

Appendix I



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

**Effective for Loans Closed On or After March 13, 2005
Based on HUD Area Median Incomes
Released February 11, 2005**

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

NOTE: The attached recapture charts apply only to loans closed March 13, 2005 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 February 11, 2005

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	\$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
Allegany	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Bronx	1-2 persons	\$65,280.00	\$68,544.00	\$71,971.20	\$75,569.76	\$79,348.24	\$83,315.65	\$87,481.43	\$91,855.50	\$96,448.27
	3 or more	\$76,160.00	\$79,968.00	\$83,966.40	\$88,164.72	\$92,572.95	\$97,201.59	\$102,061.66	\$107,164.74	\$112,522.97
Broome	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Cattaraugus	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Cayuga	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Chautauqua	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Chemung	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Chenango	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Clinton	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Columbia	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Cortland	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29

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	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Dutchess	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
Erie	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Essex	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Franklin	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Fulton	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
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	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Hamilton	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Herkimer	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Jefferson	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Kings	1-2 persons	\$65,280.00	\$68,544.00	\$71,971.20	\$75,569.76	\$79,348.24	\$83,315.65	\$87,481.43	\$91,855.50	\$96,448.27
	3 or more	\$76,160.00	\$79,968.00	\$83,966.40	\$88,164.72	\$92,572.95	\$97,201.59	\$102,061.66	\$107,164.74	\$112,522.97
Lewis	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29

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	\$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
Madison	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Monroe	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
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	\$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
	3 or more	\$102,235.00	\$107,346.75	\$112,714.08	\$118,349.78	\$124,267.26	\$130,480.62	\$137,004.65	\$143,854.88	\$151,047.62
New York	1-2 persons	\$65,280.00	\$68,544.00	\$71,971.20	\$75,569.76	\$79,348.24	\$83,315.65	\$87,481.43	\$91,855.50	\$96,448.27
	3 or more	\$76,160.00	\$79,968.00	\$83,966.40	\$88,164.72	\$92,572.95	\$97,201.59	\$102,061.66	\$107,164.74	\$112,522.97
Niagara	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Oneida	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Onondaga	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Ontario	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
Orange	1-2 persons	\$73,114.00	\$76,769.70	\$80,608.18	\$84,638.58	\$88,870.50	\$93,314.02	\$97,979.72	\$102,878.70	\$108,022.63
	3 or more	\$84,081.00	\$88,285.05	\$92,699.30	\$97,334.26	\$102,200.97	\$107,311.01	\$112,676.56	\$118,310.38	\$124,225.89
Orleans	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
Oswego	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29

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
Otsego	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Putnam	1-2 persons	\$65,280.00	\$68,544.00	\$71,971.20	\$75,569.76	\$79,348.24	\$83,315.65	\$87,481.43	\$91,855.50	\$96,448.27
	3 or more	\$76,160.00	\$79,968.00	\$83,966.40	\$88,164.72	\$92,572.95	\$97,201.59	\$102,061.66	\$107,164.74	\$112,522.97
Queens	1-2 persons	\$65,280.00	\$68,544.00	\$71,971.20	\$75,569.76	\$79,348.24	\$83,315.65	\$87,481.43	\$91,855.50	\$96,448.27
	3 or more	\$76,160.00	\$79,968.00	\$83,966.40	\$88,164.72	\$92,572.95	\$97,201.59	\$102,061.66	\$107,164.74	\$112,522.97
Rensselaer	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
Richmond	1-2 persons	\$65,280.00	\$68,544.00	\$71,971.20	\$75,569.76	\$79,348.24	\$83,315.65	\$87,481.43	\$91,855.50	\$96,448.27
	3 or more	\$76,160.00	\$79,968.00	\$83,966.40	\$88,164.72	\$92,572.95	\$97,201.59	\$102,061.66	\$107,164.74	\$112,522.97
Rockland	1-2 persons	\$91,800.00	\$96,390.00	\$101,209.50	\$106,269.97	\$111,583.46	\$117,162.63	\$123,020.76	\$129,171.79	\$135,630.37
	3 or more	\$105,570.00	\$110,848.50	\$116,390.92	\$122,210.46	\$128,320.98	\$134,737.02	\$141,473.87	\$148,547.56	\$155,974.93
Saratoga	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
Schenectady	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
Schoharie	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
Schuyler	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Seneca	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
St. Lawrence	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Steuben	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29

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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
Suffolk	1-2 persons	\$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
	3 or more	\$102,235.00	\$107,346.75	\$112,714.08	\$118,349.78	\$124,267.26	\$130,480.62	\$137,004.65	\$143,854.88	\$151,047.62
Sullivan	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Tioga	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Tompkins	1-2 persons	\$61,900.00	\$64,995.00	\$68,244.75	\$71,656.98	\$75,239.82	\$79,001.81	\$82,951.90	\$87,099.49	\$91,454.46
	3 or more	\$71,185.00	\$74,744.25	\$78,481.46	\$82,405.53	\$86,525.80	\$90,852.09	\$95,394.69	\$100,164.42	\$105,172.64
Ulster	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Warren	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Washington	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Wayne	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
Westchester	1-2 persons	\$93,400.00	\$98,070.00	\$102,973.50	\$108,122.17	\$113,528.27	\$119,204.68	\$125,164.91	\$131,423.15	\$137,994.30
	3 or more	\$107,410.00	\$112,780.50	\$118,419.52	\$124,340.49	\$130,557.51	\$137,085.38	\$143,939.64	\$151,136.62	\$158,693.45
Wyoming	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29
Yates	1-2 persons	\$60,100.00	\$63,105.00	\$66,260.25	\$69,573.26	\$73,051.92	\$76,704.51	\$80,539.73	\$84,566.71	\$88,795.04
	3 or more	\$69,115.00	\$72,570.75	\$76,199.28	\$80,009.24	\$84,009.70	\$88,210.18	\$92,620.68	\$97,251.71	\$102,114.29

Figures based on state median income (\$60,100) 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 February 11, 2005

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	\$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
Allegany	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Bronx	1-2 persons	\$75,360.00	\$79,128.00	\$83,084.40	\$87,238.62	\$91,600.55	\$96,180.57	\$100,989.59	\$106,039.06	\$111,341.01
	3 or more	\$87,920.00	\$92,316.00	\$96,931.80	\$101,778.39	\$106,867.30	\$112,210.66	\$117,821.19	\$123,712.24	\$129,897.85
Broome	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Cattaraugus	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Cayuga	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Chautauqua	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Chemung	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Chenango	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Clinton	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Columbia	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Cortland	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07

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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	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
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	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Essex	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Franklin	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Fulton	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
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	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Hamilton	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Herkimer	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Jefferson	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Kings	1-2 persons	\$75,360.00	\$79,128.00	\$83,084.40	\$87,238.62	\$91,600.55	\$96,180.57	\$100,989.59	\$106,039.06	\$111,341.01
	3 or more	\$87,920.00	\$92,316.00	\$96,931.80	\$101,778.39	\$106,867.30	\$112,210.66	\$117,821.19	\$123,712.24	\$129,897.85
Lewis	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07

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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	\$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
Madison	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Monroe	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
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	\$106,680.00	\$112,014.00	\$117,614.70	\$123,495.43	\$129,670.20	\$136,153.71	\$142,961.39	\$150,109.45	\$157,614.92
	3 or more	\$124,460.00	\$130,683.00	\$137,217.15	\$144,078.00	\$151,281.90	\$158,845.99	\$166,788.28	\$175,127.69	\$183,884.07
New York	1-2 persons	\$75,360.00	\$79,128.00	\$83,084.40	\$87,238.62	\$91,600.55	\$96,180.57	\$100,989.59	\$106,039.06	\$111,341.01
	3 or more	\$87,920.00	\$92,316.00	\$96,931.80	\$101,778.39	\$106,867.30	\$112,210.66	\$117,821.19	\$123,712.24	\$129,897.85
Niagara	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Oneida	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Onondaga	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Ontario	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
Orange	1-2 persons	\$81,840.00	\$85,932.00	\$90,228.60	\$94,740.03	\$99,477.03	\$104,450.88	\$109,673.42	\$115,157.09	\$120,914.94
	3 or more	\$95,480.00	\$100,254.00	\$105,266.70	\$110,530.03	\$116,056.53	\$121,859.35	\$127,952.31	\$134,349.92	\$141,067.41
Orleans	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
Oswego	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07

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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	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Putnam	1-2 persons	\$75,360.00	\$79,128.00	\$83,084.40	\$87,238.62	\$91,600.55	\$96,180.57	\$100,989.59	\$106,039.06	\$111,341.01
	3 or more	\$87,920.00	\$92,316.00	\$96,931.80	\$101,778.39	\$106,867.30	\$112,210.66	\$117,821.19	\$123,712.24	\$129,897.85
Queens	1-2 persons	\$75,360.00	\$79,128.00	\$83,084.40	\$87,238.62	\$91,600.55	\$96,180.57	\$100,989.59	\$106,039.06	\$111,341.01
	3 or more	\$87,920.00	\$92,316.00	\$96,931.80	\$101,778.39	\$106,867.30	\$112,210.66	\$117,821.19	\$123,712.24	\$129,897.85
Rensselaer	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
Richmond	1-2 persons	\$75,360.00	\$79,128.00	\$83,084.40	\$87,238.62	\$91,600.55	\$96,180.57	\$100,989.59	\$106,039.06	\$111,341.01
	3 or more	\$87,920.00	\$92,316.00	\$96,931.80	\$101,778.39	\$106,867.30	\$112,210.66	\$117,821.19	\$123,712.24	\$129,897.85
Rockland	1-2 persons	\$110,160.00	\$115,668.00	\$121,451.40	\$127,523.97	\$133,900.16	\$140,595.16	\$147,624.91	\$155,006.15	\$162,756.45
	3 or more	\$128,520.00	\$134,946.00	\$141,693.30	\$148,777.96	\$156,216.85	\$164,027.69	\$172,229.07	\$180,840.52	\$189,882.54
Saratoga	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
Schenectady	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
Schoharie	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
Schuyler	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Seneca	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
St. Lawrence	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Steuben	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07

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
Suffolk	1-2 persons	\$106,680.00	\$112,014.00	\$117,614.70	\$123,495.43	\$129,670.20	\$136,153.71	\$142,961.39	\$150,109.45	\$157,614.92
	3 or more	\$124,460.00	\$130,683.00	\$137,217.15	\$144,078.00	\$151,281.90	\$158,845.99	\$166,788.28	\$175,127.69	\$183,884.07
Sullivan	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Tioga	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Tompkins	1-2 persons	\$74,280.00	\$77,994.00	\$81,893.70	\$85,988.38	\$90,287.79	\$94,802.17	\$99,542.27	\$104,519.38	\$109,745.34
	3 or more	\$86,660.00	\$90,993.00	\$95,542.65	\$100,319.78	\$105,335.76	\$110,602.54	\$116,132.66	\$121,939.29	\$128,036.25
Ulster	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Warren	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Washington	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Wayne	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
Westchester	1-2 persons	\$112,080.00	\$117,684.00	\$123,568.20	\$129,746.61	\$136,233.94	\$143,045.63	\$150,197.91	\$157,707.80	\$165,593.19
	3 or more	\$130,760.00	\$137,298.00	\$144,162.90	\$151,371.04	\$158,939.59	\$166,886.56	\$175,230.88	\$183,992.42	\$193,192.04
Wyoming	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07
Yates	1-2 persons	\$72,120.00	\$75,726.00	\$79,512.30	\$83,487.91	\$87,662.30	\$92,045.41	\$96,647.68	\$101,480.06	\$106,554.06
	3 or more	\$84,140.00	\$88,347.00	\$92,764.35	\$97,402.56	\$102,272.68	\$107,386.31	\$112,755.62	\$118,393.40	\$124,313.07

Figures based on state median income (\$60,100) or area median income, whichever is greater.

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