



**FHA APPROVE COUNTIES**

ADAMS	COLUMBIA	LAWRENCE	PHILADELPHIA
ALLEGHENY	CUMBERLAND	LEBANON	PIKE
ARMSTRONG	DAUPHIN	LEHIGH	SCHUYLKILL
BEAVER	DELAWARE	LUZERNE	SNYDER
BERKS	ERIE	MIFFLIN	SULLIVAN
BRADFORD	FAYETTE	MONROE	UNION
BUCKS	FRANKLIN	MONTGOMERY	WASHINGTON
BUTLER	INDIANA	MONTOUR	WESTMORELAND
CARBON	JUNIATA	NORTHAMPTON	WYOMING
CENTRE	LACKAWANNA	NORTHUMBERLAND	YORK
CHESTER	LANCASTER	PERRY	

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Revision 1.0 7/1/2020 STG

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**“MY LIFE” HOME REPAIR/DEBT CONSOLIDATION ASSISTANCE  
SECOND MORTGAGE GUIDELINES**

Guidelines- REVISED 6/07/2022

<b><u>Objective:</u></b>	Neighborhood Housing Services of Greater Berks (NHSGBI) offers Home Repair and Debt Consolidation Assistance Second Mortgage. <b>Designed to provide cash flow relief due to COVID 19 quarantine challenges.</b>
<b><u>Eligible properties:</u></b>	Single-family, owner-occupied, principal residence. Property can be located anywhere in the <b><u>Commonwealth of Pennsylvania.</u></b>
<b><u>Income qualifications:</u></b>	Standard fixed-rate mortgage loan product offered to eligible low-moderate income families, incomes up to 105% of median income.
<b><u>Min and Max Loan Size:</u></b>	\$2,500 to \$50,000
<b><u>Maximum C L-T-V:</u></b>	125%.
<b><u>Interest Only Period:</u></b>	***OPTIONAL 24 months interest only period (extends term if selected.)
<b><u>Interest Rate:</u></b>	5.99% to 8.99% fixed rate
<b><u>Financing terms:</u></b>	5,7,10,15 or 20-year Terms
<b><u>Income Ratios:</u></b>	Max 50%
<b><u>Collateral:</u></b>	2 <sup>nd</sup> position or greater lien recorded against collateral primary residence.
<b><u>Credit Score:</u></b>	580 case by case
<b><u>Fees:</u></b>	\$99 Application fee <b>Non-Refundable</b> plus any other fees associated with the loan.
<b><u>Education:</u></b>	Borrower to meet for at least one (1) hour with an NHS Housing counselor individually.
<b><u>Credit Requirements:</u></b>	No major derogatory credit in the last 12 months

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**NEIGHBORHOOD HOUSING SERVICES OF GREATER BERKS, INC.**

**❖ “SECURE HOME” FHA CLOSING COST ASSISTANCE**

Guidelines – REVISED 06/07/2022

<b><u>Objective:</u></b>	Neighborhood Housing Services of Greater Berks (NHSGBI) offers a first-time home buyer loan program for closing cost assistance to eligible low-income families for FHA transactions. <b>This loan cannot be used to cover 3.5% FHA down payment.</b>
<b><u>Eligible properties:</u></b>	Single-family, owner-occupied, principal residence. Property can be within 43 FHA-approved counties. (Please refer to the second page)
<b><u>Income qualifications:</u></b>	Standard fixed-rate mortgage loan product offered to first-time homebuyers with incomes up to 105% of median income (subject to change) and determined by residual income test
<b><u>Maximum Sales Price:</u></b>	The buyer’s affordability is determined by Debt-to-Income ratios & maximum CLTV.
<b><u>Maximum C L-T-V:</u></b>	110%.
<b><u>Minimum Loan Amount:</u></b>	\$3,000.00
<b><u>Interest Rate:</u></b>	2% over the first lender’s interest rate.
<b><u>Financing terms:</u></b>	7 Year Terms
<b><u>Income Ratios:</u></b>	<b>Maximum 50% with approve eligible recommendation.</b> Case by case.
<b><u>Down payment / Closing Cost:</u></b>	NHS required a <u>minimum</u> of \$1,500 of the own borrower funds for the transaction. (Count earnest money and/or appraisal fee)
<b><u>Credit Score:</u></b>	<b>620</b>
<b><u>Fees:</u></b>	\$99 Application fee <b>Non-Refundable</b> plus any other fees associated with the loan.
<b><u>Education:</u></b>	All borrower(s) must complete 8 hours of Home Buyer Education/Counseling. Borrower can meet this requirement by attending 8-hour FASTRAC Homebuyer Education class; or by completing the eHome America online course. The borrower must also meet for at least one (1) hour with an NHS Housing Counselor to conduct an individualized budget review and address the borrower’s questions about the FHA/CCAL mortgage.
<b><u>Home &amp; Wood Infestation</u></b>	None

❖ Seasonal Product

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**NEIGHBORHOOD HOUSING SERVICES OF GREATER BERKS, INC.**  
**HOMEOWNERSHIP LOAN PROGRAM**  
Guidelines- REVISED 6/07/2022

<b><u>Objective:</u></b>	Neighborhood Housing Services of Greater Berks (NHSGBI) offers a first-time home buyer loan program for closing cost assistance and the down payment to eligible low-moderate income families for conventional transactions. <b><u>This program was created to avoid the PMI.</u></b>
<b><u>Eligible properties:</u></b>	Single-family, owner-occupied, principal residence. Property can be located anywhere in the Commonwealth of Pennsylvania.
<b><u>Income qualifications:</u></b>	Standard fixed-rate mortgage loan product offered to first-time homebuyers with incomes up to 105% of median income (subject to change) and determined by residual income test.
<b><u>Maximum Sales Price:</u></b>	The Buyer's affordability is determined by Debt-to-Income ratios & maximum CLTV.
<b><u>Maximum C L-T-V:</u></b>	110%.
<b><u>Minimum Loan Amount:</u></b>	\$3,000.00
<b><u>Interest Rate:</u></b>	2% over the first lender's interest rate.
<b><u>Financing terms:</u></b>	7, 10, 15, or 20 years.
<b><u>Income Ratios:</u></b>	45%
<b><u>Points:</u></b>	Not offered by NHS
<b><u>Down payment / Closing Cost:</u></b>	NHS required a <u>minimum of \$1,500</u> of the own borrower funds for the transaction. (Count earnest money and/or appraisal fee)
<b><u>Credit Score:</u></b>	620
<b><u>Fees:</u></b>	\$99 Application fee <b>Non-Refundable</b> plus any other fees associated with the loan.
<b><u>Education:</u></b>	All borrower(s) must complete 8 hours of Home Buyer Education/Counseling. Borrowers can meet this requirement by attending 8-hour FASTRAC Homebuyer Education class; or by completing the eHome America online course. The borrower must also meet for at least one (1) hour with an NHS Housing Counselor to conduct an individualized budget review and address the borrower's questions about the HOP mortgage.
<b><u>Home &amp; Wood Infestation Inspections:</u></b>	Required. Inspections conducted by a certified company of Buyer's choice.

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**NEIGHBORHOOD HOUSING SERVICES OF GREATER BERKS, INC.**  
**CONVENTIONAL CLOSING COST PROGRAM**

Guidelines- REVISED 6/07/2022

<b><u>Objective:</u></b>	Neighborhood Housing Services of Greater Berks (NHSGBI) offers a first-time home buyer loan program for closing cost assistance and down payment to eligible low-moderate income families for conventional transactions.
<b><u>Eligible properties:</u></b>	Single-family, owner-occupied, principal residence. Property can be located anywhere in the Commonwealth of Pennsylvania.
<b><u>Income qualifications:</u></b>	Standard fixed-rate mortgage loan product offered to first-time homebuyers with incomes up to 105% of median income (subject to change) and determined by residual income test
<b><u>Maximum Sales Price:</u></b>	The buyer's affordability is determined by Debt-to-Income ratios & maximum CLTV.
<b><u>Maximum C L-T-V:</u></b>	110%.
<b><u>Minimum Loan Amount:</u></b>	\$3,000.00
<b><u>Interest Rate:</u></b>	2% over the first lender's interest rate.
<b><u>Financing terms:</u></b>	7 or 10 years.
<b><u>Income Ratios:</u></b>	45%
<b><u>Points:</u></b>	Not offered by NHS
<b><u>Down payment / Closing Cost:</u></b>	NHS required a <u>minimum of \$1,500</u> of the own borrower funds for the transaction. (Count earnest money and/or appraisal fee)
<b><u>Credit Score:</u></b>	620
<b><u>Fees:</u></b>	\$99 Application fee <b>Non-Refundable</b> plus any other fees associated with the loan.
<b><u>Education:</u></b>	All borrower(s) must complete 8 hours of Home Buyer Education/Counseling. Borrower can meet this requirement by attending 8-hour FASTRAC Homebuyer Education class; or by completing the eHome America online course. The borrower must also meet for at least one (1) hour with an NHS Housing Counselor to conduct an individualized budget review and address the borrower's questions about the CCAL mortgage.
<b><u>Home &amp; Wood Infestation</u></b>	None

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**NEIGHBORHOOD HOUSING SERVICES OF GREATER BERKS, INC.**  
**FHA CLOSING COST PROGRAM**

Guidelines- REVISED 1/14/2022

<b><u>Objective:</u></b>	Neighborhood Housing Services of Greater Berks (NHSGBI) offers a first-time home buyer loan program for closing cost assistance to eligible low-income families for FHA transactions. <b>This loan cannot be used to cover <u>3.5% FHA down payment.</u> (Seasonal Program)</b>
<b><u>Eligible properties:</u></b>	Single-family, owner-occupied, principal residence. Property can be within 43 FHA-approved counties. (Please refer to the second page)
<b><u>Income qualifications:</u></b>	Standard fixed-rate mortgage loan product offered to first-time homebuyers with incomes up to 105% of median income (subject to change) and determined by the residual income test
<b><u>Maximum Sales Price:</u></b>	The buyer's affordability is determined by Debt-to-Income ratios & maximum CLTV.
<b><u>Maximum C L-T-V:</u></b>	110%.
<b><u>Minimum Loan Amount:</u></b>	\$3,000.00
<b><u>Interest Rate:</u></b>	2% over the first lender's interest rate.
<b><u>Financing terms:</u></b>	7 or 10 years.
<b><u>Income Ratios:</u></b>	45%
<b><u>Points:</u></b>	Not offered by NHS
<b><u>Down payment / Closing Cost:</u></b>	NHS required a <u>minimum of \$1,500</u> of the own borrower funds for the transaction. (Count earnest money and/or appraisal fee)
<b><u>Credit Score:</u></b>	620
<b><u>Fees:</u></b>	\$99 Application fee <b>Non-Refundable</b> plus any other fees associated with the loan.
<b><u>Education:</u></b>	All borrower(s) must complete 8 hours of Home Buyer Education/Counseling. Borrower can meet this requirement by attending 8-hour FASTRAC Homebuyer Education class; or by completing the eHome America online course. The borrower must also meet for at least one (1) hour with an NHS Housing Counselor to conduct an individualized budget review and address the borrower's questions about the FHA/CCAL mortgage.
<b><u>Home &amp; Wood Infestation</u></b>	None

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**2022 HUD INCOME GUIDELINES BERKS** (effective 4/26/22)

<b>HOUSEHOLD SIZE</b>	<b><u>Income Limits for Non-City Purchase</u> 80% OF MEDIAN INCOME</b>	<b>100% OF MEDIAN INCOME</b>	<b><u>Income Limits for City Purchase</u> 105% OF MEDIAN INCOME</b>
<b>1 PERSON</b>	<b>\$50,800</b>	<b>\$63,500</b>	<b>\$66,675</b>
<b>2 PERSONS</b>	<b>\$58,050</b>	<b>\$72,600</b>	<b>\$76,190</b>
<b>3 PERSONS</b>	<b>\$65,300</b>	<b>\$81,625</b>	<b>\$85,700</b>
<b>4 PERSONS</b>	<b>\$72,550</b>	<b>\$90,700</b>	<b>\$95,225</b>
<b>5 PERSONS</b>	<b>\$78,400</b>	<b>\$98,000</b>	<b>\$102,900</b>
<b>6 PERSONS</b>	<b>\$84,200</b>	<b>\$105,250</b>	<b>\$110,525</b>
<b>7 PERSONS</b>	<b>\$90,000</b>	<b>\$112,500</b>	<b>\$118,125</b>
<b>8 PERSONS</b>	<b>\$95,800</b>	<b>\$119,750</b>	<b>\$125,750</b>

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**2022 HUD INCOME GUIDELINES LEHIGH/NORTHAMPTON**  
(effective 4/26/22)

<b>HOUSEHOLD SIZE</b>	<b><i>Income Limits for Non-City Purchase</i> 80% OF MEDIAN INCOME</b>	<b>100% OF MEDIAN INCOME</b>	<b><i>Income Limits for City Purchase</i> 105% OF MEDIAN INCOME</b>
<b>1 PERSON</b>	<b>\$50,750</b>	<b>\$63,450</b>	<b>\$66,600</b>
<b>2 PERSONS</b>	<b>\$58,000</b>	<b>\$72,500</b>	<b>\$76,125</b>
<b>3 PERSONS</b>	<b>\$65,250</b>	<b>\$81,575</b>	<b>\$85,650</b>
<b>4 PERSONS</b>	<b>\$72,500</b>	<b>\$90,625</b>	<b>\$95,150</b>
<b>5 PERSONS</b>	<b>\$78,300</b>	<b>\$97,875</b>	<b>\$102,775</b>
<b>6 PERSONS</b>	<b>\$84,100</b>	<b>\$105,125</b>	<b>\$110,400</b>
<b>7 PERSONS</b>	<b>\$89,000</b>	<b>\$111,250</b>	<b>\$116,825</b>
<b>8 PERSONS</b>	<b>\$95,700</b>	<b>\$119,625</b>	<b>\$125,600</b>

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**2022 HUD INCOME GUIDELINES PHILADELPHIA (effective 4/26/22)**

<b>HOUSEHOLD SIZE</b>	<b><i>Income Limits for Non-City Purchase</i> 80% OF MEDIAN INCOME</b>	<b>100% OF MEDIAN INCOME</b>	<b><i>Income Limits for City Purchase</i> 105% OF MEDIAN INCOME</b>
<b>1 PERSON</b>	<b>\$59,050</b>	<b>\$73,825</b>	<b>\$77,500</b>
<b>2 PERSONS</b>	<b>\$67,450</b>	<b>\$84,325</b>	<b>\$88,550</b>
<b>3 PERSONS</b>	<b>\$75,900</b>	<b>\$94,875</b>	<b>\$99,625</b>
<b>4 PERSONS</b>	<b>\$84,300</b>	<b>\$105,375</b>	<b>\$110,650</b>
<b>5 PERSONS</b>	<b>\$91,050</b>	<b>\$113,825</b>	<b>\$119,500</b>
<b>6 PERSONS</b>	<b>\$97,800</b>	<b>\$122,250</b>	<b>\$128,675</b>
<b>7 PERSONS</b>	<b>\$104,550</b>	<b>\$130,700</b>	<b>\$137,225</b>
<b>8 PERSONS</b>	<b>\$111,300</b>	<b>\$139,125</b>	<b>\$146,100</b>

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**2022 HUD INCOME GUIDELINES ALLEGHENY (effective 4/26/22)**

<b>HOUSEHOLD SIZE</b>	<b><i>Income Limits for Non-City Purchase</i></b> <b>80% OF MEDIAN INCOME</b>	<b>100% OF MEDIAN INCOME</b>	<b><i>Income Limits for City Purchase</i></b> <b>105% OF MEDIAN INCOME</b>
<b>1 PERSON</b>	<b>\$53,100</b>	<b>\$66,375</b>	<b>\$69,700</b>
<b>2 PERSONS</b>	<b>\$60,700</b>	<b>\$75,875</b>	<b>\$79,675</b>
<b>3 PERSONS</b>	<b>\$68,300</b>	<b>\$85,375</b>	<b>\$89,650</b>
<b>4 PERSONS</b>	<b>\$75,850</b>	<b>\$94,825</b>	<b>\$99,550</b>
<b>5 PERSONS</b>	<b>\$81,950</b>	<b>\$105,450</b>	<b>\$107,575</b>
<b>6 PERSONS</b>	<b>\$88,000</b>	<b>\$110,000</b>	<b>\$115,500</b>
<b>7 PERSONS</b>	<b>\$94,100</b>	<b>\$117,625</b>	<b>\$123,500</b>
<b>8 PERSONS</b>	<b>\$100,150</b>	<b>\$125,200</b>	<b>\$131,450</b>

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**2022 HUD INCOME GUIDELINES LEBANON (effective 4/26/22)**

<b>HOUSEHOLD SIZE</b>	<b><i>Income Limits for Non-City Purchase 80% OF MEDIAN INCOME</i></b>	<b>100% OF MEDIAN INCOME</b>	<b><i>Income Limits for City Purchase 105% OF MEDIAN INCOME</i></b>
<b>1 PERSON</b>	<b>\$47,750</b>	<b>\$59,700</b>	<b>\$62,675</b>
<b>2 PERSONS</b>	<b>\$54,550</b>	<b>\$68,200</b>	<b>\$71,600</b>
<b>3 PERSONS</b>	<b>\$61,650</b>	<b>\$77,075</b>	<b>\$80,925</b>
<b>4 PERSONS</b>	<b>\$68,150</b>	<b>\$85,200</b>	<b>\$89,500</b>
<b>5 PERSONS</b>	<b>\$73,650</b>	<b>\$92,075</b>	<b>\$96,675</b>
<b>6 PERSONS</b>	<b>\$79,100</b>	<b>\$98,875</b>	<b>\$103,825</b>
<b>7 PERSONS</b>	<b>\$84,550</b>	<b>\$105,675</b>	<b>\$110,975</b>
<b>8 PERSONS</b>	<b>\$90,000</b>	<b>\$112,500</b>	<b>\$118,125</b>

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**2022 HUD INCOME GUIDELINES HARRISBURG** (effective 4/26/22)

<b>HOUSEHOLD SIZE</b>	<b><i>Income Limits for Non-City Purchase</i> 80% OF MEDIAN INCOME</b>	<b>100% OF MEDIAN INCOME</b>	<b><i>Income Limits for City Purchase</i> 105% OF MEDIAN INCOME</b>
<b>1 PERSON</b>	<b>\$52,850</b>	<b>\$66,075</b>	<b>\$69,375</b>
<b>2 PERSONS</b>	<b>\$60,400</b>	<b>\$75,500</b>	<b>\$79,275</b>
<b>3 PERSONS</b>	<b>\$67,950</b>	<b>\$84,950</b>	<b>\$89,200</b>
<b>4 PERSONS</b>	<b>\$75,450</b>	<b>\$94,325</b>	<b>\$99,050</b>
<b>5 PERSONS</b>	<b>\$81,500</b>	<b>\$101,875</b>	<b>\$107,000</b>
<b>6 PERSONS</b>	<b>\$87,550</b>	<b>\$109,450</b>	<b>\$115,925</b>
<b>7 PERSONS</b>	<b>\$93,600</b>	<b>\$117,000</b>	<b>\$122,850</b>
<b>8 PERSONS</b>	<b>\$99,600</b>	<b>\$124,500</b>	<b>\$130,725</b>

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**2022 HUD INCOME GUIDELINES LANCASTER (effective 4/26/22)**

<b>HOUSEHOLD SIZE</b>	<b><i>Income Limits for Non-City Purchase</i> 80% OF MEDIAN INCOME</b>	<b>100% OF MEDIAN INCOME</b>	<b><i>Income Limits for City Purchase</i> 105% OF MEDIAN INCOME</b>
<b>1 PERSON</b>	<b>\$50,550</b>	<b>\$63,200</b>	<b>\$66,350</b>
<b>2 PERSONS</b>	<b>\$57,750</b>	<b>\$72,200</b>	<b>\$75,800</b>
<b>3 PERSONS</b>	<b>\$64,950</b>	<b>\$81,200</b>	<b>\$85,250</b>
<b>4 PERSONS</b>	<b>\$72,150</b>	<b>\$90,200</b>	<b>\$94,700</b>
<b>5 PERSONS</b>	<b>\$77,950</b>	<b>\$97,450</b>	<b>\$102,300</b>
<b>6 PERSONS</b>	<b>\$83,700</b>	<b>\$104,625</b>	<b>\$109,850</b>
<b>7 PERSONS</b>	<b>\$89,500</b>	<b>\$111,875</b>	<b>\$117,475</b>
<b>8 PERSONS</b>	<b>\$95,250</b>	<b>\$119,075</b>	<b>\$125,025</b>

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**2022 HUD INCOME GUIDELINES SCRANTON - WILKES BARRE**  
 (effective 4/26/22)

<b>HOUSEHOLD SIZE</b>	<b><i>Income Limits for Non-City Purchase</i> 80% OF MEDIAN INCOME</b>	<b>100% OF MEDIAN INCOME</b>	<b><i>Income Limits for City Purchase</i> 105% OF MEDIAN INCOME</b>
<b>1 PERSON</b>	<b>\$41,550</b>	<b>\$51,950</b>	<b>\$54,550</b>
<b>2 PERSONS</b>	<b>\$47,450</b>	<b>\$59,325</b>	<b>\$62,300</b>
<b>3 PERSONS</b>	<b>\$53,400</b>	<b>\$66,750</b>	<b>\$70,100</b>
<b>4 PERSONS</b>	<b>\$59,300</b>	<b>\$74,125</b>	<b>\$77,850</b>
<b>5 PERSONS</b>	<b>\$64,050</b>	<b>\$80,075</b>	<b>\$84,075</b>
<b>6 PERSONS</b>	<b>\$68,800</b>	<b>\$86,000</b>	<b>\$90,300</b>
<b>7 PERSONS</b>	<b>\$73,550</b>	<b>\$91,950</b>	<b>\$96,550</b>
<b>8 PERSONS</b>	<b>\$78,300</b>	<b>\$97,875</b>	<b>\$102,800</b>

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