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Application Introduction

To be qualified for admission to the Elmira Housing Authority, an applicant must:

1. Be a family as defined in the Elmira Housing Authority's Admission and Continued Occupancy policy; and
2. Have at least one family member who is either a U.S. citizen or an eligible immigrant; and
3. Have an Annual Income at the time of admission at or below the income limits established by HUD that are posted in the Elmira Housing Authority's Office; and
4. Provide documentation of Social Security numbers for all family members, age 6 or older or certify that they do not have Social Security numbers; and
5. Meet or exceed the Applicant Selection Criteria, including attending orientation class; and
6. Pay any money owed to the Elmira Housing Authority, any other Housing Authority or any Section 8 Program; and
7. Be able and willing to comply with the Elmira Housing Authority's Lease; and
8. Not have any family members engaged in any criminal activity or alcohol abuse that threatens the life, health, safety, or right to peaceful enjoyment of the other residents or staff and not to engage in drug-related criminal activity on or off the Elmira Housing Authority's premises; and
9. Not to have been convicted of manufacturing or producing methamphetamine, also known as "speed" on the premises of assisted housing; and
10. Not to contain a household member subject to lifetime sex offender registration requirements under a State Sex offender registration program; and
11. Not have any family members who were evicted from federally assisted housing for drug related criminal activity for three years following the date of eviction (unless the family can demonstrate that the person who engaged in the drug related activity has been rehabilitated or is no longer a member of the household).



FY 2023 MULTIFAMILY TAX SUBSIDY PROJECT INCOME LIMITS SUMMARY

Chemung County is part of the **Elmira, NY MSA**, so all information presented here applies to all of the **Elmira, NY MSA**.

HUD refers to projects financed with tax exempt housing bonds issued to provide qualified residential rental development under section 142 of the Internal Revenue Code (IRC) and low-income housing projects funded with tax credits authorized under section 42 of the IRC, as Multifamily Tax Subsidy Projects (MTSPs). MTSPs are subject to HUD-determined income limits.

For projects placed into service in Elmira, NY MSA following publication of the FY2023 Income Limits: For minimum set-asides using the 20-50 test, use the 50 percent (very low) income limits in the table below; for the 40-60 test, use the 60 percent income limits below. All income limits shown in the following table are applicable in low-income housing credit projects that are using the income averaging test for compliance subsequent to the Consolidated Appropriations Act of 2018, Pub.L. No. 115-141, 132 Stat. 348 (SEC. 103.).

FY 2023 MTSP Income Limits									
FY 2023 MTSP Income Limit Area	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Elmira, NY MSA	80 Percent Income Limits	\$46,240	\$52,800	\$59,440	\$66,000	\$71,280	\$76,560	\$81,840	\$87,120
	70 Percent Income Limits	\$40,460	\$46,200	\$52,010	\$57,750	\$62,370	\$66,990	\$71,610	\$76,230
	60 Percent Income Limits	\$34,680	\$39,600	\$44,580	\$49,500	\$53,460	\$57,420	\$61,380	\$65,340
	<u>50 Percent (Very Low) Income Limits</u>	\$28,900	\$33,000	\$37,150	\$41,250	\$44,550	\$47,850	\$51,150	\$54,450
	40 Percent Income Limits	\$23,120	\$26,400	\$29,720	\$33,000	\$35,640	\$38,280	\$40,920	\$43,560
	30 Percent Income	\$17,340	\$19,800	\$22,290	\$24,750	\$26,730	\$28,710	\$30,690	\$32,670

Limits									
20 Percent Income Limits	\$11,560	\$13,200	\$14,860	\$16,500	\$17,820	\$19,140	\$20,460	\$21,780	

NOTE: Very low-income (50% Income Limits) calculations published by HUD are used as the basis for determining the full range of income limits for minimum set-aside tests. The following illustrates the calculation of additional limits:

- 80% limit: 160 percent or (80/50) of the income limit for a very low-income family of the same size.
- 70% limit: 140 percent or (70/50) of the income limit for a very low-income family of the same size.
- 60% limit: 120 percent or (60/50) of the income limit for a very low-income family of the same size.
- 50% limit: Equals the income limit for a very low-income family of the same size.
- 40% limit: 80 percent or (40/50) of the income limit for a very low-income family of the same size.
- 30% limit: 60 percent or (30/50) of the income limit for a very low-income family of the same size.
- 20% limit: 40 percent or (20/50) of the income limit for a very low-income family of the same size.

For HUD hold harmless impacted projects placed into service by December, 31, 2008: Section 3009(a)(E)(ii) & (iii) of the Housing and Economic Recovery Act of 2008 (Public Law 110-289) defines projects as a "HUD hold harmless impacted project" if the project was subject to a policy similar to the rules outlined in section 3009(a)(E)(i) to prevent income limits from declining. A special set of income limits are required for any project located in counties or metropolitan statistical areas (MSAs) that were held harmless under the prior HUD Income Limit Hold Harmless policy with respect to its area median gross income. **Elmira, NY MSA was subject to HUD's Hold Harmless Policy in 2007. As result, HERA defined special income limits are required and shown below for projects placed into service by December, 31, 2008.**

FY 2023 MTSP HERA Special Income Limits										
FY 2023 MTSP Income Limit Area	<u>Median Family Income</u>	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Elmira, NY MSA	\$86,200	<u>50 Percent HERA Special Income Limits</u>	\$30,200	\$34,500	\$38,800	\$43,100	\$46,550	\$50,000	\$53,450	\$56,900
		<u>60 Percent HERA Special</u>	\$36,240	\$41,400	\$46,560	\$51,720	\$55,860	\$60,000	\$64,140	\$68,280

For projects placed into service prior to the publication of FY2023 Income Limits and non-impacted projects: Section 3009(a)(E)(i) of the Housing and Economic Recovery Act of 2008 (Public Law 110-289) provides a general "hold-harmless" policy for multifamily tax subsidy projects after calendar year 2008. The table below outlines the maximum set of Income Limits for existing projects within Elmira, NY MSA to use based on the date the project was first placed into service.

Determination of Maximum Income Limits

Elmira, NY MSA	
Vintage of Maximum Income Limits	
Placed In Service Date	Maximum Income Limits
On or before 12/31/2008	<u>FY2023 HERA Special</u>
01/01/2009 to 05/13/2010	<u>FY2023</u>
05/14/2010 to 05/31/2011	<u>FY2023</u>
06/01/2011 to 11/30/2011	<u>FY2023</u>
12/01/2011 to 12/10/2012	<u>FY2023</u>
12/11/2012 to 12/17/2013	<u>FY2023</u>
12/18/2013 to 03/05/2015	<u>FY2023</u>
03/06/2015 to 03/27/2016	<u>FY2023</u>
03/28/2016 to 04/13/2017	<u>FY2023</u>
04/14/2017 to 03/31/2018	<u>FY2023</u>
04/01/2018 to 04/23/2019	<u>FY2023</u>
04/24/2019 to 03/31/2020	<u>FY2023</u>
04/01/2020 to 03/31/2021	<u>FY2023</u>
04/01/2021 to 04/17/2022	<u>FY2023</u>
04/18/2022 to 05/14/2023	<u>FY2023</u>
05/15/2023 to Present	<u>FY2023</u>

NOTE: Official determinations of maximum income limits and all compliance issues are the purview of the State Housing Finance Agencies and the Internal Revenue Service. A list of state allocating agencies and their internet contact information is available [here](#).

Official MTSP Income limits, available in pdf and excel formats at this [link](#), may differ slightly from those calculated in the documentation system and should be used for ALL official

purposes. Underlined headings in both the IL table link to detailed documentation concerning the calculations of the parameters listed here.

Based on paragraph (a)(E)(i) of section 3009 of the Housing and Economic Recovery Act (HERA) of 2008 (Public Law 110-289), projects that used income limits based on the FY2009 publication should use the higher of the FY2009 or FY2011 income limits.

Prepared by the [Program Parameters and Research Division](#), HUD.

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