



NEW YORK STATE DIVISION
OF HOUSING &
COMMUNITY RENEWAL

HOUSING
TRUST FUND CORPORATION

STATE OF
NEW YORK MORTGAGE
AGENCY

NEW YORK STATE HOUSING
FINANCE AGENCY

NEW YORK STATE
AFFORDABLE HOUSING
CORPORATION

STATE OF
NEW YORK MUNICIPAL
BOND BANK AGENCY

TOBACCO SETTLEMENT
FINANCING CORPORATION

ANDREW M. CUOMO
GOVERNOR

DARRYL C. TOWNS
COMMISSIONER/CEO

HOUSING MANAGEMENT BUREAU MEMORANDUM #2012-B-01

To: All Housing Companies
Owners, Managing Agents and Site Managers

From: Robert Damico, Director
Housing Management Bureau

Date: January 9, 2012

Subject: 2012 HUD Program Income Limits &
Mitchell-Lama Alternate Income Criteria

Attached is HUD's revised income limit schedule, effective **December 01, 2011**. The schedule is to be used for all tenant admissions under the federal Section 236, Rent Supplement, RAP, and Project-Based Section 8 programs. The schedule is also to be used for non-federally assisted developments to determine the area median income adjusted for household size, also known as the alternate income criteria.

Note that the income limits for all of the geographical areas of New York have been revised since the previous schedule was issued in 2011. In areas where limits have increased, applicants who were rejected due to excessive income on or after December 01, 2011, should be reconsidered in light of the revised limits and reinstated to their original place on the waiting list if found to be eligible.

1. Federally-Assisted Developments – Program Income Limits

- Section 236, Rent Supplement and RAP Programs – Use the **Low-Income** limit on the attached schedule.
- Project-based Section 8 Program – Under HUD's Income Targeting Rule, which became law under the Quality Housing and Work Responsibility Act of 1998, an "extremely low income" level was established at 30% of median income. The rule requires that 40% of admissions during any given federal fiscal year be at or below the **30% of Median** limit. For the remaining 60% of admissions, the income limit to be used depends on the effective date of the development's Housing Assistance Payment contract: for effective dates before 10/1/81 use the **Low-Income** limit (80% of median); for effective dates of 10/1/81 or later use the **Very Low Income** limit (50% of median).

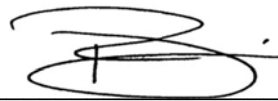
If you have questions about income limits for federally-assisted developments, please call Linda Kedzierski at (212) 480-7258, or e-mail her at LKedzierski@nyshcr.org. Income limits are available on-line at <http://www.huduser.org/portal/datasets/il/il12/ny.pdf>.

2. Non-Federally-Assisted Developments – Alternate Income Criteria

In non-federally-assisted developments Admission Income Limits are based on a multiple of the rent (7 times the annual rent for 1 to 3 persons and 8 times the annual rent for 4 or more persons) with minor modifications for cooperatives. Nevertheless, a household of 3 or more persons whose income does not exceed 125% of the established admission income limit is also eligible for admission with a surcharge, if applicable.

In accordance with the Alternate Income Criteria rule, an applicant whose income exceeds the above mentioned limit, but does not exceed the area median income adjusted for household size is also eligible for admission with a surcharge, if applicable. Refer to the **Median** incomes on the attached schedule for the area in which the development is located to determine the applicable Alternate Income Criteria.

If you have any questions about income limits for non-federally assisted developments, please call Veda Ramos at (212) 480-7345, or email her at VRamos@nyshcr.org.



Robert Damico

Attachment

HUD PROGRAM INCOME LIMITS AND MITCHELL-LAMA ALTERNATE INCOME CRITERIA

STATE: NEW YORK

EFFECTIVE: DECEMBER 01, 2011

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Albany-Schenectady-Troy, NY MSA									
FY 2012 MFI: 78100	30% OF MEDIAN	16450	18800	21150	23450	25350	27250	29100	31000
	VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
	LOW-INCOME	43750	50000	56250	62500	67500	72500	77500	82500
	MEDIAN	54700	62500	70300	78100	84400	90600	96900	103100
Binghamton, NY MSA									
FY 2012 MFI: 61800	30% OF MEDIAN	13000	14850	16700	18550	20050	21550	23050	24500
	VERY LOW INCOME	21650	24750	27850	30900	33400	35850	38350	40800
	LOW-INCOME	34650	39600	44550	49450	53450	57400	61350	65300
	MEDIAN	43300	49500	55700	61800	66800	71700	76700	81600
Buffalo-Niagara Falls, NY MSA									
FY 2012 MFI: 66100	30% OF MEDIAN	13900	15900	17900	19850	21450	23050	24650	26250
	VERY LOW INCOME	23150	26450	29750	33050	35700	38350	41000	43650
	LOW-INCOME	37050	42350	47650	52900	57150	61400	65600	69850
	MEDIAN	46300	52900	59500	66100	71400	76700	82000	87300
Elmira, NY MSA									
FY 2012 MFI: 56900	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Glens Falls, NY MSA									
FY 2012 MFI: 62600	30% OF MEDIAN	13200	15050	16950	18800	20350	21850	23350	24850
	VERY LOW INCOME	21950	25050	28200	31300	33850	36350	38850	41350
	LOW-INCOME	35100	40100	45100	50100	54150	58150	62150	66150
	MEDIAN	43900	50100	56400	62600	67700	72700	77700	82700
Ithaca, NY MSA									
FY 2012 MFI: 73800	30% OF MEDIAN	15550	17750	19950	22150	23950	25700	27500	29250
	VERY LOW INCOME	25850	29550	33250	36900	39900	42850	45800	48750
	LOW-INCOME	41350	47250	53150	59050	63800	68500	73250	77950
	MEDIAN	51700	59100	66500	73800	79800	85700	91600	97500
Kingston, NY MSA									
FY 2012 MFI: 73900	30% OF MEDIAN	15550	17750	19950	22150	23950	25700	27500	29250
	VERY LOW INCOME	25900	29600	33300	36950	39950	42900	45850	48800
	LOW-INCOME	41400	47300	53200	59100	63850	68600	73300	78050
	MEDIAN	51800	59200	66600	73900	79900	85800	91700	97600
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA									
Nassau-Suffolk, NY HMFA									
FY 2012 MFI: 107500	30% OF MEDIAN	22600	25800	29050	32250	34850	37450	40000	42600
	VERY LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950
	LOW-INCOME	54900	62750	70600	78400	84700	90950	97250	103500
	MEDIAN	75300	86000	96800	107500	116100	124700	133300	141900
New York, NY HMFA									
FY 2012 MFI: 65000	30% OF MEDIAN	17450	19950	22450	24900	26900	28900	30900	32900
	VERY LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800
	LOW-INCOME	46500	53150	59800	66400	71750	77050	82350	87650
	MEDIAN	58100	66400	74700	83000	89700	96300	103000	109600

EFFECTIVE: DECEMBER 01, 2011

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Rockland County, NY HMFA									
FY 2012 MFI: 103100	30% OF MEDIAN	21700	24800	27900	30950	33450	35950	38400	40900
	VERY LOW INCOME	36100	41250	46400	51550	55700	59800	63950	68050
	LOW-INCOME	46500	53150	59800	66400	71750	77050	82350	87650
	MEDIAN	72200	82500	92800	103100	111400	119600	127900	136100
Westchester County, NY Statutory Exception Area									
FY 2012 MFI: 107900	30% OF MEDIAN	22650	25900	29150	32350	34950	37550	40150	42750
	VERY LOW INCOME	37800	43200	48600	53950	58300	62600	66900	71250
	LOW-INCOME	51600	59000	66350	73700	79600	85500	91400	97300
	MEDIAN	75600	86400	97200	107900	116600	125200	133800	142500
Poughkeepsie-Newburgh-Middletown, NY MSA									
FY 2012 MFI: 87200	30% OF MEDIAN	18350	20950	23550	26150	28250	30350	32450	34550
	VERY LOW INCOME	30550	34900	39250	43600	47100	50600	54100	57600
	LOW-INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MEDIAN	61100	69800	78500	87200	94200	101200	108200	115200
Rochester, NY MSA									
FY 2012 MFI: 68700	30% OF MEDIAN	14450	16500	18550	20600	22250	23900	25550	27200
	VERY LOW INCOME	24050	27500	30950	34350	37100	39850	42600	45350
	LOW-INCOME	38500	44000	49500	54950	59350	63750	68150	72550
	MEDIAN	48100	55000	61900	68700	74200	79700	85200	90700
Syracuse, NY MSA									
FY 2012 MFI: 66600	30% OF MEDIAN	14000	16000	18000	20000	21600	23200	24800	26400
	VERY LOW INCOME	23350	26650	30000	33300	36000	38650	41300	44000
	LOW-INCOME	37350	42650	48000	53300	57600	61850	66100	70400
	MEDIAN	46700	53300	60000	66600	72000	77300	82600	88000
Utica-Rome, NY MSA									
FY 2012 MFI: 58800	30% OF MEDIAN	12400	14150	15900	17650	19100	20500	21900	23300
	VERY LOW INCOME	20600	23550	26500	29400	31800	34150	36500	38850
	LOW-INCOME	32950	37650	42350	47050	50850	54600	58350	62150
	MEDIAN	41200	47100	53000	58800	63600	68300	73000	77700
Allegany County, NY									
FY 2012 MFI: 53200	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Cattaraugus County, NY									
FY 2012 MFI: 53000	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Cayuga County, NY									
FY 2012 MFI: 62000	30% OF MEDIAN	13050	14900	16750	18600	20100	21600	23100	24600
	VERY LOW INCOME	21700	24800	27900	31000	33500	36000	38450	40950
	LOW-INCOME	34750	39700	44650	49600	53600	57550	61550	65500
	MEDIAN	43400	49600	55800	62000	67000	72000	76900	81900

HUD PROGRAM INCOME LIMITS AND MITCHELL-LAMA ALTERNATE INCOME CRITERIA

STATE: NEW YORK

EFFECTIVE: DECEMBER 01, 2011

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Chautauqua County, NY									
FY 2012 MFI: 54100	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Chenango County, NY									
FY 2012 MFI: 56600	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Clinton County, NY									
FY 2012 MFI: 63300	30% OF MEDIAN	13300	15200	17100	19000	20550	22050	23600	25100
	VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
	LOW-INCOME	35500	40550	45600	50650	54750	58800	62850	66900
	MEDIAN	44400	50700	57000	63300	68400	73500	78500	83600
Columbia County, NY									
FY 2012 MFI: 71000	30% OF MEDIAN	14950	17050	19200	21300	23050	24750	26450	28150
	VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
	LOW-INCOME	39800	45450	51150	56800	61350	65900	70450	75000
	MEDIAN	49700	56800	63900	71000	76700	82400	88100	93800
Cortland County, NY									
FY 2012 MFI: 59800	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
	MEDIAN	41900	47900	53900	59800	64600	69400	74200	79000
Delaware County, NY									
FY 2012 MFI: 54400	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Essex County, NY									
FY 2012 MFI: 60100	30% OF MEDIAN	12650	14450	16250	18050	19500	20950	22400	23850
	VERY LOW INCOME	21050	24050	27050	30050	32500	34900	37300	39700
	LOW-INCOME	33700	38500	43300	48100	51950	55800	59650	63500
	MEDIAN	42100	48100	54100	60100	65000	69800	74600	79400
Franklin County, Ny									
FY 2012 MFI: 52100	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Fulton County, NY									
FY 2012 MFI: 51500	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200

HUD PROGRAM INCOME LIMITS AND MITCHELL-LAMA ALTERNATE INCOME CRITERIA

STATE: NEW YORK

EFFECTIVE: DECEMBER 01, 2011

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Genesee County, NY									
FY 2012 MFI: 60800	30% OF MEDIAN	12800	14600	16450	18250	19750	21200	22650	24100
	VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150
	LOW-INCOME	34100	38950	43800	48650	52550	56450	60350	64250
	MEDIAN	42600	48700	54800	60800	65700	70600	75400	80300
Greene County, NY									
FY 2012 MFI: 59000	30% OF MEDIAN	12400	14200	15950	17700	19150	20550	21950	23400
	VERY LOW INCOME	20650	23600	26550	29500	31900	34250	36600	38950
	LOW-INCOME	33050	37800	42500	47200	51000	54800	58550	62350
	MEDIAN	41300	47200	53100	59000	63800	68500	73200	77900
Hamilton County, NY									
FY 2012 MFI: 59800	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
	MEDIAN	41900	47900	53900	59800	64600	69400	74200	79000
Jefferson County, NY									
FY 2012 MFI: 54800	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Lewis County, NY									
FY 2012 MFI: 51200	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Montgomery County, NY									
FY 2012 MFI: 56800	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Otsego County, NY									
FY 2012 MFI: 58100	30% OF MEDIAN	12250	14000	15750	17450	18850	20250	21650	23050
	VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
	LOW-INCOME	32550	37200	41850	46500	50250	53950	57700	61400
	MEDIAN	40700	46500	52300	58100	62800	67400	72100	76700
Schuyler County, NY									
FY 2012 MFI: 55200	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Seneca County, NY									
FY 2012 MFI: 56100	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200

HUD PROGRAM INCOME LIMITS AND MITCHELL-LAMA ALTERNATE INCOME CRITERIA

STATE: NEW YORK

EFFECTIVE: DECEMBER 01, 2011

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
St. Lawrence County, NY									
FY 2012 MFI: 52600	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Steuben County, NY									
FY 2012 MFI: 55100	30% OF MEDIAN	11950	13650	15350	17050	18450	19800	21150	22550
	VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
	LOW-INCOME	31850	36400	40950	45500	49150	52800	56450	60100
	MEDIAN	39900	45600	51300	56900	61500	66100	70600	75200
Sullivan County, NY									
FY 2012 MFI: 61500	30% OF MEDIAN	12950	14800	16650	18450	19950	21450	22900	24400
	VERY LOW INCOME	21550	24600	27700	30750	33250	35700	38150	40600
	LOW-INCOME	34450	39400	44300	49200	53150	57100	61050	64950
	MEDIAN	43100	49200	55400	61500	66500	71400	76300	81200
Wyoming County, NY									
FY 2012 MFI: 60800	30% OF MEDIAN	12800	14600	16450	18250	19750	21200	22650	24100
	VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150
	LOW-INCOME	34100	38950	43800	48650	52550	56450	60350	64250
	MEDIAN	42600	48700	54800	60800	65700	70600	75400	80300
Yates County, NY									
FY 2012 MFI: 58900	30% OF MEDIAN	12400	14150	15900	17650	19100	20500	21900	23300
	VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
	LOW-INCOME	33000	37700	42400	47100	50900	54650	58450	62200
	MEDIAN	41300	47200	53100	58900	63700	68400	73100	77800