

**STATEWIDE AND AREA INCOME LIMITS FOR FAMILIES EARNING AT 50% AND AT 60% OF THE AREA MEDIAN INCOME,
BY NUMBER OF PERSONS, IN THE METROPOLITAN AREAS AND NON-METROPOLITAN COUNTIES OF NEW YORK STATE**

AREA	2009 MEDIAN INCOME	MAXIMUM ANNUAL LOW-INCOME LEVEL																			
		1 PERSON OPTION		2 PERSON OPTION		3 PERSON OPTION		4 PERSON OPTION		5 PERSON OPTION											
		20/50	40/60	20/50	40/60	20/50	40/60	20/50	40/60	20/50	40/60										
NEW YORK STATE	\$67,900																				
METROPOLITAN AREAS	\$69,500																				
NON-METROPOLITAN AREAS	\$54,900																				

METROPOLITAN AREAS

Albany-Schenectady-Troy, NY MSA	\$74,100	\$25,950	\$31,140	\$29,650	\$35,580	\$33,350	\$40,020	\$37,050	\$44,460	\$40,000	\$48,000
Binghamton, NY MSA	\$58,600	\$20,500	\$24,600	\$23,450	\$28,140	\$26,350	\$31,620	\$29,300	\$35,160	\$31,650	\$37,980
Buffalo-Niagara Falls, NY MSA	\$63,500	\$22,250	\$26,700	\$25,400	\$30,480	\$28,600	\$34,320	\$31,750	\$38,100	\$34,300	\$41,160
Elmira, NY MSA	\$55,500	\$19,450	\$23,340	\$22,200	\$26,640	\$25,000	\$30,000	\$27,750	\$33,300	\$29,950	\$35,940
Glens Falls, NY MSA	\$59,400	\$20,800	\$24,960	\$23,750	\$28,500	\$26,750	\$32,100	\$29,700	\$35,640	\$32,100	\$38,520
Ithaca, NY MSA #	\$71,300	\$25,150	\$30,180	\$28,700	\$34,440	\$32,300	\$38,760	\$35,900	\$43,080	\$38,750	\$46,500
Kingston, NY MSA	\$69,700	\$24,400	\$29,280	\$27,900	\$33,480	\$31,350	\$37,620	\$34,850	\$41,820	\$37,650	\$45,180
Nassau-Suffolk, NY HUD Metro FMR Area	\$101,800	\$35,650	\$42,780	\$40,700	\$48,840	\$45,800	\$54,960	\$50,900	\$61,080	\$54,950	\$65,940
New York, NY HUD Metro FMR Area #	\$61,600	\$26,900	\$32,280	\$30,700	\$36,840	\$34,550	\$41,460	\$38,400	\$46,080	\$41,450	\$49,740
Special HERA New York, NY HUD Metro FMR Area	\$61,600	\$27,700	\$33,240	\$31,700	\$38,040	\$35,650	\$42,780	\$39,600	\$47,520	\$42,750	\$51,300
Poughkeepsie-Newburgh-Middletown, NY MSA	\$81,800	\$28,650	\$34,380	\$32,700	\$39,240	\$36,800	\$44,160	\$40,900	\$49,080	\$44,150	\$52,980
Rochester, NY MSA	\$66,500	\$23,300	\$27,960	\$26,600	\$31,920	\$29,950	\$35,940	\$33,250	\$39,900	\$35,900	\$43,080
Special HERA Rochester, NY MSA	\$66,500	\$23,500	\$28,200	\$26,850	\$32,220	\$30,200	\$36,240	\$33,550	\$40,260	\$36,250	\$43,500
Rockland County, NY HUD Metro FMR Area	\$102,000	\$35,700	\$42,840	\$40,800	\$48,960	\$45,900	\$55,080	\$51,000	\$61,200	\$55,100	\$66,120
Syracuse, NY MSA	\$63,700	\$22,300	\$26,760	\$25,500	\$30,600	\$28,650	\$34,380	\$31,850	\$38,220	\$34,400	\$41,280
Utica-Rome, NY MSA	\$55,800	\$19,550	\$23,460	\$22,300	\$26,760	\$25,100	\$30,120	\$27,900	\$33,480	\$30,150	\$36,180
Westchester County, NY Statutory Exception Area	\$105,300	\$36,850	\$44,220	\$42,100	\$50,520	\$47,400	\$56,880	\$52,650	\$63,180	\$56,850	\$68,220

NON-METROPOLITAN AREAS

Allegany County, NY *	\$50,700	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Cattaraugus County, NY *	\$51,000	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Cayuga County, NY	\$58,900	\$20,600	\$24,720	\$23,550	\$28,260	\$26,500	\$31,800	\$29,450	\$35,340	\$31,800	\$38,160
Special HERA Cayuga County, NY	\$58,900	\$20,850	\$25,020	\$23,800	\$28,560	\$26,800	\$32,160	\$29,750	\$35,700	\$32,150	\$38,580
Chautauqua County, NY *	\$51,900	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Chenango County, NY *	\$53,700	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Clinton County, NY	\$60,900	\$21,300	\$25,560	\$24,350	\$29,220	\$27,400	\$32,880	\$30,450	\$36,540	\$32,900	\$39,480
Columbia County, NY	\$65,400	\$22,900	\$27,480	\$26,150	\$31,380	\$29,450	\$35,340	\$32,700	\$39,240	\$35,300	\$42,360
Cortland County, NY	\$56,800	\$19,900	\$23,880	\$22,700	\$27,240	\$25,550	\$30,660	\$28,400	\$34,080	\$30,650	\$36,780
Delaware County, NY *	\$51,700	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Essex County, NY	\$55,200	\$19,300	\$23,160	\$22,100	\$26,520	\$24,850	\$29,820	\$27,600	\$33,120	\$29,800	\$35,760
Franklin County, NY *	\$50,200	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Fulton County, NY *	\$50,900	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Genesee County, NY #	\$59,200	\$21,750	\$26,100	\$24,850	\$29,820	\$27,950	\$33,540	\$31,050	\$37,260	\$33,550	\$40,260
Greene County, NY	\$57,500	\$20,150	\$24,180	\$23,000	\$27,600	\$25,900	\$31,080	\$28,750	\$34,500	\$31,050	\$37,260
Hamilton County, NY *	\$52,100	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Jefferson County, NY *	\$51,200	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Lewis County, NY *	\$50,200	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Montgomery County, NY #	\$54,400	\$22,200	\$26,640	\$25,400	\$30,480	\$28,550	\$34,260	\$31,750	\$38,100	\$34,250	\$41,100
Special HERA Montgomery County, NY	\$54,400	\$23,700	\$28,440	\$27,100	\$32,520	\$30,450	\$36,540	\$33,850	\$40,620	\$36,550	\$43,860
Otsego County, NY *	\$54,700	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
St. Lawrence County, NY *	\$49,600	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Schuyler County, NY *	\$54,500	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580
Seneca County, NY	\$57,200	\$20,000	\$24,000	\$22,900	\$27,480	\$25,750	\$30,900	\$28,600	\$34,320	\$30,900	\$37,080
Steuben County, NY #	\$53,800	\$20,050	\$24,060	\$22,900	\$27,480	\$25,800	\$30,960	\$28,650	\$34,380	\$30,950	\$37,140
Special HERA Steuben County, NY	\$53,800	\$20,350	\$24,420	\$23,300	\$27,960	\$26,200	\$31,440	\$29,100	\$34,920	\$31,450	\$37,740
Sullivan County, NY	\$59,100	\$20,700	\$24,840	\$23,650	\$28,380	\$26,600	\$31,920	\$29,550	\$35,460	\$31,900	\$38,280
Wyoming County, NY	\$59,300	\$20,750	\$24,900	\$23,700	\$28,440	\$26,700	\$32,040	\$29,650	\$35,580	\$32,000	\$38,400
Yates County, NY *	\$53,000	\$19,200	\$23,040	\$21,950	\$26,340	\$24,700	\$29,640	\$27,450	\$32,940	\$29,650	\$35,580

2009 Median incomes were issued by HUD, 3/19/09.

MSA: Metropolitan Statistical Area

* 50% and 60% limits adjusted upwards based on State Non-Metropolitan Area median income.

50% and 60% limits adjusted based on HUD's "Historical Exception" with limits retained at 2008 levels

Special HERA limits apply to projects with income limits "determined" under HUD's hold harmless policy in 2007 or 2008 in the NY, NY HUD Metro FMR Area and Rochester MSA as well as Cayuga, Montgomery and Steuben Counties projects. Please note the IRS has not formally defined "determined". Special HERA limits should not be used for projects that did not have their income limits "determined" in 2008 or 2007.

Median Family Income, Maximum Gross Monthly Rent Allowable For Low-Income Housing Tax Credit
By Unit Size and By Low-Income Set Aside Option, In The Metropolitan Areas and Non-Metropolitan Counties of New York State

AREA	2009 MEDIAN INCOME	MAXIMUM GROSS MONTHLY RENT										
		0 BR (1 PERSON) OPTION		1 BR (1.5 PERSONS) OPTION		2 BR (3 PERSONS) OPTION		3 BR (4.5 PERSONS) OPTION		4 BR (6 PERSONS) OPTION		
		20/50	40/60	20/50	40/60	20/50	40/60	20/50	40/60	20/50	40/60	
NEW YORK STATE	\$67,900											
METROPOLITAN AREAS	\$69,500											
NON-METROPOLITAN AREAS	\$54,900											
METROPOLITAN AREAS												
Albany-Schenectady-Troy, NY MSA	\$74,100	\$648	\$778	\$695	\$834	\$833	\$1,000	\$963	\$1,155	\$1,075	\$1,290	
Binghamton, NY MSA	\$58,600	\$512	\$615	\$549	\$659	\$658	\$790	\$761	\$914	\$850	\$1,020	
Buffalo-Niagara Falls, NY MSA	\$63,500	\$556	\$667	\$595	\$714	\$715	\$858	\$825	\$990	\$921	\$1,105	
Elmira, NY MSA	\$55,500	\$486	\$583	\$520	\$624	\$625	\$750	\$721	\$865	\$805	\$966	
Glens Falls, NY MSA	\$59,400	\$520	\$624	\$556	\$668	\$668	\$802	\$772	\$927	\$861	\$1,033	
Ithaca, NY MSA #	\$71,300	\$628	\$754	\$673	\$807	\$807	\$969	\$933	\$1,119	\$1,041	\$1,249	
Kingston, NY MSA	\$69,700	\$610	\$732	\$653	\$784	\$783	\$940	\$906	\$1,087	\$1,011	\$1,213	
Nassau-Suffolk, NY HUD Metro FMR Area	\$101,800	\$891	\$1,069	\$954	\$1,145	\$1,145	\$1,374	\$1,323	\$1,587	\$1,476	\$1,771	
New York, NY HUD Metro FMR Area #	\$61,600	\$672	\$807	\$720	\$864	\$863	\$1,036	\$998	\$1,197	\$1,113	\$1,336	
Special HERA New York, NY HUD Metro FMR Area	\$61,600	\$692	\$831	\$742	\$891	\$891	\$1,069	\$1,029	\$1,235	\$1,148	\$1,378	
Poughkeepsie-Newburgh-Middletown, NY MSA	\$81,800	\$716	\$859	\$766	\$920	\$920	\$1,104	\$1,063	\$1,275	\$1,186	\$1,423	
Rochester, NY MSA	\$66,500	\$582	\$699	\$623	\$748	\$748	\$898	\$864	\$1,037	\$963	\$1,156	
Special HERA Rochester, NY MSA	\$66,500	\$587	\$705	\$629	\$755	\$755	\$906	\$872	\$1,047	\$972	\$1,167	
Rockland County, NY HUD Metro FMR Area	\$102,000	\$892	\$1,071	\$956	\$1,147	\$1,147	\$1,377	\$1,326	\$1,591	\$1,478	\$1,774	
Syracuse, NY MSA	\$63,700	\$557	\$669	\$597	\$717	\$716	\$859	\$828	\$993	\$923	\$1,108	
Utica-Rome, NY MSA	\$55,800	\$488	\$586	\$523	\$627	\$627	\$753	\$725	\$870	\$808	\$970	
Westchester County, NY Statutory Exception Area	\$105,300	\$921	\$1,105	\$986	\$1,184	\$1,185	\$1,422	\$1,368	\$1,642	\$1,526	\$1,831	
NON-METROPOLITAN AREAS												
Allegany County, NY *	\$50,700	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Cattaraugus County, NY *	\$51,000	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Cayuga County, NY	\$58,900	\$515	\$618	\$551	\$662	\$662	\$795	\$765	\$918	\$853	\$1,024	
Special HERA Cayuga County, NY	\$58,900	\$521	\$625	\$558	\$669	\$670	\$804	\$773	\$928	\$862	\$1,035	
Chautauqua County, NY *	\$51,900	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Chenango County, NY *	\$53,700	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Clinton County, NY	\$60,900	\$532	\$639	\$570	\$684	\$685	\$822	\$791	\$950	\$882	\$1,059	
Columbia County, NY	\$65,400	\$572	\$687	\$613	\$735	\$736	\$883	\$850	\$1,020	\$948	\$1,138	
Cortland County, NY	\$56,800	\$497	\$597	\$532	\$639	\$638	\$766	\$738	\$885	\$823	\$988	
Delaware County, NY *	\$51,700	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Essex County, NY	\$55,200	\$482	\$579	\$517	\$621	\$621	\$745	\$717	\$861	\$800	\$960	
Franklin County, NY *	\$50,200	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Fulton County, NY *	\$50,900	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Genesee County, NY #	\$59,200	\$543	\$652	\$582	\$699	\$698	\$838	\$807	\$969	\$900	\$1,080	
Greene County, NY	\$57,500	\$503	\$604	\$539	\$647	\$647	\$777	\$747	\$897	\$833	\$1,000	
Hamilton County, NY *	\$52,100	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Jefferson County, NY *	\$51,200	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Lewis County, NY *	\$50,200	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Montgomery County, NY #	\$54,400	\$555	\$666	\$595	\$714	\$713	\$856	\$825	\$990	\$920	\$1,104	
Special HERA Montgomery County, NY	\$54,400	\$592	\$711	\$635	\$762	\$761	\$913	\$880	\$1,056	\$981	\$1,177	
Otsego County, NY *	\$54,700	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
St. Lawrence County, NY *	\$49,600	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Schuyler County, NY *	\$54,500	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	
Seneca County, NY	\$57,200	\$500	\$600	\$536	\$643	\$643	\$772	\$743	\$892	\$830	\$996	
Steuben County, NY #	\$53,800	\$501	\$601	\$536	\$644	\$645	\$774	\$745	\$894	\$831	\$997	
Special HERA Steuben County, NY	\$53,800	\$508	\$610	\$545	\$654	\$655	\$786	\$756	\$908	\$843	\$1,012	
Sullivan County, NY	\$59,100	\$517	\$621	\$554	\$665	\$665	\$798	\$768	\$921	\$857	\$1,029	
Wyoming County, NY	\$59,300	\$518	\$622	\$555	\$666	\$667	\$801	\$770	\$924	\$860	\$1,032	
Yates County, NY *	\$53,000	\$480	\$576	\$514	\$617	\$617	\$741	\$713	\$856	\$796	\$955	

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New York Counties and the Associated Metropolitan Areas
For HUD Income Limits Effective 3/19/2009

County Name	Metropolitan Area Name
Albany County	Albany-Schenectady-Troy, NY MSA
Allegany County	Allegany County, NY
Bronx County	New York, NY HUD Metro FMR Area
Broome County	Binghamton, NY MSA
Cattaraugus County	Cattaraugus County, NY
Cayuga County	Cayuga County, NY
Chautauqua County	Chautauqua County, NY
Chemung County	Elmira, NY MSA
Chenango County	Chenango County, NY
Clinton County	Clinton County, NY
Columbia County	Columbia County, NY
Cortland County	Cortland County, NY
Delaware County	Delaware County, NY
Dutchess County	Poughkeepsie-Newburgh-Middletown, NY MSA
Erie County	Buffalo-Niagara Falls, NY MSA
Essex County	Essex County, NY
Franklin County	Franklin County, NY
Fulton County	Fulton County, NY
Genesee County	Genesee County, NY
Greene County	Greene County, NY
Hamilton County	Hamilton County, NY
Herkimer County	Utica-Rome, NY MSA
Jefferson County	Jefferson County, NY
Kings County	New York, NY HUD Metro FMR Area
Lewis County	Lewis County, NY
Livingston County	Rochester, NY MSA
Madison County	Syracuse, NY MSA
Monroe County	Rochester, NY MSA
Montgomery County	Montgomery County, NY
Nassau County	Nassau-Suffolk, NY HUD Metro FMR Area
New York County	New York, NY HUD Metro FMR Area
Niagara County	Buffalo-Niagara Falls, NY MSA
Oneida County	Utica-Rome, NY MSA
Onondaga County	Syracuse, NY MSA
Ontario County	Rochester, NY MSA
Orange County	Poughkeepsie-Newburgh-Middletown, NY MSA
Orleans County	Rochester, NY MSA
Oswego County	Syracuse, NY MSA
Otsego County	Otsego County, NY
Putnam County	New York, NY HUD Metro FMR Area
Queens County	New York, NY HUD Metro FMR Area
Rensselaer County	Albany-Schenectady-Troy, NY MSA
Richmond County	New York, NY HUD Metro FMR Area
Rockland County	Rockland County, NY HUD Metro FMR Area
Saratoga County	Albany-Schenectady-Troy, NY MSA
Schenectady County	Albany-Schenectady-Troy, NY MSA
Schoharie County	Albany-Schenectady-Troy, NY MSA
Schuyler County	Schuyler County, NY
Seneca County	Seneca County, NY
St. Lawrence County	St. Lawrence County, NY
Steuben County	Steuben County, NY
Suffolk County	Nassau-Suffolk, NY HUD Metro FMR Area
Sullivan County	Sullivan County, NY
Tioga County	Binghamton, NY MSA
Tompkins County	Ithaca, NY MSA
Ulster County	Kingston, NY MSA
Warren County	Glens Falls, NY MSA
Washington County	Glens Falls, NY MSA
Wayne County	Rochester, NY MSA
Westchester County	Westchester County, NY Statutory Exception Area
Wyoming County	Wyoming County, NY
Yates County	Yates County, NY