



## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-6144-N-07]

RIN 2506-AC50

### HOME Investment Partnerships Program – Maximum Per-Unit Subsidy Limit

#### Methodology and Amount; Notice for Comment

**AGENCY:** Office of the Assistant Secretary for Community Planning and Development, U.S. Department of Housing and Urban Development (HUD).

**ACTION:** Notice for comment.

**SUMMARY:** This notice for comment establishes HUD’s methodology for determining maximum per-unit subsidy limits for the HOME Investment Partnerships Program (HOME) and seeks public comment on the methodology described within this notice for comment. This notice for comment also establishes the maximum per-unit subsidy limits consistent with this methodology.

**DATES:** Public comments are due on [INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER]. The maximum per-unit subsidy limits described in this notice for comment are in effect and applicable to projects for which HOME funds are committed on or after [INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

**ADDRESSES:** Interested persons are invited to submit comments regarding this notice for comment. To receive consideration as public comments, comments must be submitted through one of the two methods specified in this section. All submissions must refer to the above docket number and title.

**1. Electronic Submission of Comments.** Interested persons may submit comments electronically through the Federal eRulemaking Portal at [www.regulations.gov](http://www.regulations.gov). HUD strongly encourages commenters to submit comments electronically. Electronic submission of comments

allows the commenter maximum time to prepare and submit a comment, ensures timely receipt by HUD, and enables HUD to make comments immediately available to the public. Comments submitted electronically through [www.regulations.gov](http://www.regulations.gov) can be viewed by other commenters and interested members of the public. Commenters should follow the instructions provided on [www.regulations.gov](http://www.regulations.gov) to submit comments electronically.

**2. Submission of Comments by Mail.** Comments may be submitted by mail to the Regulations Division, Office of General Counsel, U.S. Department of Housing and Urban Development, 2415 Eisenhower Ave., Alexandria, VA 22314.

*Public Inspection of Public Comments.* HUD will make all properly submitted comments and communications available for public inspection and copying between 8:00 a.m. and 5:00 p.m. weekdays at the address listed in this section. Due to security measures at the HUD Headquarters building, you must schedule an appointment in advance to review the public comments by calling the Regulations Division at 202-708-3055 (this is not a toll-free number). HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. To learn more about how to make an accessible telephone call, please visit <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>. Copies of all comments submitted are available for inspection and downloading at [www.regulations.gov](http://www.regulations.gov).

**FOR FURTHER INFORMATION CONTACT:** Henrietta Owusu, Deputy Director, Office of Affordable Housing Programs, Office of Community Planning and Development, U.S.

Department of Housing and Urban Development, 451 7th Street SW, Room 7160, Washington, DC 20410; telephone number (202) 708-2684 (this is not a toll-free number). HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. To learn more about how to make an accessible telephone call, please visit

<https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.

## **SUPPLEMENTARY INFORMATION:**

### **I. Background**

On January 6, 2025, HUD published the HOME Investment Partnerships Program: Program Updates and Streamlining final rule (HOME Final Rule) in the *Federal Register*, available at 90 FR 746. Consistent with the requirements of section 212(e) of the Cranston-Gonzalez National Affordable Housing Act (NAHA),<sup>1</sup> the HOME Final Rule states that HUD will publish its methodology for determining maximum per-unit dollar limits through a publication in the *Federal Register* with the opportunity for comment.<sup>2</sup> The HOME Final Rule, at 24 CFR 92.250(a), also requires HUD to determine the total amount of HOME funds that a participating jurisdiction may invest on a per-unit basis in affordable housing in accordance with NAHA and publish the maximum per-unit dollar limits for the area in which the housing is located annually.

### **II. Methodology for Determining Maximum Per-Unit Subsidy Limits for the HOME Program**

Through this notice for comment, HUD is identifying and implementing a methodology for the annual determination of the maximum per-unit subsidy limit.

On May 29, 2024, HUD published the HOME Investment Partnerships Program: Program Updates and Streamlining proposed rule (HOME Proposed Rule) in the *Federal Register*, available at 89 FR 46618. In the HOME Proposed Rule, HUD proposed to establish the maximum per-unit subsidy limit as 270 percent of the basic mortgage limitations for section 234 of the National Housing Act (12 U.S.C. 1715y) for condominium housing. In the HOME Final Rule, HUD responded to public comments on this proposal, which were generally supportive. For a summary of the comments and HUD's response, see the HOME Final Rule at 90 FR 802.

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<sup>1</sup> Section 212(e) of NAHA (42 U.S.C. 12742(e)) requires HUD to establish limits on the amount of HOME funds that may be invested on a per-unit basis.

<sup>2</sup> See 24 CFR 92.250(a)

Following the publication of the HOME Final Rule, HUD reconsidered the public comments and assessed the impact of implementing the maximum per-unit subsidy limit as 270 percent of the basic mortgage limitations for section 234 of the National Housing Act for condominium housing. This would have constituted an increase from 240 percent of the basic mortgage limitations for section 234 of the National Housing Act for condominium housing that has been the basis for the maximum per-unit subsidy limits since the publication of Notice CPD-15-003: Interim Policy on Maximum Per-Unit Subsidy Limits for the HOME Program in 2015. Based on this review, HUD determined that permitting increased spending on HOME projects with higher per-unit costs would result in fewer affordable housing units. Accordingly, through this notice for comment, HUD is establishing the maximum per-unit subsidy limit for the HOME program as 240 percent of the basic mortgage limitations for section 234 of the National Housing Act for condominium housing. HUD believes that maintaining its existing policy is consistent with the statute and will not negatively impact the production of affordable housing.

HUD is requesting comments from industry stakeholders and other interested persons on the practicability and appropriateness of this maximum per-unit subsidy limit methodology. Public comment in response to this notice for comment provides HUD with the opportunity to perform a higher level of review of current development and construction costs, evaluate ongoing changes in costs due to changes in building codes and industry practices, determine whether different eligible activities (i.e., homeownership versus rental) should have different methodologies, and consider and respond to comments in the implementation of a revised maximum per-unit subsidy limit methodology. HUD will consider the comments it receives in response to this notice for comment when it considers making changes to the maximum per unit subsidy limit methodology or amount in the future.

### **III. Maximum Per-Unit Subsidy Limits for the HOME Program**

Consistent with the HOME Final Rule codified at 24 CFR 92.250 and this notice for comment, HUD is establishing the maximum per-unit subsidy limit for the HOME program as

240 percent of the basic mortgage limitations for section 234 of the National Housing Act’s condominium housing limit for elevator-type projects.<sup>3</sup> The maximum per-unit subsidy limits are as follows:

<b>Bedrooms</b>	<b>2025 Section 234 Elevator Statutory Limit</b>	<b>2025 HOME Maximum Per Unit Subsidy Limit</b>
0	\$78,191	\$187,658
1	\$89,634	\$215,122
2	\$108,998	\$261,595
3	\$141,008	\$338,419
4	\$154,782	\$371,477

HUD intends to issue updated maximum per-unit subsidy limits using this methodology annually. HUD may revise this methodology through the issuance of a future publication for comment in the *Federal Register*.

#### **IV. Environmental Impact**

This notice involves a statutorily required establishment of maximum per-unit subsidy limits that does not constitute a development decision affecting the physical condition of specific project areas or building sites. Accordingly, under 24 CFR 50.19(c)(6), this notice for comment is categorically excluded from environmental review under the National Environmental Policy Act of 1969 (42 U.S.C. 4321).

**Ronald J. Kurtz,**  
*Assistant Secretary for Community Planning and Development.*

**[BILLING CODE 4210–67]**

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<sup>3</sup> HUD’s most recent publication of the Annual Indexing of Basic Statutory Mortgage limits for Multifamily Housing Programs, including elevator-type projects, was announced in the notice entitled “Annual Indexing of Basic Statutory Mortgage Limits for Multifamily Housing Programs” (89 FR 10089, Feb. 13, 2024).