  | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
| FY 2022 FMR   | \$783      | \$913       | \$1,148     | \$1,450       | \$1,557      |
| <a href="#">FY 2021 FMR</a>                         | \$684      | \$809       | \$1,018     | \$1,283       | \$1,380      |

Lancaster County, PA is part of the Lancaster, PA MSA, which consists of the following counties: Lancaster County, PA. All information here applies to the entirety of the Lancaster, PA MSA.

### Fair Market Rent Calculation Methodology

[Show/Hide Methodology Narrative](#)

Fair Market Rents for metropolitan areas and non-metropolitan FMR areas are developed as follows:

1. 2015-2019 5-year American Community Survey (ACS) estimates of 2-bedroom adjusted standard quality gross rents calculated for each FMR area are used as the new basis for FY2022 provided the estimate is statistically reliable. For FY2022, the test for reliability is whether the margin of error for the estimate is less than 50% of the estimate itself and whether the ACS estimate is based on at least 100 survey cases. HUD does not receive the exact number of survey cases, but rather a categorical variable known as the count indicator indicating a range of cases. An estimate based on at least 100 cases corresponds to a count indicator of 4 or higher.  
  
If an area does not have a reliable 2015-2019 5-year, HUD checks whether the area has had at least minimally reliable estimate in any of the past 3 years, or estimates that meet the 50% margin of error test described above. If so, the FY2022 base rent is the average of the inflated ACS estimates.  
  
If an area has not had a minimally reliable estimate in the past 3 years, the estimate State for the area's corresponding metropolitan area (if applicable) or State non-metropolitan area is used as the basis for FY2022.
2. HUD calculates a recent mover adjustment factor by comparing a 2019 1-year 40th percentile recent mover 2-bedroom rent to the 2015-2019 5-year 40th percentile adjusted standard quality gross rent. If either the recent mover and non-recent mover rent estimates are not reliable, HUD uses the recent mover adjustment for a larger geography. For metropolitan areas, the order of geographies examined is: FMR Area, Entire Metropolitan Area (for Metropolitan Sub-Areas), State Metropolitan Portion, Entire State, and Entire US; for non-metropolitan areas, the order of geographies examined is: FMR Area, State Non-Metropolitan Portion, Entire State, and Entire US. The recent mover adjustment factor is floored at one.
3. HUD calculates the appropriate recent mover adjustment factor between the 5-year data and the 1-year data.
4. In order to calculate rents that are "as of" 2020, HUD calculates the relevant (regional or local) change in gross rent Consumer Price Index (CPI) from annual 2019 to annual 2020.
5. To further inflate rents from 2020 to FY2022, HUD uses a "trend factor" based on the forecast of gross rent changes through FY2022.
6. HUD multiplies the base rent by the recent mover factor, the gross rent CPI, and the trend factor to produce a rent that is "as of" the current fiscal year.
7. FY2022 FMRs are then compared to a State minimum rent, and any area whose preliminary FMR falls below this value is raised to the level of the State minimum.
8. HUD calculates "bedroom ratios" and multiplies these by the two-bedroom rent to produce preliminary FMRs for unit sizes other than two bedrooms.
9. FY2022 FMRs may not be less than 90% of FY2021 FMRs. Therefore, HUD applies "floors" based on the prior year's FMRs.

### The results of the Fair Market Rent Step-by-Step Process

1. The following are the 2019 American Community Survey 5-year 2-Bedroom Adjusted Standard Quality Gross Rent estimate and margin of error for Lancaster, PA MSA.

| Area | ACS <sub>2019</sub> 5-Year 2-Bedroom Adjusted Standard Quality | ACS <sub>2019</sub> 5-Year 2-Bedroom Adjusted Standard Quality Gross | Ratio | Sample Size | Result |
|------|--|--|-------|-------------|--------|
|------|--|--|-------|-------------|--------|



|                   | Gross Rent | Rent Margin of Error |                            | Category |   |
|-------------------|------------|----------------------|----------------------------|----------|---|
| Lancaster, PA MSA | \$948      | \$16                 | $\frac{\$16}{\$948}=0.017$ | 6        | $0.017 < .5$<br>$6 \geq 4$<br>Use ACS <sub>2019</sub> 5-Year Lancaster, PA MSA 2-Bedroom Adjusted Standard Quality Gross Rent |

Since the ACS<sub>2019</sub> Margin of Error Ratio is less than .5, the ACS<sub>2019</sub> Lancaster, PA MSA value is used for the estimate of 2-Bedroom Adjusted Standard Quality Gross Rent:

| Area              | FY2022 Base Rent |
|-------------------|------------------|
| Lancaster, PA MSA | \$948            |

2. A recent mover adjustment factor is applied based on the smallest area of geography which contains Lancaster, PA MSA and has an ACS<sub>2019</sub> 1-year Adjusted Standard Quality Recent-Mover estimate with a Margin of Error Ratio that is less than .5.

| Area                            | ACS <sub>2019</sub> 1-Year Adjusted Standard Quality Recent-Mover Gross Rent | ACS <sub>2019</sub> 1-Year Adjusted Standard Quality Recent-Mover Gross Rent Margin of Error | Ratio | Sample Size Category | Result   |
|---------------------------------|--|--|-------|----------------------|--|
| Lancaster, PA MSA – 2 Bedroom   | \$1,089  | \$62   | 0.057 | 2                    | $2 < 4$<br>Do Not Use ACS <sub>2019</sub> 1-Year Lancaster, PA MSA 2-Bedroom Adjusted Standard Quality Recent-Mover Gross Rent               |
| Lancaster, PA MSA – All Bedroom | \$1,039  | \$51   | 0.049 | 5                    | $0.049 < .5$<br>$5 \geq 4$<br>Use ACS <sub>2019</sub> 1-Year Lancaster, PA MSA All Bedroom Adjusted Standard Quality Recent-Mover Gross Rent |

The smallest area of geography which contains Lancaster, PA MSA and has an ACS<sub>2019</sub> 1-year Adjusted Standard Quality Recent-Mover estimate with a Margin of Error Ratio that is less than .5 and with a sufficient number of sample cases is Lancaster, PA MSA.

3. The calculation of the relevant Recent-Mover Adjustment Factor for Lancaster, PA MSA is as follows:

| ACS <sub>2019</sub> 5-Year Area | ACS <sub>2019</sub> 5-Year 40th Percentile Adjusted Standard Quality Gross Rent | ACS <sub>2019</sub> 1-Year 40th Percentile Adjusted Standard Quality Recent-Mover Gross Rent |
|---------------------------------|---|--|
| Lancaster, PA MSA – All Bedroom | \$928   | \$1,039  |

| Area              | Ratio                         | Recent-Mover Adjustment Factor  |
|-------------------|-------------------------------|---|
| Lancaster, PA MSA | $\frac{\$1,039}{\$928}=1.120$ | $1.1196 \geq 1.0$ Use calculated Recent-Mover Adjustment Factor of 1.1196 |

4. The calculation of the relevant CPI Update Factors for Lancaster, PA MSA is as follows: HUD updates the 2019 intermediate rent with the ratio of the annual 2020 local or regional CPI to the annual 2019 local or regional CPI to establish rents as of 2020.

| Update Factor     | Type              |
|-------------------|-------------------|
| CPI Update Factor | 1.0229 Region CPI |

5. The calculation of the Trend Factor is as follows: HUD forecasts the change in national gross rents from 2020 to 2022 for each CPI area and Census Region. This makes Fair Market Rents "as of" FY2022.

| Trend Factor | Trend Factor Type |
|--------------|-------------------|
| 1.0577       | Region            |

6. The FY 2022 2-Bedroom Fair Market Rent for Lancaster, PA MSA is calculated as follows:

| Area              | ACS <sub>2019</sub> 5-Year Estimate | Recent-Mover Adjustment Factor | Annual 2019 to 2020 CPI Adjustment | Trending 1.0577 to FY2022 | FY 2022 2-Bedroom FMR                           |
|-------------------|-------------------------------------|--------------------------------|------------------------------------|---------------------------|---|
| Lancaster, PA MSA | \$948                               | 1.11961                        | 1.02289                            | 1.05772                   | $\$948 * 1.11961 * 1.02289 * 1.05772 = \$1,148$ |



7. In keeping with HUD policy, the preliminary FY 2022 FMR is checked to ensure that it does not fall below the state minimum.

| Area              | Preliminary FY2022 2-Bedroom FMR | FY 2022 Pennsylvania State Minimum | Final FY2022 2-Bedroom FMR                           |
|-------------------|----------------------------------|------------------------------------|--|
| Lancaster, PA MSA | \$1,148                          | \$757                              | \$1,148 ≥ \$757 Use Lancaster, PA MSA FMR of \$1,148 |

8. Bedroom ratios are applied to calculate FMRs for unit sizes other than two bedrooms.

Click on the links in the table to see how the bedroom ratios are calculated.

| FY 2022 FMRs By Unit Bedrooms |                            |                             |                             |                               |                              |
|-------------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|------------------------------|
|                               | <a href="#">Efficiency</a> | <a href="#">One-Bedroom</a> | <a href="#">Two-Bedroom</a> | <a href="#">Three-Bedroom</a> | <a href="#">Four-Bedroom</a> |
| FY 2022 FMR                   | \$783                      | \$913                       | \$1,148                     | \$1,450                       | \$1,557                      |

9. The FY2022 FMR must not be below 90% of the FY2021 FMR.

|                              | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
|------------------------------|------------|-------------|-------------|---------------|--------------|
| FY2021 FMR                   | \$684      | \$809       | \$1,018     | \$1,283       | \$1,380      |
| FY2021 floor                 | \$616      | \$729       | \$917       | \$1,155       | \$1,242      |
| FY 2022 FMR                  | \$783      | \$913       | \$1,148     | \$1,450       | \$1,557      |
| Use FY2021 floor for FY2022? | No         | No          | No          | No            | No           |

#### Final FY2022 Rents for All Bedroom Sizes for Lancaster, PA MSA

The following table shows the Final FY 2022 FMRs by bedroom sizes.

| Final FY 2022 FMRs By Unit Bedrooms |            |             |             |               |              |
|-------------------------------------|------------|-------------|-------------|---------------|--------------|
|                                     | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
| Final FY 2022 FMR                   | \$783      | \$913       | \$1,148     | \$1,450       | \$1,557      |

The FMRs for unit sizes larger than four bedrooms are calculated by adding 15 percent to the four bedroom FMR, for each extra bedroom. For example, the FMR for a five bedroom unit is 1.15 times the four bedroom FMR, and the FMR for a six bedroom unit is 1.30 times the four bedroom FMR. FMRs for single-room occupancy units are 0.75 times the zero bedroom (efficiency) FMR.

Permanent link to this page: [http://www.huduser.gov/portal/datasets/fmr/fmrs/FY2022\\_code/2022summary.odn?&year=2022&fmrtype=Final&selection\\_type=county&fips=4207199999](http://www.huduser.gov/portal/datasets/fmr/fmrs/FY2022_code/2022summary.odn?&year=2022&fmrtype=Final&selection_type=county&fips=4207199999)

#### Select a different area

Press below to select a different county within the same state (same primary state for metropolitan areas):

Adams County, PA  
Allegheny County, PA  
Armstrong County, PA  
Beaver County, PA  
Bedford County, PA

Select a new county

Press below to select a different state:

Select a new state

Select a Final FY 2022 Metropolitan FMR Area:

Lancaster, PA MSA

Select Metropolitan FMR Area

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Prepared by the [Program Parameters and Research Division](#), HUD. Technical problems or questions? [Contact Us](#).



## Part 5 (Section 8) Income Inclusions and Exclusions

### 24 CFR 5.609(b) and (c)

Examples included in parentheses have been added to the regulatory language for clarification.

#### INCOME INCLUSIONS:

- (1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;
- (2) The net income from operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;
- (3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (2) above. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;
- (4) The full amount of periodic amounts received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a \*\*periodic amount (e.g., Black Lung Sick benefits, Veterans Disability, Dependent Indemnity Compensation, payments to the widow of a serviceman killed in action). See paragraph (13) under Income Exclusions for an exception to this paragraph;\*\*
- (5) Payments in lieu of earnings, such as unemployment, disability compensation, worker's compensation, and severance pay, except as provided in paragraph (3) under Income Exclusions;
- (6) Welfare Assistance.
  - (a) Welfare assistance received by the family.
  - (b) If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in



accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:

- (c) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus
  - (d) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.
- 
- (7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling; and
  - (8) All regular pay, special pay, and allowances of a member of the Armed Forces, except as provided in paragraph (7) under Income Exclusions.
  - (9) For Section 8 programs only and as provided in 24 CFR 5.612, any financial assistance, in excess of amounts received for tuition, that an individual receives under the Higher Education Act of 1965 (20 U.S.C. 1001 *et seq.*), from private sources, or from an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall be considered income to that individual, except that financial assistance described in this paragraph is not considered annual income for persons over the age of 23 with dependent children. For purposes of this paragraph "financial assistance" does not include loan proceeds for the purpose of determining income. \*(Note: This paragraph also does not apply to a student who is living with his/her parents who are applying for or receiving Section 8 assistance.)\*

#### **INCOME EXCLUSIONS:**

- (1) Income from employment of children (including foster children) under the age of 18 years;
- (2) Payments received for the care of foster children or foster adults (usually persons with disabilities unrelated to the tenant family, who are unable to live alone);
- (3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses, except as provided in paragraph (5) under Income Inclusions;
- (4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
- (5) Income of a live-in aide, as defined in 24 CFR 5.403;
- (6) The full amount of student financial assistance paid directly to the student or to the educational institution (see Income Inclusions (9), above, for students receiving Section 8 assistance);
- (7) The special pay to a family member serving in the Armed Forces who is exposed to hostile fire (e.g., in the past, special pay included Operation Desert Storm);



(8)

- (a) Amounts received under training programs funded by HUD (e.g., training received under Section 3);
- (b) Amounts received by a person with a disability that are disregarded for a limited time for purposes of supplemental security income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);
- (c) Amounts received by a participant in other publicly assisted programs that are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and which are made solely to allow participation in a specific program;
- (d) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the owner, on a part-time basis, that enhances the quality of life in the project. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident-initiative coordination. No resident may receive more than one such stipend during the same period of time; or
- (e) Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training programs not affiliated with a local government) and training of a family member as a resident management staff person. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives and are excluded only for the period during which the family member participates in the employment training program.

(9) Temporary, nonrecurring, or sporadic income (including gifts);

(10) Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era. (Examples include payments by the German and Japanese governments for atrocities committed during the Nazi era);

(11) Earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household and spouse);

(12) Adoption assistance payments in excess of \$480 per adopted child;

(13) Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump-sum amount or in prospective monthly amounts;

(14) Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit;

(15) Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or

(16) Amounts specifically excluded by any other federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the *Federal Register* and distributed to housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary. *NOTE: the following is the updated list from the Federal*



Register dated May 20, 2014.

The following is a list of income sources that qualify for that exclusion:

- (a) The value of the allotment provided to an eligible household under the Food Stamp Act of 1977 (7 U.S.C. 2017 [b]);
- (b) Payments to Volunteers under the Domestic Volunteer Services Act of 1973 (42 U.S.C. 5044(g), 5058) (e.g., employment through AmeriCorps, Volunteers in Service to America [VISTA], Retired Senior Volunteer Program, Foster Grandparents Program, youthful offender incarceration alternatives, senior companions);
- (c) Certain payments received under the Alaska Native Claims Settlement Act (43 U.S.C. 1626[c]);
- (d) Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes (25 U.S.C. 459e);
- (e) Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (42 U.S.C. 8624[f]);
- (f) Income derived from the disposition of funds to the Grand River Band of Ottawa Indians (Pub. L. 94-540, section 6);
- (g) The first \$2,000 of per capita shares received from judgment funds awarded by the National Indian Gaming Commission or the U. S. Claims Court, the interests of individual Indians in trust or restricted lands, and the first \$2,000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands (25 U.S.C. 1407-1408). This exclusion does not include proceeds of gaming operations regulated by the Commission;
- (h) Amounts of scholarships funded under title IV of the Higher Education Act of 1965 (20 U.S.C. 1407-1408), including awards under federal work-study programs or under the Bureau of Indian Affairs student assistance programs (20 U.S.C. 1087uu). For section 8 programs only (42 U.S.C. 1437f), any financial assistance in excess of amounts received by an individual for tuition and any other required fees and charges under the Higher Education Act of 1965 (20 U.S.C. 1001 *et seq.*), from private sources, or an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall not be considered income to that individual if the individual is over the age of 23 with dependent children (Pub. L. 109-11, section 327) (as amended);
- (i) Payments received from programs funded under Title V of the Older Americans Act of 1985 (42 U.S.C. 3056g) (e.g., Green Thumb, Senior Aides, Older American Community Service Employment Program);
- (j) Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in *In Re Agent Orange Liability Litigation*, M.D.L. No. 381 (E.D.N.Y.);
- (k) Payments received under the Maine Indian Claims Settlement Act of 1980 (Pub. L. 96-420, 25 U.S.C. 1728);
- (l) The value of any childcare provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990 (42 U.S.C. 9858q);



- (m) Earned income tax credit (EITC) refund payments received on or after January 1, 1991, for programs administered under the United States Housing Act of 1937, title V of the Housing Act of 1949, section 101 of the Housing and Urban Development Act of 1965, and sections 221(d)(3), 235, and 236 of the National Housing Act (26 U.S.C. 32[f]);
- (n) Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation (Pub. L. 95-433);
- (o) Allowances, earnings, and payments to AmeriCorps participants under the National and Community Service Act of 1990 (42 U.S.C. 12637[d]);
- (p) Any allowance paid under the provisions of 38 U.S.C. 1833(c) to children of Vietnam veterans born with spina bifida (38 U.S.C. 1802-05) children of women Vietnam veterans born with certain birth defects (38 U.S.C. 1821), and children of certain Korean service veterans born with spina bifida (38 U.S.C. 1821);
- (q) Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act (42 U.S.C. 10602);
- (r) Allowances, earnings and payments to individuals participating in programs under the Workforce Investment Act of 1998 (29 U.S.C. 2931(a)(2));
- (s) Any amount received under the Richard B. Russell School Lunch Act (42 U.S.C. 1780(e)) and the Child Nutrition Act of 1966 (42 U.S.C. 1780(b)), including reduced-price lunches and food under the Special Supplemental Food Program for Women, Infants, and Children (WIC);
- (t) Payments, funds, or distributions authorized, established, or directed by the Seneca Nation Settlement Act of 1990 (25 U.S.C. 1774f(b));
- (u) Deferred amounts from Department of Veterans Affairs disability benefits that are received in a lump sum amount or in prospective monthly amounts (42 U.S.C. § 1437a(b)(4));
- (v) Compensation received by or on behalf of a veteran for service-connected disability, death, dependency, or indemnity compensation as provided by an amendment by the Indian Veterans Housing Opportunity Act of 2010 (Pub. L. 111-269; 25 U.S.C. 4103(9)) to the definition of income applicable to programs authorized under the Native American Housing Assistance and Self-Determination Act (NAHASDA) (25 U.S.C. 4101 *et seq.*) and administered by the Office of Native American Programs;
- (w) A lump sum or a periodic payment received by an individual Indian pursuant to the Class Action Settlement Agreement in the case entitled Elouise Cobell et al. v. Ken Salazar et al., 816 F.Supp.2d 10 (Oct 5, 2011 D.D.C.), for a period of one year from the time of receipt of that payment as provided in the Claims Resolution Act of 2010 (Pub. L. 111-291);
- (x) Any amounts in an "individual development account" as provided by the Assets for Independence Act, as amended in 2002 (Pub. L. 107-110, 42 U.S.C. 604(h)(4));
- (y) Per capita payments made from the proceeds of Indian Tribal Trust Cases as described in PIH Notice 2013-30 "Exclusion from Income of Payments under Recent Tribal Trust



Settlements" (25 U.S.C. 117b(a)); and

- (z) Major disaster and emergency assistance received by individuals and families under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Pub. L. 93-288, as amended) and comparable disaster assistance provided by the States, local government, and disaster assistance organizations (42 U.S.C. 5155(d)).

## **Part 5 (Section 8) Asset Inclusions and Exclusions**

### **ASSET INCLUSIONS:**

- (1) Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average 6-month balance. Assets held in foreign countries are considered assets;
- (2) Cash value of revocable trusts available to the applicant;
- (3) Equity in rental property or other capital investments. Equity is the estimated current fair market value of the asset less the unpaid balance on all loans secured by the asset and all reasonable costs (e.g., penalties or broker fees) that would be incurred in selling the asset. Under HOME, equity in the family's primary residence is not considered in the calculation of assets for owner-occupied rehabilitation projects;
- (4) Cash value of stocks, bonds, Treasury bills, certificates of deposit, mutual funds, and money market accounts;
- (5) Individual retirement, 401(K), and Keogh accounts (even if withdrawal would result in a penalty). While an individual is employed, count only amounts the family can withdraw without retiring or terminating employment. After retiring or terminating employment, count as an asset any amount the employee elects to receive as a lump sum;
- (6) Annuity where the applicant has the option of withdrawing a balance (even if withdrawal would result in a penalty);
- (7) Retirement and pension funds;
- (8) Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy);
- (9) Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.;



- (10) Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, cash from sale of assets, victim's restitution, insurance settlements, and other amounts not intended as periodic payments;
- (11) Mortgages or deeds of trust held by an applicant; and
- (12) Assets disposed of for less than fair market value (e.g. property) when the fair market value of all assets given away during the past two years exceeds the gross amount received by more than \$1,000.

**ASSET EXCLUSIONS:**

- (1) Necessary personal property, except as noted in number 9 of Inclusions, such as clothing, furniture, cars, and vehicles specially equipped for persons with disabilities;
- (2) Interest in Indian trust lands;
- (3) Assets not effectively owned by the applicant. That is, when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset;
- (4) Equity in cooperatives in which the family lives;
- (5) Assets not accessible to and that provide no income for the applicant;
- (6) Term life insurance policies (i.e., where there is no cash value);
- (7) Assets that are part of an active business. "Business" does not include rental of properties that are held as an investment and not a main occupation;
- (8) Assets disposed of for less than fair market value as a result of foreclosure, bankruptcy, divorce, or separation;
- (9) IRA, Keogh, and similar retirement savings accounts where benefits are being received through periodic payments; or
- (10) Lump sum payments where the money is used for something that is not an asset— e.g. a car or a vacation or education.





As of Friday, May 1, 2020, all construction industry businesses in the PA Commonwealth are permitted to maintain in-person operations pursuant to the Governor and Secretary of Health's April 20, 2020 Amendments to the Business Closure Orders, as long as their activities strictly adhere to the policy guidance.

By signing this document:

- 1- You are aware of the Contractor Guidelines provided within this link: <https://www.governor.pa.gov/wp-content/uploads/2020/04/20200423-Construction-Industry-Guidance.pdf>
- 2- You are agreeing to allow contractors to enter your home for the purpose of the lead remediation and/or rehabilitation program that you are enrolled in through the City of Lancaster's Lead Safety and Community Development Program, as set forth in the link provided above in Subparagraph No. 1. Contractors, sub-contractors, and Staff are to follow the guidelines set in place within the link provided above. If you believe that an authorized contractor or staff member in your home is not adhering to the guidelines, you may go to: <https://www.health.pa.gov/About/Pages/Customer-Service.aspx> for further instructions.
- 3- You will practice the CDC recommendations regarding social distancing while our contractors, sub-contractors, and LCSS Staff are in your home. You can read about those recommendations here: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/social-distancing.html>

Our office is committed to providing a safe and positive experience for the lead remediation and/or rehabilitation of your home. **If a mask is needed while work is being completed on your home, please let us know and we will provide one for you and your family members.**

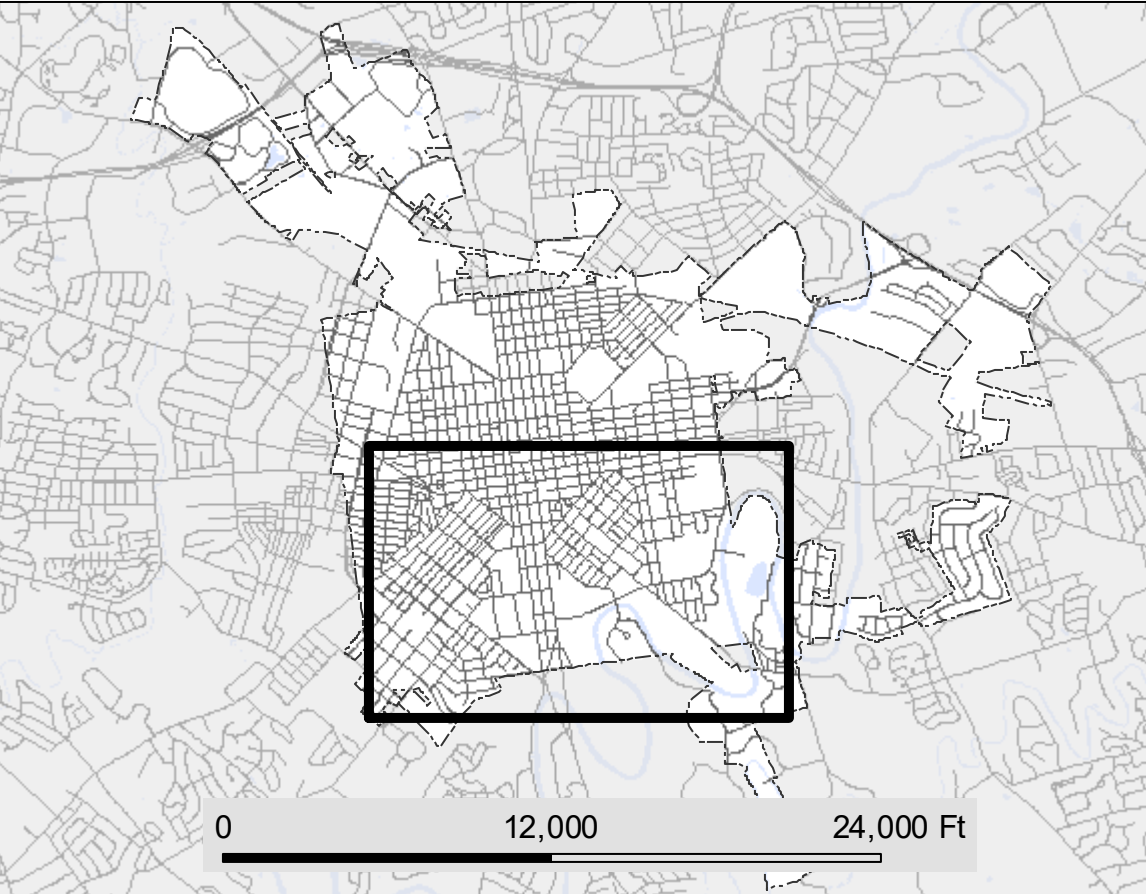
We appreciate your patience during this time and look forward to resuming work soon!

If you have any questions, please call Darren Parmer at (717) 291-4705.



# Grant Accepted Census Tracts

- Census Tracts
- Streets
- City of Lancaster
- Surrounding Townships
- Rivers, Lakes, Streams



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