

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released April 1, 2018

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	\$ 86,400.00	\$ 90,720.00	\$ 95,256.00	\$ 100,018.80	\$ 105,019.74	\$ 110,270.72	\$ 115,784.25	\$ 121,573.46	\$ 127,652.13
	3 or more	\$ 99,360.00	\$ 104,328.00	\$ 109,544.40	\$ 115,021.62	\$ 120,772.70	\$ 126,811.33	\$ 133,151.89	\$ 139,809.48	\$ 146,799.95
Allegany	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Bronx	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Broome	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Cattaraugus	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Cayuga	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Chautauqua	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Chemung	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Chenango	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Clinton	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Columbia	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Cortland	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90

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COUNTY	Household Size	Less than								
		1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Delaware	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Dutchess	1-2 persons	\$ 113,520.00	\$ 119,196.00	\$ 125,155.80	\$ 131,413.59	\$ 137,984.26	\$ 144,883.47	\$ 152,127.64	\$ 159,734.02	\$ 167,720.72
	3 or more	\$ 132,440.00	\$ 139,062.00	\$ 146,015.10	\$ 153,315.85	\$ 160,981.64	\$ 169,030.72	\$ 177,482.25	\$ 186,356.36	\$ 195,674.17
Erie	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Essex	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Franklin	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Fulton	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Genesee	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Greene	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Hamilton	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Herkimer	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Jefferson	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Kings	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Lewis	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90

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COUNTY	Household Size	Less than								
		1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Livingston	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Madison	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Monroe	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Montgomery	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Nassau	1-2 persons	\$ 140,040.00	\$ 147,042.00	\$ 154,394.10	\$ 162,113.80	\$ 170,219.49	\$ 178,730.46	\$ 187,666.98	\$ 197,050.32	\$ 206,902.83
	3 or more	\$ 163,380.00	\$ 171,549.00	\$ 180,126.45	\$ 189,132.77	\$ 198,589.40	\$ 208,518.87	\$ 218,944.81	\$ 229,892.05	\$ 241,386.65
New York	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Niagara	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Oneida	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Onondaga	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Ontario	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Orange	1-2 persons	\$ 113,520.00	\$ 119,196.00	\$ 125,155.80	\$ 131,413.59	\$ 137,984.26	\$ 144,883.47	\$ 152,127.64	\$ 159,734.02	\$ 167,720.72
	3 or more	\$ 132,440.00	\$ 139,062.00	\$ 146,015.10	\$ 153,315.85	\$ 160,981.64	\$ 169,030.72	\$ 177,482.25	\$ 186,356.36	\$ 195,674.17
Orleans	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Oswego	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Otsego	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90

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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
Putnam	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Queens	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Rensselaer	1-2 persons	\$ 86,400.00	\$ 90,720.00	\$ 95,256.00	\$ 100,018.80	\$ 105,019.74	\$ 110,270.72	\$ 115,784.25	\$ 121,573.46	\$ 127,652.13
	3 or more	\$ 99,360.00	\$ 104,328.00	\$ 109,544.40	\$ 115,021.62	\$ 120,772.70	\$ 126,811.33	\$ 133,151.89	\$ 139,809.48	\$ 146,799.95
Richmond	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Rockland	1-2 persons	\$ 126,000.00	\$ 132,300.00	\$ 138,915.00	\$ 145,860.75	\$ 153,153.78	\$ 160,811.46	\$ 168,852.03	\$ 177,294.63	\$ 186,159.36
	3 or more	\$ 147,000.00	\$ 154,350.00	\$ 162,067.50	\$ 170,170.87	\$ 178,679.41	\$ 187,613.38	\$ 196,994.04	\$ 206,843.74	\$ 217,185.92
Saratoga	1-2 persons	\$ 86,400.00	\$ 90,720.00	\$ 95,256.00	\$ 100,018.80	\$ 105,019.74	\$ 110,270.72	\$ 115,784.25	\$ 121,573.46	\$ 127,652.13
	3 or more	\$ 99,360.00	\$ 104,328.00	\$ 109,544.40	\$ 115,021.62	\$ 120,772.70	\$ 126,811.33	\$ 133,151.89	\$ 139,809.48	\$ 146,799.95
Schenectady	1-2 persons	\$ 86,400.00	\$ 90,720.00	\$ 95,256.00	\$ 100,018.80	\$ 105,019.74	\$ 110,270.72	\$ 115,784.25	\$ 121,573.46	\$ 127,652.13
	3 or more	\$ 99,360.00	\$ 104,328.00	\$ 109,544.40	\$ 115,021.62	\$ 120,772.70	\$ 126,811.33	\$ 133,151.89	\$ 139,809.48	\$ 146,799.95
Schoharie	1-2 persons	\$ 86,400.00	\$ 90,720.00	\$ 95,256.00	\$ 100,018.80	\$ 105,019.74	\$ 110,270.72	\$ 115,784.25	\$ 121,573.46	\$ 127,652.13
	3 or more	\$ 99,360.00	\$ 104,328.00	\$ 109,544.40	\$ 115,021.62	\$ 120,772.70	\$ 126,811.33	\$ 133,151.89	\$ 139,809.48	\$ 146,799.95
Schuyler	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Seneca	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
St. Lawrence	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Steuben	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90

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		1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Suffolk	1-2 persons	\$ 140,040.00	\$ 147,042.00	\$ 154,394.10	\$ 162,113.80	\$ 170,219.49	\$ 178,730.46	\$ 187,666.98	\$ 197,050.32	\$ 206,902.83
	3 or more	\$ 163,380.00	\$ 171,549.00	\$ 180,126.45	\$ 189,132.77	\$ 198,589.40	\$ 208,518.87	\$ 218,944.81	\$ 229,892.05	\$ 241,386.65
Sullivan	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Tioga	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Tompkins	1-2 persons	\$ 84,200.00	\$ 88,410.00	\$ 92,830.50	\$ 97,472.02	\$ 102,345.62	\$ 107,462.90	\$ 112,836.04	\$ 118,477.84	\$ 124,401.73
	3 or more	\$ 96,830.00	\$ 101,671.50	\$ 106,755.07	\$ 112,092.82	\$ 117,697.46	\$ 123,582.33	\$ 129,761.44	\$ 136,249.51	\$ 143,061.98
Ulster	1-2 persons	\$ 79,200.00	\$ 83,160.00	\$ 87,318.00	\$ 91,683.90	\$ 96,268.09	\$ 101,081.49	\$ 106,135.56	\$ 111,442.33	\$ 117,014.44
	3 or more	\$ 91,080.00	\$ 95,634.00	\$ 100,415.70	\$ 105,436.48	\$ 110,708.30	\$ 116,243.71	\$ 122,055.89	\$ 128,158.68	\$ 134,566.61
Warren	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Washington	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Wayne	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Westchester	1-2 persons	\$ 140,520.00	\$ 147,546.00	\$ 154,923.30	\$ 162,669.46	\$ 170,802.93	\$ 179,343.07	\$ 188,310.22	\$ 197,725.73	\$ 207,612.01
	3 or more	\$ 163,940.00	\$ 172,137.00	\$ 180,743.85	\$ 189,781.04	\$ 199,270.09	\$ 209,233.59	\$ 219,695.26	\$ 230,680.02	\$ 242,214.02
Wyoming	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90
Yates	1-2 persons	\$ 77,800.00	\$ 81,690.00	\$ 85,774.50	\$ 90,063.22	\$ 94,566.38	\$ 99,294.69	\$ 104,259.42	\$ 109,472.39	\$ 114,946.00
	3 or more	\$ 89,470.00	\$ 93,943.50	\$ 98,640.67	\$ 103,572.70	\$ 108,751.33	\$ 114,188.89	\$ 119,898.33	\$ 125,893.24	\$ 132,187.90

Figures based on state median income (\$77,800) 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 April 1, 2018

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	\$ 103,680.00	\$ 108,864.00	\$ 114,307.20	\$ 120,022.56	\$ 126,023.68	\$ 132,324.86	\$ 138,941.10	\$ 145,888.15	\$ 153,182.55
	3 or more	\$ 120,960.00	\$ 127,008.00	\$ 133,358.40	\$ 140,026.32	\$ 147,027.63	\$ 154,379.01	\$ 162,097.96	\$ 170,202.85	\$ 178,712.99
Allegany	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Bronx	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Broome	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Cattaraugus	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Cayuga	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Chautauqua	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Chemung	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Chenango	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Clinton	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Columbia	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Cortland	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released April 1, 2018

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
Delaware	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Dutchess	1-2 persons	\$ 113,520.00	\$ 119,196.00	\$ 125,155.80	\$ 131,413.59	\$ 137,984.26	\$ 144,883.47	\$ 152,127.64	\$ 159,734.02	\$ 167,720.72
	3 or more	\$ 132,440.00	\$ 139,062.00	\$ 146,015.10	\$ 153,315.85	\$ 160,981.64	\$ 169,030.72	\$ 177,482.25	\$ 186,356.36	\$ 195,674.17
Erie	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Essex	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Franklin	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Fulton	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Genesee	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Greene	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Hamilton	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Herkimer	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Jefferson	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Kings	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Lewis	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released April 1, 2018

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
Livingston	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Madison	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Monroe	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Montgomery	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Nassau	1-2 persons	\$ 140,040.00	\$ 147,042.00	\$ 154,394.10	\$ 162,113.80	\$ 170,219.49	\$ 178,730.46	\$ 187,666.98	\$ 197,050.32	\$ 206,902.83
	3 or more	\$ 163,380.00	\$ 171,549.00	\$ 180,126.45	\$ 189,132.77	\$ 198,589.40	\$ 208,518.87	\$ 218,944.81	\$ 229,892.05	\$ 241,386.65
New York	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Niagara	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Oneida	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Onondaga	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Ontario	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Orange	1-2 persons	\$ 113,520.00	\$ 119,196.00	\$ 125,155.80	\$ 131,413.59	\$ 137,984.26	\$ 144,883.47	\$ 152,127.64	\$ 159,734.02	\$ 167,720.72
	3 or more	\$ 132,440.00	\$ 139,062.00	\$ 146,015.10	\$ 153,315.85	\$ 160,981.64	\$ 169,030.72	\$ 177,482.25	\$ 186,356.36	\$ 195,674.17
Orleans	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Oswego	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Otsego	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released April 1, 2018

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
Putnam	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Queens	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Rensselaer	1-2 persons	\$ 103,680.00	\$ 108,864.00	\$ 114,307.20	\$ 120,022.56	\$ 126,023.68	\$ 132,324.86	\$ 138,941.10	\$ 145,888.15	\$ 153,182.55
	3 or more	\$ 120,960.00	\$ 127,008.00	\$ 133,358.40	\$ 140,026.32	\$ 147,027.63	\$ 154,379.01	\$ 162,097.96	\$ 170,202.85	\$ 178,712.99
Richmond	1-2 persons	\$ 125,160.00	\$ 131,418.00	\$ 137,988.90	\$ 144,888.34	\$ 152,132.75	\$ 159,739.38	\$ 167,726.34	\$ 176,112.65	\$ 184,918.28
	3 or more	\$ 146,020.00	\$ 153,321.00	\$ 160,987.05	\$ 169,036.40	\$ 177,488.22	\$ 186,362.63	\$ 195,680.76	\$ 205,464.79	\$ 215,738.02
Rockland	1-2 persons	\$ 126,000.00	\$ 132,300.00	\$ 138,915.00	\$ 145,860.75	\$ 153,153.78	\$ 160,811.46	\$ 168,852.03	\$ 177,294.63	\$ 186,159.36
	3 or more	\$ 147,000.00	\$ 154,350.00	\$ 162,067.50	\$ 170,170.87	\$ 178,679.41	\$ 187,613.38	\$ 196,994.04	\$ 206,843.74	\$ 217,185.92
Saratoga	1-2 persons	\$ 103,680.00	\$ 108,864.00	\$ 114,307.20	\$ 120,022.56	\$ 126,023.68	\$ 132,324.86	\$ 138,941.10	\$ 145,888.15	\$ 153,182.55
	3 or more	\$ 120,960.00	\$ 127,008.00	\$ 133,358.40	\$ 140,026.32	\$ 147,027.63	\$ 154,379.01	\$ 162,097.96	\$ 170,202.85	\$ 178,712.99
Schenectady	1-2 persons	\$ 103,680.00	\$ 108,864.00	\$ 114,307.20	\$ 120,022.56	\$ 126,023.68	\$ 132,324.86	\$ 138,941.10	\$ 145,888.15	\$ 153,182.55
	3 or more	\$ 120,960.00	\$ 127,008.00	\$ 133,358.40	\$ 140,026.32	\$ 147,027.63	\$ 154,379.01	\$ 162,097.96	\$ 170,202.85	\$ 178,712.99
Schoharie	1-2 persons	\$ 103,680.00	\$ 108,864.00	\$ 114,307.20	\$ 120,022.56	\$ 126,023.68	\$ 132,324.86	\$ 138,941.10	\$ 145,888.15	\$ 153,182.55
	3 or more	\$ 120,960.00	\$ 127,008.00	\$ 133,358.40	\$ 140,026.32	\$ 147,027.63	\$ 154,379.01	\$ 162,097.96	\$ 170,202.85	\$ 178,712.99
Schuyler	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Seneca	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
St. Lawrence	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Steuben	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released April 1, 2018

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
Suffolk	1-2 persons	\$ 140,040.00	\$ 147,042.00	\$ 154,394.10	\$ 162,113.80	\$ 170,219.49	\$ 178,730.46	\$ 187,666.98	\$ 197,050.32	\$ 206,902.83
	3 or more	\$ 163,380.00	\$ 171,549.00	\$ 180,126.45	\$ 189,132.77	\$ 198,589.40	\$ 208,518.87	\$ 218,944.81	\$ 229,892.05	\$ 241,386.65
Sullivan	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Tioga	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Tompkins	1-2 persons	\$ 101,040.00	\$ 106,092.00	\$ 111,396.60	\$ 116,966.43	\$ 122,814.75	\$ 128,955.48	\$ 135,403.25	\$ 142,173.41	\$ 149,282.08
	3 or more	\$ 117,880.00	\$ 123,774.00	\$ 129,962.70	\$ 136,460.83	\$ 143,283.87	\$ 150,448.06	\$ 157,970.46	\$ 165,868.98	\$ 174,162.42
Ulster	1-2 persons	\$ 95,040.00	\$ 99,792.00	\$ 104,781.60	\$ 110,020.68	\$ 115,521.71	\$ 121,297.79	\$ 127,362.67	\$ 133,730.80	\$ 140,417.34
	3 or more	\$ 110,880.00	\$ 116,424.00	\$ 122,245.20	\$ 128,357.46	\$ 134,775.33	\$ 141,514.09	\$ 148,589.79	\$ 156,019.27	\$ 163,820.23
Warren	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Washington	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Wayne	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Westchester	1-2 persons	\$ 140,520.00	\$ 147,546.00	\$ 154,923.30	\$ 162,669.46	\$ 170,802.93	\$ 179,343.07	\$ 188,310.22	\$ 197,725.73	\$ 207,612.01
	3 or more	\$ 163,940.00	\$ 172,137.00	\$ 180,743.85	\$ 189,781.04	\$ 199,270.09	\$ 209,233.59	\$ 219,695.26	\$ 230,680.02	\$ 242,214.02
Wyoming	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40
Yates	1-2 persons	\$ 93,360.00	\$ 98,028.00	\$ 102,929.40	\$ 108,075.87	\$ 113,479.66	\$ 119,153.64	\$ 125,111.32	\$ 131,366.88	\$ 137,935.22
	3 or more	\$ 108,920.00	\$ 114,366.00	\$ 120,084.30	\$ 126,088.51	\$ 132,392.93	\$ 139,012.57	\$ 145,963.19	\$ 153,261.34	\$ 160,924.40

Figures based on state median income (\$77,800) or area median income, whichever is greater.
Number of persons in family and income is as of date of sale or transfer of house.