



# Does my income qualify me for affordable housing ?

NYC creates affordable housing opportunities for households at a wide range of sizes and income levels.

This chart helps explain the income categories that we use, which vary by household size, so you can see where you and your family fit in:

Affordable housing is based on a household's percentage of the area median income (AMI), which is set by the federal government. Housing is considered affordable if it costs about one-third or less of what the people living there make, and is regulated so the rent can't go up dramatically over time.

The numbers on this chart reflect 2022 AMI levels.

## Eligible Income Levels by Household Size

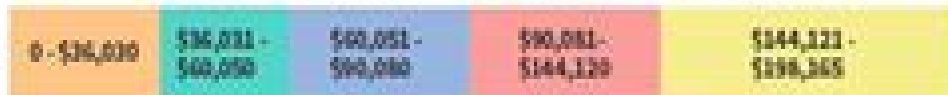
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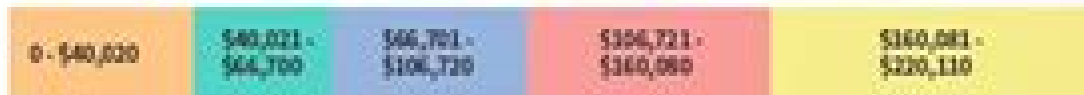
2 people  
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3 people  
A



4 people  
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5 people  
A



6 people  
A



- 0 - 20% of AMI (Extremely Low-Income)
- 21 - 50% of AMI (Very Low-Income)
- 51 - 80% of AMI (Low-Income)
- 81 - 120 % of AMI (Moderate Income)
- 121 - 145% of AMI (Middle Income)

If your income fits in this chart, register for Housing Connect today so you can apply for housing opportunities that are affordable for you: [nyc.gov/housingconnect](https://nyc.gov/housingconnect)



# Home Income Guidelines

**United States. Congress. House.  
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## Home Income Guidelines:

**Compliance in HOME Rental Projects** ,2009      *Technical Guide for Determining Income and Allowances for the HOME Program* ,1994      **Low Income Home Energy Assistance Program** ,1993      **Office of Economic Opportunity and the Medical Foundation of Bellaire, Ohio** United States. Congress. House. Government Operations,1969      **Asset Management Handbook for Real Estate Portfolios** R. M. Santucci,2013-10-14

The Asset Management Handbook is divided into three phases Chapters 1 through 3 are conceptual introductions Chapters 4 5 6 and 7 get into the meat of the policies and techniques of evaluating the capital needs of your property over the next 40 years Chapters 8 and 9 help you identify which properties are doing well and which are the most threatened What action should you take What are the standard preservation and rejuvenation options available to a real estate portfolio manager What is Asset Management People are more accustomed to thinking about asset management of money or stocks or a package of annuity and savings accounts Real estate asset management is a slower longer term process The properties in your portfolio especially in affordable housing have life cycles of 30 40 or infinite time periods Most nonprofit owners are not interested in selling to capture any appreciation on their properties Their goal is to provide housing for the foreseeable future as long as the asset can perform Many nonprofits and mid size property owners do not have a dedicated asset manager It is extraordinarily important that someone take on that long term analysis be it for 10% 25% or 50% of a full time employee The next step is to benchmark your properties How are you doing compared to the world Not just on straight bottom line consideration but how about in human services Have you saved sufficient money to replace the roof or add the sprinklers that will be required at the next renovation The Asset Management Handbook provides well established objective criteria for 25 different variables Weve seen participants in the asset management practicum expand that up to 40 variables to analyze on an annual basis Well see how benchmarking and risk ranking of your portfolio are essential first steps in establishing its viability and needs Capital Needs and Their Funds In this meat of the manual we walk you through essential policies that define how your properties will operate over the long term We show how policies made by lenders bankers and other short term partners can be self destructive and damaging to property owners holding for the long term First example of the dichotomy the lender is suggesting the reserve is sufficient when two years after their loan matures the property will require 4 million of replacement expenditures This is fine for investment property held for resale You just flip it and get down the road Most affordable housing owners do not consider selling the property as a positive outcome Even if youve never performed a property inspection before the Handbook offers you easy methods of counting and sorting components into well established remaining economic lives Then it is on to the massive spreadsheet that calculates the future need and the various waves in which it will appear Exterior paint first then roofs windows and doors and kitchens and baths follow and then it starts all over again Most capital needs assessments performed by third parties make financial assumptions that are untenable Their

interest rates on earnings are overstated and their inflation rate on the components are generally understated leaving you with significant shortfalls even if you have escrowed according to directions We will keep you out of that trap showing you the realistic funds that are required and the time periods when the inevitable refinancing windows will occur Risk and Solutions In the final section we evaluate your primary risks Which properties should you address first Which properties have the strength and energy to function on their own Then what should you do about it Refinance Renegotiate Value engineer Raise rents In the foot race the runner is always caught by the tsunami of required replacements It is just a fact of the business that every 20 to 30 years youve got to re invest a significant amount of money New Energy Efficient Homes Programs, Indoor Air Quality Options (OR,WA,ID,MT) ,1988 *Health Management for Older Adults Developing an Interdisciplinary Approach* David G Satin, MD,2009-01-21 The health care of a growing older adult population is a crucial issue and one of increasing concern and cost This text explores the health system s effect on health care and professional practice on societal institutional and health team levels It also clarifies models of disciplinary collaboration and the contributions of the interdisciplinary model It relates clinical and non clinical disciplines and facilitates change toward a more synergistic and effective health system This book addresses its key issues in two ways First it explores the present health care system and how it shapes the health care that older adults receive and the practices of their health professionals Second it explores five models of collaboration among health disciplines and how they differ in terms of mutual understanding extent of collaboration overlap and flexibility of roles and openness to incorporating knowledge and skills from one another This text aims to help health professionals policy makers and citizens understand the health system how it shapes the health care they receive and can provide and how to improve it It also introduces clinicians and non clinicians to one another s responsibilities and functions so that they can develop a more synergistic and harmonious health system

Community Solutions for the Prevention of & Management of Foreclosures: Congressional Field Hearing , OMB Circular A-133 United States. Office of Management and Budget,2000 **Code of Federal Regulations** ,2000 "Code of Massachusetts regulations, 1998" ,1998 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 *Impact of Federal Policies on Employment, Poverty, and Other Programs, 1973* United States. Congress. Senate. Committee on Labor and Public Welfare. Subcommittee on Employment, Poverty, and Migratory Labor,1973 Congressional Record United States. Congress,1996 **United States Code** United States,2013 The United States Code is the official codification of the general and permanent laws of the United States of America The Code was first published in 1926 and a new edition of the code has been published every six years since 1934 The 2012 edition of the Code incorporates laws enacted through the One Hundred Twelfth Congress Second Session the last of which was signed by the President on January 15 2013 It does not include laws of the One Hundred Thirteenth Congress First Session enacted between January 2 2013 the date it convened and January 15 2013 By statutory authority this edition

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