



KATHY HOCHUL
Governor

RUTHANNE VISNAUSKAS
Commissioner/CEO

August 2, 2023

By Email:

Seller's Guide Bulletin 5-2023

RE: REVISED PURCHASE PRICE & INCOME LIMITS

Dear Participating Lenders:

SONYMA is announcing revised purchase price and income limits for all of its programs. The revised limits are effective for all loan reservations taken on or after July 25, 2023 and will continue until further notice.

The income limits, which are based on HUD medians released May 15, 2023, and Internal Revenue Service (IRS) Revenue Procedure 2022-16, have increased in all areas of New York State. The purchase price (or acquisition cost) limits have increased in all areas of the State. In accordance with federal regulations, SONYMA's purchase price limits are based on safe harbor purchase prices derived from FHA loan limits and published in IRS Revenue Procedure 2019-14. Note that the purchase price limits are based on the IRS' definition of acquisition cost (see Section 2.406 of the SONYMA Seller's Guide). It is the IRS definition of acquisition cost that cannot exceed the purchase price limit.

Attached please find updated charts for the Achieving the Dream Mortgage Program/Neighborhood Revitalization Program, and Habitat for Humanity Mortgage Program. Also, a chart which incorporates the updated Low Interest Rate Program limits is included. The new limits will be published on SONYMA's website (<https://SONYMA.NY.GOV>) and on the Updates and Resources tab in SONYMA Express®.

Lastly, attached is an updated Federal recapture tax limits chart. The recapture chart details the adjusted household income a borrower must utilize when calculating potential IRS recapture 2023 tax liability after selling a SONYMA financed home. Keep in mind that SONYMA will reimburse any borrower required to pay a Federal recapture tax to the IRS. For more information about the Federal recapture tax, please click [here](#). The revised product page is included for your reference and is available in the Updates and Resources tab in SONYMA Express®.

We appreciate your partnership and support. Please contact your Business Development Officer or AskSONYMA@hcr.ny.gov with any questions or concerns you may have regarding these updates.

Sincerely,

A handwritten signature in black ink, appearing to read "Darrelle Forde".

Darrelle Forde
Senior Vice President, Single Family Programs

Low Interest Rate Program													
Income and Purchase Price Limits													
Effective Date: For Reservations Accepted July 25, 2023 and Until Further Notice													
SONYMA REGION	COUNTY	INCOME LIMITS				PURCHASE PRICE LIMITS							
		Household Size				1 Family		2 Family		3 Family Existing		4 Family Existing	
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing		3 Family Existing		4 Family Existing	
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
I BUFFALO	Cattaraugus	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Chautauqua	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Erie	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Niagara	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
II ROCHESTER	Genesee	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Livingston	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Monroe	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Ontario	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Orleans	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Seneca	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Wayne	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Wyoming	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Yates	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
III SYRACUSE	Cayuga	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Cortland	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Madison	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Onondaga	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Oswego	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
IV BINGHAMTON	Allegany	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Broome	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Chemung	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Chenango	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Delaware	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Otsego	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Schuyler	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Steuben	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Tioga	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Tompkins	\$106,100	\$127,320	\$122,015	\$148,540	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
V MID-HUDSON	Columbia	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Dutchess	\$119,000	\$142,800	\$136,850	\$166,600	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Greene	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Orange	\$119,000	\$142,800	\$136,850	\$166,600	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Putnam	\$169,440	\$169,440	\$197,680	\$197,680	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Sullivan	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Ulster	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150

Low Interest Rate Program													
Income and Purchase Price Limits													
Effective Date: For Reservations Accepted July 25, 2023 and Until Further Notice													
SONYMA REGION	COUNTY	INCOME LIMITS				PURCHASE PRICE LIMITS							
		Household Size				1 Family		2 Family		3 Family Existing		4 Family Existing	
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing					
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
VI CAPITAL	Albany	\$112,200	\$134,640	\$129,030	\$157,080	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Montgomery	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Rensselaer	\$112,200	\$134,640	\$129,030	\$157,080	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Saratoga	\$112,200	\$134,640	\$129,030	\$157,080	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Schenectady	\$112,200	\$134,640	\$129,030	\$157,080	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Schoharie	\$112,200	\$134,640	\$129,030	\$157,080	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
VII MOHAWK VALLEY	Clinton	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Essex	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Franklin	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Fulton	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Hamilton	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Herkimer	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Jefferson	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Lewis	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Oneida	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	St. Lawrence	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Warren	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Washington	\$103,700	\$124,440	\$119,255	\$145,180	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
VIII DOWNSTATE	Rockland	\$169,440	\$169,440	\$197,680	\$197,680	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Westchester	\$176,160	\$176,160	\$205,520	\$205,520	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
IX LONG ISLAND	Nassau	\$184,680	\$184,680	\$215,460	\$215,460	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Suffolk	\$184,680	\$184,680	\$215,460	\$215,460	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
X NEW YORK CITY	Bronx	\$169,440	\$169,440	\$197,680	\$197,680	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Kings	\$169,440	\$169,440	\$197,680	\$197,680	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	New York	\$169,440	\$169,440	\$197,680	\$197,680	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Queens	\$169,440	\$169,440	\$197,680	\$197,680	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Richmond	\$169,440	\$169,440	\$197,680	\$197,680	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410

* Subject to change.

** Household size is determined by the number of persons in the household including children, regardless of age. For example, a married couple with one two-year old child would use the 3+ person household limit.

*** For target areas only. New Two Families are not permitted in non-target areas.

Achieving the Dream Income and Purchase Price Limits Effective Date: For Reservations Accepted July 25, 2023 and Until Further Notice													
SONYMA REGION	COUNTY	INCOME LIMITS				PURCHASE PRICE LIMITS							
		Household Size				1 Family		2 Family		3 Family Existing		4 Family Existing	
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing		Non-Target Target		Non-Target Target	
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
I BUFFALO	Cattaraugus	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Chautauqua	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Erie	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Niagara	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
II ROCHESTER	Genesee	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Livingston	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Monroe	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Ontario	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Orleans	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Seneca	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Wayne	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Wyoming	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Yates	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
III SYRACUSE	Cayuga	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Cortland	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Madison	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Onondaga	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Oswego	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
IV BINGHAMTON	Allegany	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Broome	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Chemung	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Chenango	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Delaware	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Otsego	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Schuyler	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Steuben	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Tioga	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Tompkins	\$84,880	\$101,850	\$97,610	\$118,830	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
V MID-HUDSON	Columbia	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Dutchess	\$95,200	\$114,240	\$109,480	\$133,280	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Greene	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Orange	\$95,200	\$114,240	\$109,480	\$133,280	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Putnam	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Sullivan	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Ulster	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150

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SONYMA REGION	COUNTY	INCOME LIMITS				PURCHASE PRICE LIMITS							
		Household Size				1 Family		2 Family		3 Family Existing		4 Family Existing	
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing					
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
VI CAPITAL	Albany	\$89,760	\$107,710	\$103,220	\$125,660	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Montgomery	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Rensselaer	\$89,760	\$107,710	\$103,220	\$125,660	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Saratoga	\$89,760	\$107,710	\$103,220	\$125,660	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Schenectady	\$89,760	\$107,710	\$103,220	\$125,660	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Schoharie	\$89,760	\$107,710	\$103,220	\$125,660	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
VII MOHAWK VALLEY	Clinton	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Essex	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Franklin	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Fulton	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Hamilton	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Herkimer	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Jefferson	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Lewis	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Oneida	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	St. Lawrence	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Warren	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Washington	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
VIII DOWNSTATE	Rockland	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Westchester	\$140,920	\$140,920	\$164,410	\$164,410	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
IX LONG ISLAND	Nassau	\$147,740	\$147,740	\$172,360	\$172,360	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Suffolk	\$147,740	\$147,740	\$172,360	\$172,360	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
X NEW YORK CITY	Bronx	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Kings	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	New York	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Queens	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Richmond	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410

* Subject to change.

** Household size is determined by the number of persons in the household including children, regardless of age. For example, a married couple with one two-year old child would use the 3+ person household limit.

*** For target areas only. New Two Families are not permitted in non-target areas.

DPAL Plus Program Income and Purchase Price Limits Effective Date: For Reservations Accepted July 25, 2023 and Until Further Notice													
SONYMA REGION COUNTY		INCOME LIMITS				PURCHASE PRICE LIMITS							
		Household Size				1 Family		2 Family					
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing		3 Family Existing		4 Family Existing	
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
I BUFFALO	Cattaraugus	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Chautauqua	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Erie	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Niagara	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
II ROCHESTER	Genesee	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Livingston	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Monroe	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Ontario	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Orleans	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Seneca	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Wayne	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Wyoming	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Yates	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
III SYRACUSE	Cayuga	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Cortland	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Madison	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Onondaga	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Oswego	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
IV BINGHAMTON	Allegany	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Broome	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Chemung	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Chenango	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Delaware	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Otsego	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Schuyler	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Steuben	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Tioga	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Tompkins	\$63,660	\$76,390	\$73,200	\$89,120	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
V MID-HUDSON	Columbia	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Dutchess	\$71,400	\$85,680	\$82,110	\$99,960	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Greene	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Orange	\$71,400	\$85,680	\$82,110	\$99,960	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Putnam	\$101,660	\$101,660	\$118,600	\$118,600	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Sullivan	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Ulster	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150

DPAL Plus Program Income and Purchase Price Limits Effective Date: For Reservations Accepted July 25, 2023 and Until Further Notice													
INCOME LIMITS						PURCHASE PRICE LIMITS							
SONYMA REGION	COUNTY	Household Size				1 Family		2 Family		3 Family Existing		4 Family Existing	
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing					
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
VI CAPITAL	Albany	\$67,320	\$80,780	\$77,410	\$94,240	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Montgomery	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Rensselaer	\$67,320	\$80,780	\$77,410	\$94,240	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Saratoga	\$67,320	\$80,780	\$77,410	\$94,240	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Schenectady	\$67,320	\$80,780	\$77,410	\$94,240	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Schoharie	\$67,320	\$80,780	\$77,410	\$94,240	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
VII MOHAWK VALLEY	Clinton	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Essex	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Franklin	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Fulton	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Hamilton	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Herkimer	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Jefferson	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Lewis	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Oneida	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	St. Lawrence	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Warren	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
	Washington	\$62,220	\$74,660	\$71,550	\$87,100	\$481,170	\$588,100	\$616,110	\$753,020	\$744,670	\$910,160	\$925,490	\$1,131,150
VIII DOWNSTATE	Rockland	\$101,660	\$101,660	\$118,600	\$118,600	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Westchester	\$105,690	\$105,690	\$123,310	\$123,310	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
IX LONG ISLAND	Nassau	\$110,800	\$110,800	\$129,270	\$129,270	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Suffolk	\$110,800	\$110,800	\$129,270	\$129,270	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
X NEW YORK CITY	Bronx	\$101,660	\$101,660	\$118,600	\$118,600	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Kings	\$101,660	\$101,660	\$118,600	\$118,600	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	New York	\$101,660	\$101,660	\$118,600	\$118,600	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Queens	\$101,660	\$101,660	\$118,600	\$118,600	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410
	Richmond	\$101,660	\$101,660	\$118,600	\$118,600	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750	\$1,718,510	\$2,100,400	\$2,135,790	\$2,610,410

* Subject to change.

** Household size is determined by the number of persons in the household including children, regardless of age. For example, a married couple with one two-year old child would use the 3+ person household limit.

*** For target areas only. New Two Families are not permitted in non-target areas.



Habitat for Humanity Program
Income and Purchase Price Limits*



Effective Date: For Reservations Accepted July 25, 2023 and Until Further Notice

SONYMA REGION COUNTY		INCOME LIMITS				PURCHASE PRICE LIMITS			
		Household Size				1 Family		2 Family	
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing	
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
I BUFFALO	Cattaraugus	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Chautauqua	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Erie	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Niagara	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
II ROCHESTER	Genesee	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Livingston	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Monroe	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Ontario	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Orleans	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Seneca	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Wayne	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Wyoming	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Yates	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
III SYRACUSE	Cayuga	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Cortland	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Madison	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Onondaga	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Oswego	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
IV BINGHAMTON	Allegany	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Broome	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Chemung	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Chenango	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Delaware	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Otsego	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Schuyler	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Steuben	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Tioga	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Tompkins	\$84,880	\$101,850	\$97,610	\$118,830	\$481,170	\$588,100	\$616,110	\$753,020
V MID-HUDSON	Columbia	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Dutchess	\$95,200	\$114,240	\$109,480	\$133,280	\$481,170	\$588,100	\$616,110	\$753,020
	Greene	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Orange	\$95,200	\$114,240	\$109,480	\$133,280	\$481,170	\$588,100	\$616,110	\$753,020
	Putnam	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750
	Sullivan	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Ulster	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020



**Habitat for Humanity Program
Income and Purchase Price Limits***



Effective Date: For Reservations Accepted July 25, 2023 and Until Further Notice

SONYMA REGION COUNTY		INCOME LIMITS				PURCHASE PRICE LIMITS			
		Household Size				1 Family		2 Family	
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing	
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
VI CAPITAL	Albany	\$89,760	\$107,710	\$103,220	\$125,660	\$481,170	\$588,100	\$616,110	\$753,020
	Montgomery	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Rensselaer	\$89,760	\$107,710	\$103,220	\$125,660	\$481,170	\$588,100	\$616,110	\$753,020
	Saratoga	\$89,760	\$107,710	\$103,220	\$125,660	\$481,170	\$588,100	\$616,110	\$753,020
	Schenectady	\$89,760	\$107,710	\$103,220	\$125,660	\$481,170	\$588,100	\$616,110	\$753,020
	Schoharie	\$89,760	\$107,710	\$103,220	\$125,660	\$481,170	\$588,100	\$616,110	\$753,020
VII MOHAWK VALLEY	Clinton	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Essex	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Franklin	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Fulton	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Hamilton	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Herkimer	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Jefferson	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Lewis	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Oneida	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	St. Lawrence	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Warren	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
	Washington	\$82,960	\$99,550	\$95,400	\$116,140	\$481,170	\$588,100	\$616,110	\$753,020
VIII DOWNSTATE	Rockland	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750
	Westchester	\$140,920	\$140,920	\$164,410	\$164,410	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750
IX LONG ISLAND	Nassau	\$147,740	\$147,740	\$172,360	\$172,360	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750
	Suffolk	\$147,740	\$147,740	\$172,360	\$172,360	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750
X NEW YORK CITY	Bronx	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750
	Kings	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750
	New York	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750
	Queens	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750
	Richmond	\$135,550	\$135,550	\$158,140	\$158,140	\$1,110,400	\$1,357,160	\$1,421,800	\$1,737,750

* Subject to change.

** Household size is determined by the number of persons in the household including children, regardless of age. For example, a married couple with one two-year old child would use the 3+ person household limit.

*** For target areas only. New Two Families are not permitted in non-target areas.

**** Includes Cooperatives and Condominiums

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released May 15, 2023

NON-TARGETED AREAS										
COUNTY	Household Size	Less than								
		1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Albany	1-2 persons	\$112,200.00	\$117,810.00	\$123,700.50	\$129,885.52	\$136,379.79	\$143,198.77	\$150,358.70	\$157,876.63	\$165,770.46
	3 or more	\$129,030.00	\$135,481.50	\$142,255.57	\$149,368.34	\$156,836.75	\$164,678.58	\$172,912.50	\$181,558.12	\$190,636.02
Allegany	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
Bronx	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
Broome	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
Cattaraugus	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
Cayuga	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
Chautauqua	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
Chemung	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
Chenango	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
Clinton	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
Columbia	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
Cortland	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
Delaware	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09

Dutchess	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$119,000.00	\$124,950.00	\$131,197.50	\$137,757.37	\$144,645.23	\$151,877.49	\$159,471.36	\$167,444.92	\$175,817.16
Erie	3 or more	\$136,850.00	\$143,692.50	\$150,877.12	\$158,420.97	\$166,342.01	\$174,659.11	\$183,392.06	\$192,561.66	\$202,189.74
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Essex	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Franklin	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Fulton	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Genesee	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Greene	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Hamilton	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Herkimer	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Jefferson	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Kings	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
Lewis	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Livingston	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Madison	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Monroe	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Montgomery	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09

Nassau	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$184,680.00	\$193,914.00	\$203,609.70	\$213,790.18	\$224,479.68	\$235,703.66	\$247,488.84	\$259,863.28	\$272,856.44
New York	3 or more	\$215,460.00	\$226,233.00	\$237,544.65	\$249,421.88	\$261,892.97	\$274,987.61	\$288,736.99	\$303,173.83	\$318,332.52
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
Niagara	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Oneida	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Onondaga	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Ontario	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Orange	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$119,000.00	\$124,950.00	\$131,197.50	\$137,757.37	\$144,645.23	\$151,877.49	\$159,471.36	\$167,444.92	\$175,817.16
Orleans	3 or more	\$136,850.00	\$143,692.50	\$150,877.12	\$158,420.97	\$166,342.01	\$174,659.11	\$183,392.06	\$192,561.66	\$202,189.74
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Oswego	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Otsego	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Putnam	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
Queens	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
Rensselaer	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$112,200.00	\$117,810.00	\$123,700.50	\$129,885.52	\$136,379.79	\$143,198.77	\$150,358.70	\$157,876.63	\$165,770.46
Richmond	3 or more	\$129,030.00	\$135,481.50	\$142,255.57	\$149,368.34	\$156,836.75	\$164,678.58	\$172,912.50	\$181,558.12	\$190,636.02
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
Rockland	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
Saratoga	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$112,200.00	\$117,810.00	\$123,700.50	\$129,885.52	\$136,379.79	\$143,198.77	\$150,358.70	\$157,876.63	\$165,770.46

Schenectady	3 or more	\$129,030.00	\$135,481.50	\$142,255.57	\$149,368.34	\$156,836.75	\$164,678.58	\$172,912.50	\$181,558.12	\$190,636.02
	1-2 persons	\$112,200.00	\$117,810.00	\$123,700.50	\$129,885.52	\$136,379.79	\$143,198.77	\$150,358.70	\$157,876.63	\$165,770.46
Schoharie	3 or more	\$129,030.00	\$135,481.50	\$142,255.57	\$149,368.34	\$156,836.75	\$164,678.58	\$172,912.50	\$181,558.12	\$190,636.02
	1-2 persons	\$112,200.00	\$117,810.00	\$123,700.50	\$129,885.52	\$136,379.79	\$143,198.77	\$150,358.70	\$157,876.63	\$165,770.46
Schuyler	3 or more	\$129,030.00	\$135,481.50	\$142,255.57	\$149,368.34	\$156,836.75	\$164,678.58	\$172,912.50	\$181,558.12	\$190,636.02
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Seneca	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
St. Lawrence	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Steuben	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Suffolk	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$184,680.00	\$193,914.00	\$203,609.70	\$213,790.18	\$224,479.68	\$235,703.66	\$247,488.84	\$259,863.28	\$272,856.44
Sullivan	3 or more	\$215,460.00	\$226,233.00	\$237,544.65	\$249,421.88	\$261,892.97	\$274,987.61	\$288,736.99	\$303,173.83	\$318,332.52
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Tioga	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Tompkins	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$106,100.00	\$111,405.00	\$116,975.25	\$122,824.01	\$128,965.21	\$135,413.47	\$142,184.14	\$149,293.34	\$156,758.00
Ulster	3 or more	\$122,015.00	\$128,115.75	\$134,521.53	\$141,247.60	\$148,309.98	\$155,725.47	\$163,511.74	\$171,687.32	\$180,271.68
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Warren	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Washington	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Wayne	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
Westchester	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$176,160.00	\$184,968.00	\$194,216.40	\$203,927.22	\$214,123.58	\$224,829.75	\$236,071.23	\$247,874.79	\$260,268.52
Wyoming	3 or more	\$205,520.00	\$215,796.00	\$226,585.80	\$237,915.09	\$249,810.84	\$262,301.38	\$275,416.44	\$289,187.26	\$303,646.62
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09

Yates	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90
	1-2 persons	\$103,700.00	\$108,885.00	\$114,329.25	\$120,045.71	\$126,047.99	\$132,350.38	\$138,967.89	\$145,916.28	\$153,212.09
	3 or more	\$119,255.00	\$125,217.75	\$131,478.63	\$138,052.56	\$144,955.18	\$152,202.93	\$159,813.07	\$167,803.72	\$176,193.90

Figures based on state median income (\$103,700) or area median income, whichever is greater.

Number of persons in family and income is as of date of sale or transfer of house.

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released May 15, 2023

		TARGETED AREAS								
COUNTY	Household Size	Less than								
		1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Albany	1-2 persons	\$134,640.00	\$141,372.00	\$148,440.60	\$155,862.63	\$163,655.76	\$171,838.54	\$180,430.46	\$189,451.98	\$198,924.57
	3 or more	\$157,080.00	\$164,934.00	\$173,180.70	\$181,839.73	\$190,931.71	\$200,478.29	\$210,502.20	\$221,027.31	\$232,078.67
Allegany	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
Bronx	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
Broome	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
Cattaraugus	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
Cayuga	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
Chautauqua	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
Chemung	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52

Chenango	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Clinton	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Columbia	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Cortland	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Delaware	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Dutchess	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$142,800.00	\$149,940.00	\$157,437.00	\$165,308.85	\$173,574.29	\$182,253.00	\$191,365.65	\$200,933.93	\$210,980.62
Erie	3 or more	\$166,600.00	\$174,930.00	\$183,676.50	\$192,860.32	\$202,503.33	\$212,628.49	\$223,259.91	\$234,422.90	\$246,144.04
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Essex	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Franklin	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Fulton	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Genesee	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Greene	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Hamilton	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Herkimer	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Jefferson	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Kings	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01

Lewis	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Livingston	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Madison	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Monroe	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Montgomery	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Nassau	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$184,680.00	\$193,914.00	\$203,609.70	\$213,790.18	\$224,479.68	\$235,703.66	\$247,488.84	\$259,863.28	\$272,856.44
New York	3 or more	\$215,460.00	\$226,233.00	\$237,544.65	\$249,421.88	\$261,892.97	\$274,987.61	\$288,736.99	\$303,173.83	\$318,332.52
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
Niagara	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Oneida	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Onondaga	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Ontario	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Orange	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$142,800.00	\$149,940.00	\$157,437.00	\$165,308.85	\$173,574.29	\$182,253.00	\$191,365.65	\$200,933.93	\$210,980.62
Orleans	3 or more	\$166,600.00	\$174,930.00	\$183,676.50	\$192,860.32	\$202,503.33	\$212,628.49	\$223,259.91	\$234,422.90	\$246,144.04
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Oswego	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Otsego	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Putnam	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01

Queens	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
Rensselaer	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$134,640.00	\$141,372.00	\$148,440.60	\$155,862.63	\$163,655.76	\$171,838.54	\$180,430.46	\$189,451.98	\$198,924.57
Richmond	3 or more	\$157,080.00	\$164,934.00	\$173,180.70	\$181,839.73	\$190,931.71	\$200,478.29	\$210,502.20	\$221,027.31	\$232,078.67
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
Rockland	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$169,440.00	\$177,912.00	\$186,807.60	\$196,147.98	\$205,955.37	\$216,253.13	\$227,065.78	\$238,419.06	\$250,340.01
Saratoga	3 or more	\$197,680.00	\$207,564.00	\$217,942.20	\$228,839.31	\$240,281.27	\$252,295.33	\$264,910.09	\$278,155.59	\$292,063.36
	1-2 persons	\$134,640.00	\$141,372.00	\$148,440.60	\$155,862.63	\$163,655.76	\$171,838.54	\$180,430.46	\$189,451.98	\$198,924.57
Schenectady	3 or more	\$157,080.00	\$164,934.00	\$173,180.70	\$181,839.73	\$190,931.71	\$200,478.29	\$210,502.20	\$221,027.31	\$232,078.67
	1-2 persons	\$134,640.00	\$141,372.00	\$148,440.60	\$155,862.63	\$163,655.76	\$171,838.54	\$180,430.46	\$189,451.98	\$198,924.57
Schoharie	3 or more	\$157,080.00	\$164,934.00	\$173,180.70	\$181,839.73	\$190,931.71	\$200,478.29	\$210,502.20	\$221,027.31	\$232,078.67
	1-2 persons	\$134,640.00	\$141,372.00	\$148,440.60	\$155,862.63	\$163,655.76	\$171,838.54	\$180,430.46	\$189,451.98	\$198,924.57
Schuyler	3 or more	\$157,080.00	\$164,934.00	\$173,180.70	\$181,839.73	\$190,931.71	\$200,478.29	\$210,502.20	\$221,027.31	\$232,078.67
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Seneca	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
St. Lawrence	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Steuben	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Suffolk	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$184,680.00	\$193,914.00	\$203,609.70	\$213,790.18	\$224,479.68	\$235,703.66	\$247,488.84	\$259,863.28	\$272,856.44
Sullivan	3 or more	\$215,460.00	\$226,233.00	\$237,544.65	\$249,421.88	\$261,892.97	\$274,987.61	\$288,736.99	\$303,173.83	\$318,332.52
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Tioga	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Tompkins	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$127,320.00	\$133,686.00	\$140,370.30	\$147,388.81	\$154,758.25	\$162,496.16	\$170,620.96	\$179,152.00	\$188,109.60
Ulster	3 or more	\$148,540.00	\$155,967.00	\$163,765.35	\$171,953.61	\$180,551.29	\$189,578.85	\$199,057.79	\$209,010.67	\$219,461.20
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52

Warren	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Washington	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Wayne	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Westchester	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$176,160.00	\$184,968.00	\$194,216.40	\$203,927.22	\$214,123.58	\$224,829.75	\$236,071.23	\$247,874.79	\$260,268.52
Wyoming	3 or more	\$205,520.00	\$215,796.00	\$226,585.80	\$237,915.09	\$249,810.84	\$262,301.38	\$275,416.44	\$289,187.26	\$303,646.62
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
Yates	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94
	1-2 persons	\$124,440.00	\$130,662.00	\$137,195.10	\$144,054.85	\$151,257.59	\$158,820.46	\$166,761.48	\$175,099.55	\$183,854.52
	3 or more	\$145,180.00	\$152,439.00	\$160,060.95	\$168,063.99	\$176,467.18	\$185,290.53	\$194,555.05	\$204,282.80	\$214,496.94

Figures based on state median income (\$103,700) or area median income, whichever is greater.

Number of persons in family and income is as of date of sale or transfer of house.