



we make your home **BETTER**

## **IMPORTANT PLEASE READ ENTIRE FORM**

### **Information Needed to Complete the Application Process is as follows**

1. Current Natural gas, Propane or oil bill (*must be a **current** bill and not a disconnection notice*)
2. Current Electric bill (*must be a **current** bill and not a disconnection notice*)
3. Last year's Federal Taxes – 2 pages of the 1040 Signed and Dated
4. Proof of Income (*provide any of the following which apply*)
  - a. 2 – 4 Weeks of current pays stubs
  - b. HEAP award letter
  - c. SNAP award letter
  - d. SSI / SSD award letter
  - e. Retirement or Rental account income or statements
  - f. Utility bill showing LICAAP or low income
  - g. Utility bill showing HEAP benefit paid
  - h. Pension statement
5. If you are a renter / tenant we **MUST** have your landlords' following information.
  - a. Name
  - b. Address
  - c. Phone number
6. Homeowners must have proof they own the home with one of the following
  - a. Deed
  - b. Property Tax Bill
  - c. Mortgage Statement
  - d. Bill of Sale
  - e. Homeowners Insurance

**Our Goal is to help as much as possible please call us with any questions**

Prime Time Energy Services Inc.  
67 Sheldon Avenue  
Depew, NY 14043  
716-685-4331- Office  
716-685-4334- Fax  
[Info@primetime-energy.com](mailto:Info@primetime-energy.com)



# NYSERDA RESIDENTIAL FINANCING AND INCOME SCREENING APPLICATION

## SECTION A – APPLICATION REQUEST

This is not a contract for a loan nor does it lock you into any commitment with a contractor. Applying for a loan will include a review of your credit history. Final loan type, interest rate, and loan term will be based, in part, on a review of your clean energy project.

### Application Type (Select all that apply)

- Loan Only
- Incentive Only
- Loan with reduced interest rate
- Loan with reduced interest rate and incentive

### Loan Type (select one)

- On-Bill Recovery Loan (If the project is ineligible, you will be considered for a Smart Energy Loan)
- Smart Energy Loan

**Fee information: No fee is required to apply. If approved, there is a \$150 processing fee to prepare the loan documents. This fee will be included in your loan unless you indicate here you would like to pay the fee back by check.**

The interest rate for your loan will be determined based upon the household income of the installation property, manner of repayment (loan type), underwriting criteria, and project type. Household income information will be requested in Section K. Visit [www.nyserdera.ny.gov/interest-rate-estimator](http://www.nyserdera.ny.gov/interest-rate-estimator) for additional information on household eligibility and interest rates.

If you, the borrower(s), wish to forego the income screening of all installation property occupants, you may do so by opting out of the household income screening. The borrower and co-borrower (if applicable) are still required to submit income documentation for loan underwriting purposes. Proceeding with the installation property household income screening may result in a lower interest rate for your loan. Installation property households may also be determined eligible for a program incentive, which may reduce the amount of your loan.

**Opt Out:** I/we, the borrower(s), wish to forego the installation property household income screening, and proceed with the loan at the highest interest rate available for my installation type at the time my application is decided.

## SECTION B – PROPERTY INFORMATION

Installation address where the clean energy improvement(s) will be made:

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_

No. of Units (5+ does not qualify):

- Single Family
- 2-Family Home
- 3-Family Home
- 4-Family Home
- Mobile Home

## SECTION C – BORROWER INFORMATION

Mr./Mrs./Ms. \_\_\_\_\_ Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Jr./Sr./II/III \_\_\_\_\_

Former/Alternate Name \_\_\_\_\_ Date of Birth (mm/dd/yyyy) \_\_\_\_\_ Social Security Number \_\_\_\_\_

Primary Phone \_\_\_\_\_ Ext. \_\_\_\_\_ Secondary Phone \_\_\_\_\_ Ext. \_\_\_\_\_ Email Address \_\_\_\_\_

How are you associated with the installation property?  Own  Rent  Other

Who resides at the installation property?  Owner  Tenant  Other

If owner, how many years have you owned the installation property? \_\_\_\_\_

Mailing Address (if different from installation address) \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_

## SECTION D – CO-BORROWER

A co-applicant is not required, but may enhance your ability to meet the financing eligibility requirements.

Mr./Mrs./Ms.	Last Name	First Name	Middle Initial	Jr./Sr./II/III
Former/Alternate Name		Date of Birth (mm/dd/yyyy)	Social Security No.	
Primary Phone No.	Ext.	Secondary Phone No.	Ext.	Email Address
How are you associated with the installation property?		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other _____
Who resides at the installation property?		<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> Other _____
If owner, how many years have you owned installation property? _____				
Mailing Address (if different from installation address)				Unit #
City	State	Zip	County	

## SECTION E – PROPERTY OWNER INFORMATION

Complete this section only if the property owner is different than the borrower or the co-borrower.

Mr./Mrs./Ms.	Last Name	First Name	Middle Initial	Jr./Sr./II/III
Former/Alternate Name		Date of Birth (mm/dd/yyyy)	Social Security No.	
Primary Phone No.	Ext.	Secondary Phone No.	Ext.	Email Address
Mailing Address (if different than installation address)				Unit #
City	State	Zip	County	
Is Property owned by a legal entity (not a person)? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Entity Type: (Trust, Life Use, other legal entity)				
If applicable, provide the entity name, signatory name, and signatory title of the individual authorized to act on behalf of the entity below.				
Entity Name		Signatory Name	Signatory Title	

## SECTION F – PROJECT PARTNER INFORMATION

Contractor Name (if known)	Constituency-Based Organization Name (if applicable)
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## SECTION G – ENERGY SUPPLIER INFORMATION

Electric Utility Name \_\_\_\_\_ Account Number \_\_\_\_\_ Name on Account \_\_\_\_\_

Indicate here if you are currently on a Deferred Payment Plan with your Electric utility.

Natural Gas Utility Name (if applicable) \_\_\_\_\_ Account Number \_\_\_\_\_ Name on Account \_\_\_\_\_

Indicate here if you are currently on a Deferred Payment Plan with your Natural Gas utility.

Indicate here if you purchase oil, propane, kerosene, wood pellets, coal or wood.

**NOTE: Attach a copy of your most recent electric and gas (if applicable) utility bills indicating one of the borrowers is the account holder if applying for an On-Bill Recovery Loan or an incentive.**

## SECTION H – AUTOMATIC PAYMENT AUTHORIZATION

The Smart Energy Loan offers a reduced interest rate for customers who choose to repay their loan via automatic payments from their checking or savings account. If approved for the Smart Energy Loan, would you like to receive a 0.50% interest rate reduction by authorizing automatic payments?  Yes  No (Please check one)

If yes, please complete the information below regarding the bank account from which you would like your loan payments to be debited. **NOTE:** You may choose to wait to provide your account information until your loan is approved; however, banking information must be received prior to finalizing and signing your loan agreement. It is not necessary to include a copy of a voided check upon application submission.

Account Type:  Checking Account  Savings Account

Bank Name \_\_\_\_\_ Bank Address \_\_\_\_\_

9-digit Bank Routing Number \_\_\_\_\_ Bank Account Number \_\_\_\_\_  
(verify routing number with your bank)

0025

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

DOLLARS  SECURITY FEATURES INCLUDED

MEMO \_\_\_\_\_ AUTHORIZED SIGNATURE \_\_\_\_\_

⑆ 789123456 ⑆ 123789456123 ⑆ 0025

Your 9-digit Bank Routing Number      Your Bank Account Number

The above-named Borrower(s) (“You” or “Your”) have authorized NYSERDA’s loan servicer, Concord Servicing Corporation (“Us” or “We”) or its successors or assigns, to withdraw the indicated monthly automatic payment amount from Your account at the above-mentioned financial institution on the payment due date for the purpose of making payments on your *Smart Energy Loan* account. **The initial correspondence from Concord Servicing Corporation will notify you when your automatic payment is activated.** To revoke this authorization please call **1-866-859-4403** at least **3** business days prior to your next scheduled payment due date. You are responsible and liable for all authorized transactions made under this automatic payment authorization. We will not be liable for any fees your financial institution may assess if you do not have sufficient funds in your account to cover payment. All payments will be posted to your account on the statement due date. If your due date falls on a weekend or holiday, your payment will be posted the next business day. You understand that purposely false or misleading information given may be considered fraud and covered under applicable laws.

## SECTION I – LOAN UNDERWRITING INCOME DOCUMENTATION

**Income information and documentation is required for each borrower.** Please provide current regular sources and amounts of income in the table below. If listing income from self-employment, business, rental, or farming income, list the net income after operating expenses. You may meet the income documentation requirements by either providing tax returns, or by documenting current sources of income for each borrower/co-borrower. Social Security Numbers, Routing and Account Numbers, and any PINs may be blackened-out on these documents.

Name of Income Recipient	Income Type (ex. Wages, Social Security, Pension, etc.)	Current Annual Income Amount
Total		

**Tax Return:** Provide a copy of the most recent Federal Income Tax Return (Form 1040, 1040A, or 1040EZ) for the borrower/co-borrower. If one of the borrowers filed a joint return, but is not applying jointly, s/he must provide W-2 and 1099 statements instead of the tax return, or use the individual income sources option below. If earning rental/self-employment income, submit Schedule C, E, and F along with the tax return. If you do not have rental/self-employment income, you do not need to provide the Schedules or Forms filed with the return. If you do not have a copy of your return, you may request a transcript of your return be mailed to you free of charge by completing the IRS Form 4506-T, or by going to IRS.gov and clicking on “Get a tax transcript”, or by calling 1-800-908-9946.

**OR**

**Individual Income Sources:** If your current income is significantly different from the income on your last filed tax return, or if you have sources of income not included on your tax return, provide documentation for each source of income listed in the table above using the example in the table below. Please use additional pages if needed.

**Provide the following documentation for each income source listed above:**

Wages/Salary/Commissions

Copy of two most recent paystubs showing year-to-date gross earnings, or letter from employer stating gross year-to-date earnings

Pension/Social Security

Copy of award letter for current year or copy of bank statement showing deposit sources and amounts

401(k)/IRA/Interest Earnings

Copy of brokerage/account statements showing regular pattern of distributions

Alimony

Copy of divorce decree or court order that established the support

Self-Employment/Business Income/Rental  
Income/Farming Income

Copy of most recent Federal Income Tax Return with Schedule C, E, or F, or profit & loss statement for past 12 months. Alternatively, for rental income, you may also list income as 75% of the gross annual leases for the property, and submit a schedule listing the property units and the gross annual lease amounts.

## SECTION J – LOAN CONSENT AND SIGNATURES

By signing below, I/we certify that all information provided on this application, including statements and documents submitted in connection with this application, are correct and complete to the best of my knowledge. I understand that if I give false information on this application or withhold information in order to make myself eligible for benefits that I am not entitled to, I can be prosecuted to the fullest extent of the law. I understand that by submitting this application I am not guaranteed a loan and whether or not I will be provided a loan will depend, in part, upon the number of applications received, the remaining funding available, and the priorities to be met by the program.

I acknowledge that NYSERDA has retained Energy Finance Solutions (“EFS”), a service offered by Wisconsin Energy Conservation Corporation, to process this application and underwrite my/our loan. I authorize EFS to obtain credit reports in connection with my/our loan request. I also authorize EFS to verify records necessary to assure eligibility for my/our loan request.

If necessary, I further agree to provide additional information to EFS to underwrite my/our loan request.

I acknowledge that the energy efficiency improvements being made to the home, or installation of a renewable energy system, are designed to reduce my energy costs or provide health and safety improvements, and my contractor will provide estimates of future energy cost savings based on energy modeling, or the contribution of a renewable energy system, which may vary from the results I will realize. The estimate may include assumed increases in future energy costs, which may not reflect actual future energy costs. These savings are not guaranteed by either the contractor or NYSERDA. Incurring this loan to undertake these improvements may not result in the estimated reduction in energy costs over time, based on additional factors that contribute to monthly energy usage and costs.

**I acknowledge the interest rate for my loan will be determined based upon the income screening of the installation property household(s), unless I have opted out of the income screening in Section A of this application. Opting out of the screening will result in my/our loan application defaulting to the highest interest rate available through the NYSERDA Program for my installation type at the time my/our loan application is decided.**

**I further acknowledge and agree that NYSERDA and EFS may share with and disclose to, orally and/or in writing, the project partner(s) identified by me above, or as subsequently identified by me to EFS, the following information regarding this application: whether the application has been pre-approved by EFS, and any additional items requested by EFS in order to complete my loan approval; whether the application has been approved by EFS, and the approved loan amount so that my project partner(s) can proceed with scheduling the work; and whether my application has been denied, so that the project partner(s) can determine if there is other financing available, and whether I intend to proceed.**

**In addition, if this application is approved and NYSERDA makes the On-Bill Recovery Loan I have requested, I also authorize NYSERDA, its loan servicer, and the utility providing my gas and/or electric service and their employees, contractors, and agents to share such information concerning: my electric and/or gas utility usage and billing information; and the charges that are payable by me under the loan agreement (note) that I will sign.**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age.

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Applicant's Signature

Date

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Co-Applicant's Signature

Date

## SECTION K – INCOME SCREENING FOR INTEREST RATE AND INCENTIVE

### Special instructions for borrower(s) who occupy the installation property:

If you have already listed all of your household income in Section I, please identify in the table below if either borrower is a full-time student; answer the question below the table regarding 1) number of people in the household; 2) HEAP, public assistance, or other services; and complete Section L.

If you have opted out of the income screening in Section A of this application, do not receive HEAP or public assistance, and neither borrower is a full-time student, you do not need to complete the remainder of this application.

If you have additional household members and/or income sources, please complete the remainder of the application.

If you do not occupy the installation property, please request the occupant(s) to complete the remainder of this, or a separate income screening application.

**Only complete this section if you occupy the installation property. If you are only using this application to apply for the household income review, please also complete Sections B, E, F, and G above.** Information provided in this section will be used to determine your interest rate and eligibility for an incentive to help pay for the installation of your clean energy project. Eligibility is based upon the total gross annual income of each household unit that completes an income screening application. Installation properties of up to 4 units may apply. Additional household units should complete a separate income screening application (one form per household unit).

Income-eligible applicants may qualify for the following incentives:

- An incentive for **energy efficiency upgrades** through the Assisted Home Performance with ENERGY STAR® Program. To learn more visit [www.nyserda.ny.gov/assisted-home-performance](http://www.nyserda.ny.gov/assisted-home-performance).
- An incentive for income-eligible homeowners for a **solar electric installation** through the AffordableSolar Program. To learn more visit [www.ny-sun.ny.gov/affordablesolar](http://www.ny-sun.ny.gov/affordablesolar).
- A rebate for the purchase of a **Pellet Stove** for income-eligible homeowners through the Pellet Stove Program. To learn more visit [www.nyserda.ny.gov/pelletstove](http://www.nyserda.ny.gov/pelletstove).

If you need additional information, call 1-866-NYSERDA.

**Income information and documentation is required. Complete the chart below listing all household members.** Provide all types of current gross annual income for all residents of the household, over age 18, who are not full-time students. **The borrower and co-borrower should only list additional sources of income not noted in Section I, Loan Underwriting Income Documentation.** If listing income from self-employment, business, rental income, or farming income, list the net income after operating expenses. Please use additional pages, if needed.

Household Occupant Income	Last Name	First Name	Age	Full-Time Student (Y/N)	Income Type (ex. Wages)	Current Annual Income Amount
Additional Borrower Income						\$
						\$
						\$
Additional Co-borrower Income						\$
						\$
						\$
Additional Household Income Earner 1						\$
						\$
						\$
Additional Household Income Earner 2						\$
						\$
						\$
Additional Household Income Earner 3						\$
						\$
						\$
List All Non-Income Earning Household Members						

**Total number of people in the household \_\_\_\_\_.**

**Are you currently eligible for, or have you received within the past 12 months, services through:**

NYSERDA's EmPower New York Program, the New York State Weatherization Assistance Program, HEAP, SNAP/food stamps, or supplemental security income. If your household receives any of these sources of income, please provide the service award letter in addition to the income documentation you may be providing for the loan. If you are not applying for the loan, you do not need to provide any additional income documentation other than the award letter.

If your household has not received these services, you may meet the income documentation requirements by either providing tax returns, or by documenting current sources of income for each household member. Social Security Numbers, Routing and Account Numbers, and any PINs must be blackened-out on these documents.

**Tax Returns:** Provide a copy of the most recent Federal Income Tax Return (Form 1040, 1040A, or 1040EZ). If the borrower and co-borrower are providing tax returns to document income, all additional household members must also document income by providing tax returns. This option is only available if all household members required to file a return did file a return. If earning rental/self-employment income, submit Schedule C, E and F along with the return.

If you do not have rental/self-employment income, you do not need to provide the Schedules or Forms filed with the return. If you do not have a copy of your return, you may request a transcription of your return to be mailed to you free of charge by completing IRS Form 4506-T or by going to IRS.gov and clicking on "Get a tax transcript", or by calling 1-800-908-9946.

**OR**

**Individual Income Sources:** If your current income is significantly different from the income on your last filed tax return, or if you have sources of income not included on your tax return, provide documentation of income for each individual listed in the table above per the table below.

Wages/Salary/Commission	Copy of two most recent paystubs showing year-to-date gross earnings, or letter from employer stating gross year-to-date earnings
Pension/Social Security	Copy of award letter for current year or copy of bank statement showing deposit sources and amounts
401(k)/IRA/Interest Earnings	Copy of brokerage/account statements showing regular pattern of distributions
Alimony	Copy of divorce decree or court order that established the support
Self-Employment/Business Income/Rental Income/ Farming Income	Copy of most recent Federal Income Tax Return with Schedule C, E, or F, or profit & loss statement for past 12 months. Alternatively, for rental income, you may also list income as 75% of the gross annual leases for the property, and submit a schedule listing the property units and the gross annual lease amounts.

**L – INCOME-ELIGIBLE INCENTIVE CONSENT AND SIGNATURES**

By Signing below, I/we certify that all information provided on this application, including statements and documents submitted in connection with this application, are correct and complete to the best of my knowledge. I acknowledge that NYSERDA has retained Energy Finance Solutions (“EFS”), a service offered by Wisconsin Energy Conservation Corporation (“WECC”), to process and underwrite my/our income qualification application. If necessary, I further agree to provide additional information to EFS and WECC to underwrite my/our income screening application.

I further acknowledge and agree that NYSERDA and EFS may share with and disclose to, orally and/or in writing, the project partner(s) identified by me above, or as subsequently identified by me to EFS, the following information regarding this application: whether the application has been pre-approved by EFS, and any additional items requested by EFS in order to complete my income qualification application; whether the application has been approved by EFS, and the approved incentive amount so that my project partner(s) can proceed with scheduling the work; and whether my application has been denied, so that the project partner(s) can determine whether I intend to proceed.

I understand that my signature on this form gives permission for NYSERDA, or its designee, to verify records necessary to assure my program eligibility. I understand that if I give false information or withhold information in order to make myself eligible for benefits that I am not entitled to, I can be prosecuted to the fullest extent of the law.

I understand this application does not guarantee assistance will be granted but will be used in determining eligibility for the program. Whether or not an eligible applicant will be provided assistance will depend in part upon the number of applicants received, the remaining funding available, and the priorities to be met by the program.

**One household member listed in Section K is required to sign and date below. All income earning household members may sign and date below.**

Signature _____	Date _____
Signature _____	Date _____
Signature _____	Date _____
Signature _____	Date _____
Signature _____	Date _____
Signature _____	Date _____

**Submit completed application to Energy Finance Solutions through one of the following methods:**

**Mail:** Energy Finance Solutions  
431 Charmany Drive  
Madison, WI 53719

**Fax:** 608-249-5788

**Email:** [efs@energyfinancesolutions.com](mailto:efs@energyfinancesolutions.com)

For more information, please contact Energy Finance Solutions (EFS):  
**Toll Free:** 1-800-361-5663 or visit [www.nyserda.ny.gov](http://www.nyserda.ny.gov).



# APPLICATION

## Home Energy Assessment



Most New York homeowners can receive a home energy assessment for free or at a reduced-cost through the Home Performance/Assisted Home Performance with ENERGY STAR® program. The assessments are available on a first come, first served basis. **Save time and apply online at [nyscrda.ny.gov/apply-online](http://nyscrda.ny.gov/apply-online)**

### To qualify, you need to meet these requirements:

1. You must be the owner, or be authorized to sign for the owner, of a 1- to 4-unit residential building.\*
2. Your total household income must meet the guidelines on page 2.
3. You must not have previously received a free or reduced-cost assessment on the building listed below.

## APPLICANT/HOMEOWNER INFORMATION

First Name	Middle Initial	Last Name	NY		
Building Address	City	County	State	Zip	
Mailing Address (if different than the above)	City		State	Zip	
( )	( )				
Home Phone	Cell Phone	Email Address			
Residential Building Type (5+ units do not qualify)*		Do you have Central Air Conditioning?			
<input type="checkbox"/> Single Family	<input type="checkbox"/> 2-Unit	<input type="checkbox"/> 3-Unit	<input type="checkbox"/> 4-Unit	<input type="checkbox"/> Yes <input type="checkbox"/> No	

## HOUSEHOLD INCOME RANGE

Is your household income less than \$99,600?

- Yes  If no, then please refer to attached chart and indicate your annual household income range below.
- ≤ 200% AMI\*\*  ≤ 250% AMI  ≤ 300% AMI  ≤ 350% AMI  ≤ 400% AMI

## HOW DID YOU HEAR ABOUT HOME PERFORMANCE WITH ENERGY STAR?

Please select all that apply:

- Print Ad  TV  Radio  Internet  Event/Home Show  Neighbor/Friend/Family  Contractor
- EDGE Regional Outreach Contractor  Real Estate Professional  Town, Village, City, County  NYSERDA
- Constituency-Based Organization (CBO) Name:

## ELIGIBILITY DECLARATION

By signing below, I certify that the information listed on this form is true and accurate to the best of my knowledge and belief. I understand that my signature on this form gives permission for NYSERDA, or its designee, to verify my eligibility for a free or reduced-cost assessment. I understand that false or withheld information may result in penalties.

X

Applicant/Homeowner's Signature

Date

When complete, please mail, fax, or email the signed application to:  
Mail: Home Energy Assessments Fax: (866) 335-6306  
PO Box 12129 Email: HPWES-Audit@csgpr.com  
Albany, NY 12212

\*Condo, co-op, not-for-profit, or mobile home owners please call (855) 838-7818 to see if you are eligible.

\*\*Area Median Income (AMI) represents the statistical midpoint in household earnings for each county.

**Need Help? Call (855) 838-7818**

- Please send a copy of my home energy assessment Reservation Number to the Home Performance Contractor that I have chosen below. NYSERDA does not assign contractors.

PrimeTime Energy Services, 67 Sheldon Avenue, Depew, NY 14043

Contractor Name



## DETERMINE YOUR HOUSEHOLD INCOME RANGE

If your household income is greater than \$99,600, use the chart below to find where it falls in relation to your county's median income. This will determine the cost, to you, of your home energy assessment (if any).

1. Find your county (this is where the home you wish to have assessed is located).
2. Use the corresponding columns to find the range that includes your household income.
3. Check the appropriate box on the front of the application.

## HOME ASSESSMENT FEE SCHEDULE

Use your household income range from the chart below and the **chart to the right** to determine the cost, to you, of your assessment (if any).

## HOME ENERGY ASSESSMENT FEE SCHEDULE

Household Income Range	Single-Family Homes Less than 3,500 Square Feet*		2-4 Unit Residential Building or Single Family Homes ≥ 3,500 Square Feet*	
	Cost to Customer	NYSERDA Payment to Contractor	Cost to Customer	NYSERDA Payment to Contractor
≤ 200% AMI	- 0 -	\$250	- 0 -	\$400
201-250% AMI	\$50	\$200	\$80	\$320
251-300% AMI	\$100	\$150	\$160	\$240
301-350% AMI	\$150	\$100	\$240	\$160
351-400% AMI	\$200	\$50	\$320	\$80
> 400% AMI	Market Rate	- 0 -	Market Rate	- 0 -

\*Above grade conditioned space.

## HOUSEHOLD INCOME GUIDELINES-2015

County Name	Median Household Income	≤ 200%	≤ 250%	≤ 300%	≤ 350%	≤ 400%
Albany	\$78,300	\$156,600	\$195,750	\$234,900	\$274,050	\$313,200
Allegany	\$52,600	\$105,200	\$131,500	\$157,800	\$184,100	\$210,400
Broome	\$62,900	\$125,800	\$157,250	\$188,700	\$220,150	\$251,600
Cattaraugus	\$49,800	\$99,600	\$124,500	\$149,400	\$174,300	\$199,200
Cayuga	\$62,600	\$125,200	\$156,500	\$187,800	\$219,100	\$250,400
Chautauqua	\$50,900	\$101,800	\$127,250	\$152,700	\$178,150	\$203,600
Chemung	\$63,400	\$126,800	\$158,500	\$190,200	\$221,900	\$253,600
Chenango	\$56,200	\$112,400	\$140,500	\$168,600	\$196,700	\$224,800
Clinton	\$66,000	\$132,000	\$165,000	\$198,000	\$231,000	\$264,000
Columbia	\$74,000	\$148,000	\$185,000	\$222,000	\$259,000	\$296,000
Cortland	\$60,100	\$120,200	\$150,250	\$180,300	\$210,350	\$240,400
Delaware	\$57,500	\$115,000	\$143,750	\$172,500	\$201,250	\$230,000
Dutchess	\$83,100	\$166,200	\$207,750	\$249,300	\$290,850	\$332,400
Erie	\$63,900	\$127,800	\$159,750	\$191,700	\$223,650	\$255,600
Essex	\$59,500	\$119,000	\$148,750	\$178,500	\$208,250	\$238,000
Franklin	\$54,600	\$109,200	\$136,500	\$163,800	\$191,100	\$218,400
Fulton	\$55,500	\$111,000	\$138,750	\$166,500	\$194,250	\$222,000
Genesee	\$65,300	\$130,600	\$163,250	\$195,900	\$228,550	\$261,200
Greene	\$58,400	\$116,800	\$146,000	\$175,200	\$204,400	\$233,600
Hamilton	\$64,100	\$128,200	\$160,250	\$192,300	\$224,350	\$256,400
Herkimer	\$59,500	\$119,000	\$148,750	\$178,500	\$208,250	\$238,000
Jefferson	\$54,000	\$108,000	\$135,000	\$162,000	\$189,000	\$216,000
Lewis	\$55,900	\$111,800	\$139,750	\$167,700	\$195,650	\$223,600
Livingston	\$67,000	\$134,000	\$167,500	\$201,000	\$234,500	\$268,000
Long Island: Nassau & Suffolk	\$105,100	\$210,200	\$262,750	\$315,300	\$367,850	\$420,400
Madison	\$67,700	\$135,400	\$169,250	\$203,100	\$236,950	\$270,800
Monroe	\$67,000	\$134,000	\$167,500	\$201,000	\$234,500	\$268,000
Montgomery	\$57,000	\$114,000	\$142,500	\$171,000	\$199,500	\$228,000
New York City: Bronx, Kings, New York, Queens, Richmond	\$62,500	\$125,000	\$156,250	\$187,500	\$218,750	\$250,000
Niagara	\$63,900	\$127,800	\$159,750	\$191,700	\$223,650	\$255,600
Oneida	\$59,500	\$119,000	\$148,750	\$178,500	\$208,250	\$238,000
Onondaga	\$67,700	\$135,400	\$169,250	\$203,100	\$236,950	\$270,800
Ontario	\$67,000	\$134,000	\$167,500	\$201,000	\$234,500	\$268,000
Orange	\$83,100	\$166,200	\$207,750	\$249,300	\$290,850	\$332,400
Orleans	\$67,000	\$134,000	\$167,500	\$201,000	\$234,500	\$268,000
Oswego	\$67,700	\$135,400	\$169,250	\$203,100	\$236,950	\$270,800
Otsego	\$60,600	\$121,200	\$151,500	\$181,800	\$212,100	\$242,400
Putnam	\$62,500	\$125,000	\$156,250	\$187,500	\$218,750	\$250,000
Rensselaer	\$78,300	\$156,600	\$195,750	\$234,900	\$274,050	\$313,200
Rockland	\$100,200	\$200,400	\$250,500	\$300,600	\$350,700	\$400,800
Saratoga	\$78,300	\$156,600	\$195,750	\$234,900	\$274,050	\$313,200
Schenectady	\$78,300	\$156,600	\$195,750	\$234,900	\$274,050	\$313,200
Schoharie	\$78,300	\$156,600	\$195,750	\$234,900	\$274,050	\$313,200
Schuyler	\$57,300	\$114,600	\$143,250	\$171,900	\$200,550	\$229,200
Seneca	\$57,700	\$115,400	\$144,250	\$173,100	\$201,950	\$230,800
St. Lawrence	\$54,000	\$108,000	\$135,000	\$162,000	\$189,000	\$216,000
Steuben	\$54,500	\$109,000	\$136,250	\$163,500	\$190,750	\$218,000
Sullivan	\$63,200	\$126,400	\$158,000	\$189,600	\$221,200	\$252,800
Tioga	\$62,900	\$125,800	\$157,250	\$188,700	\$220,150	\$251,600
Tompkins	\$78,800	\$157,600	\$197,000	\$236,400	\$275,800	\$315,200
Ulster	\$71,300	\$142,600	\$178,250	\$213,900	\$249,550	\$285,200
Warren	\$62,900	\$125,800	\$157,250	\$188,700	\$220,150	\$251,600
Washington	\$62,900	\$125,800	\$157,250	\$188,700	\$220,150	\$251,600
Wayne	\$67,000	\$134,000	\$167,500	\$201,000	\$234,500	\$268,000
Westchester	\$103,700	\$207,400	\$259,250	\$311,100	\$362,950	\$414,800
Wyoming	\$62,600	\$125,200	\$156,500	\$187,800	\$219,100	\$250,400
Yates	\$60,900	\$121,800	\$152,250	\$182,700	\$213,150	\$243,600