



SONYMA Low Interest Rate Mortgage Program*
Income and Purchase Price Limits

Effective Date: For Reservations Accepted July 7, 2017 and Until Further Notice

SONYMA REGION		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
COUNTY													
I BUFFALO	Cattaraugus	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Chautauqua	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Erie	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Niagara	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
II ROCHESTER	Genesee	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Livingston	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Monroe	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Ontario	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Orleans	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Seneca	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Wayne	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Wyoming	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
Yates	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580	
III SYRACUSE	Cayuga	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Cortland	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Madison	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Onondaga	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Oswego	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
IV BINGHAMTON	Allegany	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Broome	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Chemung	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Chenango	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Delaware	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Otsego	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Schuyler	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Steuben	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Tioga	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Tompkins	\$75,600	\$90,720	\$86,940	\$105,840	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
V MID-HUDSON	Columbia	\$74,600	\$89,520	\$85,790	\$104,440	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Dutchess	\$107,280	\$107,280	\$125,160	\$125,160	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
	Greene	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Orange	\$107,280	\$107,280	\$125,160	\$125,160	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
	Putnam	\$114,480	\$114,480	\$133,560	\$133,560	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
	Sullivan	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Ulster	\$78,500	\$94,200	\$90,275	\$109,900	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580



SONYMA Low Interest Rate Mortgage Program*
Income and Purchase Price Limits

Effective Date: For Reservations Accepted July 7, 2017 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
VI CAPITAL	Albany	\$83,100	\$99,720	\$95,565	\$116,340	\$268,940	\$328,700	\$344,300	\$420,810	\$416,160	\$508,640	\$517,160	\$632,090
	Montgomery	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Rensselaer	\$83,100	\$99,720	\$95,565	\$116,340	\$268,940	\$328,700	\$344,300	\$420,810	\$416,160	\$508,640	\$517,160	\$632,090
	Saratoga	\$83,100	\$99,720	\$95,565	\$116,340	\$268,940	\$328,700	\$344,300	\$420,810	\$416,160	\$508,640	\$517,160	\$632,090
	Schenectady	\$83,100	\$99,720	\$95,565	\$116,340	\$268,940	\$328,700	\$344,300	\$420,810	\$416,160	\$508,640	\$517,160	\$632,090
	Schoharie	\$83,100	\$99,720	\$95,565	\$116,340	\$268,940	\$328,700	\$344,300	\$420,810	\$416,160	\$508,640	\$517,160	\$632,090
VII MOHAWK VALLEY	Clinton	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Essex	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Franklin	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Fulton	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Hamilton	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Herkimer	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Jefferson	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Lewis	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Oneida	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	St. Lawrence	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
VIII DOWNSTATE	Warren	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
	Washington	\$73,400	\$88,080	\$84,410	\$102,760	\$253,800	\$310,210	\$324,960	\$397,180	\$392,800	\$480,080	\$488,110	\$596,580
IX LONG ISLAND	Rockland	\$124,320	\$124,320	\$145,040	\$145,040	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
	Westchester	\$133,680	\$133,680	\$155,960	\$155,960	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
X NEW YORK CITY	Nassau	\$132,960	\$132,960	\$155,120	\$155,120	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
	Suffolk	\$132,960	\$132,960	\$155,120	\$155,120	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
X NEW YORK CITY	Bronx	\$114,480	\$114,480	\$133,560	\$133,560	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
	Kings	\$114,480	\$114,480	\$133,560	\$133,560	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
	New York	\$114,480	\$114,480	\$133,560	\$133,560	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
	Queens	\$114,480	\$114,480	\$133,560	\$133,560	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800
	Richmond	\$114,480	\$114,480	\$133,560	\$133,560	\$585,710	\$715,870	\$749,920	\$916,570	\$906,460	\$1,107,900	\$1,126,470	\$1,376,800

* Applicants whose incomes are within these limits will receive the Achieving the Dream interest rate when applying for a Homes for Veterans or Graduate to Homeownership loan.

** 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.