

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	20050	22900	25750	28600	30900	33200	35500	37800
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Glens Falls, NY MSA								
VERY LOW INCOME	21950	25050	28200	31300	33850	36350	38850	41350
LOW INCOME	35050	40100	45100	50100	54100	58100	62100	66150
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Ithaca, NY MSA								
VERY LOW INCOME	25850	29550	33250	36900	39900	42850	45800	48750
LOW INCOME	41350	47250	53150	59050	63750	68500	73200	77950
MOD.INC-GUAR.LOAN	84900	84900	84900	84900	112050	112050	112050	112050
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	29050	33200	37350	41500	44850	48150	51500	54800
LOW INCOME	46500	53100	59750	66400	71700	77000	82350	87650
MOD.INC-GUAR.LOAN	95450	95450	95450	95450	126000	126000	126000	126000

* 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

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*
Rockland County, NY HUD Metro FMR Area								
VERY LOW INCOME	36100	41250	46400	51550	55700	59800	63950	68050
LOW INCOME	46500	53100	59750	66400	71700	77000	82350	87650
MOD.INC-GUAR.LOAN	95450	95450	95450	95450	126000	126000	126000	126000
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	20600	23550	26500	29400	31800	34150	36500	38850
LOW INCOME	32950	37650	42350	47050	50800	54600	58350	62100
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Allegany County, NY								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Cattaraugus County, NY								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
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

** 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

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*
Chautauqua County, NY								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Chenango County, NY								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Clinton County, NY								
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Columbia County, NY								
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000
MOD.INC-GUAR.LOAN	81650	81650	81650	81650	107800	107800	107800	107800
Cortland County, NY								
VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
LOW INCOME	33500	38300	43050	47850	51700	55500	59350	63150
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Delaware County, NY								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
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	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Fulton County, NY								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
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

** 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

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	21750	24850	27950	31050	33550	36000	38500	41000
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
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	20950	23950	26950	29900	32300	34700	37100	39500
LOW INCOME	33500	38300	43050	47850	51700	55500	59350	63150
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Jefferson County, NY								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Lewis County, NY								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
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	20350	23250	26150	29050	31400	33700	36050	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Schuyler County, NY								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Seneca County, NY								
VERY LOW INCOME	20000	22900	25750	28600	30900	33200	35450	37750
LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
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

** 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

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*
St. Lawrence County, NY								
VERY LOW INCOME	19950	22800	25650	28450	30750	33050	35300	37600
LOW INCOME	31850	36400	40950	45500	49150	52800	56400	60050
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Steuben County, NY								
VERY LOW INCOME	20050	22900	25800	28650	30950	33250	35550	37800
LOW INCOME	32100	36700	41250	45850	49500	53200	56850	60500
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Sullivan County, NY								
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
Wyoming County, NY								
VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150
LOW INCOME	34050	38900	43800	48650	52550	56450	60350	64200
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Yates County, NY								
VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
LOW INCOME	32950	37700	42400	47100	50850	54650	58400	62150
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

** 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
01/18/2012 SPECIAL PN