

**STATE OF NEW YORK MORTGAGE AGENCY
ACHIEVING THE DREAM MORTGAGE PROGRAM⁽¹⁾
MAXIMUM INCOME AND PURCHASE PRICE/APPRaised VALUE LIMITS
EFFECTIVE FOR LOAN RESERVATIONS ACCEPTED ON OR AFTER AUGUST 3, 2015⁽²⁾**

REGION	COUNTY	INCOME LIMITS	PURCHASE PRICE LIMITS ⁽⁴⁾		
			One-Family New & Existing	Two-Family New ⁽³⁾ & Existing	
I-BUFFALO	Cattaraugus	\$44,640	\$258,690	\$331,170	
	Chautauqua	\$43,360	\$258,690	\$331,170	
	Erie	\$55,200	\$258,690	\$331,170	
	Niagara	\$55,200	\$258,690	\$331,170	
II-ROCHESTER	Genesee	\$54,160	\$258,690	\$331,170	
	Livingston	\$54,160	\$258,690	\$331,170	
	Monroe	\$54,160	\$258,690	\$331,170	
	Ontario	\$54,160	\$258,690	\$331,170	
	Orleans	\$54,160	\$258,690	\$331,170	
	Seneca	\$50,560	\$258,690	\$331,170	
	Wayne	\$54,160	\$258,690	\$331,170	
	Wyoming	\$51,840	\$258,690	\$331,170	
	Yates	\$50,480	\$258,690	\$331,170	
III-SYRACUSE	Cayuga	\$50,800	\$258,690	\$331,170	
	Cortland	\$49,760	\$258,690	\$331,170	
	Madison	\$54,800	\$258,690	\$331,170	
	Onondaga	\$54,800	\$258,690	\$331,170	
	Oswego	\$54,800	\$258,690	\$331,170	
IV-BINGHAMTON	Allegany	\$42,960	\$258,690	\$331,170	
	Broome	\$53,120	\$258,690	\$331,170	
	Chemung	\$51,440	\$258,690	\$331,170	
	Chenango	\$45,520	\$258,690	\$331,170	
	Delaware	\$46,240	\$258,690	\$331,170	
	Otsego	\$49,840	\$258,690	\$331,170	
	Schuyler	\$48,960	\$258,690	\$331,170	
	Steuben	\$46,640	\$258,690	\$331,170	
	Tioga	\$53,120	\$258,690	\$331,170	
	Tompkins	\$61,760	\$258,690	\$331,170	
	V-MID-HUDSON	Columbia	\$59,920	\$258,690	\$331,170
		Dutchess	\$83,230	\$596,970	\$764,260
Greene		\$48,560	\$258,690	\$331,170	
Orange		\$83,230	\$596,970	\$764,260	
Putnam		\$82,840	\$596,970	\$764,260	
Sullivan Ulster		\$48,160 \$60,160	\$258,690 \$258,690	\$331,170 \$331,170	

REGION	COUNTY	INCOME LIMITS	PURCHASE PRICE LIMITS ⁽⁴⁾	
			One-Family New & Existing	Two-Family New ⁽³⁾ & Existing
VI-CAPITAL	Albany	\$66,160	\$278,780	\$356,890
	Montgomery	\$45,520	\$258,690	\$331,170
	Rensselaer	\$66,160	\$278,780	\$356,890
	Saratoga	\$66,160	\$278,780	\$356,890
	Schenectady	\$66,160	\$278,780	\$356,890
	Schoharie	\$66,160	\$278,780	\$356,890
VII-MOHAWK VALLEY	Clinton	\$53,520	\$258,690	\$331,170
	Essex	\$49,520	\$258,690	\$331,170
	Franklin	\$46,240	\$258,690	\$331,170
	Fulton	\$45,040	\$258,690	\$331,170
	Hamilton	\$51,520	\$258,690	\$331,170
	Herkimer	\$50,400	\$258,690	\$331,170
	Jefferson	\$45,760	\$258,690	\$331,170
	Lewis	\$45,440	\$258,690	\$331,170
	Oneida	\$50,400	\$258,690	\$331,170
	St. Lawrence	\$44,880	\$258,690	\$331,170
	Warren	\$52,320	\$258,690	\$331,170
Washington	\$52,320	\$258,690	\$331,170	
VIII-DOWNSTATE	Rockland	\$94,840	\$596,970	\$764,260
	Westchester	\$101,470	\$596,970	\$764,260
IX-LONG ISLAND	Nassau	\$104,640	\$596,970	\$764,260
	Suffolk	\$104,640	\$596,970	\$764,260
X-NEW YORK CITY	Bronx	\$82,840	\$596,970	\$764,260
	Kings	\$82,840	\$596,970	\$764,260
	New York	\$82,840	\$596,970	\$764,260
	Queens	\$82,840	\$596,970	\$764,260
	Richmond	\$82,840	\$596,970	\$764,260



(1) Subject to change

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

(3) Applicants whose income are within these limits will receive the Achieving the Dream interest rate when applying for a RemodelNY or Energy-Star loan.

(4) 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.