



FY 2025 HOMEOWNER ASSISTANCE FUND INCOME LIMITS SUMMARY

The [Homeowner Assistance Fund \(HAF\)](#) will provide financial assistance for qualified expenses to homeowners with incomes equal to or less than 150 percent of the area median income for their household size or 100 percent of the median income for the United States, whichever is greater. Most of the funds are reserved for homeowners with incomes less than or equal to 100 percent of the area median income for their household size or the median income for the United States, whichever is greater. The Secretary of Housing and Urban Development determines each of these income calculations.

The following are the FY 2025 HAF Income Limits for New York, NY HUD Metro FMR Area:

FY 2025 HAF Income Limits Summary for New York, NY HUD Metro FMR Area								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Greater of 100% AMI or 100% U.S. Median Income	\$113,400	\$129,600	\$145,800	\$162,000	\$175,000	\$187,950	\$200,900	\$213,850
Greater of 150% AMI or 100% of U.S. Median Income	\$170,100	\$194,400	\$218,700	\$243,000	\$262,450	\$281,900	\$301,350	\$320,800

The 100 Percent Homeowner Assistance Fund Income Limits are calculated as follows:

1. 100 percent of U.S. median income for FY 2025 is shown below:

100 Percent U.S. Median Family Income
FY 2025 National Median Income for All Families
\$104,200

2. 100 percent of area median income is calculated as 2 times the 4-person Very Low-Income (50 percent) Limit, published in accordance with 42 U.S.C. 1437a(b)(2).

100 Percent Area Median Family Income	
Area Median Income 4-Person Very Low-Income Limit	100% Area Median Income
\$81,000	\$81,000*2 = \$162,000

3. Once the 4-person 100 percent area median income limit has been established, income limits for other household sizes are calculated by applying a percentage adjustment and rounding up to the nearest \$50.

New York, NY HUD Metro FMR Area								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Family Size Adjustment	\$162,000 * 0.70	\$162,000 * 0.80	\$162,000 * 0.90	\$162,000 * 1.00	\$162,000 * 1.08	\$162,000 * 1.16	\$162,000 * 1.24	\$162,000 * 1.32
100% Area Median Income	\$113,400	\$129,600	\$145,800	\$162,000	\$175,000	\$187,950	\$200,900	\$213,850

4. Use the greater of 100 percent of the area median family income for a specific household size or 100 percent of the median income for the United States.

New York, NY HUD Metro FMR Area								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
100% National Median Income	\$104,200	\$104,200	\$104,200	\$104,200	\$104,200	\$104,200	\$104,200	\$104,200
100% Area Median Income	\$113,400	\$129,600	\$145,800	\$162,000	\$175,000	\$187,950	\$200,900	\$213,850
Greater of 100% AMI or 100% U.S. Median Income	\$113,400	\$129,600	\$145,800	\$162,000	\$175,000	\$187,950	\$200,900	\$213,850

The 150 Percent Homeowner Assistance Fund Income Limits are calculated as follows:

1. 100 percent of U.S. median income for FY 2025 is shown below:

100 Percent U.S. Median Family Income
FY 2025 National Median Income for All Families
\$104,200

2. 150 percent of area median income is calculated as 3 times the 4-person Very Low-Income (50 percent) Limit, published in accordance with 42 U.S.C. 1437a(b)(2).

150 Percent Area Median Family Income	
Area Median Income 4-Person Very Low-Income Limit	150% Area Median Income
\$81,000	\$81,000*3 = \$243,000

3. Once the 4-person 150 percent area median income limit has been established, income limits for other household sizes are calculated by applying a percentage adjustment and rounding up to the nearest \$50.

New York, NY HUD Metro FMR Area								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Family Size Adjustment	\$243,000 * 0.70	\$243,000 * 0.80	\$243,000 * 0.90	\$243,000 * 1.00	\$243,000 * 1.08	\$243,000 * 1.16	\$243,000 * 1.24	\$243,000 * 1.32
150% Area Median Family Income	\$170,100	\$194,400	\$218,700	\$243,000	\$262,450	\$281,900	\$301,350	\$320,800

4. Use the greater of 150 percent of the area median family income for a specific household size or 100 percent of the median income for the United States.

New York, NY HUD Metro FMR Area								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
150% Area Median Family Income	\$170,100	\$194,400	\$218,700	\$243,000	\$262,450	\$281,900	\$301,350	\$320,800
100% National Median Income	\$104,200	\$104,200	\$104,200	\$104,200	\$104,200	\$104,200	\$104,200	\$104,200
Greater of 150% AMI or 100% of U.S. Median Income	\$170,100	\$194,400	\$218,700	\$243,000	\$262,450	\$281,900	\$301,350	\$320,800

Select any FY2025 HUD Metropolitan FMR Area's Income Limits:

New York, NY HUD Metro FMR Area

Select HMFA Income Limits Area

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