

**PENNSYLVANIA HOUSING FINANCE AGENCY
KEYSTONE HOME LOAN PROGRAM
MAXIMUM PURCHASE PRICE AND INCOME LIMITS ***
By Region and County (Target Areas indicated by "T")

Effective for reservations on or after 7/1/2026

<u>Maximum Purchase Price</u>		<u>Income Limit</u>	
<u>County</u>	<u>Purchase Price Limit</u>	<u>1 & 2 Member Households</u>	<u>3 or more Member Households</u>
<u>Region 1</u>			
Bucks	\$ 588,800	\$122,700	\$141,100
Chester	588,800	122,700	141,100
Delaware	588,800	122,700	141,100
Montgomery	588,800	122,700	141,100
Philadelphia (T)	730,600	147,200	171,700
<u>Region 2</u>			
Berks	\$499,900	\$106,000	\$121,900
Bradford (T)	622,600	127,200	148,400
Carbon	499,900	106,000	121,900
Lackawanna (T)	622,600	127,200	148,400
Lehigh	499,900	106,000	121,900
Luzerne (T)	622,600	127,200	148,400
Monroe	499,900	106,000	121,900
Northampton	499,900	106,000	121,900
Pike	499,900	106,000	121,900
Schuylkill (T)	622,600	127,200	148,400
Sullivan (T)	622,600	127,200	148,400
Susquehanna (T)	622,600	127,200	148,400
Tioga (T)	622,600	127,200	148,400
Wayne (T)	622,600	127,200	148,400
Wyoming (T)	622,600	127,200	148,400
<u>Region 3</u>			
Adams	504,000	\$ 106,800	\$122,800
Cumberland	517,000	109,300	125,600
Dauphin	517,000	109,300	125,600
Franklin	499,900	106,000	121,900
Lancaster	516,500	109,200	125,500
Lebanon	499,900	106,000	121,900
Perry (T)	644,000	131,100	153,000
York	499,900	106,000	121,900

*The maximum purchase price for a two unit property (duplex\doubles) cannot be greater than the lesser of 10% above the current existing single unit limit, or \$806,500.

MAXIMUM PURCHASE PRICES AND INCOME LIMITS ***By Region and County (Target Areas indicated by "T")**

<u>Maximum Purchase Price</u>		<u>Income Limit</u>	
<u>County</u>	<u>Purchase Price Limit</u>	<u>1 & 2 Member Households</u>	<u>3 or more Member Households</u>
<u>Region 4</u>			
Bedford (T)	\$ 622,600	\$127,200	\$148,400
Blair (T)	622,600	127,200	148,400
Cambria (T)	622,600	127,200	148,400
<u>Centre</u>	565,200	118,300	136,000
Clinton (T)	622,600	127,200	148,400
Columbia (T)	622,600	127,200	148,400
Fulton (T)	622,600	127,200	148,400
Huntingdon (T)	622,600	127,200	148,400
Juniata (T)	622,600	127,200	148,400
Lycoming (T)	622,600	127,200	148,400
Mifflin (T)	622,600	127,200	148,400
Montour (T)	622,600	127,200	148,400
Northumberland (T)	622,600	127,200	148,400
Snyder (T)	622,600	127,200	148,400
Somerset (T)	622,600	127,200	148,400
Union	499,900	106,000	121,900
<u>Region 5</u>			
<u>Allegheny</u>	\$523,000	\$ 110,400	\$126,900
Armstrong (T)	622,600	127,200	148,400
<u>Beaver</u>	523,000	110,400	126,900
Butler	523,000	110,400	126,900
Fayette (T)	650,900	132,400	154,500
Greene (T)	622,600	127,200	148,400
Indiana	499,900	106,000	121,900
Washington (T)	650,900	132,400	154,500
<u>Westmoreland</u>	523,000	110,400	126,900
<u>Region 6</u>			
Cameron (T)	\$622,600	\$127,200	\$148,400
Clarion (T)	622,600	127,200	148,400
Clearfield (T)	622,600	127,200	148,400
Crawford (T)	622,600	127,200	148,400
Elk	499,900	106,000	121,900
<u>Erie</u>	499,900	106,000	121,900
Forest (T)	622,600	127,200	148,400
Jefferson (T)	622,600	127,200	148,400
Lawrence (T)	622,600	127,200	148,400
<u>McKean</u>	499,900	106,000	121,900
Mercer (T)	622,600	127,200	148,400
Potter (T)	622,600	127,200	148,400
Venango (T)	622,600	127,200	148,400
Warren	499,900	106,000	121,900

* The maximum purchase price for a two unit property (duplex\ doubles) cannot be greater than 10% higher than the current existing single unit limit.

**CENSUS TRACTS DESIGNATED AS TARGETED
AREAS (WITHIN NON-TARGETED COUNTIES)
AND APPLICABLE MAXIMUM PURCHASE PRICES AND INCOME LIMITS**

An [address search](#) will determine if a specific property is located within one of the targeted census tracts listed below. It can also provide a map of the property's census tract.

<u>County</u>	<u>Census Tract</u>	<u>Block Group</u>	<u>Maximum Purchase Price</u>	<u>Income Limit</u>
			<u>Purchase Price</u>	<u>1 & 2 Member Households</u> <u>3 or more Member Households</u>
Allegheny	0103		\$523,000	\$110,400 \$126,900
"	0301		"	" "
"	0303		"	" "
"	0304		"	" "
"	0305		"	" "
"	0401		"	" "
"	0402		"	" "
"	0405		"	" "
"	0501		"	" "
"	0502		"	" "
"	0503		"	" "
"	0504		"	" "
"	0509		"	" "
"	0510		"	" "
"	0511		"	" "
"	0603		"	" "
"	0809		"	" "
"	0901		"	" "
"	1011		"	" "
"	1016		"	" "
"	1017		"	" "
"	1113		"	" "
"	1114		"	" "
"	1206		"	" "
"	1207		"	" "
"	1208		"	" "
"	1301		"	" "
"	1304		"	" "
"	1306		"	" "
"	1504		"	" "
"	1604		"	" "
"	1605		"	" "
"	2202		"	" "
"	2205		"	" "
"	2303		"	" "
"	2509		"	" "
"	2609		"	" "
"	2614		"	" "
"	2704		"	" "
"	2814		"	" "
"	4240		"	" "
"	4644		"	" "
"	4831		"	" "
"	4838		"	" "
"	4869		"	" "
"	4927		"	" "
"	5050		"	" "

<u>County</u>	<u>Census Tract</u>	<u>Block Group</u>	<u>Maximum Purchase Price</u>	<u>Income Limit</u>	
			<u>Purchase Price</u>	<u>1 & 2_Member Households</u>	<u>3 or more Member Households</u>
Allegheny	5100	1	\$523,000	\$110,400	\$126,900
"	5134		"	"	"
"	5138		"	"	"
"	5140		"	"	"
"	5143		"	"	"
"	5150		"	"	"
"	5504		"	"	"
"	5509		"	"	"
"	5512		"	"	"
"	5519		"	"	"
"	5521		"	"	"
"	5523		"	"	"
"	5604		"	"	"
"	5606		"	"	"
"	5610		"	"	"
"	5611		"	"	"
"	5612		"	"	"
"	5616		"	"	"
"	5617		"	"	"
"	5625		"	"	"
"	9805		"	"	"
Beaver	6012	1	\$523,000	\$110,400	\$126,900
"	6013		"	"	"
"	6042		"	"	"
"	6045		"	"	"
Berks	0001	1	\$499,900	\$106,000	\$121,900
"	0002		"	"	"
"	0008		"	"	"
"	0009		"	"	"
"	0010		"	"	"
"	0011		"	"	"
"	0012		"	"	"
"	0013		"	"	"
"	0014		"	"	"
"	0016		"	"	"
"	0017		"	"	"
"	0019		"	"	"
"	0020		"	"	"
"	0021		"	"	"
"	0022		"	"	"
"	0023		"	"	"
"	0024	1,2	"	"	"
"	0025		"	"	"
"	0026		"	"	"
Centre	0121	1,2	\$565,200	\$118,300	\$136,000
"	0125		"	"	"
Chester	3056		\$588,800	\$122,700	\$141,100
Cumberland	131.02		\$517,000	\$109,300	\$125,600

<u>County</u>	<u>Census Tract</u>	<u>Block Group</u>	<u>Maximum Purchase Price</u>	<u>Income Limit</u>	
			<u>Purchase Price</u>	<u>1 & 2 Member Households</u>	<u>3 or more Member Households</u>
Dauphin	0205	1-3	\$517,000	\$109,300	\$125,600
"	0206		"	"	"
"	0207		"	"	"
"	0210		"	"	"
"	0211		"	"	"
"	0212		"	"	"
"	0213		"	"	"
"	0214		"	"	"
"	0215		"	"	"
"	0216		"	"	"
Delaware	4025		\$588,800	\$122,700	\$141,100
"	4047		"	"	"
"	4048		"	"	"
"	4049		"	"	"
"	4050		"	"	"
"	4051		"	"	"
"	4052		"	"	"
"	4054		"	"	"
"	4058.02		"	"	"
Erie	0001		\$499,900	\$106,000	\$121,900
"	0003		"	"	"
"	0004		"	"	"
"	0005		"	"	"
"	0006		"	"	"
"	0007		"	"	"
"	0008		"	"	"
"	0009		"	"	"
"	0010	1 - 3	"	"	"
"	0011	1	"	"	"
"	0012		"	"	"
"	0013		"	"	"
"	0014		"	"	"
"	0015		"	"	"
"	0017		"	"	"
"	0018		"	"	"
"	0019		"	"	"
"	0020		"	"	"
"	0023	4	"	"	"
"	0028	4	"	"	"
Franklin	0112		\$499,900	\$106,000	\$121,900
Lancaster	0004		\$516,500	\$109,200	\$125,500
"	0007		"	"	"
"	0009		"	"	"
"	0011		"	"	"
"	0014		"	"	"
"	0147		"	"	"
Lebanon	0003		\$499,900	\$106,000	\$121,900
Lehigh	0004		\$499,900	\$106,000	\$121,900

<u>County</u>	<u>Census Tract</u>	<u>Block Group</u>	<u>Maximum Purchase Price</u>	<u>Income Limit</u>	
			<u>Purchase Price</u>	<u>1 & 2_Member Households</u>	<u>3 or more Member Households</u>
Lehigh	0005		\$499,900	\$106,000	\$121,900
"	0007		"	"	"
"	0008		"	"	"
"	0009		"	"	"
"	0010		"	"	"
"	0012		"	"	"
"	0016		"	"	"
"	0017		"	"	"
"	0018		"	"	"
"	0097		"	"	"
McKean	4202		\$499,900	\$106,000	\$121,900
Montgomery	2024.01		\$588,800	\$122,700	\$141,100
	2039.01		"	"	"
Northampton	0105		\$499,900	\$106,000	\$121,900
"	0109		"	"	"
"	0110		"	"	"
"	0112		"	"	"
Westmoreland	8002		\$523,000	\$110,400	\$126,900
"	8007		"	"	"
"	8052		"	"	"
"	8054		"	"	"
York	0001		\$499,900	\$106,000	\$121,900
"	0002		"	"	"
"	0004		"	"	"
"	0006		"	"	"
"	0007		"	"	"
"	0009		"	"	"
"	0010		"	"	"
"	0011		"	"	"
"	0012		"	"	"
"	0015		"	"	"
"	0016		"	"	"