

STATE:NEW YORK

-----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
Albany--Schenectady--Troy, NY MSA	PROGRAM								
FY 2005 MFI: 63450	30% OF MEDIAN	13350	15250	17150	19050	20550	22100	23600	25150
	VERY LOW INCOME	22200	25400	28550	31750	34250	36800	39350	41900
	LOW-INCOME	35550	40650	45700	50800	54850	58950	63000	67050
Binghamton, NY MSA	PROGRAM								
FY 2005 MFI: 53100	30% OF MEDIAN	11150	12750	14350	15950	17200	18500	19750	21050
	VERY LOW INCOME	18600	21250	23900	26550	28650	30800	32900	35050
	LOW-INCOME	29750	34000	38250	42500	45900	49300	52700	56050
Buffalo--Niagara Falls, NY MSA	PROGRAM								
FY 2005 MFI: 56950	30% OF MEDIAN	11950	13700	15400	17100	18450	19850	21200	22550
	VERY LOW INCOME	19950	22800	25650	28500	30750	33050	35300	37600
	LOW-INCOME	31900	36500	41050	45600	49250	52900	56550	60200
Dutchess County, NY PMSA	PROGRAM								
FY 2005 MFI: 73400	30% OF MEDIAN	15400	17600	19800	22000	23800	25550	27300	29050
	VERY LOW INCOME	25700	29350	33050	36700	39650	42550	45500	48450
	LOW-INCOME	40600	46400	52200	58000	62650	67300	71900	76550
Elmira, NY MSA	PROGRAM								
FY 2005 MFI: 51150	30% OF MEDIAN	10750	12300	13800	15350	16600	17800	19050	20300
	VERY LOW INCOME	17900	20450	23000	25600	27600	29650	31700	33750
	LOW-INCOME	28650	32750	36850	40950	44250	47500	50800	54050
Glens Falls, NY MSA	PROGRAM								
FY 2005 MFI: 52600	30% OF MEDIAN	11050	12600	14200	15800	17050	18300	19550	20850
	VERY LOW INCOME	18400	21050	23650	26300	28400	30500	32600	34700
	LOW-INCOME	29450	33650	37850	42100	45450	48800	52200	55550
Jamestown, NY MSA	PROGRAM								
FY 2005 MFI: 47500	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
	VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
	LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Nassau--Suffolk, NY PMSA	PROGRAM								
FY 2005 MFI: 88850	30% OF MEDIAN	18650	21350	24000	26650	28800	30950	33050	35200
	VERY LOW INCOME	31100	35550	40000	44450	48000	51550	55100	58650
	LOW-INCOME	43250	49400	55600	61750	66700	71650	76600	81500
New York, NY PMSA	PROGRAM								
FY 2005 MFI: 54400	30% OF MEDIAN	13200	15050	16950	18850	20350	21850	23350	24850
	VERY LOW INCOME	22000	25100	28250	31400	33900	36400	38950	41450
	LOW-INCOME	35150	40200	45200	50250	54250	58300	62300	66300
Westchester County MSA*	PROGRAM								
FY 2005 MFI: 93400	30% OF MEDIAN	19600	22400	25200	28000	30250	32500	34750	37000
	VERY LOW INCOME	32700	37350	42050	46700	50450	54150	57900	61650
	LOW-INCOME	42200	48250	54300	60300	65150	69950	74800	79600
Rockland County MSA*	PROGRAM								
FY 2005 MFI: 91750	30% OF MEDIAN	19300	22050	24800	27550	29750	31950	34150	36350
	VERY LOW INCOME	32100	36700	41300	45900	49550	53200	56900	60550
	LOW-INCOME	40600	46400	52200	58000	62650	67300	71900	76550
Newburgh, NY--PA PMSA	PROGRAM								
FY 2005 MFI: 68150	30% OF MEDIAN	14300	16350	18400	20450	22100	23750	25350	27000
	VERY LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	LOW-INCOME	38200	43650	49100	54550	58900	63300	67650	72000

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Rochester, NY MSA										
FY 2005 MFI:	62100	30% OF MEDIAN	13050	14900	16750	18650	20100	21600	23100	24600
		VERY LOW INCOME	21750	24850	27950	31050	33550	36000	38500	41000
		LOW-INCOME	34800	39750	44700	49700	53650	57650	61600	65600
Syracuse, NY MSA										
FY 2005 MFI:	57400	30% OF MEDIAN	12050	13800	15500	17200	18600	20000	21350	22750
		VERY LOW INCOME	20100	22950	25850	28700	31000	33300	35600	37900
		LOW-INCOME	32150	36750	41350	45900	49600	53250	56950	60600
Utica--Rome, NY MSA										
FY 2005 MFI:	51400	30% OF MEDIAN	10800	12350	13900	15400	16650	17900	19100	20350
		VERY LOW INCOME	18000	20550	23150	25700	27750	29800	31850	33900
		LOW-INCOME	28800	32900	37000	41100	44400	47700	51000	54300
Allegany County										
FY 2005 MFI:	44700	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Cattaraugus County										
FY 2005 MFI:	45750	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Chenango County										
FY 2005 MFI:	46250	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Clinton County										
FY 2005 MFI:	53300	30% OF MEDIAN	11200	12800	14400	16000	17250	18550	19850	21100
		VERY LOW INCOME	18650	21300	24000	26650	28800	30900	33050	35200
		LOW-INCOME	29850	34100	38400	42650	46050	49450	52850	56300
Columbia County										
FY 2005 MFI:	57600	30% OF MEDIAN	12100	13800	15550	17300	18650	20050	21450	22800
		VERY LOW INCOME	20150	23050	25900	28800	31100	33400	35700	38000
		LOW-INCOME	32250	36850	41450	46100	49750	53450	57150	60850
Cortland County										
FY 2005 MFI:	49050	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Delaware County										
FY 2005 MFI:	45700	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Essex County										
FY 2005 MFI:	48900	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Franklin County										
FY 2005 MFI:	45000	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700

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Fulton County										
FY 2005 MFI:	46000	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Greene County										
FY 2005 MFI:	51400	30% OF MEDIAN	10800	12350	13900	15400	16650	17900	19100	20350
		VERY LOW INCOME	18000	20550	23150	25700	27750	29800	31850	33900
		LOW-INCOME	28800	32900	37000	41100	44400	47700	51000	54300
Hamilton County										
FY 2005 MFI:	45950	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Jefferson County										
FY 2005 MFI:	45700	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Lewis County										
FY 2005 MFI:	45400	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Otsego County										
FY 2005 MFI:	47550	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
St. Lawrence County										
FY 2005 MFI:	44600	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Schuyler County										
FY 2005 MFI:	48050	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
		VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
		LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700
Seneca County										
FY 2005 MFI:	52550	30% OF MEDIAN	11050	12600	14200	15800	17050	18300	19550	20850
		VERY LOW INCOME	18400	21000	23650	26300	28400	30500	32600	34700
		LOW-INCOME	29450	33650	37850	42100	45450	48800	52200	55550
Steuben County										
FY 2005 MFI:	54900	30% OF MEDIAN	12050	13750	15450	17200	18550	19950	21300	22700
		VERY LOW INCOME	20050	22900	25800	28650	30950	33250	35550	37800
		LOW-INCOME	32100	36650	41250	45850	49500	53150	56850	60500
Sullivan County										
FY 2005 MFI:	50800	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
		VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Tompkins County										
FY 2005 MFI:	61850	30% OF MEDIAN	13000	14850	16700	18550	20050	21550	23050	24500
		VERY LOW INCOME	21650	24750	27850	30950	33400	35850	38350	40800
		LOW-INCOME	34650	39600	44550	49500	53500	57450	61400	65350

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	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Ulster County									
FY 2005 MFI: 59950	30% OF MEDIAN	12600	14400	16200	18000	19450	20900	22300	23750
	VERY LOW INCOME	21000	24000	27000	30000	32350	34750	37150	39550
	LOW-INCOME	33600	38400	43200	48000	51850	55700	59500	63350
Wyoming County									
FY 2005 MFI: 52450	30% OF MEDIAN	11050	12600	14200	15750	17000	18250	19550	20800
	VERY LOW INCOME	18350	21000	23600	26250	28300	30400	32500	34600
	LOW-INCOME	29400	33600	37800	42000	45350	48700	52100	55450
Yates County									
FY 2005 MFI: 46900	30% OF MEDIAN	10500	12000	13450	14950	16150	17350	18550	19750
	VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
	LOW-INCOME	27950	31950	35950	39900	43100	46300	49500	52700