

GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:NEW YORK

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Albany-Schenectady-Troy, NY MSA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MOD.INC-GUAR.LOAN	89850	89850	89850	89850	118600	118600	118600	118600
Binghamton, NY MSA								
VERY LOW INCOME	21650	24750	27850	30900	33400	35850	38350	40800
LOW INCOME	34600	39550	44500	49450	53400	57350	61300	65250
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Buffalo-Niagara Falls, NY MSA								
VERY LOW INCOME	23150	26450	29750	33050	35700	38350	41000	43650
LOW INCOME	37050	42300	47600	52900	57150	61350	65600	69850
MOD.INC-GUAR.LOAN	76050	76050	76050	76050	100400	100400	100400	100400
Elmira, NY MSA								
VERY LOW INCOME	20550	23450	26400	29300	31650	34000	36350	38700
LOW INCOME	32850	37500	42200	46900	50650	54400	58150	61900
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Glens Falls, NY MSA								
VERY LOW INCOME	22800	26050	29300	32550	35200	37800	40400	43000
LOW INCOME	36450	41700	46900	52100	56250	60450	64600	68750
MOD.INC-GUAR.LOAN	74900	74900	74900	74900	98850	98850	98850	98850
Ithaca, NY MSA								
VERY LOW INCOME	27100	31000	34850	38700	41800	44900	48000	51100
LOW INCOME	43350	49500	55700	61900	66850	71800	76750	81700
MOD.INC-GUAR.LOAN	89000	89000	89000	89000	117500	117500	117500	117500
Kingston, NY MSA								
VERY LOW INCOME	25900	29600	33300	36950	39950	42900	45850	48800
LOW INCOME	41350	47300	53200	59100	63850	68550	73300	78000
MOD.INC-GUAR.LOAN	84950	84950	84950	84950	112150	112150	112150	112150
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA								
Nassau-Suffolk, NY HUD Metro FMR Area								
VERY LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950
LOW INCOME	54900	62700	70550	78400	84650	90950	97200	103500
MOD.INC-GUAR.LOAN	112700	112700	112700	112700	148750	148750	148750	148750
New York, NY HUD Metro FMR Area								
VERY LOW INCOME	30100	34400	38700	42950	46400	49850	53300	56700
LOW INCOME	48100	54950	61850	68700	74200	79700	85200	90700
MOD.INC-GUAR.LOAN	98750	98750	98750	98750	130350	130350	130350	130350

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 PERSONS

\*\* MODERATE INCOME IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT  
02/07/2013 SPECIAL PN

## GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:NEW YORK		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rockland County, NY HUD Metro FMR Area									
	VERY LOW INCOME	36900	42200	47450	52700	56950	61150	65350	69600
	LOW INCOME	48100	54950	61850	68700	74200	79700	85200	90700
	MOD.INC-GUAR.LOAN	98750	98750	98750	98750	130350	130350	130350	130350
Westchester County, NY Statutory Exception Area									
	VERY LOW INCOME	37800	43200	48600	53950	58300	62600	66900	71250
	LOW INCOME	52900	60500	68050	75600	81650	87700	93750	99800
	MOD.INC-GUAR.LOAN	108700	108700	108700	108700	143500	143500	143500	143500
Poughkeepsie-Newburgh-Middletown, NY MSA									
	VERY LOW INCOME	30550	34900	39250	43600	47100	50600	54100	57600
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MOD.INC-GUAR.LOAN	93450	93450	93450	93450	123350	123350	123350	123350
Rochester, NY MSA									
	VERY LOW INCOME	24050	27500	30950	34350	37100	39850	42600	45350
	LOW INCOME	38450	43950	49450	54950	59350	63750	68150	72550
	MOD.INC-GUAR.LOAN	79000	79000	79000	79000	104300	104300	104300	104300
Syracuse, NY MSA									
	VERY LOW INCOME	23350	26650	30000	33300	36000	38650	41300	44000
	LOW INCOME	37300	42650	47950	53300	57550	61850	66100	70350
	MOD.INC-GUAR.LOAN	76600	76600	76600	76600	101100	101100	101100	101100
Utica-Rome, NY MSA									
	VERY LOW INCOME	21600	24700	27800	30850	33350	35800	38300	40750
	LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Allegany County, NY									
	VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
	LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Cattaraugus County, NY									
	VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
	LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Cayuga County, NY									
	VERY LOW INCOME	21700	24800	27900	31000	33500	36000	38450	40950
	LOW INCOME	34700	39700	44650	49600	53550	57550	61500	65450
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 PERSONS

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02/07/2013 SPECIAL PN

## GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:NEW YORK

P R O G R A M	A J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Chautauqua County, NY								
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Chenango County, NY								
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Clinton County, NY								
VERY LOW INCOME	22800	26050	29300	32550	35200	37800	40400	43000
LOW INCOME	36450	41700	46900	52100	56250	60450	64600	68750
MOD.INC-GUAR.LOAN	74900	74900	74900	74900	98850	98850	98850	98850
Columbia County, NY								
VERY LOW INCOME	25750	29400	33100	36750	39700	42650	45600	48550
LOW INCOME	41150	47050	52900	58800	63500	68200	72900	77600
MOD.INC-GUAR.LOAN	84550	84550	84550	84550	111600	111600	111600	111600
Cortland County, NY								
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Delaware County, NY								
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Essex County, NY								
VERY LOW INCOME	21050	24050	27050	30050	32500	34900	37300	39700
LOW INCOME	33650	38500	43300	48100	51950	55800	59650	63500
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Franklin County, NY								
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Fulton County, NY								
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650

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OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT  
02/07/2013 SPECIAL PN

GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:NEW YORK		----- A J U S T E D I N C O M E L I M I T S -----							
PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Genesee County, NY									
VERY LOW INCOME	22350	25550	28750	31900	34500	37050	39600	42150	
LOW INCOME	35750	40850	45950	51050	55150	59200	63300	67400	
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650	
Greene County, NY									
VERY LOW INCOME	20650	23600	26550	29500	31900	34250	36600	38950	
LOW INCOME	33050	37750	42500	47200	51000	54750	58550	62300	
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650	
Hamilton County, NY									
VERY LOW INCOME	21950	25100	28250	31350	33900	36400	38900	41400	
LOW INCOME	35100	40100	45150	50150	54150	58150	62200	66200	
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650	
Jefferson County, NY									
VERY LOW INCOME	20900	23900	26900	29850	32250	34650	37050	39450	
LOW INCOME	33450	38200	43000	47750	51550	55400	59200	63050	
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650	
Lewis County, NY									
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100	
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900	
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650	
Montgomery County, NY									
VERY LOW INCOME	22200	25400	28550	31750	34250	36800	39350	41900	
LOW INCOME	35550	40650	45700	50800	54850	58950	63000	67050	
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650	
Otsego County, NY									
VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900	
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750	
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650	
Schuyler County, NY									
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100	
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900	
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650	
Seneca County, NY									
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100	
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900	
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650	

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GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:NEW YORK

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
<b>St. Lawrence County, NY</b>								
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Steuben County, NY</b>								
VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050
LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Sullivan County, NY</b>								
VERY LOW INCOME	21550	24600	27700	30750	33250	35700	38150	40600
LOW INCOME	34450	39350	44300	49200	53150	57050	61000	64950
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Wyoming County, NY</b>								
VERY LOW INCOME	21600	24700	27800	30850	33350	35800	38300	40750
LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Yates County, NY</b>								
VERY LOW INCOME	21050	24050	27050	30050	32500	34900	37300	39700
LOW INCOME	33650	38500	43300	48100	51950	55800	59650	63500
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650

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36 NEW YORK

-----METROPOLITAN AREA-----

Albany-Schenectady-Troy, NY MSA - 10580  
 Albany-Schenectady-Troy, NY MSA - METRO10580M10580

Binghamton, NY MSA - 13780  
 Binghamton, NY MSA - METRO13780M13780

Buffalo-Niagara Falls, NY MSA - 15380  
 Buffalo-Niagara Falls, NY MSA - METRO15380M15380

Elmira, NY MSA - 21300  
 Elmira, NY MSA - METRO21300M21300

Glens Falls, NY MSA - 24020  
 Glens Falls, NY MSA - METRO24020M24020

Ithaca, NY MSA - 27060  
 Ithaca, NY MSA - METRO27060M27060

Kingston, NY MSA - 28740  
 Kingston, NY MSA - METRO28740M28740

New York-Northern New Jersey-Long Island, NY-NJ-PA MSA  
 Nassau-Suffolk, NY HMFA - METRO35620MM5380  
 New York, NY HMFA - METRO35620MM5600

Rockland County, NY Statutory Exception Area - METRO40525M40525  
 SA: Westchester County, NY Statutory Exception Area - METRO48325M48325

Poughkeepsie-Newburgh-Middletown, NY MSA - 39100  
 Poughkeepsie-Newburgh-Middletown, NY MSA - METRO39100M39100

Rochester, NY MSA - 40380  
 Rochester, NY MSA - METRO40380M40380

Syracuse, NY MSA - 45060  
 Syracuse, NY MSA - METRO45060M45060

Utica-Rome, NY MSA - 46540  
 Utica-Rome, NY MSA - METRO46540M46540

-----Counties of FMR AREA within STATE-----

001-Albany, 083-Rensselaer, 091-Saratoga, 093-Schenectady,  
 095-Schoharie

007-Broome, 107-Tioga

029-Erie, 063-Niagara

015-Chemung

113-Warren, 115-Washington

109-Tompkins

111-Ulster

059-Nassau, 103-Suffolk  
 005-Bronx, 047-Kings, 061-New York, 079-Putnam, 081-Queens,  
 085-Richmond  
 087-Rockland  
 119-Westchester

027-Dutchess, 071-Orange

051-Livingston, 055-Monroe, 069-Ontario, 073-Orleans, 117-Wayne

053-Madison, 067-Onondaga, 075-Oswego

043-Herkimer, 065-Oneida

-----NONMETROPOLITAN COUNTIES-----

003-Allegany	009-Cattaraugus	011-Cayuga	013-Chautauqua	017-Chenango
019-Clinton	021-Columbia	023-Cortland	025-Delaware	031-Essex
033-Franklin	035-Fulton	037-Genesee	039-Greene	041-Hamilton
045-Jefferson	049-Lewis	057-Montgomery	077-Otsego	097-Schuyler
099-Seneca	089-St. Lawrence	101-Steuben	105-Sullivan	121-Wyoming
123-Yates				