



SONYMA Low Interest Rate Mortgage Program⁽¹⁾

Income and Purchase Price⁽²⁾ Limits

Effective Date: For Reservations Accepted August 3, 2015 and Until Further Notice

SONYMA REGION		INCOME LIMITS				PURCHASE PRICE LIMITS ⁽²⁾							
		Household Size				1 Family		2 Family		3 Family Existing		4 Family Existing	
		1 & 2 Person ⁽³⁾		3 + Person ⁽³⁾		New & Existing		New ⁽⁴⁾ & Existing		Non-Target		Target	
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
I BUFFALO	Cattaraugus	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Chautauqua	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Erie	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Niagara	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
II ROCHESTER	Genesee	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Livingston	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Monroe	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Ontario	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Orleans	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Seneca	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Wayne	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Wyoming	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
Yates	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030	
III SYRACUSE	Cayuga	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Cortland	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Madison	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Onondaga	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Oswego	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
IV BINGHAMTON	Allegany	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Broome	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Chemung	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Chenango	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Delaware	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Otsego	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Schuyler	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Steuben	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Tioga	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Tompkins	\$77,200	\$92,640	\$88,780	\$108,080	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
V MID-HUDSON	Columbia	\$74,900	\$89,880	\$86,135	\$104,860	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Dutchess	\$104,040	\$104,040	\$121,380	\$121,380	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
	Greene	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Orange	\$104,040	\$104,040	\$121,380	\$121,380	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
	Putnam	\$103,560	\$103,560	\$120,820	\$120,820	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
	Sullivan	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
Ulster	\$75,200	\$90,240	\$86,480	\$105,280	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030	



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		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
VI CAPITAL	Albany	\$82,700	\$99,240	\$95,105	\$115,780	\$278,780	\$340,730	\$356,890	\$436,200	\$431,380	\$527,250	\$536,080	\$655,210
	Montgomery	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Rensselaer	\$82,700	\$99,240	\$95,105	\$115,780	\$278,780	\$340,730	\$356,890	\$436,200	\$431,380	\$527,250	\$536,080	\$655,210
	Saratoga	\$82,700	\$99,240	\$95,105	\$115,780	\$278,780	\$340,730	\$356,890	\$436,200	\$431,380	\$527,250	\$536,080	\$655,210
	Schenectady	\$82,700	\$99,240	\$95,105	\$115,780	\$278,780	\$340,730	\$356,890	\$436,200	\$431,380	\$527,250	\$536,080	\$655,210
	Schoharie	\$82,700	\$99,240	\$95,105	\$115,780	\$278,780	\$340,730	\$356,890	\$436,200	\$431,380	\$527,250	\$536,080	\$655,210
VII MOHAWK VALLEY	Clinton	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Essex	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Franklin	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Fulton	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Hamilton	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Herkimer	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Jefferson	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Lewis	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Oneida	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	St. Lawrence	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Warren	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
	Washington	\$72,000	\$86,400	\$82,800	\$100,800	\$258,690	\$316,170	\$331,170	\$404,770	\$400,290	\$489,250	\$497,480	\$608,030
VIII DOWNSTATE	Rockland	\$118,560	\$118,560	\$138,320	\$138,320	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
	Westchester	\$126,840	\$126,840	\$147,980	\$147,980	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
IX LONG ISLAND	Nassau	\$130,800	\$130,800	\$152,600	\$152,600	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
	Suffolk	\$130,800	\$130,800	\$152,600	\$152,600	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
X NEW YORK CITY	Bronx	\$103,560	\$103,560	\$120,820	\$120,820	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
	Kings	\$103,560	\$103,560	\$120,820	\$120,820	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
	New York	\$103,560	\$103,560	\$120,820	\$120,820	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
	Queens	\$103,560	\$103,560	\$120,820	\$120,820	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190
	Richmond	\$103,560	\$103,560	\$120,820	\$120,820	\$596,970	\$729,630	\$764,260	\$934,090	\$923,810	\$1,129,100	\$1,148,070	\$1,403,190

⁽¹⁾ These limits also apply to the Construction Incentive Program, as well as the Home for Veterans, RemodelNY, and Energy-Star add-ons.

⁽²⁾ 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.

⁽³⁾ 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.

⁽⁴⁾ For target areas only. New Two Families are not permitted in non-target areas.