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Data and Limits

## HOME-ARP Income Limits

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### Description

The HOME-American Rescue Plan Program (HOME-ARP) uses the HOME Income Limits. The income limits can be found at the link below for FY 2021. HUD will update income limits annually.

HOME-ARP funds are intended to primarily benefit households based on their status as "qualifying populations," as defined in Section IV.A of the **HOME-ARP Notice** (<https://www.hud.gov/sites/dfiles/OCHCO/documents/2021-10cpdn.pdf>), without meeting additional criteria (such as additional income criteria). 100 percent of HOME-ARP funds used by a Participating Jurisdiction (PJ) for Tenant-Based Rental Assistance (TBRA), provision of supportive services, and acquisition and development of non-congregate shelter units must benefit individuals and families in qualifying populations.

Unlike the regular HOME Program, which targets HOME-assisted rental units based on tenant income, 70 percent of all HOME-ARP units will serve households based **only** upon their status as qualifying households.

Up to 30 percent of HOME-ARP assisted units may be restricted to households that are low-income as defined in 24 CFR 92.2 ("low-income households").

Low-income households include families and individuals whose annual incomes do not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. An individual does not qualify as a low-income family if the individual is a student who is not eligible to receive Section 8 assistance under 24 CFR 5.612.

The HOME Income Limits are calculated using the same methodology that HUD uses for calculating the income limits for the Section 8 program, in accordance with Section 3(b)(2) of the U.S. Housing Act of 1937, as amended. These limits are based on HUD estimates of median family income, with adjustments based on family size.

Please note that the 30 percent income limits for both HOME-ARP and the HOME program have been calculated based on the definition of extremely low-income (ELI) family as described in Consolidated Submission for CPD Programs section of **24 CFR part 91.5** ([http://www.ecfr.gov/cgi-bin/text-idx?SID=db4979874e99fc35dd4bcfb226513d44&mc=true&node=se24.1.91\\_15&rgn=div8](http://www.ecfr.gov/cgi-bin/text-idx?SID=db4979874e99fc35dd4bcfb226513d44&mc=true&node=se24.1.91_15&rgn=div8)).

Therefore, the ELI Limit is calculated as 30 percent of median family income for the area and may not be the same as the Section 8 ELI Limit for your jurisdiction. The Section 8 Limit is calculated based on the definition of ELI as described in **The 2014 Consolidated Appropriations Act** (<http://www.gpo.gov/fdsys/pkg/PLAW-113publ76/pdf/PLAW-113publ76.pdf>), (Section 238 on page 128 Stat 635) which defines ELI as very low-income families whose incomes do not exceed the higher of the federal poverty level or 30 percent of area median income.

Family sizes in excess of 8 persons are calculated by adding 8 percent of the 4-person income limit for each additional family member. That is, a 9-person limit should be 140 percent of the 4-person limit, the 10-person limit should be 148 percent.

The HOME-ARP income limit values for large households (9-12 persons) must be rounded to the nearest \$50. Therefore, all values from 1 to 24 are rounded down to 0, and all values from 25 to 49 are rounded up to 50.

Note: The FY 2021 HOME Income Limits effective date is June 1, 2021. Please make sure you receive **HUD Exchange Mailing List** (<https://www.hudexchange.info/maillinglist/subscribe/>) messages for any updates on income limits and the HOME/HOME-ARP programs.

### Resource Links

- HOME/HOME-ARP Income Limits ( <https://www.hudexchange.info/programs/home/home-income-limits/>) (HTML)

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**Tags:** HOME-ARP

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