

**CITY OF RIALTO**



**MOBILE HOME REHABILITATION PROGRAM  
POLICY & PARTICIPATION GUIDELINES**

**Community Development Department  
150 S. Palm Avenue  
Rialto, CA 92376**

**CITY OF RIALTO  
MOBILE HOME REHAB PROGRAM  
PROGRAM GUIDELINES**

**TABLE OF CONTENTS**

<b>1.0.</b>	<b>GENERAL</b>
<b>2.0.</b>	<b>MOBILE HOME REHAB PROGRAM</b>
<b>3.0.</b>	<b>PROGRAM GOALS</b>
<b>4.0.</b>	<b>HOUSING STAFF AND CONSTRUCTION MANAGER</b>
<b>5.0.</b>	<b>ELIGIBLE CONSTRUCTION COSTS</b>
<b>6.0.</b>	<b>ELGIBILITY VERIFICATION FOR PROGRAM</b>
<b>7.0.</b>	<b>INCOME DETERMINATION FOR PROGRAM</b>
<b>8.0.</b>	<b>CONTRACTORS ELIGILITY</b>
<b>9.0.</b>	<b>STANDARDS</b>
<b>10.0.</b>	<b>ELIGIBLE CONSTRUCTION COST</b>
<b>11.0.</b>	<b>PROCUREMENT PROCEDURES</b>
<b>12.0.</b>	<b>GENERAL PURCHASES FOR SERVICES</b>
<b>13.0.</b>	<b>STANDARDS OF CONDUCT IN PURCHASING</b>
<b>14.0.</b>	<b>PROHIBITED PRACTICES</b>
<b>15.0.</b>	<b>CONSTRUCTION MANAGEMENT</b>
<b>16.0.</b>	<b>EXTERIOR ELIGIBLE IMPROVEMENT</b>
<b>17.0.</b>	<b>WARRANTY</b>
<b>18.0.</b>	<b>LEAD BASE PAINT</b>
<b>19.0.</b>	<b>AMENDMENTS</b>
<b>20.0.</b>	<b>PROGRAM COMPLAINT AND APPEAL PROCEDURE</b>
<b>21.0.</b>	<b>GRIEVANCES BETWEEN HOME OWNERS AND CONSTRUCTION CONTRACTOR</b>
<b>22.0.</b>	<b>RECORD RETENTION</b>

**CITY OF RIALTO  
MOBILE HOME REHABILITATION PROGRAM  
PROGRAM GUIDELINES**

**ATTACHMENTS TABLE OF CONTENTS**

ATTACHMENT A: INCOME LIMITS

## **CITY OF RIALTO**

### **MOBILE HOME REHABILITATION PROGRAM PROGRAM GUIDELINES**

#### **1.0. GENERAL**

The City of Rialto is located in the heart of Southern California's Inland Empire – one of the nation's fastest growing population and economic centers – Rialto nonetheless has retained a small town atmosphere and a desirable quality of life other communities covet. Our diversity, sense of community, rich cultural assets, supportive business climate and commitment to the health and safety of all residents make Rialto an ideal community to live, work and play.

In response to deteriorating housing conditions the City of Rialto created the Mobile Home Rehab Program to upgrade the stock of older homes and neighborhoods reviving them into more desirable and economically viable structures. The Mobile Home Rehab Program offers grants to extremely low, low and moderate income homeowners. The program's primary goals are to preserve housing and the quality of older neighborhoods and rehabilitate the deteriorated properties.

#### **2.0 MOBILE HOME REHABILITATION PROGRAM**

The City of Rialto offers Mobile Home Rehab Grants. This grant program encourages investment in the existing housing stock to extremely low, low and moderate income.

An eligible homeowner may qualify for the full cost of rehabilitation/reconstruction work needed to comply with State and local codes and ordinances. Maximum assistance shall not exceed Ten Thousand Dollars (\$10,000.00).

Due to the limited amount of funding, assistance under this program is taken on a first-come, first-serve basis. To qualify for assistance, applicants must meet specific program requirements.

#### **3.0. PROGRAM GOALS**

The goal of the City is to use its allocated funds in a timely manner to assist homeowners with needed repairs. The City aims to provide financial assistance to those applicants who qualify under the program. The number of homes assisted will vary depending on funding availability for that fiscal year.

**4.0. PROJECT COORDINATOR**

The City of Rialto has assigned Staff and/or consultants to provide technical assistance to applicants eligible for mobile home rehab activities and coordinate and manage the construction portions of the rehab project.

Staff and/or consultants are responsible for the day-to-day supervision of the program. The primary responsibility of staff and/or consultants is to process applications and provide technical assistance to applicants interested in the Program. Additional responsibilities include coordination with code enforcement department, and contractors.

Staff and/or consultants will oversee the construction of the project from conception to completion. The staff will monitor and review the work progress of project site; and reviews the project in-depth to schedule deliverables and estimate costs. Additional responsibilities include oversee all onsite and offsite constructions to monitor compliance with building and safety regulations to ensure quality construction standards and the use of proper construction techniques.

**5.0. ELIGIBILITY CRITERIA FOR PROGRAM**

The eligibility criteria for the program is as follows:

- Applicant Mobile Home must be within the City of Rialto.
- Mobile Homes constructed before 1978 do not qualify for the program
- The home must be owner occupied and reside in the mobile home requesting the repairs for at least one year
- One application per Household will be allowed
- Household income cannot exceed 80% of San Bernardino County Income Limits
- Property cannot be located within a flood hazard zone

A photocopy of recent electric and gas bill will verify proof of occupancy. No property to be rehabilitated will receive financial assistance if it is currently occupied by an over-income household, tenant occupied home, or does not meet other eligibility standards outlined in these guidelines.

**6.0. ELGIBILITY VERIFICATION FOR PROGRAM**

1. Applicant must completely fill out the Mobile Home Rehab application.
2. Applicant must provide the following proof of income:
  - Last year's Federal Income Tax Return, including all schedules for each working member of the household.

- Two (2) months most recent paycheck stubs for each working member of the household.
- Two (2) most recent consecutive bank statements
- Example of other income:
  - ❖ Social Security award letter
  - ❖ Pension award letter
  - ❖ Public assistance/welfare or unemployment benefit award letter of payment check
  - ❖ Alimony or child support
  - ❖ Disability award letter of payment check
  - ❖ Self-employed profits
  - ❖ Interest from Bank Accounts and Cash funds
  - ❖ Rental Property
  - ❖ Income derived from rental property
  - ❖ Any source of regular income

3. The following information must be provided for proof of ownership:
- Deed of trust
  - Current property tax statement
  - Current gas and electricity bill statement

#### 7.0 INCOME DETERMINATION FOR PROGRAM

Staff and/or consultants will verify the applicant's income and allowable expenses to determine if the applicant qualifies for the program

All homeowners must certify that they meet the household income eligibility requirements for the Mobile Home Program and submit supporting income documentation for all adults in the household. Income will be verified by reviewing tax returns, copies of pay stubs, subsidy checks and bank statements. All documentation shall be dated within the last three (3) consecutive months and kept in the applicant file and held in strict confidence. The income limits in place at the time of grant approval will apply when determining applicant income eligibility. All applicants must have incomes at or below 80% of San Bernardino County's area median income (AMI), adjusted for household size, as published by HUD each year. **See Attachment A.**

The link to the official HUD-maintained income limits is:

[FY 2021 Income Limits Documentation System -- Summary for San Bernardino County, California \(huduser.gov\)](https://www.huduser.gov/portal/publications/2021IncomeLimits/2021IncomeLimits.html)

**Household:** means one or more persons who will occupy a housing unit.

**Annual Income:** Income determination will be based on annual income which is defined in 24 CFR 5.609, referred to as "Part 5 Annual Income".

**A. HOUSEHOLD INCOME DEFINITION:**

Household income is the annual gross income of all adult household members that is projected to be received during the coming 12-month period, and will be used to determine program eligibility. Gross amounts (before any deductions have been taken) are used; and the types of income that are not considered would be income of minors or live-in aides.

**B. ASSETS:**

There is no asset limitation for participation in the Program. Income from assets is, however, recognized as part of annual income. An asset is a cash or non-cash item that can be converted to cash. The value of necessary items such as furniture and automobiles are not included. *(Note: it is the income earned – e.g. interest on a savings account – not the asset value, which is counted in annual income.)*

An asset's cash value is the market value less reasonable expenses required to convert the asset to cash, including: Penalties or fees for converting financial holdings and costs for selling real property. The cash value (rather than the market value) of an item is counted as an asset.

**8.0. CONTRACTORS ELIGIBILITY**

Contractors must be licensed and bonded by the State of California Contractors Licensing Board. Contractors must also provide Program Operator with evidence of Workers' Compensation Insurance, Comprehensive General Liability, Property Damage Insurance with Combined Single Limits of at least \$1,000,000, and proof of current City of Rialto business license.

Staff and/or consultants determines eligibility of the contractor by contacting the State Contractors License Board and checking the Federal List of Debarred Contractors. The contractor is also required to provide a self-certification stating that he/she is not on the Federal debarred list.

**9.0. STANDARDS**

- A. All repair work will meet Local Building Code standards. At a minimum, health and safety hazards must be eliminated. Housing Staff may also require elimination of code deficiencies. The property must meet all applicable current codes, rehabilitation standards, ordinances, and zoning ordinances at the time of project completion. However, if certain components of the house are sound and were built to code prescribed at

the time of installation, no repair or alteration will be made to those components.

**B. Contracting Process**

1. Contracting will be done on a competitive basis.
2. The Staff and/or consultants will prepare the bid package to send to authorized contractors.

**C. Approved Contractors**

1. Contractors are required to be licensed with the State of California, and be active and in good standing with the Contractors' License Board.
2. Contractors will be checked against HUD's list of federally debarred contractors. No award will be granted to a contractor on this list.
3. Contractors must have public liability and property damage insurance, and worker's compensation, unemployment and disability insurance, to the extent required by State law.
4. Contractor must agree to comply with all federal and state regulations.
5. The City of Rialto must be listed as additional insured on contractor's certificate of liability insurance.

**10.0. ELIGIBLE CONSTRUCTION COSTS**

Rehabilitation" means, in addition to the definition in Section 50096 of the Health and Safety Code, repairs and improvements to a manufactured home necessary to correct any condition causing the home to be substandard pursuant to Title 25, article 10 section 1606 of the Housing and Community Development Mobilehome Parks and Installations Regulations.

Rehabilitation also means repairs and improvements where necessary to meet any locally-adopted standards used in local rehabilitation programs. Rehabilitation does not include replacement of personal property.

Rehabilitation will address the following issues in the order listed.

**1. Health and Safety Issues**

Includes, but are not limited to, energy-related improvements, improvements for handicapped accessibility, repair or replacement of major housing systems.



**2. Code and Regulation Compliance**

Includes, but are not limited to, additional work required to rehabilitate and modernize a home, and bring it into compliance with current building codes and regulations.

**3. Demolition**

Includes, but are not limited to, the tear down and disposal of dilapidated structures when they are a part of the reconstruction of an affordable housing unit. If a garage or carport is detached, it may not be rehabilitated but may be demolished, if it is determined to be a health and safety issue.

**4. Upgrades**

The Program will not fund any luxury items such as room additions to a home, swimming pools, garage conversions, washer or dryer, and barbecues. Window air conditioner are not eligible items.

All improvements must be physically attached to the property and permanent in nature. Other property improvements such as fencing, landscaping, and driveway are not allowed.

**6. Rehabilitation Standards**

All repair work related to the property must meet Local Building Code standards. The priority will be the elimination of health and safety hazards and code compliance.

**11.0. PROCUREMENT PROCEDURES**

A. **Bidders and Vendors Lists:** The City may maintain a bidders' list vendor catalog file and records needed for the efficient operation of purchasing activities.

B. **Informal Bid Process:** Staff and/or consultants will provide bidders' instructions via email to the approved contactors. To obtain maximum value and provide reliable services, bid processing for the Mobile Home Rehab Program are made through the informal bidding process which is as follows:

- a) Staff and/or consultants may maintain a list of contractors.
- b) A notice inviting informal bids shall be emailed to contractors and construction trade journals with circulation within the County of Riverside. Additional contractors and/or construction trade journals may be notified subject to the following:

- I. If there is no list of qualified contractors maintained by the City of Rialto for the particular category of work to be performed, the notice inviting bids shall be sent only to the construction trade journals.
  - II. If the product or service is proprietary in nature such that it can be obtained only from a certain contractor or contractors, the notice inviting informal bids may be sent exclusively to such contractor or contractors.
  - III. All notices to contractors and construction trade journals shall be emailed not less than ten (10) calendar days before bids are due.
  - IV. The notice inviting informal bids shall describe the project in general terms, how to obtain more detailed information about the project, and shall state the time and place for the submission of bids.
- C. **Electronic Bidding:** The use of electronic media such as e-mail, is authorized for any formal and informal bidding process pursuant to this Chapter 3.32, including without limitation submission, identification, opening and reporting of bids electronically ("electronic bidding"; "E-Bid"), provided that it be in accordance with state law and the Rialto Municipal Code. Electronic bidding shall include measures as the City deems appropriate for security of the bidding, approval and award processes and accurate retrieval or conversion of electronic information into a medium which permits inspection and copying. All electronic bids shall be submitted in a manner set forth in the notice of inviting bids and/or the bid instructions.
- a) The City may, in its sole discretion, require electronic bidding. If the City elects to use electronic bidding, then all bids must be submitted electronically consistent with the notice of inviting bids and/or bid instructions. If electronic bidding is not selected, then no bids may be submitted electronically.
- 1) **Bid Evaluation and Acceptance.** Bids received at or prior to the time set for bid opening shall be unconditionally accepted without alteration or correction, except as specified herein. Bids shall be evaluated based on the requirements set forth in the invitation for bids, which may include criteria to determine acceptability such as inspection, testing, quality, workmanship, delivery, and suitability for a particular purpose. The invitation for bids shall set forth the evaluation criteria to be used. No criteria may be used in bid evaluations that are not set forth in the invitation for bids.
  - 2) **Correction or Withdrawal of Bids.** Subject to any federal or state law mandating authorities to the contrary, correction or withdrawal of inadvertently erroneous bids before or after bid opening, or cancellation of awards or contracts based on such bid mistakes, shall be made in accordance with this section. Mistakes discovered before bid opening may be modified or withdrawn

by written notice received in the office designated in the invitation for bids prior to the time set for bid opening. After bid opening, no corrections to bid or provisions shall be permitted but, in lieu of bid correction, a low bidder alleging a material mistake of fact may be permitted to withdraw its bid if: (a) the mistake is clearly evident on the face of the bid document, or (b) the bidder submits evidence that clearly and convincingly demonstrates that a mistake was made. All decisions to permit the correction or withdrawal of bids, with or without penalty, shall be supported by a written determination made by the Purchasing Officer.

D. **Bid Award:** The Housing staff shall identify the lowest and most "responsible bidder". "Responsible bidder" is defined as follows:

1. **Determination of Non-responsibility.** In addition to price, the lowest bidder must be a responsible bidder, meaning that the bidder must have the ability, capacity, skill, character, integrity, reputation, judgment, experience, facilities and financial resources necessary to perform the contract. The bidder must also have a record of satisfactory performance of prior contracts and a record of compliance with laws and ordinances applicable to the contract. If a bidder who otherwise would have been awarded a contract is found non-responsible, a written determination of non-responsibility, setting forth the basis of the finding, shall be prepared and submitted in writing. The unreasonable failure of a bidder to supply promptly information in connection with an inquiry with respect to responsibility may be ground for a determination of non-responsibility with respect to such bidder. A copy of the determination shall be sent promptly to the non-responsible bidder. The final determination shall be made part of the contract file and be made a public record under the Public Records Act.
2. **Determination of Non-responsiveness.** In addition to price and to being a responsible bidder, the lowest bidder must be a responsive bidder. A responsive bidder is one that conforms to the material terms of the bid package. A bid is responsive if it promises to do what the bidding instructions demanded. Conformance with the requirements of the invitation to bid may also include providing insurance requirements and bonds, completion of all forms, inclusion of references, and/or additional information as requested in the bid document. If a bid is found non-responsive, a written determination of non-responsiveness, setting forth the basis of the finding, shall be prepared by the City Manager or his/her designee. A copy of the determination shall be sent promptly to the non-responsive bidder. The final determination shall be made part of the contract file and be made a public record in accordance with the Public Records Act.

- E. **Homeowner Selection of Contractor:** Staff and/or consultants shall request bids for each property approved for mobile home rehab program participation. Once the bids are received, the lowest and most responsible bidder will be identified to perform the work. Staff and/or consultants will provide the homeowner a complete list of the bids submitted and will advise the homeowner that they may choose to select the lowest bidder to perform the work based on the price quoted and the contractor's proposal. If the Homeowner does not wish to hire the lowest bidder, staff and/or consultants staff will document the homeowner selection and ensure that the costs for the selected bidder are reasonable.

## **12.0 GENERAL PURCHASES FOR SERVICES**

Staff and/or consultants must first seek and obtain three (3) quotes for purchasing of goods or services, unless few than three (3) known vendors exist, and document the receipt of the quotes. The vendor offering the best value shall be selected. For the purchase of goods and services, if the lowest quote is not selected by the homeowner, the Staff and/or consultants shall document in writing the basis for such election.

## **13.0 STANDARDS OF CONDUCT IN PURCHASING**

- A. Staff and/or consultants thereof shall adhere to the following standards of conduct when performing purchasing activities on behalf of the City:
- a) Consider, first, the interest of the City in all transactions
  - b) Do not engage in prejudicial or discriminatory behavior when making purchasing decisions
  - c) Subscribe to and work in honesty and truth in buying and selling, and denounce all forms
  - d) Respect obligations to others, and require the same respect from others for their obligations.

## **14.0 PROHIBITED PRACTICES**

- A. Staff and/or consultants are specifically prohibited from:
- 1) Having a financial or personal beneficial interest (directly or indirectly) in any contract or purchase order for supplies, equipment, services, or projects furnished to the City.
  - 2) Accepting or receiving (directly or indirectly) from any person, firm or corporation to whom any contract or purchase order may be awarded (by rebate, gift, or otherwise), any money, promise, or material value, future award or compensation.

- 3) Using information available to officials and employees, solely because of their City position, for personal profit, gain or advantage.
- 4) Provide confidential information to persons to whom issuance of such information has not been authorized.
- 5) Using a position or status in the City to solicit (directly or indirectly) business of any kind; or to purchase products at special discounts concessions for personal private use from any person or firm who sells or solicits sales to the City.

#### 15.0 CONSTRUCTION MANAGEMENT

- A. **Owner/Contractor Agreement:** An Owner/Contractor Agreement is prepared on behalf of the homeowner by Staff and/or consultants. The agreement includes the cost of construction, warranty, payment, construction start and end dates, as well as general guidelines.
- B. **Pre-Construction Meeting:** A pre-construction meeting is scheduled with homeowner, contractor and Staff and/or consultants. Staff and/or consultants reviews the Owner/Contractor Agreement, including the work write-up, start date, pay schedule, and date of completion, with the homeowner and contractor. The construction contract and Notice to Proceed are executed.
- C. **Field Inspections:** The Staff and/or consultants performs field inspections on a regular basis or as needed in order to check the scope of work, inspects materials, work meets building codes, and to confirm the job is on schedule and within budget.
- D. The Staff and/or consultants reviews the work status with the homeowner and with the contractor in order to remedy any developing problems quickly and to ensure that both are satisfied with the construction process. The Staff and/or consultants will refer back to original plans and specifications to verify the work was completed as contracted.
- E. **Change Orders:** If the contractor has uncovered damages not present at the time of bidding (for example, water, electrical, plumbing damages when flooring, roofing, and walls are removed), a change order may be requested to the Staff and/or consultants. Change order must be on contractor's company letterhead and must state the change and dollar value for the change. The change order must be signed by both the contractor and the homeowner, and submitted to the Staff and/or consultants to verify costs and justification of the change and submits it to the Assistant Director for final approval. If the change order exceeds the approved financing, the homeowner will be asked to provide additional funds or a non-essential line item will be removed from the write up to cover the change order.

**16.0 EXTERIOR ELEGIBLE IMPROVEMENTS**

Eligible repairs include serious health and safety issues as defined in Section of the California Health & Safety Code and the City of Rialto Municipal Code section. An inspection will be conducted by department staff to determine serious code violations/deficiencies once approval of application.

- Accessibility Issues
- Unsanitary Plumbing Conditions
- Hazardous Electrical Systems
- Roof Replacements
- Inoperative HVAC systems

**Health & Safety repairs must first be addressed prior to undertaking any exterior improvements. Examples of health and safety issues are inoperative heating unit, hazard fencing, and lead hazards.**

**17.0. WARRANTY**

For good and valuable consideration, CONTRACTOR hereby agrees to provide a full one-year warranty to the OWNER, and shall extend to subsequent owners of property to be improved, from and after the date of final inspection on which the improvement work was completed (hereinafter called "Warranty Date"), and a Certificate of Warranty will be provided to said Owner upon final inspection and completion. The warranty shall provide that improvements, hardware and fixtures of whatever kind or nature installed or constructed on said property by the contractor are of good quality and free from defects in workmanship or materials or deficiencies subject to the warranty contained in this paragraph provided, however, that the warranty set forth in this paragraph shall apply only to such deficiencies and defects as to which OWNER or a subsequent owner shall have given written notice to the CONTRACTOR, at its principal place of business, within one (1) year from the date of final inspection, stating that all work under contract has been completed, and if contractor's improvements involve major structural changes or additions to the dwelling, that said improvements, for a period of after the Warranty Date, shall be free from major construction defects in the load-bearing portion of the dwelling, the soil, which; affect the dwelling's load-bearing function and which; vitally affect or are imminently likely to vitally affect its use for residential purposes. "Major construction defects" as used herein, shall not include damage due to movement of the soil caused by flood, earthquake, or other natural disaster. The contractor hereby further warrants that it shall repair, correct, or replace, at no cost to owner, any instances of defective workmanship or materials or deficiencies subject to the warranties contained in this paragraph.

**18.0. LEAD BASE PAINTING**

All housing units built prior to 1978 for which CDBG funding is anticipated are subject to the requirements of HUD's Lead Safe Housing Rule (24 CFR Part 35). Such homes must undergo a visual assessment by a person who has taken HUD's online Visual Assessment course. Deteriorated paint must be stabilized using work safe methods. Clearance must be obtained after paint stabilization by a Department of Health Services (DHS) certified Lead-Based Paint (LBP) Risk Assessor/Inspector.

For purposes of this program, mobile homes built prior to 1978 are not eligible.

**19.0. AMENDMENTS**

The Director may make amendments to Program Participant Guidelines. Any changes made shall be in accordance with federal and state regulations.

**20.0. PROGRAM COMPLAINT AND APPEAL PROCEDURE**

Complaints concerning the Mobile Home Rehab Program should be made to Staff and/or consultants administering the programs first. If unresolved in this manner, the complaint or appeal shall be made in writing and filed with the Department of the Director. The Department Director will then schedule a meeting with the homeowner(s). The written response will be made within fourteen (14) working days. If the applicant is not satisfied with the Directors decision, a request for an appeal may be filed with the City Manager.

**21.0. GRIEVANCES BETWEEN HOMEOWNERS AND CONSTRUCTION CONTRACTOR**

Contracts signed by the contractor and the homeowner include the following clause, which provides a procedure for resolution of grievances:

Any controversy arising out of or relating to this Contract, or the breach thereof, shall be submitted to binding arbitration in accordance with the provisions of the California Arbitration Law, Code of Civil Procedure 1280 et seq., and the Rules of the American Arbitration Association. The arbitrator shall have the final authority to order work performed, to order the payment from one party to another, and to order who shall bear the costs of arbitration. Costs to initiate arbitration shall be paid by the party seeking arbitration. Notwithstanding, the party prevailing in any arbitration proceeding shall be entitled to recover from the other all attorney's fees and costs of arbitration.

**22.0 RECORD RETENTION**

The City of Rialto will maintain accurate Mobile Home Rehab program files and records for general administration activities, for each applicant as required by the City and HUD guidelines.

**ATTACHMENT A****FOR REFERENCE PURPOSES ONLY**

<b>Maximum Annual Household Income Limits as Determined by HUD effective April 1, 2021</b>								
<b>Persons in Household</b>								
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
80% Moderate Income	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450
50% Low-Income	\$27,650	\$31,600	\$35,550	\$39,500	\$42,700	\$45,850	\$49,000	\$52,150
30% Extremely Low-Income	\$16,600	\$19,000	\$21,960	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660

\* the income limits will be updated annually as HUD provides new information.  
Income limits may change as published by HUD.