

WESTCHESTER COUNTY

2023 INCOME & RENT PROGRAM GUIDELINES AREA

MEDIAN INCOME (AMI), SALES & RENT LIMITS

INCOME LIMITS & HOUSING COSTS

In determining housing affordability, all housing costs must be included in the calculation. In rental units, housing costs include rent and any tenant paid utilities. In ownership units, costs include the mortgage payment (principal and interest), property taxes and homeowners insurance; Condominiums and cooperatives, will add common charges or Home Owners Association (HOA) fees.

The U.S. Department of Housing and Urban Development (HUD) sets income limits annually for a variety of housing programs known as the Area Median Income (AMI) for each Metropolitan Statistical Area (MSA). The base AMI is estimated for an average household of 4 persons (highlighted in **red** in the table below). The maximum income by family size is then adjusted by a percentage determined by HUD:

HOUSEHOLD SIZE PERCENTAGE

NUMBER OF PERSONS ADJUSTMENT

1	2	3	4	5	6	7	8
70%	80%	90%	100%	108%	116%	124%	132%

In the cases where the AMI for Westchester County is lower in a following year, the County policy is to hold-harmless any existing property with tenants in place or new homebuyers ready to purchase a home who have signed a Contract of Sale prior to the effective date of any new AMI.

The AMI are published by HUD in accordance with federal guidelines, including the limits to be applied to *Multifamily Tax Subsidy Projects (MTSP)* and the HOME program. In 1999, Westchester County was designated by HUD to be an Exception Criteria community, which exempted the County's 80% AMI from being capped at the National Average. Westchester County is allowed to use its true 80%.

2023 Maximum Income Guidelines

Household Size

Income Limits	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
120% AMI	\$123,350	\$141,000	\$158,600	\$176,200	\$190,300	\$204,400
100% AMI	\$102,800	\$117,450	\$132,150	\$146,800	\$158,550	\$170,300
80% AMI	\$82,250	\$94,000	\$105,750	\$117,450	\$126,850	\$136,250
60% AMI	\$61,700	\$70,500	\$79,300	\$88,100	\$95,150	\$102,200
50% AMI	\$51,400	\$58,750	\$66,100	\$73,400	\$79,300	\$85,150
30% AMI	\$30,850	\$35,250	\$39,650	\$44,050	\$47,600	\$51,100

Effective Date

* MTSP, Section 8 & NSP Income Limits, May 15, 2023

* HOME Income Limits and 80% Uncapped Income Limits, June 15, 2023

* While Westchester County is authorized to use the "true" 80% AMI numbers, these have not been published by HUD, so are subject to HUD's confirmation. HUD will generally round up to the closest \$50.

* 2023 Median Family Income is \$151,400, however due to ceiling adjustment maximum income guidelines are adjusted based on \$146,800.

Housing Costs

Westchester County uses the AMI standard to set eligibility requirements for its funding programs for both rental and ownership housing. Affordability is broadly defined as a household paying no more than 30% of their monthly GROSS income towards their housing costs. Based on the AMI for Westchester County, the following table calculates 30% of each income group's total monthly gross income—the maximum that should be dedicated towards housing costs. The table below is intended to provide a quick estimate of affordability for a given household size at various income levels.

Estimated Monthly Housing Cost Limits Based on 30% of Income

Family Size	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household
120% AMI	\$3,084	\$3,525	\$3,965	\$4,405	\$4,758	\$5,110
100% AMI	\$2,570	\$2,936	\$3,304	\$3,670	\$3,964	\$4,258
80% AMI	\$2,056	\$2,350	\$2,644	\$2,936	\$3,171	\$3,406
60% AMI	\$1,543	\$1,763	\$1,983	\$2,203	\$2,379	\$2,555
50% AMI	\$1,285	\$1,469	\$1,653	\$1,835	\$1,983	\$2,129
30% AMI	\$ 771	\$ 881	\$ 991	\$1,101	\$1,190	\$1,278

The Housing Costs in the table above are calculated based on household size. To estimate costs by unit size, typically HUD and New York State use a general rule of 1½ persons per bedroom to determine rent limits based on the unit size. Please note, however, that municipalities may have their own occupancy requirements based on the square footage of each bedroom. In some cases, the size of a bedroom may only accommodate one person and the rent must be proportioned accordingly. It is best to verify the municipality's occupancy requirements before finalizing rents.

Westchester County will use the standard of 1½ persons per bedroom in its underwriting for new rental housing developments. Ownership units must be affordable to the minimum family size for the unit, per the County's occupancy standards (e.g. 3 persons for a 3 bedroom unit).

Sale Price Limits

For ownership developments, underwriting is based on the household spending no more than 33% of their income on their total housing costs. This includes the mortgage payment (principal and interest), taxes, insurance and HOA or common charges where applicable. Ownership households can earn no more than 80% AMI to qualify for most programs. To assure that a broad range of families can both afford to purchase the unit and qualify for a mortgage, Westchester County will work with developers to set sales prices to be affordable to a family at 70% AMI.

Rent Limits

HUD annually publishes HOME Program Rent Limits for each MSA based on affordability for households with incomes at or below 50% AMI or up to 60% AMI. The published High HOME

Rent is for units targeted to households that earn up to 60% AMI; and the Low HOME Rent is for units targeted to households that earn no more than 50% AMI. To assure that a broad range of households can afford to rent any unit, the County encourages that rents be set to be affordable to households with incomes below the maximum income limits. Westchester County has adopted the HOME rent limits for all its funding programs.

The monthly rent includes all housing costs associated with the unit. If there are any tenant paid utilities, the appropriate utility allowance must be deducted from the maximum rent allowed to arrive at the Net Rent that may be charged the tenant under a lease. The utility allowance used by Westchester County is provided annually by New York State Homes and Community Renewal.

Please note that the *Housing and Economic Recovery Act of 2008* requires that income and rent limits be calculated separately for *Multifamily Tax Subsidy Projects (MTSP)* funded under Section 42 of the Internal Revenue Code. Rent calculation information is provided by New York State. To check for this information, go to www.nyshcr.org.

HOME Program 2023 Rent Limits (Effective Date – June 15, 2023)

Unit Size	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
High HOME	\$1,436	\$1,669	\$2,029	\$2,427	\$2,688	\$2,947
Low HOME	\$1,285	\$1,376	\$1,652	\$1,908	\$2,128	2,349

CALCULATING NET RENT

To calculate the maximum Net Rent that may be charged to the tenant on a lease, unit, start with the rent limit in the above table for the unit size, then deduct any tenant paid utilities based on the table on the back of this page.

For example, to set the rent for a 2-bedroom unit for a household with an income at or below 60% AMI (the High HOME rent), where the tenant will also pay for these utilities, Natural Gas for Heating, Cooking, Hot Water and Electricity, follow the below process:

High Home Rent for a 2-Bedroom Unit: \$2,029

Utility Allowance

- Natural Gas Heat: \$94
- Natural Gas Cooking: \$17
- Natural Gas Hot Water: \$10
- Electricity: \$26

Total Utility Allowance: \$147

Maximum Net Rent charged to Tenant \$1,882

It should be noted that rents should be set to be affordable to a wide range of families, not just those with incomes at the maximum income limits allowed.

Interested municipalities, non-profits, landlords and tenants should call or e-mail Terry Fleischman at 914-995-2201 or tifa@westchestercountyny.gov and developers should call or e-mail Leonard Gruenfeld at 914-995-2409 or lnga@westchestercountyny.gov with any questions.

Utility Allowance Schedule (Effective January 2023)

The following tables (Low-Rise, High Rise with Elevator, Semi-Detached and Rowhouse/Townhouse, Single Family Detached and Manufactured Home) are the current Utility Allowance Schedules used to calculate tenants' utility costs. Add up the various tenant paid utilities to determine the total utility allowance for that unit size

Single Family Detached

	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating						
Natural Gas	104	118	133	148	163	178
Bottle Gas	140	165	191	218	245	272
Electric Resistance	118	135	155	175	195	215
Electric Heat Pump	54	64	76	85	95	104
Fuel Oil	139	163	190	216	243	270
Cooking						
Natural Gas	2	3	6	9	13	16
Bottle Gas	11	13	19	25	31	37
Electric	11	13	19	25	31	37
Other Electric						
	67	79	118	156	194	232
Water Heating						
Natural Gas	19	23	33	43	53	63
Bottle Gas	34	40	58	76	95	113
Electric	36	43	55	66	78	90
Fuel Oil	34	40	58	76	94	112
Water						
Water	21	22	33	49	65	80
Sewer	9	10	12	15	18	21
Trash Collection	20	20	20	20	20	20
Range/Microwave	12	12	12	12	12	12
Refrigerator	13	13	13	13	13	13

High Rise with Elevator

	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating						
Natural Gas	81	90	101	111	122	132
Bottle Gas	98	115	134	153	172	191
Electric Resistance	60	68	85	103	121	139
Electric Heat Pump	38	45	53	60	66	73
Fuel Oil	97	114	133	151	170	189
Cooking						
Natural Gas	2	3	6	9	13	16
Bottle Gas	11	13	19	25	31	37
Electric	11	13	19	25	31	37
Other Electric						
	50	59	81	105	128	151
Water Heating						
Natural Gas	15	18	26	34	42	50
Bottle Gas	28	32	47	61	76	90
Electric	29	34	44	53	63	72
Fuel Oil	27	32	46	61	75	89
Water						
Water	21	22	33	49	65	80
Sewer	9	10	12	15	18	21
Trash Collection	20	20	20	20	20	20
Range/Microwave	12	12	12	12	12	12
Refrigerator	13	13	13	13	13	13

Manufactured Home

	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating						
Natural Gas	92	104	117	130	142	155
Bottle Gas	119	140	163	186	208	231
Electric Resistance	123	141	145	149	153	157
Electric Heat Pump	46	54	64	72	80	88
Fuel Oil	118	139	161	184	207	229
Cooking						
Natural Gas	2	3	6	9	13	16
Bottle Gas	11	13	19	25	31	37
Electric	11	13	19	25	31	37
Other Electric						
	69	81	116	152	187	222
Water Heating						
Natural Gas	19	23	33	43	53	63
Bottle Gas	34	40	58	76	95	113
Electric	36	43	55	66	78	90
Fuel Oil	34	40	58	76	94	112
Water						
Water	21	22	33	49	65	80
Sewer	9	10	12	15	18	21
Trash Collection	20	20	20	20	20	20
Range/Microwave	12	12	12	12	12	12
Refrigerator	13	13	13	13	13	13

Semi-Detached and Rowhouse/Townhouse

	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating						
Natural Gas	96	108	121	133	146	158
Bottle Gas	125	147	169	192	214	236
Electric Resistance	79	90	112	134	156	178
Electric Heat Pump	46	54	64	72	80	88
Fuel Oil	124	146	168	190	212	234
Cooking						
Natural Gas	2	3	6	9	13	16
Bottle Gas	11	13	19	25	31	37
Electric	11	13	19	25	31	37
Other Electric						
	61	71	103	134	166	198
Water Heating						
Natural Gas	19	23	33	43	53	63
Bottle Gas	34	40	58	76	95	113
Electric	36	43	55	66	78	90
Fuel Oil	34	40	58	76	94	112
Water						
Water	21	22	33	49	65	80
Sewer	9	10	12	15	18	21
Trash Collection	20	20	20	20	20	20
Range/Microwave	12	12	12	12	12	12
Refrigerator	13	13	13	13	13	13

Low Rise

	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating						
Natural Gas	120	137	146	154	162	171
Bottle Gas	169	199	214	229	244	259
Electric Resistance	79	90	112	134	156	178
Electric Heat Pump	49	57	68	77	85	93
Fuel Oil	168	197	212	227	242	257
Cooking						
Natural Gas	2	3	6	9	13	16
Bottle Gas	11	13	19	25	31	37
Electric	11	13	19	25	31	37
Other Electric						
	60	70	98	126	155	183
Water Heating						
Natural Gas	19	23	33	43	53	63
Bottle Gas	34	40	58	76	95	113
Electric	36	43	55	66	78	90
Fuel Oil	34	40	58	76	94	112
Water						
Water	21	22	33	49	65	80
Sewer	9	10	12	15	18	21
Trash Collection	20	20	20	20	20	20
Range/Microwave	12	12	12	12	12	12
Refrigerator	13	13	13	13	13	13