



State of New York Mortgage Agency Adjusted Qualifying Incomes for Recapture Provision

**Effective for Loans Closed On or After June 29, 2016
Based on HUD Area Median Incomes
Released March 28, 2016**

641 Lexington Avenue
New York, New York 10022
(212) 688-4000

NOTE: The attached recapture charts apply only to loans closed June 29, 2016 and later.



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State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released March 28, 2016

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	\$ 82,000.00	\$ 86,100.00	\$ 90,405.00	\$ 94,925.25	\$ 99,671.51	\$ 104,655.08	\$ 109,887.83	\$ 115,382.22	\$ 121,151.33
	3 or more	\$ 94,300.00	\$ 99,015.00	\$ 103,965.75	\$ 109,164.03	\$ 114,622.23	\$ 120,353.34	\$ 126,371.00	\$ 132,689.55	\$ 139,324.02
Allegany	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Bronx	1-2 persons	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Broome	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Cattaraugus	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Cayuga	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Chautauqua	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Chemung	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Chenango	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Clinton	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Columbia	1-2 persons	\$ 74,600.00	\$ 78,330.00	\$ 82,246.50	\$ 86,358.82	\$ 90,676.76	\$ 95,210.59	\$ 99,971.11	\$ 104,969.66	\$ 110,218.14
	3 or more	\$ 85,790.00	\$ 90,079.50	\$ 94,583.47	\$ 99,312.64	\$ 104,278.27	\$ 109,492.18	\$ 114,966.78	\$ 120,715.11	\$ 126,750.86
Cortland	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00

State of New York Mortgage Agency
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Based on H.U.D. Area Median Incomes Released March 28, 2016

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
Delaware	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Dutchess	1-2 persons	\$ 104,520.00	\$ 109,746.00	\$ 115,233.30	\$ 120,994.96	\$ 127,044.70	\$ 133,396.93	\$ 140,066.77	\$ 147,070.10	\$ 154,423.60
	3 or more	\$ 121,940.00	\$ 128,037.00	\$ 134,438.85	\$ 141,160.79	\$ 148,218.82	\$ 155,629.76	\$ 163,411.24	\$ 171,581.80	\$ 180,160.89
Erie	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Essex	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Franklin	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Fulton	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Genesee	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Greene	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Hamilton	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Herkimer	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Jefferson	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Kings	1-2 persons	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Lewis	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00

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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
Livingston	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Madison	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Monroe	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Montgomery	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Nassau	1-2 persons	\$ 127,440.00	\$ 133,812.00	\$ 140,502.60	\$ 147,527.73	\$ 154,904.11	\$ 162,649.31	\$ 170,781.77	\$ 179,320.85	\$ 188,286.89
	3 or more	\$ 148,680.00	\$ 156,114.00	\$ 163,919.70	\$ 172,115.68	\$ 180,721.46	\$ 189,757.53	\$ 199,245.40	\$ 209,207.67	\$ 219,668.05
New York	1-2 persons	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Niagara	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Oneida	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Onondaga	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Ontario	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Orange	1-2 persons	\$ 104,520.00	\$ 109,746.00	\$ 115,233.30	\$ 120,994.96	\$ 127,044.70	\$ 133,396.93	\$ 140,066.77	\$ 147,070.10	\$ 154,423.60
	3 or more	\$ 121,940.00	\$ 128,037.00	\$ 134,438.85	\$ 141,160.79	\$ 148,218.82	\$ 155,629.76	\$ 163,411.24	\$ 171,581.80	\$ 180,160.89
Orleans	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Oswego	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Otsego	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00

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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	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Queens	1-2 persons	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Rensselaer	1-2 persons	\$ 82,000.00	\$ 86,100.00	\$ 90,405.00	\$ 94,925.25	\$ 99,671.51	\$ 104,655.08	\$ 109,887.83	\$ 115,382.22	\$ 121,151.33
	3 or more	\$ 94,300.00	\$ 99,015.00	\$ 103,965.75	\$ 109,164.03	\$ 114,622.23	\$ 120,353.34	\$ 126,371.00	\$ 132,689.55	\$ 139,324.02
Richmond	1-2 persons	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Rockland	1-2 persons	\$ 120,720.00	\$ 126,756.00	\$ 133,093.80	\$ 139,748.49	\$ 146,735.91	\$ 154,072.70	\$ 161,776.33	\$ 169,865.14	\$ 178,358.39
	3 or more	\$ 140,840.00	\$ 147,882.00	\$ 155,276.10	\$ 163,039.90	\$ 171,191.89	\$ 179,751.48	\$ 188,739.05	\$ 198,176.00	\$ 208,084.80
Saratoga	1-2 persons	\$ 82,000.00	\$ 86,100.00	\$ 90,405.00	\$ 94,925.25	\$ 99,671.51	\$ 104,655.08	\$ 109,887.83	\$ 115,382.22	\$ 121,151.33
	3 or more	\$ 94,300.00	\$ 99,015.00	\$ 103,965.75	\$ 109,164.03	\$ 114,622.23	\$ 120,353.34	\$ 126,371.00	\$ 132,689.55	\$ 139,324.02
Schenectady	1-2 persons	\$ 82,000.00	\$ 86,100.00	\$ 90,405.00	\$ 94,925.25	\$ 99,671.51	\$ 104,655.08	\$ 109,887.83	\$ 115,382.22	\$ 121,151.33
	3 or more	\$ 94,300.00	\$ 99,015.00	\$ 103,965.75	\$ 109,164.03	\$ 114,622.23	\$ 120,353.34	\$ 126,371.00	\$ 132,689.55	\$ 139,324.02
Schoharie	1-2 persons	\$ 82,000.00	\$ 86,100.00	\$ 90,405.00	\$ 94,925.25	\$ 99,671.51	\$ 104,655.08	\$ 109,887.83	\$ 115,382.22	\$ 121,151.33
	3 or more	\$ 94,300.00	\$ 99,015.00	\$ 103,965.75	\$ 109,164.03	\$ 114,622.23	\$ 120,353.34	\$ 126,371.00	\$ 132,689.55	\$ 139,324.02
Schuyler	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Seneca	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
St. Lawrence	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Steuben	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00

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Suffolk	1-2 persons	\$ 127,440.00	\$ 133,812.00	\$ 140,502.60	\$ 147,527.73	\$ 154,904.11	\$ 162,649.31	\$ 170,781.77	\$ 179,320.85	\$ 188,286.89
	3 or more	\$ 148,680.00	\$ 156,114.00	\$ 163,919.70	\$ 172,115.68	\$ 180,721.46	\$ 189,757.53	\$ 199,245.40	\$ 209,207.67	\$ 219,668.05
Sullivan	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Tioga	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Tompkins	1-2 persons	\$ 73,400.00	\$ 77,070.00	\$ 80,923.50	\$ 84,969.67	\$ 89,218.15	\$ 93,679.05	\$ 98,363.00	\$ 103,281.15	\$ 108,445.20
	3 or more	\$ 84,410.00	\$ 88,630.50	\$ 93,062.02	\$ 97,715.12	\$ 102,600.87	\$ 107,730.91	\$ 113,117.45	\$ 118,773.32	\$ 124,711.98
Ulster	1-2 persons	\$ 75,900.00	\$ 79,695.00	\$ 83,679.75	\$ 87,863.73	\$ 92,256.91	\$ 96,869.75	\$ 101,713.23	\$ 106,798.89	\$ 112,138.83
	3 or more	\$ 87,285.00	\$ 91,649.25	\$ 96,231.71	\$ 101,043.29	\$ 106,095.45	\$ 111,400.22	\$ 116,970.23	\$ 122,818.74	\$ 128,959.67
Warren	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Washington	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Wayne	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Westchester	1-2 persons	\$ 129,360.00	\$ 135,828.00	\$ 142,619.40	\$ 149,750.37	\$ 157,237.88	\$ 165,099.77	\$ 173,354.75	\$ 182,022.48	\$ 191,123.60
	3 or more	\$ 150,920.00	\$ 158,466.00	\$ 166,389.30	\$ 174,708.76	\$ 183,444.19	\$ 192,616.39	\$ 202,247.20	\$ 212,359.56	\$ 222,977.53
Wyoming	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00
Yates	1-2 persons	\$ 72,300.00	\$ 75,915.00	\$ 79,710.75	\$ 83,696.28	\$ 87,881.09	\$ 92,275.14	\$ 96,888.89	\$ 101,733.33	\$ 106,819.99
	3 or more	\$ 83,145.00	\$ 87,302.25	\$ 91,667.36	\$ 96,250.72	\$ 101,063.25	\$ 106,116.41	\$ 111,422.23	\$ 116,993.34	\$ 122,843.00

Figures based on state median income (\$72,300) 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 March 28, 2016

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	\$ 98,400.00	\$ 103,320.00	\$ 108,486.00	\$ 113,910.30	\$ 119,605.81	\$ 125,586.10	\$ 131,865.40	\$ 138,458.67	\$ 145,381.60
	3 or more	\$ 114,800.00	\$ 120,540.00	\$ 126,567.00	\$ 132,895.35	\$ 139,540.11	\$ 146,517.11	\$ 153,842.96	\$ 161,535.10	\$ 169,611.85
Allegany	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Bronx	1-2 persons	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Broome	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Cattaraugus	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Cayuga	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Chautauqua	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Chemung	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Chenango	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Clinton	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Columbia	1-2 persons	\$ 89,520.00	\$ 93,996.00	\$ 98,695.80	\$ 103,630.59	\$ 108,812.11	\$ 114,252.71	\$ 119,965.34	\$ 125,963.60	\$ 132,261.78
	3 or more	\$ 104,440.00	\$ 109,662.00	\$ 115,145.10	\$ 120,902.35	\$ 126,947.46	\$ 133,294.83	\$ 139,959.57	\$ 146,957.54	\$ 154,305.41
Cortland	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released March 28, 2016

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	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Dutchess	1-2 persons	\$ 104,520.00	\$ 109,746.00	\$ 115,233.30	\$ 120,994.96	\$ 127,044.70	\$ 133,396.93	\$ 140,066.77	\$ 147,070.10	\$ 154,423.60
	3 or more	\$ 121,940.00	\$ 128,037.00	\$ 134,438.85	\$ 141,160.79	\$ 148,218.82	\$ 155,629.76	\$ 163,411.24	\$ 171,581.80	\$ 180,160.89
Erie	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Essex	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Franklin	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Fulton	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Genesee	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Greene	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Hamilton	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Herkimer	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Jefferson	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Kings	1-2 persons	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Lewis	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released March 28, 2016

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	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Madison	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Monroe	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Montgomery	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Nassau	1-2 persons	\$ 127,440.00	\$ 133,812.00	\$ 140,502.60	\$ 147,527.73	\$ 154,904.11	\$ 162,649.31	\$ 170,781.77	\$ 179,320.85	\$ 188,286.89
	3 or more	\$ 148,680.00	\$ 156,114.00	\$ 163,919.70	\$ 172,115.68	\$ 180,721.46	\$ 189,757.53	\$ 199,245.40	\$ 209,207.67	\$ 219,668.05
New York	1-2 persons	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Niagara	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Oneida	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Onondaga	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Ontario	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Orange	1-2 persons	\$ 104,520.00	\$ 109,746.00	\$ 115,233.30	\$ 120,994.96	\$ 127,044.70	\$ 133,396.93	\$ 140,066.77	\$ 147,070.10	\$ 154,423.60
	3 or more	\$ 121,940.00	\$ 128,037.00	\$ 134,438.85	\$ 141,160.79	\$ 148,218.82	\$ 155,629.76	\$ 163,411.24	\$ 171,581.80	\$ 180,160.89
Orleans	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Oswego	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Otsego	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released March 28, 2016

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	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Queens	1-2 persons	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Rensselaer	1-2 persons	\$ 98,400.00	\$ 103,320.00	\$ 108,486.00	\$ 113,910.30	\$ 119,605.81	\$ 125,586.10	\$ 131,865.40	\$ 138,458.67	\$ 145,381.60
	3 or more	\$ 114,800.00	\$ 120,540.00	\$ 126,567.00	\$ 132,895.35	\$ 139,540.11	\$ 146,517.11	\$ 153,842.96	\$ 161,535.10	\$ 169,611.85
Richmond	1-2 persons	\$ 108,720.00	\$ 114,156.00	\$ 119,863.80	\$ 125,856.99	\$ 132,149.83	\$ 138,757.32	\$ 145,695.18	\$ 152,979.93	\$ 160,628.92
	3 or more	\$ 126,840.00	\$ 133,182.00	\$ 139,841.10	\$ 146,833.15	\$ 154,174.80	\$ 161,883.54	\$ 169,977.71	\$ 178,476.59	\$ 187,400.41
Rockland	1-2 persons	\$ 120,720.00	\$ 126,756.00	\$ 133,093.80	\$ 139,748.49	\$ 146,735.91	\$ 154,072.70	\$ 161,776.33	\$ 169,865.14	\$ 178,358.39
	3 or more	\$ 140,840.00	\$ 147,882.00	\$ 155,276.10	\$ 163,039.90	\$ 171,191.89	\$ 179,751.48	\$ 188,739.05	\$ 198,176.00	\$ 208,084.80
Saratoga	1-2 persons	\$ 98,400.00	\$ 103,320.00	\$ 108,486.00	\$ 113,910.30	\$ 119,605.81	\$ 125,586.10	\$ 131,865.40	\$ 138,458.67	\$ 145,381.60
	3 or more	\$ 114,800.00	\$ 120,540.00	\$ 126,567.00	\$ 132,895.35	\$ 139,540.11	\$ 146,517.11	\$ 153,842.96	\$ 161,535.10	\$ 169,611.85
Schenectady	1-2 persons	\$ 98,400.00	\$ 103,320.00	\$ 108,486.00	\$ 113,910.30	\$ 119,605.81	\$ 125,586.10	\$ 131,865.40	\$ 138,458.67	\$ 145,381.60
	3 or more	\$ 114,800.00	\$ 120,540.00	\$ 126,567.00	\$ 132,895.35	\$ 139,540.11	\$ 146,517.11	\$ 153,842.96	\$ 161,535.10	\$ 169,611.85
Schoharie	1-2 persons	\$ 98,400.00	\$ 103,320.00	\$ 108,486.00	\$ 113,910.30	\$ 119,605.81	\$ 125,586.10	\$ 131,865.40	\$ 138,458.67	\$ 145,381.60
	3 or more	\$ 114,800.00	\$ 120,540.00	\$ 126,567.00	\$ 132,895.35	\$ 139,540.11	\$ 146,517.11	\$ 153,842.96	\$ 161,535.10	\$ 169,611.85
Schuyler	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Seneca	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
St. Lawrence	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Steuben	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Released March 28, 2016

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	\$ 127,440.00	\$ 133,812.00	\$ 140,502.60	\$ 147,527.73	\$ 154,904.11	\$ 162,649.31	\$ 170,781.77	\$ 179,320.85	\$ 188,286.89
	3 or more	\$ 148,680.00	\$ 156,114.00	\$ 163,919.70	\$ 172,115.68	\$ 180,721.46	\$ 189,757.53	\$ 199,245.40	\$ 209,207.67	\$ 219,668.05
Sullivan	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Tioga	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Tompkins	1-2 persons	\$ 88,080.00	\$ 92,484.00	\$ 97,108.20	\$ 101,963.61	\$ 107,061.79	\$ 112,414.87	\$ 118,035.61	\$ 123,937.39	\$ 130,134.25
	3 or more	\$ 102,760.00	\$ 107,898.00	\$ 113,292.90	\$ 118,957.54	\$ 124,905.41	\$ 131,150.68	\$ 137,708.21	\$ 144,593.62	\$ 151,823.30
Ulster	1-2 persons	\$ 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
	3 or more	\$ 106,260.00	\$ 111,573.00	\$ 117,151.65	\$ 123,009.23	\$ 129,159.69	\$ 135,617.67	\$ 142,398.55	\$ 149,518.47	\$ 156,994.39
Warren	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Washington	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Wayne	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Westchester	1-2 persons	\$ 129,360.00	\$ 135,828.00	\$ 142,619.40	\$ 149,750.37	\$ 157,237.88	\$ 165,099.77	\$ 173,354.75	\$ 182,022.48	\$ 191,123.60
	3 or more	\$ 150,920.00	\$ 158,466.00	\$ 166,389.30	\$ 174,708.76	\$ 183,444.19	\$ 192,616.39	\$ 202,247.20	\$ 212,359.56	\$ 222,977.53
Wyoming	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02
Yates	1-2 persons	\$ 86,760.00	\$ 91,098.00	\$ 95,652.90	\$ 100,435.54	\$ 105,457.31	\$ 110,730.17	\$ 116,266.67	\$ 122,080.00	\$ 128,184.00
	3 or more	\$ 101,220.00	\$ 106,281.00	\$ 111,595.05	\$ 117,174.80	\$ 123,033.54	\$ 129,185.21	\$ 135,644.47	\$ 142,426.69	\$ 149,548.02

Figures based on state median income (\$72,300) or area median income, whichever is greater.
Number of persons in family and income is as of date of sale or transfer of house.