



HCR Multifamily Finance 9% Application Reference Materials

HCR Multifamily Finance 9% Application Reference Materials

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Federal Housing Trust Fund Rent Limits

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND PROGRAM RENTS -----

| PROGRAM | EFFICIENCY | 1 BR | 2 BR | 3 BR | 4 BR | 5 BR | 6 BR |
|--|------------|------|------|------|------|------|------|
| Albany-Schenectady-Troy, NY MSA | | | | | | | |
| HOUSING TRUST FUND RENT | 510 | 546 | 655 | 756 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 510 | 546 | 655 | 756 | 845 | 931 | 1018 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Binghamton, NY MSA | | | | | | | |
| HOUSING TRUST FUND RENT | 400 | 428 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 400 | 428 | 515 | 594 | 663 | 731 | 799 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Buffalo-Cheektowaga-Niagara Falls, NY MSA | | | | | | | |
| HOUSING TRUST FUND RENT | 408 | 437 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 408 | 437 | 525 | 606 | 676 | 746 | 815 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Elmira, NY MSA | | | | | | | |
| HOUSING TRUST FUND RENT | 387 | 415 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 387 | 415 | 497 | 575 | 641 | 708 | 773 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Glens Falls, NY MSA | | | | | | | |
| HOUSING TRUST FUND RENT | 395 | 423 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 395 | 423 | 507 | 586 | 655 | 722 | 789 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Ithaca, NY MSA | | | | | | | |
| HOUSING TRUST FUND RENT | 450 | 482 | 578 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 450 | 482 | 578 | 668 | 746 | 823 | 899 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Kingston, NY MSA | | | | | | | |
| HOUSING TRUST FUND RENT | 440 | 471 | 565 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 440 | 471 | 565 | 653 | 728 | 803 | 878 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND PROGRAM RENTS -----

| PROGRAM | EFFICIENCY | 1 BR | 2 BR | 3 BR | 4 BR | 5 BR | 6 BR |
|---|------------|------|------|------|------|------|------|
| New York-Newark-Jersey City, NY-NJ-PA MS | | | | | | | |
| Nassau-Suffolk, NY HMFA | | | | | | | |
| HOUSING TRUST FUND RENT | 665 | 712 | 855 | 988 | 1102 | 1216 | 1330 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 665 | 712 | 855 | 988 | 1102 | 1216 | 1330 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| New York, NY HMFA | | | | | | | |
| HOUSING TRUST FUND RENT | 597 | 640 | 767 | 886 | 990 | 1091 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 597 | 640 | 767 | 886 | 990 | 1091 | 1193 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Poughkeepsie-Newburgh-Middletown, NY HMFA | | | | | | | |
| HOUSING TRUST FUND RENT | 537 | 576 | 691 | 798 | 891 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 537 | 576 | 691 | 798 | 891 | 983 | 1074 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Rockland County, NY HMFA | | | | | | | |
| HOUSING TRUST FUND RENT | 597 | 640 | 767 | 886 | 990 | 1091 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 597 | 640 | 767 | 886 | 990 | 1091 | 1193 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Westchester County, NY Statutory Exception Area | | | | | | | |
| HOUSING TRUST FUND RENT | 661 | 708 | 850 | 981 | 1095 | 1208 | 1321 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 661 | 708 | 850 | 981 | 1095 | 1208 | 1321 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Rochester, NY MSA | | | | | | | |
| Rochester, NY HMFA | | | | | | | |
| HOUSING TRUST FUND RENT | 401 | 430 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 401 | 430 | 516 | 595 | 665 | 733 | 801 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Yates County, NY HMFA | | | | | | | |
| HOUSING TRUST FUND RENT | 371 | 398 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 371 | 398 | 477 | 551 | 615 | 678 | 742 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND PROGRAM RENTS -----

| PROGRAM | EFFICIENCY | 1 BR | 2 BR | 3 BR | 4 BR | 5 BR | 6 BR |
|------------------------------------|------------|------|------|------|------|------|------|
| Syracuse, NY MSA | | | | | | | |
| HOUSING TRUST FUND RENT | 398 | 426 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 398 | 426 | 512 | 591 | 660 | 728 | 796 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Utica-Rome, NY MSA | | | | | | | |
| HOUSING TRUST FUND RENT | 376 | 403 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 376 | 403 | 483 | 559 | 623 | 688 | 752 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Watertown-Fort Drum, NY MSA | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Allegany County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Cattaraugus County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Cayuga County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 373 | 400 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 373 | 400 | 481 | 555 | 620 | 683 | 747 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Chautauqua County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND PROGRAM RENTS -----

| PROGRAM | EFFICIENCY | 1 BR | 2 BR | 3 BR | 4 BR | 5 BR | 6 BR |
|-------------------------|------------|------|------|------|------|------|------|
| Chenango County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Clinton County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 387 | 415 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 387 | 415 | 497 | 575 | 641 | 708 | 773 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Columbia County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 427 | 458 | 550 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 427 | 458 | 550 | 635 | 708 | 781 | 854 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Cortland County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 380 | 407 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 380 | 407 | 488 | 564 | 630 | 695 | 759 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Delaware County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Essex County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 387 | 415 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 387 | 415 | 497 | 575 | 641 | 708 | 773 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Franklin County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND PROGRAM RENTS -----

| PROGRAM | EFFICIENCY | 1 BR | 2 BR | 3 BR | 4 BR | 5 BR | 6 BR |
|------------------------------|------------|------|------|------|------|------|------|
| Fulton County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Genesee County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 387 | 415 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 387 | 415 | 497 | 575 | 641 | 708 | 773 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Greene County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 388 | 416 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 388 | 416 | 498 | 576 | 642 | 709 | 775 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Hamilton County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 358 | 384 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 358 | 384 | 461 | 533 | 595 | 656 | 717 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Lewis County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Montgomery County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Otsego County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 358 | 384 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 358 | 384 | 461 | 531 | 593 | 655 | 715 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND PROGRAM RENTS -----

| PROGRAM | EFFICIENCY | 1 BR | 2 BR | 3 BR | 4 BR | 5 BR | 6 BR |
|-------------------------|------------|------|------|------|------|------|------|
| Schuyler County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Seneca County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 366 | 392 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 366 | 392 | 471 | 543 | 606 | 669 | 731 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| St. Lawrence County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Steuben County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 353 | 378 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 353 | 378 | 453 | 524 | 585 | 645 | 705 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Sullivan County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 397 | 425 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 397 | 425 | 510 | 589 | 657 | 725 | 792 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |
| Wyoming County, NY | | | | | | | |
| HOUSING TRUST FUND RENT | 371 | 398 | 543 | 711 | 879 | 1047 | 1213 |
| For Information Only: | | | | | | | |
| 30% RENT LIMIT | 371 | 398 | 477 | 551 | 615 | 678 | 742 |
| POVERTY GUIDELINE RENT | 319 | 375 | 543 | 711 | 879 | 1047 | 1213 |

Federal Housing Trust Fund Income Limits

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND INCOME LIMITS -----

| PROGRAM | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Albany-Schenectady-Troy, NY MSA | | | | | | | | |
| HTF LIMITS | 20400 | 23300 | 26200 | 29100 | 31450 | 35160 | 39640 | 44120 |
| 30% Limits | 20400 | 23300 | 26200 | 29100 | 31450 | 33800 | 36100 | 38450 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Binghamton, NY MSA | | | | | | | | |
| HTF LIMITS | 16000 | 18300 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 16000 | 18300 | 20600 | 22850 | 24700 | 26550 | 28350 | 30200 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Buffalo-Cheektowaga-Niagara Falls, NY MSA | | | | | | | | |
| HTF LIMITS | 16350 | 18650 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 16350 | 18650 | 21000 | 23300 | 25200 | 27050 | 28900 | 30800 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Elmira, NY MSA | | | | | | | | |
| HTF LIMITS | 15500 | 17700 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 15500 | 17700 | 19900 | 22100 | 23900 | 25650 | 27450 | 29200 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Glens Falls, NY MSA | | | | | | | | |
| HTF LIMITS | 15800 | 18050 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 15800 | 18050 | 20300 | 22550 | 24400 | 26200 | 28000 | 29800 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Ithaca, NY MSA | | | | | | | | |
| HTF LIMITS | 18000 | 20600 | 23150 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 18000 | 20600 | 23150 | 25700 | 27800 | 29850 | 31900 | 33950 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Kingston, NY MSA | | | | | | | | |
| HTF LIMITS | 17600 | 20100 | 22600 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 17600 | 20100 | 22600 | 25100 | 27150 | 29150 | 31150 | 33150 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| New York-Newark-Jersey City, NY-NJ-PA MS | | | | | | | | |
| Nassau-Suffolk, NY HMFA | | | | | | | | |
| HTF LIMITS | 26600 | 30400 | 34200 | 38000 | 41050 | 44100 | 47150 | 50200 |
| 30% Limits | 26600 | 30400 | 34200 | 38000 | 41050 | 44100 | 47150 | 50200 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND INCOME LIMITS -----

| PROGRAM | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|---|----------|----------|----------|----------|----------|----------|----------|----------|
| New York, NY HMFA | | | | | | | | |
| HTF LIMITS | 23900 | 27300 | 30700 | 34100 | 36850 | 39600 | 42300 | 45050 |
| 30% Limits | 23900 | 27300 | 30700 | 34100 | 36850 | 39600 | 42300 | 45050 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Poughkeepsie-Newburgh-Middletown, NY HMFA | | | | | | | | |
| HTF LIMITS | 21500 | 24600 | 27650 | 30700 | 33200 | 35650 | 39640 | 44120 |
| 30% Limits | 21500 | 24600 | 27650 | 30700 | 33200 | 35650 | 38100 | 40550 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Rockland County, NY HMFA | | | | | | | | |
| HTF LIMITS | 23900 | 27300 | 30700 | 34100 | 36850 | 39600 | 42300 | 45050 |
| 30% Limits | 23900 | 27300 | 30700 | 34100 | 36850 | 39600 | 42300 | 45050 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Westchester County, NY Statutory Exception Area | | | | | | | | |
| HTF LIMITS | 26450 | 30200 | 34000 | 37750 | 40800 | 43800 | 46850 | 49850 |
| 30% Limits | 26450 | 30200 | 34000 | 37750 | 40800 | 43800 | 46850 | 49850 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Rochester, NY MSA | | | | | | | | |
| Rochester, NY HMFA | | | | | | | | |
| HTF LIMITS | 16050 | 18350 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 16050 | 18350 | 20650 | 22900 | 24750 | 26600 | 28400 | 30250 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Yates County, NY HMFA | | | | | | | | |
| HTF LIMITS | 14850 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14850 | 17000 | 19100 | 21200 | 22900 | 24600 | 26300 | 28000 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Syracuse, NY MSA | | | | | | | | |
| HTF LIMITS | 15950 | 18200 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 15950 | 18200 | 20500 | 22750 | 24600 | 26400 | 28250 | 30050 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Utica-Rome, NY MSA | | | | | | | | |
| HTF LIMITS | 15050 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 15050 | 17200 | 19350 | 21500 | 23250 | 24950 | 26700 | 28400 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND INCOME LIMITS -----

| PROGRAM | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|-----------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Watertown-Fort Drum, NY MSA | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Allegany County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Cattaraugus County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Cayuga County, NY | | | | | | | | |
| HTF LIMITS | 14950 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14950 | 17100 | 19250 | 21350 | 23100 | 24800 | 26500 | 28200 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Chautauqua County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Chenango County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Clinton County, NY | | | | | | | | |
| HTF LIMITS | 15500 | 17700 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 15500 | 17700 | 19900 | 22100 | 23900 | 25650 | 27450 | 29200 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Columbia County, NY | | | | | | | | |
| HTF LIMITS | 17100 | 19550 | 22000 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 17100 | 19550 | 22000 | 24400 | 26400 | 28350 | 30300 | 32250 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Cortland County, NY | | | | | | | | |
| HTF LIMITS | 15200 | 17400 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 15200 | 17400 | 19550 | 21700 | 23450 | 25200 | 26950 | 28650 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND INCOME LIMITS -----

| PROGRAM | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|-----------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Delaware County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Essex County, NY | | | | | | | | |
| HTF LIMITS | 15500 | 17700 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 15500 | 17700 | 19900 | 22100 | 23900 | 25650 | 27450 | 29200 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Franklin County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Fulton County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Genesee County, NY | | | | | | | | |
| HTF LIMITS | 15500 | 17700 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 15500 | 17700 | 19900 | 22100 | 23900 | 25650 | 27450 | 29200 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Greene County, NY | | | | | | | | |
| HTF LIMITS | 15550 | 17750 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 15550 | 17750 | 19950 | 22150 | 23950 | 25700 | 27500 | 29250 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Hamilton County, NY | | | | | | | | |
| HTF LIMITS | 14350 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14350 | 16400 | 18450 | 20500 | 22150 | 23800 | 25450 | 27100 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Lewis County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Montgomery County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |

U.S. DEPARTMENT OF HUD
STATE:NEW YORK

----- 2020 HOUSING TRUST FUND INCOME LIMITS -----

| PROGRAM | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Otsego County, NY | | | | | | | | |
| HTF LIMITS | 14350 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14350 | 16400 | 18450 | 20450 | 22100 | 23750 | 25400 | 27000 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Schuyler County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Seneca County, NY | | | | | | | | |
| HTF LIMITS | 14650 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14650 | 16750 | 18850 | 20900 | 22600 | 24250 | 25950 | 27600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| St. Lawrence County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Steuben County, NY | | | | | | | | |
| HTF LIMITS | 14150 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14150 | 16150 | 18150 | 20150 | 21800 | 23400 | 25000 | 26600 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Sullivan County, NY | | | | | | | | |
| HTF LIMITS | 15900 | 18150 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 15900 | 18150 | 20400 | 22650 | 24500 | 26300 | 28100 | 29900 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| Wyoming County, NY | | | | | | | | |
| HTF LIMITS | 14850 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |
| 30% Limits | 14850 | 17000 | 19100 | 21200 | 22900 | 24600 | 26300 | 28000 |
| Poverty Guideline | 12760 | 17240 | 21720 | 26200 | 30680 | 35160 | 39640 | 44120 |

**2019 and 2020 Median Income
Adjusted by Bedroom Count**

Median Income Adjusted by Bedroom Count
Based on HUD Income Limits Effective 4/24/19

| Metro Statistical Area | County | Number of Bedrooms | | | | | |
|--|-------------|--------------------|----------|----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4 | 5 |
| Albany-Schenectady-Troy, NY MSA | Albany | \$63,000 | \$67,500 | \$81,000 | \$93,500 | \$104,300 | \$115,100 |
| Allegany County, NY | Allegany | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| New York, NY HUD Metro FMR Area | Bronx | \$74,700 | \$80,050 | \$96,100 | \$111,000 | \$123,800 | \$136,650 |
| Binghamton, NY MSA | Broome | \$49,400 | \$52,900 | \$63,500 | \$73,350 | \$81,800 | \$90,300 |
| Cattaraugus County, NY | Cattaraugus | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Cayuga County, NY | Cayuga | \$49,300 | \$52,800 | \$63,300 | \$73,150 | \$81,600 | \$90,000 |
| Chautauqua County, NY | Chautauqua | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Elmira, NY MSA | Chemung | \$51,800 | \$55,500 | \$66,600 | \$77,000 | \$85,900 | \$94,750 |
| Chenango County, NY | Chenango | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Clinton County, NY | Clinton | \$47,900 | \$51,300 | \$61,500 | \$71,050 | \$79,300 | \$87,450 |
| Columbia County, NY | Columbia | \$55,300 | \$59,250 | \$71,100 | \$82,100 | \$91,600 | \$101,050 |
| Cortland County, NY | Cortland | \$49,500 | \$53,000 | \$63,600 | \$73,450 | \$81,900 | \$90,400 |
| Delaware County, NY | Delaware | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Poughkeepsie-Newburgh-Middletown, NY MSA | Dutchess | \$67,700 | \$72,500 | \$87,000 | \$100,500 | \$112,100 | \$123,700 |
| Buffalo-Niagara Falls, NY MSA | Erie | \$53,900 | \$57,750 | \$69,300 | \$80,000 | \$89,300 | \$98,500 |
| Essex County, NY | Essex | \$49,300 | \$52,800 | \$63,300 | \$73,150 | \$81,600 | \$90,000 |
| Franklin County, NY | Franklin | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Fulton County, NY | Fulton | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Genesee County, NY | Genesee | \$49,700 | \$53,250 | \$63,900 | \$73,750 | \$82,300 | \$90,800 |
| Greene County, NY | Greene | \$48,300 | \$51,750 | \$62,100 | \$71,700 | \$80,000 | \$88,250 |
| Hamilton County, NY | Hamilton | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Utica-Rome, NY MSA | Herkimer | \$49,300 | \$52,850 | \$63,400 | \$73,250 | \$81,700 | \$90,150 |
| Jefferson County, NY | Jefferson | \$47,500 | \$50,900 | \$61,100 | \$70,550 | \$78,700 | \$86,800 |
| New York, NY HUD Metro FMR Area | Kings | \$74,700 | \$80,050 | \$96,100 | \$111,000 | \$123,800 | \$136,650 |
| Lewis County, NY | Lewis | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Rochester, NY MSA | Livingston | \$53,000 | \$56,800 | \$68,200 | \$78,750 | \$87,900 | \$96,950 |
| Syracuse, NY MSA | Madison | \$55,700 | \$59,650 | \$71,600 | \$82,700 | \$92,300 | \$101,800 |
| Rochester, NY MSA | Monroe | \$53,000 | \$56,800 | \$68,200 | \$78,750 | \$87,900 | \$96,950 |
| Montgomery County, NY | Montgomery | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |

| Metro Statistical Area | County | 0 | 1 | 2 | 3 | 4 | 5 |
|---|---------------|----------|----------|-----------|-----------|-----------|-----------|
| Nassau-Suffolk, NY HUD Metro FMR Area | Nassau | \$86,800 | \$93,000 | \$111,600 | \$129,000 | \$143,900 | \$158,750 |
| New York, NY HUD Metro FMR Area | New York | \$74,700 | \$80,050 | \$96,100 | \$111,000 | \$123,800 | \$136,650 |
| Buffalo-Niagara Falls, NY MSA | Niagara | \$53,900 | \$57,750 | \$69,300 | \$80,000 | \$89,300 | \$98,500 |
| Utica-Rome, NY MSA | Oneida | \$49,300 | \$52,850 | \$63,400 | \$73,250 | \$81,700 | \$90,150 |
| Syracuse, NY MSA | Onondaga | \$55,700 | \$59,650 | \$71,600 | \$82,700 | \$92,300 | \$101,800 |
| Rochester, NY MSA | Ontario | \$53,000 | \$56,800 | \$68,200 | \$78,750 | \$87,900 | \$96,950 |
| Poughkeepsie-Newburgh-Middletown, NY MSA | Orange | \$67,700 | \$72,500 | \$87,000 | \$100,500 | \$112,100 | \$123,700 |
| Rochester, NY MSA | Orleans | \$53,000 | \$56,800 | \$68,200 | \$78,750 | \$87,900 | \$96,950 |
| Syracuse, NY MSA | Oswego | \$55,700 | \$59,650 | \$71,600 | \$82,700 | \$92,300 | \$101,800 |
| Otsego County, NY | Otsego | \$46,700 | \$50,050 | \$60,100 | \$69,400 | \$77,400 | \$85,450 |
| New York, NY HUD Metro FMR Area | Putnam | \$74,700 | \$80,050 | \$96,100 | \$111,000 | \$123,800 | \$136,650 |
| New York, NY HUD Metro FMR Area | Queens | \$74,700 | \$80,050 | \$96,100 | \$111,000 | \$123,800 | \$136,650 |
| Albany-Schenectady-Troy, NY MSA | Rensselaer | \$63,000 | \$67,500 | \$81,000 | \$93,500 | \$104,300 | \$115,100 |
| New York, NY HUD Metro FMR Area | Richmond | \$74,700 | \$80,050 | \$96,100 | \$111,000 | \$123,800 | \$136,650 |
| Rockland County, NY HUD Metro FMR Area | Rockland | \$75,300 | \$80,650 | \$96,800 | \$111,800 | \$124,700 | \$137,600 |
| Albany-Schenectady-Troy, NY MSA | Saratoga | \$63,000 | \$67,500 | \$81,000 | \$93,500 | \$104,300 | \$115,100 |
| Albany-Schenectady-Troy, NY MSA | Schenectady | \$63,000 | \$67,500 | \$81,000 | \$93,500 | \$104,300 | \$115,100 |
| Albany-Schenectady-Troy, NY MSA | Schoharie | \$63,000 | \$67,500 | \$81,000 | \$93,500 | \$104,300 | \$115,100 |
| Schuyler County, NY | Schuyler | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Seneca County, NY | Seneca | \$48,300 | \$51,750 | \$62,100 | \$71,800 | \$80,100 | \$88,350 |
| St. Lawrence County, NY | St. Lawrence | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Steuben County, NY | Steuben | \$46,400 | \$49,700 | \$59,600 | \$68,850 | \$76,800 | \$84,750 |
| Nassau-Suffolk, NY HUD Metro FMR Area | Suffolk | \$86,800 | \$93,000 | \$111,600 | \$129,000 | \$143,900 | \$158,750 |
| Sullivan County, NY | Sullivan | \$52,400 | \$56,150 | \$67,400 | \$77,800 | \$86,800 | \$95,800 |
| Binghamton, NY MSA | Tioga | \$49,400 | \$52,900 | \$63,500 | \$73,350 | \$81,800 | \$90,300 |
| Ithaca, NY MSA | Tompkins | \$58,800 | \$63,000 | \$75,600 | \$87,300 | \$97,400 | \$107,450 |
| Kingston, NY MSA | Ulster | \$58,400 | \$62,550 | \$75,000 | \$86,650 | \$96,700 | \$106,650 |
| Glens Falls, NY MSA | Warren | \$48,800 | \$52,300 | \$62,800 | \$72,500 | \$80,900 | \$89,300 |
| Glens Falls, NY MSA | Washington | \$48,800 | \$52,300 | \$62,800 | \$72,500 | \$80,900 | \$89,300 |
| Rochester, NY MSA | Wayne | \$53,000 | \$56,800 | \$68,200 | \$78,750 | \$87,900 | \$96,950 |
| Westchester County, NY Statutory Exception Area | Westchester | \$84,300 | \$90,300 | \$108,300 | \$125,150 | \$139,600 | \$154,000 |
| Wyoming County, NY | Wyoming | \$48,000 | \$51,400 | \$61,700 | \$71,250 | \$79,500 | \$87,750 |
| Yates County, NY | Yates | \$48,400 | \$51,850 | \$62,200 | \$71,900 | \$80,200 | \$88,500 |

Median Income Adjusted by Bedroom Count
Based on HUD Income Limits Effective 4/01/20

| Metro Statistical Area | County | Number of Bedrooms | | | | | |
|--|--------------------|--------------------|----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4 | 5 |
| Albany-Schenectady-Troy, NY MSA | Albany County | | \$72,750 | \$87,300 | \$100,900 | \$112,600 | \$124,200 |
| Allegany County, NY | Allegany County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| New York, NY HUD Metro FMR Area | Bronx County | \$79,600 | \$85,300 | \$102,400 | \$118,250 | \$131,900 | \$145,550 |
| Binghamton, NY MSA | Broome County | \$53,300 | \$57,100 | \$68,500 | \$79,150 | \$88,300 | \$97,450 |
| Cattaraugus County, NY | Cattaraugus County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Cayuga County, NY | Cayuga County | \$49,800 | \$53,350 | \$64,000 | \$73,950 | \$82,500 | \$91,050 |
| Chautauqua County, NY | Chautauqua County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Elmira, NY MSA | Chemung County | \$51,600 | \$55,250 | \$66,300 | \$76,550 | \$85,400 | \$94,250 |
| Chenango County, NY | Chenango County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Clinton County, NY | Clinton County | \$51,600 | \$55,300 | \$66,400 | \$76,650 | \$85,500 | \$94,350 |
| Columbia County, NY | Columbia County | \$57,000 | \$61,050 | \$73,200 | \$84,600 | \$94,400 | \$104,150 |
| Cortland County, NY | Cortland County | \$50,700 | \$54,300 | \$65,100 | \$75,200 | \$83,900 | \$92,600 |
| Delaware County, NY | Delaware County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Poughkeepsie-Newburgh-Middletown, NY HUD Metro | Dutchess County | \$71,700 | \$76,800 | \$92,100 | \$106,400 | \$118,700 | \$131,000 |
| Buffalo-Cheektowaga-Niagara Falls, NY MSA | Erie County | \$54,400 | \$58,250 | \$69,900 | \$80,750 | \$90,100 | \$99,400 |
| Essex County, NY | Essex County | \$51,600 | \$55,300 | \$66,400 | \$76,650 | \$85,500 | \$94,350 |
| Franklin County, NY | Franklin County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Fulton County, NY | Fulton County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Genesee County, NY | Genesee County | \$51,600 | \$55,300 | \$66,400 | \$76,650 | \$85,500 | \$94,350 |
| Greene County, NY | Greene County | \$51,700 | \$55,400 | \$66,500 | \$76,800 | \$85,700 | \$94,550 |
| Hamilton County, NY | Hamilton County | \$47,900 | \$51,350 | \$61,600 | \$71,150 | \$79,400 | \$87,600 |
| Utica-Rome, NY MSA | Herkimer County | \$50,200 | \$53,800 | \$64,600 | \$74,600 | \$83,200 | \$91,850 |
| Watertown-Fort Drum, NY MSA | Jefferson County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| New York, NY HUD Metro FMR Area | Kings County | \$79,600 | \$85,300 | \$102,400 | \$118,250 | \$131,900 | \$145,550 |
| Lewis County, NY | Lewis County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Rochester, NY HUD Metro FMR Area | Livingston County | \$53,500 | \$57,350 | \$68,800 | \$79,500 | \$88,700 | \$97,850 |
| Syracuse, NY MSA | Madison County | \$53,100 | \$56,900 | \$68,300 | \$78,850 | \$88,000 | \$97,050 |
| Rochester, NY HUD Metro FMR Area | Monroe County | \$53,500 | \$57,350 | \$68,800 | \$79,500 | \$88,700 | \$97,850 |
| Montgomery County, NY | Montgomery County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Nassau-Suffolk, NY HUD Metro FMR Area | Nassau County | \$88,700 | \$95,000 | \$114,000 | \$131,700 | \$146,900 | \$162,100 |

| Metro Statistical Area | County | Number of Bedrooms | | | | | |
|---|---------------------|--------------------|----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4 | 5 |
| New York, NY HUD Metro FMR Area | New York County | \$79,600 | \$85,300 | \$102,400 | \$118,250 | \$131,900 | \$145,550 |
| Buffalo-Cheektowaga-Niagara Falls, NY MSA | Niagara County | \$54,400 | \$58,250 | \$69,900 | \$80,750 | \$90,100 | \$99,400 |
| Utica-Rome, NY MSA | Oneida County | \$50,200 | \$53,800 | \$64,600 | \$74,600 | \$83,200 | \$91,850 |
| Syracuse, NY MSA | Onondaga County | \$53,100 | \$56,900 | \$68,300 | \$78,850 | \$88,000 | \$97,050 |
| Rochester, NY HUD Metro FMR Area | Ontario County | \$53,500 | \$57,350 | \$68,800 | \$79,500 | \$88,700 | \$97,850 |
| Poughkeepsie-Newburgh-Middletown, NY HUD Metro FMR Area | Orange County | \$71,700 | \$76,800 | \$92,100 | \$106,400 | \$118,700 | \$131,000 |
| Rochester, NY HUD Metro FMR Area | Orleans County | \$53,500 | \$57,350 | \$68,800 | \$79,500 | \$88,700 | \$97,850 |
| Syracuse, NY MSA | Oswego County | \$53,100 | \$56,900 | \$68,300 | \$78,850 | \$88,000 | \$97,050 |
| Otsego County, NY | Otsego County | \$47,700 | \$51,100 | \$61,300 | \$70,850 | \$79,000 | \$87,200 |
| New York, NY HUD Metro FMR Area | Putnam County | \$79,600 | \$85,300 | \$102,400 | \$118,250 | \$131,900 | \$145,550 |
| New York, NY HUD Metro FMR Area | Queens County | \$79,600 | \$85,300 | \$102,400 | \$118,250 | \$131,900 | \$145,550 |
| Albany-Schenectady-Troy, NY MSA | Rensselaer County | \$67,900 | \$72,750 | \$87,300 | \$100,900 | \$112,600 | \$124,200 |
| New York, NY HUD Metro FMR Area | Richmond County | \$79,600 | \$85,300 | \$102,400 | \$118,250 | \$131,900 | \$145,550 |
| Rockland County, NY HUD Metro FMR Area | Rockland County | \$79,600 | \$85,300 | \$102,400 | \$118,250 | \$131,900 | \$145,550 |
| Albany-Schenectady-Troy, NY MSA | Saratoga County | \$67,900 | \$72,750 | \$87,300 | \$100,900 | \$112,600 | \$124,200 |
| Albany-Schenectady-Troy, NY MSA | Schenectady County | \$67,900 | \$72,750 | \$87,300 | \$100,900 | \$112,600 | \$124,200 |
| Albany-Schenectady-Troy, NY MSA | Schoharie County | \$67,900 | \$72,750 | \$87,300 | \$100,900 | \$112,600 | \$124,200 |
| Schuyler County, NY | Schuyler County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Seneca County, NY | Seneca County | \$48,800 | \$52,300 | \$62,800 | \$72,500 | \$80,900 | \$89,300 |
| St. Lawrence County, NY | St. Lawrence County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Steuben County, NY | Steuben County | \$47,100 | \$50,450 | \$60,500 | \$69,900 | \$78,000 | \$86,100 |
| Nassau-Suffolk, NY HUD Metro FMR Area | Suffolk County | \$88,700 | \$95,000 | \$114,000 | \$131,700 | \$146,900 | \$162,100 |
| Sullivan County, NY | Sullivan County | \$52,900 | \$56,650 | \$68,000 | \$78,550 | \$87,600 | \$96,700 |
| Binghamton, NY MSA | Tioga County | \$53,300 | \$57,100 | \$68,500 | \$79,150 | \$88,300 | \$97,450 |
| Ithaca, NY MSA | Tompkins County | \$60,000 | \$64,250 | \$77,100 | \$89,050 | \$99,300 | \$109,600 |
| Kingston, NY MSA | Ulster County | \$58,600 | \$62,800 | \$75,400 | \$87,050 | \$97,100 | \$107,150 |
| Glens Falls, NY MSA | Warren County | \$52,700 | \$56,450 | \$67,700 | \$78,250 | \$87,300 | \$96,300 |
| Glens Falls, NY MSA | Washington County | \$52,700 | \$56,450 | \$67,700 | \$78,250 | \$87,300 | \$96,300 |
| Rochester, NY HUD Metro FMR Area | Wayne County | \$53,500 | \$57,350 | \$68,800 | \$79,500 | \$88,700 | \$97,850 |
| Westchester County, NY Statutory Exception Area | Westchester County | \$88,100 | \$94,400 | \$113,300 | \$130,850 | \$146,000 | \$161,050 |
| Wyoming County, NY | Wyoming County | \$49,500 | \$53,050 | \$63,700 | \$73,550 | \$82,100 | \$90,550 |
| Yates County, NY HUD Metro FMR Area | Yates County | \$49,500 | \$53,000 | \$63,600 | \$73,450 | \$81,900 | \$90,400 |

MBE/WBE & SDVOB Participation Goals

Article 15-A of the Executive Law authorizes state agencies and authorities to promote employment and business opportunities on state contracts for minorities and women-owned businesses. Under this statute, these entities are charged with establishing employment and business participation requirements for minorities and women. New York State Homes and Community Renewal has assigned standard regional requirements for construction contracts which meet the dollar threshold for MWBE participation.

The applicant and General Contractor shall make every reasonable effort to achieve the workforce requirements for minorities and women based on certain percentages to be determined by the Agency.

Construction Related Minority and Women-Owned Business Participation Requirements

| | | | | |
|--|--|---|-----|-----|
| <ul style="list-style-type: none"> ▪ Nassau ▪ Bronx ▪ Kings ▪ New York | <ul style="list-style-type: none"> ▪ Orange ▪ Putnam ▪ Queens ▪ Richmond | <ul style="list-style-type: none"> ▪ Rockland ▪ Suffolk ▪ Westchester | 22% | 10% |
| <ul style="list-style-type: none"> ▪ Erie ▪ Genessee ▪ Livingston | <ul style="list-style-type: none"> ▪ Monroe ▪ Niagara ▪ Orleans | <ul style="list-style-type: none"> ▪ Ontario ▪ Wayne | 20% | 10% |
| <ul style="list-style-type: none"> ▪ Albany ▪ Broome ▪ Cayuga ▪ Dutchess ▪ Herkimer | <ul style="list-style-type: none"> ▪ Montgomery ▪ Madison ▪ Oneida ▪ Onondaga ▪ Oswego | <ul style="list-style-type: none"> ▪ Rensselaer ▪ Saratoga ▪ Schenectady ▪ Schoharie ▪ Tioga | 20% | 10% |
| <ul style="list-style-type: none"> ▪ Allegany ▪ Cattaraugus ▪ Chautauqua ▪ Chemung ▪ Chenango ▪ Clinton ▪ Columbia ▪ Cortland ▪ Delaware ▪ Essex | <ul style="list-style-type: none"> ▪ Franklin ▪ Fulton ▪ Greene ▪ Hamilton ▪ Jefferson ▪ Lewis ▪ Otsego ▪ Schuyler ▪ Seneca | <ul style="list-style-type: none"> ▪ St. Lawrence ▪ Steuben ▪ Sullivan ▪ Tompkins ▪ Ulster ▪ Warren ▪ Washington ▪ Wyoming ▪ Yates | 10% | 10% |

Service-Disabled Veteran-Owned Businesses (SDVOB)

HCR's state wide requirement is 6%.

**NYS Qualified Census Tracts,
Difficult Development Areas &
Small Area Difficult Development Areas**

[2019 and 2020 Small DDAs and QCTs | HUD USER](#)

(www.huduser.gov/portal/sadda/sadda_qct.html)