

**STATE OF NEW YORK MORTGAGE AGENCY
ACHIEVING THE DREAM MORTGAGE PROGRAM
MAXIMUM INCOME AND PURCHASE PRICE/APPRaised VALUE LIMITS
EFFECTIVE FOR LOAN APPLICATIONS DATED ON OR AFTER JULY 17, 2007***

**PURCHASE PRICE/APPRaised
VALUE LIMITS**

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VALUE LIMITS**

REGION	COUNTY	INCOME LIMITS	PURCHASE PRICE/APPRaised VALUE LIMITS		
			One-Family New	One-Family Existing	Two-Family New** & Existing
I-BUFFALO	Cattaraugus	\$35,630	\$237,030	\$237,030	\$303,450
	Chautauqua	\$35,630	\$237,030	\$237,030	\$303,450
	Erie	\$41,510	\$247,560	\$247,560	\$303,450
	Niagara	\$41,510	\$247,560	\$247,560	\$303,450
II-ROCHESTER	Genesee	\$43,470	\$237,030	\$237,030	\$303,450
	Livingston	\$44,870	\$241,870	\$241,870	\$303,450
	Monroe	\$44,870	\$241,870	\$241,870	\$303,450
	Ontario	\$44,870	\$241,870	\$241,870	\$303,450
	Orleans	\$44,870	\$241,870	\$241,870	\$303,450
	Seneca	\$38,290	\$237,030	\$237,030	\$303,450
	Wayne	\$44,870	\$241,870	\$241,870	\$303,450
	Wyoming	\$38,360	\$237,030	\$237,030	\$303,450
Yates	\$35,630	\$237,030	\$237,030	\$303,450	
III-SYRACUSE	Cayuga	\$40,180	\$237,030	\$237,030	\$303,450
	Cortland	\$35,700	\$237,030	\$237,030	\$303,450
	Madison	\$41,650	\$240,750	\$240,750	\$303,450
	Onondaga	\$41,650	\$240,750	\$240,750	\$303,450
	Oswego	\$41,650	\$240,750	\$240,750	\$303,450
IV-BINGHAMTON	Allegany	\$35,630	\$237,030	\$237,030	\$303,450
	Broome	\$37,870	\$237,030	\$237,030	\$303,450
	Chemung	\$36,680	\$237,030	\$237,030	\$303,450
	Chenango	\$35,630	\$237,030	\$237,030	\$303,450
	Delaware	\$35,630	\$237,030	\$237,030	\$303,450
	Otsego	\$35,630	\$237,030	\$237,030	\$303,450
	Schuyler	\$35,630	\$237,030	\$237,030	\$303,450
	Steuben	\$40,110	\$237,030	\$237,030	\$303,450
	Tioga	\$37,870	\$237,030	\$237,030	\$303,450
	Tompkins	\$45,780	\$237,030	\$237,030	\$303,450
	V-MID-HUDSON	Columbia	\$42,070	\$237,030	\$237,030
Dutchess		\$57,280	\$399,370	\$399,370	\$449,820
Greene		\$38,010	\$237,030	\$237,030	\$303,450
Orange		\$57,280	\$399,370	\$399,370	\$449,820
Putnam		\$59,550	\$460,300	\$467,000	\$550,000
Sullivan		\$39,690	\$237,030	\$237,030	\$303,450
Ulster		\$53,340	\$365,620	\$365,620	\$411,800

REGION	COUNTY	INCOME LIMITS	PURCHASE PRICE/APPRaised VALUE LIMITS		
			One-Family New	One-Family Existing	Two-Family New** & Existing
VI-CAPITAL	Albany	\$46,410	\$270,000	\$270,000	\$304,100
	Montgomery	\$44,450	\$237,030	\$237,030	\$303,450
	Rensselaer	\$46,410	\$270,000	\$270,000	\$304,100
	Saratoga	\$46,410	\$270,000	\$270,000	\$304,100
	Schenectady	\$46,410	\$270,000	\$270,000	\$304,100
	Schoharie	\$46,410	\$270,000	\$270,000	\$304,100
VII-MOHAWK VALLEY	Clinton	\$40,110	\$237,030	\$237,030	\$303,450
	Essex	\$35,700	\$237,030	\$237,030	\$303,450
	Franklin	\$35,630	\$237,030	\$237,030	\$303,450
	Fulton	\$35,630	\$237,030	\$237,030	\$303,450
	Hamilton	\$35,630	\$237,030	\$237,030	\$303,450
	Herkimer	\$36,820	\$237,030	\$237,030	\$303,450
	Jefferson	\$35,630	\$237,030	\$237,030	\$303,450
	Lewis	\$35,630	\$237,030	\$237,030	\$303,450
	Oneida	\$36,820	\$237,030	\$237,030	\$303,450
	St. Lawrence	\$35,630	\$237,030	\$237,030	\$303,450
	Warren	\$38,990	\$237,030	\$237,030	\$303,450
Washington	\$38,990	\$237,030	\$237,030	\$303,450	
VIII-DOWNSTATE	Rockland	\$66,570	\$460,300	\$467,000	\$550,000
	Westchester	\$67,550	\$460,300	\$467,000	\$550,000
IX-LONG ISLAND	Nassau	\$65,660	\$460,300	\$467,000	\$550,000
	Suffolk	\$65,660	\$460,300	\$467,000	\$550,000
X-NEW YORK CITY	Bronx	\$59,550	\$460,300	\$467,000	\$550,000
	Kings	\$59,550	\$460,300	\$467,000	\$550,000
	New York	\$59,550	\$460,300	\$467,000	\$550,000
	Queens	\$59,550	\$460,300	\$467,000	\$550,000
	Richmond	\$59,550	\$460,300	\$467,000	\$550,000



* Subject to change

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