

**STATE OF NEW YORK MORTGAGE AGENCY
ACHIEVING THE DREAM MORTGAGE PROGRAM⁽³⁾
MAXIMUM INCOME AND PURCHASE PRICE/APPRaised VALUE LIMITS
EFFECTIVE FOR LOAN RESERVATIONS ACCEPTED ON OR AFTER JUNE 29, 2016⁽¹⁾**

REGION	COUNTY	INCOME LIMITS	One-Family New & Existing	Two-Family New ⁽²⁾ & Existing
I-BUFFALO	Cattaraugus	\$47,120	\$255,570	\$327,180
	Chautauqua	\$47,120	\$255,570	\$327,180
	Erie	\$53,840	\$255,570	\$327,180
	Niagara	\$53,840	\$255,570	\$327,180
II-ROCHESTER	Genesee	\$51,600	\$255,570	\$327,180
	Livingston	\$54,720	\$255,570	\$327,180
	Monroe	\$54,720	\$255,570	\$327,180
	Ontario	\$54,720	\$255,570	\$327,180
	Orleans	\$54,720	\$255,570	\$327,180
	Seneca	\$50,080	\$255,570	\$327,180
	Wayne	\$54,720	\$255,570	\$327,180
	Wyoming	\$51,280	\$255,570	\$327,180
Yates	\$49,520	\$255,570	\$327,180	
III-SYRACUSE	Cayuga	\$54,720	\$255,570	\$327,180
	Cortland	\$49,360	\$255,570	\$327,180
	Madison	\$55,360	\$255,570	\$327,180
	Onondaga	\$55,360	\$255,570	\$327,180
	Oswego	\$55,360	\$255,570	\$327,180
IV-BINGHAMTON	Allegany	\$47,120	\$255,570	\$327,180
	Broome	\$51,120	\$255,570	\$327,180
	Chemung	\$49,040	\$255,570	\$327,180
	Chenango	\$47,120	\$255,570	\$327,180
	Delaware	\$47,120	\$255,570	\$327,180
	Otsego	\$49,680	\$255,570	\$327,180
	Schuyler	\$48,320	\$255,570	\$327,180
	Steuben	\$47,600	\$255,570	\$327,180
	Tioga	\$51,120	\$255,570	\$327,180
	Tompkins	\$58,720	\$255,570	\$327,180
V-MID-HUDSON	Columbia	\$59,680	\$255,570	\$327,180
	Dutchess	\$83,610	\$589,780	\$755,050
	Greene	\$49,760	\$255,570	\$327,180
	Orange	\$83,610	\$589,780	\$755,050
	Putnam	\$86,970	\$589,780	\$755,050
	Sullivan	\$47,120	\$255,570	\$327,180
	Ulster	\$60,720	\$255,570	\$327,180

REGION	COUNTY	INCOME LIMITS	One-Family New & Existing	Two-Family New ⁽²⁾ & Existing
VI-CAPITAL	Albany	\$65,600	\$275,420	\$352,590
	Montgomery	\$47,120	\$255,570	\$327,180
	Rensselaer	\$65,600	\$275,420	\$352,590
	Saratoga	\$65,600	\$275,420	\$352,590
	Schenectady	\$65,600	\$275,420	\$352,590
	Schoharie	\$65,600	\$275,420	\$352,590
VII-MOHAWK VALLEY	Clinton	\$50,880	\$255,570	\$327,180
	Essex	\$50,000	\$255,570	\$327,180
	Franklin	\$47,120	\$255,570	\$327,180
	Fulton	\$47,120	\$255,570	\$327,180
	Hamilton	\$49,440	\$255,570	\$327,180
	Herkimer	\$47,920	\$255,570	\$327,180
	Jefferson	\$50,720	\$255,570	\$327,180
	Lewis	\$47,120	\$255,570	\$327,180
	Oneida	\$47,920	\$255,570	\$327,180
	St. Lawrence	\$47,120	\$255,570	\$327,180
Warren	\$51,840	\$255,570	\$327,180	
Washington	\$51,840	\$255,570	\$327,180	
VIII-DOWNSTATE	Rockland	\$96,570	\$589,780	\$755,050
	Westchester	\$103,480	\$589,780	\$755,050
IX-LONG ISLAND	Nassau	\$101,950	\$589,780	\$755,050
	Suffolk	\$101,950	\$589,780	\$755,050
X-NEW YORK CITY	Bronx	\$86,970	\$589,780	\$755,050
	Kings	\$86,970	\$589,780	\$755,050
	New York	\$86,970	\$589,780	\$755,050
	Queens	\$86,970	\$589,780	\$755,050
	Richmond	\$86,970	\$589,780	\$755,050



(1) Subject to change

(2) Two-Family homes that are less than 5 years old must be located in a Target Area