

Appendix I



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

**Effective for Loans Closed On or After April 7, 2006  
Based on HUD Area Median Incomes  
Released March 8, 2006**

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

**NOTE:** The attached recapture charts apply only to loans closed April 7, 2006 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 8, 2006

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	\$66,200.00	\$69,510.00	\$72,985.50	\$76,634.77	\$80,466.50	\$84,489.82	\$88,714.31	\$93,150.02	\$97,807.52
	3 or more	\$76,130.00	\$79,936.50	\$83,933.32	\$88,129.98	\$92,536.47	\$97,163.29	\$102,021.45	\$107,122.52	\$112,478.64
Allegany	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
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	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Cattaraugus	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Cayuga	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Chautauqua	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Chemung	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Chenango	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Clinton	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Columbia	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Cortland	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01

# 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	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Dutchess	1-2 persons	\$78,910.00	\$82,855.50	\$86,998.27	\$91,348.18	\$95,915.58	\$100,711.35	\$105,746.91	\$111,034.25	\$116,585.96
	3 or more	\$90,747.00	\$95,284.35	\$100,048.56	\$105,050.98	\$110,303.52	\$115,818.69	\$121,609.62	\$127,690.10	\$134,074.60
Erie	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Essex	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Franklin	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Fulton	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Genesee	1-2 persons	\$62,100.00	\$65,205.00	\$68,465.25	\$71,888.51	\$75,482.93	\$79,257.07	\$83,219.92	\$87,380.91	\$91,749.95
	3 or more	\$71,415.00	\$74,985.75	\$78,735.03	\$82,671.78	\$86,805.36	\$91,145.62	\$95,702.90	\$100,488.04	\$105,512.44
Greene	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Hamilton	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Herkimer	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Jefferson	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
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	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01

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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	\$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	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
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	\$91,774.00	\$96,362.70	\$101,180.83	\$106,239.87	\$111,551.86	\$117,129.45	\$122,985.92	\$129,135.21	\$135,591.97
	3 or more	\$105,540.00	\$110,817.00	\$116,357.85	\$122,175.74	\$128,284.52	\$134,698.74	\$141,433.67	\$148,505.35	\$155,930.61
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	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Oneida	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Onondaga	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
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	\$78,910.00	\$82,855.50	\$86,998.27	\$91,348.18	\$95,915.58	\$100,711.35	\$105,746.91	\$111,034.25	\$116,585.96
	3 or more	\$90,747.00	\$95,284.35	\$100,048.56	\$105,050.98	\$110,303.52	\$115,818.69	\$121,609.62	\$127,690.10	\$134,074.60
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	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01

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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	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
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	\$66,200.00	\$69,510.00	\$72,985.50	\$76,634.77	\$80,466.50	\$84,489.82	\$88,714.31	\$93,150.02	\$97,807.52
	3 or more	\$76,130.00	\$79,936.50	\$83,933.32	\$88,129.98	\$92,536.47	\$97,163.29	\$102,021.45	\$107,122.52	\$112,478.64
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	\$94,000.00	\$98,700.00	\$103,635.00	\$108,816.75	\$114,257.58	\$119,970.45	\$125,968.97	\$132,267.41	\$138,880.78
	3 or more	\$108,100.00	\$113,505.00	\$119,180.25	\$125,139.26	\$131,396.22	\$137,966.03	\$144,864.33	\$152,107.54	\$159,712.91
Saratoga	1-2 persons	\$66,200.00	\$69,510.00	\$72,985.50	\$76,634.77	\$80,466.50	\$84,489.82	\$88,714.31	\$93,150.02	\$97,807.52
	3 or more	\$76,130.00	\$79,936.50	\$83,933.32	\$88,129.98	\$92,536.47	\$97,163.29	\$102,021.45	\$107,122.52	\$112,478.64
Schenectady	1-2 persons	\$66,200.00	\$69,510.00	\$72,985.50	\$76,634.77	\$80,466.50	\$84,489.82	\$88,714.31	\$93,150.02	\$97,807.52
	3 or more	\$76,130.00	\$79,936.50	\$83,933.32	\$88,129.98	\$92,536.47	\$97,163.29	\$102,021.45	\$107,122.52	\$112,478.64
Schoharie	1-2 persons	\$66,200.00	\$69,510.00	\$72,985.50	\$76,634.77	\$80,466.50	\$84,489.82	\$88,714.31	\$93,150.02	\$97,807.52
	3 or more	\$76,130.00	\$79,936.50	\$83,933.32	\$88,129.98	\$92,536.47	\$97,163.29	\$102,021.45	\$107,122.52	\$112,478.64
Schuyler	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Seneca	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
St. Lawrence	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Steuben	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01

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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	\$91,774.00	\$96,362.70	\$101,180.83	\$106,239.87	\$111,551.86	\$117,129.45	\$122,985.92	\$129,135.21	\$135,591.97
	3 or more	\$105,540.00	\$110,817.00	\$116,357.85	\$122,175.74	\$128,284.52	\$134,698.74	\$141,433.67	\$148,505.35	\$155,930.61
Sullivan	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Tioga	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Tompkins	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
Ulster	1-2 persons	\$62,380.00	\$65,499.00	\$68,773.95	\$72,212.64	\$75,823.27	\$79,614.43	\$83,595.15	\$87,774.90	\$92,163.64
	3 or more	\$71,737.00	\$75,323.85	\$79,090.04	\$83,044.54	\$87,196.76	\$91,556.59	\$96,134.41	\$100,941.13	\$105,988.18
Warren	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Washington	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
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	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01
Yates	1-2 persons	\$61,500.00	\$64,575.00	\$67,803.75	\$71,193.93	\$74,753.62	\$78,491.30	\$82,415.86	\$86,536.65	\$90,863.48
	3 or more	\$70,725.00	\$74,261.25	\$77,974.31	\$81,873.02	\$85,966.67	\$90,265.00	\$94,778.25	\$99,517.16	\$104,493.01

Figures based on state median income (\$61,500) 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 8, 2006

### 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	\$79,440.00	\$83,412.00	\$87,582.60	\$91,961.73	\$96,559.81	\$101,387.80	\$106,457.19	\$111,780.04	\$117,369.04
	3 or more	\$92,680.00	\$97,314.00	\$102,179.70	\$107,288.68	\$112,653.11	\$118,285.76	\$124,200.04	\$130,410.04	\$136,930.54
Allegany	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
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	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Cattaraugus	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Cayuga	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Chautauqua	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Chemung	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Chenango	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Clinton	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Columbia	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Cortland	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89

**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	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Dutchess	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
Erie	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Essex	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Franklin	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Fulton	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Genesee	1-2 persons	\$74,520.00	\$78,246.00	\$82,158.30	\$86,266.21	\$90,579.52	\$95,108.49	\$99,863.91	\$104,857.10	\$110,099.95
	3 or more	\$86,940.00	\$91,287.00	\$95,851.35	\$100,643.91	\$105,676.10	\$110,959.90	\$116,507.89	\$122,333.28	\$128,449.94
Greene	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Hamilton	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Herkimer	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Jefferson	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
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	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89

## 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
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	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
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	\$109,200.00	\$114,660.00	\$120,393.00	\$126,412.65	\$132,733.28	\$139,369.94	\$146,338.43	\$153,655.35	\$161,338.11
	3 or more	\$127,400.00	\$133,770.00	\$140,458.50	\$147,481.42	\$154,855.49	\$162,598.26	\$170,728.17	\$179,264.57	\$188,227.79
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	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Oneida	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Onondaga	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
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	\$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
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	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89

## 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	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
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	\$79,440.00	\$83,412.00	\$87,582.60	\$91,961.73	\$96,559.81	\$101,387.80	\$106,457.19	\$111,780.04	\$117,369.04
	3 or more	\$92,680.00	\$97,314.00	\$102,179.70	\$107,288.68	\$112,653.11	\$118,285.76	\$124,200.04	\$130,410.04	\$136,930.54
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	\$112,800.00	\$118,440.00	\$124,362.00	\$130,580.10	\$137,109.10	\$143,964.55	\$151,162.77	\$158,720.90	\$166,656.94
	3 or more	\$131,600.00	\$138,180.00	\$145,089.00	\$152,343.45	\$159,960.62	\$167,958.65	\$176,356.58	\$185,174.40	\$194,433.12
Saratoga	1-2 persons	\$79,440.00	\$83,412.00	\$87,582.60	\$91,961.73	\$96,559.81	\$101,387.80	\$106,457.19	\$111,780.04	\$117,369.04
	3 or more	\$92,680.00	\$97,314.00	\$102,179.70	\$107,288.68	\$112,653.11	\$118,285.76	\$124,200.04	\$130,410.04	\$136,930.54
Schenectady	1-2 persons	\$79,440.00	\$83,412.00	\$87,582.60	\$91,961.73	\$96,559.81	\$101,387.80	\$106,457.19	\$111,780.04	\$117,369.04
	3 or more	\$92,680.00	\$97,314.00	\$102,179.70	\$107,288.68	\$112,653.11	\$118,285.76	\$124,200.04	\$130,410.04	\$136,930.54
Schoharie	1-2 persons	\$79,440.00	\$83,412.00	\$87,582.60	\$91,961.73	\$96,559.81	\$101,387.80	\$106,457.19	\$111,780.04	\$117,369.04
	3 or more	\$92,680.00	\$97,314.00	\$102,179.70	\$107,288.68	\$112,653.11	\$118,285.76	\$124,200.04	\$130,410.04	\$136,930.54
Schuyler	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Seneca	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
St. Lawrence	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Steuben	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89

## 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	\$109,200.00	\$114,660.00	\$120,393.00	\$126,412.65	\$132,733.28	\$139,369.94	\$146,338.43	\$153,655.35	\$161,338.11
	3 or more	\$127,400.00	\$133,770.00	\$140,458.50	\$147,481.42	\$154,855.49	\$162,598.26	\$170,728.17	\$179,264.57	\$188,227.79
Sullivan	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Tioga	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Tompkins	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
Ulster	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Warren	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Washington	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
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	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89
Yates	1-2 persons	\$73,800.00	\$77,490.00	\$81,364.50	\$85,432.72	\$89,704.35	\$94,189.56	\$98,899.03	\$103,843.98	\$109,036.17
	3 or more	\$86,100.00	\$90,405.00	\$94,925.25	\$99,671.51	\$104,655.08	\$109,887.83	\$115,382.22	\$121,151.33	\$127,208.89

Figures based on state median income (\$61,500) or area median income, whichever is greater.

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