

Appendix I



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

**Effective for Loans Closed On or After April 19, 2007  
Based on HUD Area Median Incomes  
Released March 20, 2007**

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

**NOTE:** The attached recapture charts apply only to loans closed April 19, 2007 and later.

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# Appendix I

State of New York Mortgage Agency  
Adjusted Qualifying Income for Recapture Provision  
Based on H.U.D. Area Median Incomes Released March 20, 2007

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	\$66,300.00	\$69,615.00	\$73,095.75	\$76,750.53	\$80,588.05	\$84,617.45	\$88,848.32	\$93,290.73	\$97,955.26
	3 or more	\$76,245.00	\$80,057.25	\$84,060.11	\$88,263.11	\$92,676.26	\$97,310.07	\$102,175.57	\$107,284.34	\$112,648.55
Allegany	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Bronx	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Broome	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Cattaraugus	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Cayuga	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Chautauqua	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Chemung	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Chenango	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Clinton	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Columbia	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Cortland	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53

## Appendix I

### 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	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Dutchess	1-2 persons	\$81,831.46	\$85,923.03	\$90,219.18	\$94,730.13	\$99,466.63	\$104,439.96	\$109,661.95	\$115,145.04	\$120,902.29
	3 or more	\$94,106.18	\$98,811.48	\$103,752.05	\$108,939.65	\$114,386.63	\$120,105.96	\$126,111.25	\$132,416.81	\$139,037.65
Erie	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Essex	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Franklin	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Fulton	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Genesee	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Greene	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Hamilton	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Herkimer	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Jefferson	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Kings	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Lewis	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53

**Appendix I**

**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	\$64,100.00	\$67,305.00	\$70,670.25	\$74,203.76	\$77,913.94	\$81,809.63	\$85,900.11	\$90,195.11	\$94,704.86
	3 or more	\$73,715.00	\$77,400.75	\$81,270.78	\$85,334.31	\$89,601.02	\$94,081.07	\$98,785.12	\$103,724.37	\$108,910.58
Madison	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Monroe	1-2 persons	\$64,100.00	\$67,305.00	\$70,670.25	\$74,203.76	\$77,913.94	\$81,809.63	\$85,900.11	\$90,195.11	\$94,704.86
	3 or more	\$73,715.00	\$77,400.75	\$81,270.78	\$85,334.31	\$89,601.02	\$94,081.07	\$98,785.12	\$103,724.37	\$108,910.58
Montgomery	1-2 persons	\$63,500.00	\$66,675.00	\$70,008.75	\$73,509.18	\$77,184.63	\$81,043.86	\$85,096.05	\$89,350.85	\$93,818.39
	3 or more	\$73,025.00	\$76,676.25	\$80,510.06	\$84,535.56	\$88,762.33	\$93,200.44	\$97,860.46	\$102,753.48	\$107,891.15
Nassau	1-2 persons	\$93,800.00	\$98,490.00	\$103,414.50	\$108,585.22	\$114,014.48	\$119,715.20	\$125,700.96	\$131,986.00	\$138,585.30
	3 or more	\$107,870.00	\$113,263.50	\$118,926.67	\$124,873.00	\$131,116.65	\$137,672.48	\$144,556.10	\$151,783.90	\$159,373.09
New York	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Niagara	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Oneida	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Onondaga	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Ontario	1-2 persons	\$64,100.00	\$67,305.00	\$70,670.25	\$74,203.76	\$77,913.94	\$81,809.63	\$85,900.11	\$90,195.11	\$94,704.86
	3 or more	\$73,715.00	\$77,400.75	\$81,270.78	\$85,334.31	\$89,601.02	\$94,081.07	\$98,785.12	\$103,724.37	\$108,910.58
Orange	1-2 persons	\$81,831.46	\$85,923.03	\$90,219.18	\$94,730.13	\$99,466.63	\$104,439.96	\$109,661.95	\$115,145.04	\$120,902.29
	3 or more	\$94,106.18	\$98,811.48	\$103,752.05	\$108,939.65	\$114,386.63	\$120,105.96	\$126,111.25	\$132,416.81	\$139,037.65
Orleans	1-2 persons	\$64,100.00	\$67,305.00	\$70,670.25	\$74,203.76	\$77,913.94	\$81,809.63	\$85,900.11	\$90,195.11	\$94,704.86
	3 or more	\$73,715.00	\$77,400.75	\$81,270.78	\$85,334.31	\$89,601.02	\$94,081.07	\$98,785.12	\$103,724.37	\$108,910.58
Oswego	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53

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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
Otsego	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Putnam	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Queens	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Rensselaer	1-2 persons	\$66,300.00	\$69,615.00	\$73,095.75	\$76,750.53	\$80,588.05	\$84,617.45	\$88,848.32	\$93,290.73	\$97,955.26
	3 or more	\$76,245.00	\$80,057.25	\$84,060.11	\$88,263.11	\$92,676.26	\$97,310.07	\$102,175.57	\$107,284.34	\$112,648.55
Richmond	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Rockland	1-2 persons	\$95,100.00	\$99,855.00	\$104,847.75	\$110,090.13	\$115,594.63	\$121,374.36	\$127,443.07	\$133,815.22	\$140,505.98
	3 or more	\$109,365.00	\$114,833.25	\$120,574.91	\$126,603.65	\$132,933.83	\$139,580.52	\$146,559.54	\$153,887.51	\$161,581.88
Saratoga	1-2 persons	\$66,300.00	\$69,615.00	\$73,095.75	\$76,750.53	\$80,588.05	\$84,617.45	\$88,848.32	\$93,290.73	\$97,955.26
	3 or more	\$76,245.00	\$80,057.25	\$84,060.11	\$88,263.11	\$92,676.26	\$97,310.07	\$102,175.57	\$107,284.34	\$112,648.55
Schenectady	1-2 persons	\$66,300.00	\$69,615.00	\$73,095.75	\$76,750.53	\$80,588.05	\$84,617.45	\$88,848.32	\$93,290.73	\$97,955.26
	3 or more	\$76,245.00	\$80,057.25	\$84,060.11	\$88,263.11	\$92,676.26	\$97,310.07	\$102,175.57	\$107,284.34	\$112,648.55
Schoharie	1-2 persons	\$66,300.00	\$69,615.00	\$73,095.75	\$76,750.53	\$80,588.05	\$84,617.45	\$88,848.32	\$93,290.73	\$97,955.26
	3 or more	\$76,245.00	\$80,057.25	\$84,060.11	\$88,263.11	\$92,676.26	\$97,310.07	\$102,175.57	\$107,284.34	\$112,648.55
Schuyler	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Seneca	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
St. Lawrence	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Steuben	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53

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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
Suffolk	1-2 persons	\$93,800.00	\$98,490.00	\$103,414.50	\$108,585.22	\$114,014.48	\$119,715.20	\$125,700.96	\$131,986.00	\$138,585.30
	3 or more	\$107,870.00	\$113,263.50	\$118,926.67	\$124,873.00	\$131,116.65	\$137,672.48	\$144,556.10	\$151,783.90	\$159,373.09
Sullivan	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Tioga	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Tompkins	1-2 persons	\$65,400.00	\$68,670.00	\$72,103.50	\$75,708.67	\$79,494.10	\$83,468.80	\$87,642.24	\$92,024.35	\$96,625.56
	3 or more	\$75,210.00	\$78,970.50	\$82,919.02	\$87,064.97	\$91,418.21	\$95,989.12	\$100,788.57	\$105,827.99	\$111,119.38
Ulster	1-2 persons	\$76,200.00	\$80,010.00	\$84,010.50	\$88,211.02	\$92,621.57	\$97,252.64	\$102,115.27	\$107,221.03	\$112,582.08
	3 or more	\$87,636.00	\$92,017.80	\$96,618.69	\$101,449.62	\$106,522.10	\$111,848.20	\$117,440.61	\$123,312.64	\$129,478.27
Warren	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Washington	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Wayne	1-2 persons	\$64,100.00	\$67,305.00	\$70,670.25	\$74,203.76	\$77,913.94	\$81,809.63	\$85,900.11	\$90,195.11	\$94,704.86
	3 or more	\$73,715.00	\$77,400.75	\$81,270.78	\$85,334.31	\$89,601.02	\$94,081.07	\$98,785.12	\$103,724.37	\$108,910.58
Westchester	1-2 persons	\$96,500.00	\$101,325.00	\$106,391.25	\$111,710.81	\$117,296.35	\$123,161.16	\$129,319.21	\$135,785.17	\$142,574.42
	3 or more	\$110,975.00	\$116,523.75	\$122,349.93	\$128,467.42	\$134,890.79	\$141,635.32	\$148,717.08	\$156,152.93	\$163,960.57
Wyoming	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53
Yates	1-2 persons	\$63,100.00	\$66,255.00	\$69,567.75	\$73,046.13	\$76,698.43	\$80,533.35	\$84,560.01	\$88,788.01	\$93,227.41
	3 or more	\$72,565.00	\$76,193.25	\$80,002.91	\$84,003.05	\$88,203.20	\$92,613.36	\$97,244.02	\$102,106.22	\$107,211.53

Figures based on state median income (\$63,100) or area median income, whichever is greater.

Number of persons in family and income is as of date of sale or transfer of house.

## Appendix I

State of New York Mortgage Agency  
Adjusted Qualifying Income for Recapture Provision  
Based on H.U.D. Area Median Incomes Released March 20, 2007

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	\$79,560.00	\$83,538.00	\$87,714.90	\$92,100.64	\$96,705.67	\$101,540.95	\$106,617.99	\$111,948.88	\$117,546.32
	3 or more	\$92,820.00	\$97,461.00	\$102,334.05	\$107,450.75	\$112,823.28	\$118,464.44	\$124,387.66	\$130,607.04	\$137,137.39
Allegany	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Bronx	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Broome	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Cattaraugus	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Cayuga	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Chautauqua	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Chemung	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Chenango	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Clinton	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Columbia	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Cortland	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39

## Appendix I

### TARGETED AREAS

COUNTY	Household Size	TARGETED AREAS								
		Less than 1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Delaware	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Dutchess	1-2 persons	\$91,680.00	\$96,264.00	\$101,077.20	\$106,131.06	\$111,437.61	\$117,009.49	\$122,859.96	\$129,002.95	\$135,453.09
	3 or more	\$106,960.00	\$112,308.00	\$117,923.40	\$123,819.57	\$130,010.54	\$136,511.06	\$143,336.61	\$150,503.44	\$158,028.61
Erie	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Essex	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Franklin	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Fulton	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Genesee	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Greene	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Hamilton	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Herkimer	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Jefferson	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Kings	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Lewis	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39

# Appendix I

## TARGETED AREAS

COUNTY	Household Size	TARGETED AREAS								
		Less than 1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Livingston	1-2 persons	\$76,920.00	\$80,766.00	\$84,804.30	\$89,044.51	\$93,496.73	\$98,171.56	\$103,080.13	\$108,234.13	\$113,645.83
	3 or more	\$89,740.00	\$94,227.00	\$98,938.35	\$103,885.26	\$109,079.52	\$114,533.49	\$120,260.16	\$126,273.16	\$132,586.81
Madison	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Monroe	1-2 persons	\$76,920.00	\$80,766.00	\$84,804.30	\$89,044.51	\$93,496.73	\$98,171.56	\$103,080.13	\$108,234.13	\$113,645.83
	3 or more	\$89,740.00	\$94,227.00	\$98,938.35	\$103,885.26	\$109,079.52	\$114,533.49	\$120,260.16	\$126,273.16	\$132,586.81
Montgomery	1-2 persons	\$76,200.00	\$80,010.00	\$84,010.50	\$88,211.02	\$92,621.57	\$97,252.64	\$102,115.27	\$107,221.03	\$112,582.08
	3 or more	\$88,900.00	\$93,345.00	\$98,012.25	\$102,912.86	\$108,058.50	\$113,461.42	\$119,134.49	\$125,091.21	\$131,345.77
Nassau	1-2 persons	\$112,560.00	\$118,188.00	\$124,097.40	\$130,302.27	\$136,817.38	\$143,658.24	\$150,841.15	\$158,383.20	\$166,302.36
	3 or more	\$131,320.00	\$137,886.00	\$144,780.30	\$152,019.31	\$159,620.27	\$167,601.28	\$175,981.34	\$184,780.40	\$194,019.42
New York	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Niagara	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Oneida	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Onondaga	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Ontario	1-2 persons	\$76,920.00	\$80,766.00	\$84,804.30	\$89,044.51	\$93,496.73	\$98,171.56	\$103,080.13	\$108,234.13	\$113,645.83
	3 or more	\$89,740.00	\$94,227.00	\$98,938.35	\$103,885.26	\$109,079.52	\$114,533.49	\$120,260.16	\$126,273.16	\$132,586.81
Orange	1-2 persons	\$91,680.00	\$96,264.00	\$101,077.20	\$106,131.06	\$111,437.61	\$117,009.49	\$122,859.96	\$129,002.95	\$135,453.09
	3 or more	\$106,960.00	\$112,308.00	\$117,923.40	\$123,819.57	\$130,010.54	\$136,511.06	\$143,336.61	\$150,503.44	\$158,028.61
Orleans	1-2 persons	\$76,920.00	\$80,766.00	\$84,804.30	\$89,044.51	\$93,496.73	\$98,171.56	\$103,080.13	\$108,234.13	\$113,645.83
	3 or more	\$89,740.00	\$94,227.00	\$98,938.35	\$103,885.26	\$109,079.52	\$114,533.49	\$120,260.16	\$126,273.16	\$132,586.81
Oswego	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39

## Appendix I

### 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
Otsego	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Putnam	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Queens	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Rensselaer	1-2 persons	\$79,560.00	\$83,538.00	\$87,714.90	\$92,100.64	\$96,705.67	\$101,540.95	\$106,617.99	\$111,948.88	\$117,546.32
	3 or more	\$92,820.00	\$97,461.00	\$102,334.05	\$107,450.75	\$112,823.28	\$118,464.44	\$124,387.66	\$130,607.04	\$137,137.39
Richmond	1-2 persons	\$85,080.00	\$89,334.00	\$93,800.70	\$98,490.73	\$103,415.26	\$108,586.02	\$114,015.32	\$119,716.08	\$125,701.88
	3 or more	\$99,260.00	\$104,223.00	\$109,434.15	\$114,905.85	\$120,651.14	\$126,683.69	\$133,017.87	\$139,668.76	\$146,652.19
Rockland	1-2 persons	\$114,120.00	\$119,826.00	\$125,817.30	\$132,108.16	\$138,713.56	\$145,649.23	\$152,931.69	\$160,578.27	\$168,607.18
	3 or more	\$133,140.00	\$139,797.00	\$146,786.85	\$154,126.19	\$161,832.49	\$169,924.11	\$178,420.31	\$187,341.32	\$196,708.38
Saratoga	1-2 persons	\$79,560.00	\$83,538.00	\$87,714.90	\$92,100.64	\$96,705.67	\$101,540.95	\$106,617.99	\$111,948.88	\$117,546.32
	3 or more	\$92,820.00	\$97,461.00	\$102,334.05	\$107,450.75	\$112,823.28	\$118,464.44	\$124,387.66	\$130,607.04	\$137,137.39
Schenectady	1-2 persons	\$79,560.00	\$83,538.00	\$87,714.90	\$92,100.64	\$96,705.67	\$101,540.95	\$106,617.99	\$111,948.88	\$117,546.32
	3 or more	\$92,820.00	\$97,461.00	\$102,334.05	\$107,450.75	\$112,823.28	\$118,464.44	\$124,387.66	\$130,607.04	\$137,137.39
Schoharie	1-2 persons	\$79,560.00	\$83,538.00	\$87,714.90	\$92,100.64	\$96,705.67	\$101,540.95	\$106,617.99	\$111,948.88	\$117,546.32
	3 or more	\$92,820.00	\$97,461.00	\$102,334.05	\$107,450.75	\$112,823.28	\$118,464.44	\$124,387.66	\$130,607.04	\$137,137.39
Schuyler	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Seneca	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
St. Lawrence	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Steuben	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39

## Appendix I

### 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	\$112,560.00	\$118,188.00	\$124,097.40	\$130,302.27	\$136,817.38	\$143,658.24	\$150,841.15	\$158,383.20	\$166,302.36
	3 or more	\$131,320.00	\$137,886.00	\$144,780.30	\$152,019.31	\$159,620.27	\$167,601.28	\$175,981.34	\$184,780.40	\$194,019.42
Sullivan	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Tioga	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Tompkins	1-2 persons	\$78,480.00	\$82,404.00	\$86,524.20	\$90,850.41	\$95,392.93	\$100,162.57	\$105,170.69	\$110,429.22	\$115,950.68
	3 or more	\$91,560.00	\$96,138.00	\$100,944.90	\$105,992.14	\$111,291.74	\$116,856.32	\$122,699.13	\$128,834.08	\$135,275.78
Ulster	1-2 persons	\$76,200.00	\$80,010.00	\$84,010.50	\$88,211.02	\$92,621.57	\$97,252.64	\$102,115.27	\$107,221.03	\$112,582.08
	3 or more	\$88,900.00	\$93,345.00	\$98,012.25	\$102,912.86	\$108,058.50	\$113,461.42	\$119,134.49	\$125,091.21	\$131,345.77
Warren	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Washington	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Wayne	1-2 persons	\$76,920.00	\$80,766.00	\$84,804.30	\$89,044.51	\$93,496.73	\$98,171.56	\$103,080.13	\$108,234.13	\$113,645.83
	3 or more	\$89,740.00	\$94,227.00	\$98,938.35	\$103,885.26	\$109,079.52	\$114,533.49	\$120,260.16	\$126,273.16	\$132,586.81
Westchester	1-2 persons	\$115,800.00	\$121,590.00	\$127,669.50	\$134,052.97	\$140,755.61	\$147,793.39	\$155,183.05	\$162,942.20	\$171,089.31
	3 or more	\$135,100.00	\$141,855.00	\$148,947.75	\$156,395.13	\$164,214.88	\$172,425.62	\$181,046.90	\$190,099.24	\$199,604.20
Wyoming	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39
Yates	1-2 persons	\$75,720.00	\$79,506.00	\$83,481.30	\$87,655.36	\$92,038.12	\$96,640.02	\$101,472.02	\$106,545.62	\$111,872.90
	3 or more	\$88,340.00	\$92,757.00	\$97,394.85	\$102,264.59	\$107,377.81	\$112,746.70	\$118,384.03	\$124,303.23	\$130,518.39

Figures based on state median income (\$63,100) or area median income, whichever is greater.

Number of persons in family and income is as of date of sale or transfer of house.