

Appendix I



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

**Based on HUD Area Median Incomes
Effective April 8, 2004**

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

NOTE: The attached recapture charts apply only to loans closed April 8, 2004 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 January 28, 2004

NON-TARGETED AREAS

COUNTY	Household Size	Less than	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
		1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Albany	1-2 persons	\$62,600.00	\$65,730.00	\$69,016.50	\$72,467.32	\$76,090.68	\$79,895.21	\$83,889.97	\$88,084.46	\$92,488.68
	3 or more	\$71,990.00	\$75,589.50	\$79,368.97	\$83,337.41	\$87,504.28	\$91,879.49	\$96,473.46	\$101,297.13	\$106,361.98
Allegany	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
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	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Cattaraugus	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Cayuga	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Chautauqua	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Chemung	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Chenango	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Clinton	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Columbia	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Cortland	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66

Appendix I

NON-TARGETED AREAS

COUNTY	Household Size	NON-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	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Dutchess	1-2 persons	\$74,398.68	\$78,118.61	\$82,024.54	\$86,125.76	\$90,432.04	\$94,953.64	\$99,701.32	\$104,686.38	\$109,920.69
	3 or more	\$85,558.48	\$89,836.40	\$94,328.22	\$99,044.63	\$103,996.86	\$109,196.70	\$114,656.53	\$120,389.35	\$126,408.81
Erie	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Essex	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Franklin	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Fulton	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Genesee	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Greene	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Hamilton	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Herkimer	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Jefferson	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
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	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66

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NON-TARGETED AREAS

COUNTY	Household Size	NON-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	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Madison	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Monroe	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Montgomery	1-2 persons	\$62,600.00	\$65,730.00	\$69,016.50	\$72,467.32	\$76,090.68	\$79,895.21	\$83,889.97	\$88,084.46	\$92,488.68
	3 or more	\$71,990.00	\$75,589.50	\$79,368.97	\$83,337.41	\$87,504.28	\$91,879.49	\$96,473.46	\$101,297.13	\$106,361.98
Nassau	1-2 persons	\$85,300.00	\$89,565.00	\$94,043.25	\$98,745.41	\$103,682.68	\$108,866.81	\$114,310.15	\$120,025.65	\$126,026.93
	3 or more	\$98,095.00	\$102,999.75	\$108,149.73	\$113,557.21	\$119,235.07	\$125,196.82	\$131,456.66	\$138,029.49	\$144,930.96
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	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Oneida	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Onondaga	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Ontario	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Orange	1-2 persons	\$75,878.68	\$79,672.61	\$83,656.24	\$87,839.05	\$92,231.00	\$96,842.55	\$101,684.67	\$106,768.90	\$112,107.34
	3 or more	\$87,260.48	\$91,623.50	\$96,204.67	\$101,014.90	\$106,065.64	\$111,368.92	\$116,937.36	\$122,784.22	\$128,923.43
Orleans	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Oswego	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66

Appendix I

NON-TARGETED AREAS

COUNTY	Household Size	NON-TARGETED AREAS								
		Less than 1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Otsego	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
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	\$62,600.00	\$65,730.00	\$69,016.50	\$72,467.32	\$76,090.68	\$79,895.21	\$83,889.97	\$88,084.46	\$92,488.68
	3 or more	\$71,990.00	\$75,589.50	\$79,368.97	\$83,337.41	\$87,504.28	\$91,879.49	\$96,473.46	\$101,297.13	\$106,361.98
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	\$89,200.00	\$93,660.00	\$98,343.00	\$103,260.15	\$108,423.15	\$113,844.30	\$119,536.51	\$125,513.33	\$131,788.99
	3 or more	\$102,580.00	\$107,709.00	\$113,094.45	\$118,749.17	\$124,686.62	\$130,920.95	\$137,466.99	\$144,340.33	\$151,557.34
Saratoga	1-2 persons	\$62,600.00	\$65,730.00	\$69,016.50	\$72,467.32	\$76,090.68	\$79,895.21	\$83,889.97	\$88,084.46	\$92,488.68
	3 or more	\$71,990.00	\$75,589.50	\$79,368.97	\$83,337.41	\$87,504.28	\$91,879.49	\$96,473.46	\$101,297.13	\$106,361.98
Schenectady	1-2 persons	\$62,600.00	\$65,730.00	\$69,016.50	\$72,467.32	\$76,090.68	\$79,895.21	\$83,889.97	\$88,084.46	\$92,488.68
	3 or more	\$71,990.00	\$75,589.50	\$79,368.97	\$83,337.41	\$87,504.28	\$91,879.49	\$96,473.46	\$101,297.13	\$106,361.98
Schoharie	1-2 persons	\$62,600.00	\$65,730.00	\$69,016.50	\$72,467.32	\$76,090.68	\$79,895.21	\$83,889.97	\$88,084.46	\$92,488.68
	3 or more	\$71,990.00	\$75,589.50	\$79,368.97	\$83,337.41	\$87,504.28	\$91,879.49	\$96,473.46	\$101,297.13	\$106,361.98
Schuyler	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Seneca	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
St. Lawrence	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Steuben	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66

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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	\$85,300.00	\$89,565.00	\$94,043.25	\$98,745.41	\$103,682.68	\$108,866.81	\$114,310.15	\$120,025.65	\$126,026.93
	3 or more	\$98,095.00	\$102,999.75	\$108,149.73	\$113,557.21	\$119,235.07	\$125,196.82	\$131,456.66	\$138,029.49	\$144,930.96
Sullivan	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Tioga	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Tompkins	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Ulster	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Warren	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Washington	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Wayne	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
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	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66
Yates	1-2 persons	\$59,700.00	\$62,685.00	\$65,819.25	\$69,110.21	\$72,565.72	\$76,194.00	\$80,003.70	\$84,003.88	\$88,204.07
	3 or more	\$68,655.00	\$72,087.75	\$75,692.13	\$79,476.73	\$83,450.56	\$87,623.08	\$92,004.23	\$96,604.44	\$101,434.66

Figures based on state median income (\$59,700) 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 January 28, 2004

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	\$75,120.00	\$78,876.00	\$82,819.80	\$86,960.79	\$91,308.82	\$95,874.26	\$100,667.97	\$105,701.36	\$110,986.42
	3 or more	\$87,640.00	\$92,022.00	\$96,623.10	\$101,454.25	\$106,526.96	\$111,853.30	\$117,445.96	\$123,318.25	\$129,484.16
Allegany	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
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	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Cattaraugus	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Cayuga	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Chautauqua	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Chemung	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Chenango	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Clinton	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Columbia	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Cortland	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70

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	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Dutchess	1-2 persons	\$87,480.00	\$91,854.00	\$96,446.70	\$101,269.03	\$106,332.48	\$111,649.10	\$117,231.55	\$123,093.12	\$129,247.77
	3 or more	\$102,060.00	\$107,163.00	\$112,521.15	\$118,147.20	\$124,054.56	\$130,257.28	\$136,770.14	\$143,608.64	\$150,789.07
Erie	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Essex	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Franklin	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Fulton	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Genesee	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Greene	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Hamilton	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Herkimer	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Jefferson	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
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	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70

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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	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Madison	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Monroe	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Montgomery	1-2 persons	\$75,120.00	\$78,876.00	\$82,819.80	\$86,960.79	\$91,308.82	\$95,874.26	\$100,667.97	\$105,701.36	\$110,986.42
	3 or more	\$87,640.00	\$92,022.00	\$96,623.10	\$101,454.25	\$106,526.96	\$111,853.30	\$117,445.96	\$123,318.25	\$129,484.16
Nassau	1-2 persons	\$102,360.00	\$107,478.00	\$112,851.90	\$118,494.49	\$124,419.21	\$130,640.17	\$137,172.17	\$144,030.77	\$151,232.30
	3 or more	\$119,420.00	\$125,391.00	\$131,660.55	\$138,243.57	\$145,155.74	\$152,413.52	\$160,034.19	\$168,035.89	\$176,437.68
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	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Oneida	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Onondaga	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Ontario	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Orange	1-2 persons	\$78,600.00	\$82,530.00	\$86,656.50	\$90,989.32	\$95,538.78	\$100,315.71	\$105,331.49	\$110,598.06	\$116,127.96
	3 or more	\$91,700.00	\$96,285.00	\$101,099.25	\$106,154.21	\$111,461.92	\$117,035.01	\$122,886.76	\$129,031.09	\$135,482.64
Orleans	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Oswego	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70

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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	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
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	\$75,120.00	\$78,876.00	\$82,819.80	\$86,960.79	\$91,308.82	\$95,874.26	\$100,667.97	\$105,701.36	\$110,986.42
	3 or more	\$87,640.00	\$92,022.00	\$96,623.10	\$101,454.25	\$106,526.96	\$111,853.30	\$117,445.96	\$123,318.25	\$129,484.16
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	\$107,040.00	\$112,392.00	\$118,011.60	\$123,912.18	\$130,107.78	\$136,613.16	\$143,443.81	\$150,616.00	\$158,146.80
	3 or more	\$124,880.00	\$131,124.00	\$137,680.20	\$144,564.21	\$151,792.42	\$159,382.04	\$167,351.14	\$175,718.69	\$184,504.62
Saratoga	1-2 persons	\$75,120.00	\$78,876.00	\$82,819.80	\$86,960.79	\$91,308.82	\$95,874.26	\$100,667.97	\$105,701.36	\$110,986.42
	3 or more	\$87,640.00	\$92,022.00	\$96,623.10	\$101,454.25	\$106,526.96	\$111,853.30	\$117,445.96	\$123,318.25	\$129,484.16
Schenectady	1-2 persons	\$75,120.00	\$78,876.00	\$82,819.80	\$86,960.79	\$91,308.82	\$95,874.26	\$100,667.97	\$105,701.36	\$110,986.42
	3 or more	\$87,640.00	\$92,022.00	\$96,623.10	\$101,454.25	\$106,526.96	\$111,853.30	\$117,445.96	\$123,318.25	\$129,484.16
Schoharie	1-2 persons	\$75,120.00	\$78,876.00	\$82,819.80	\$86,960.79	\$91,308.82	\$95,874.26	\$100,667.97	\$105,701.36	\$110,986.42
	3 or more	\$87,640.00	\$92,022.00	\$96,623.10	\$101,454.25	\$106,526.96	\$111,853.30	\$117,445.96	\$123,318.25	\$129,484.16
Schuyler	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Seneca	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
St. Lawrence	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Steuben	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70

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	\$102,360.00	\$107,478.00	\$112,851.90	\$118,494.49	\$124,419.21	\$130,640.17	\$137,172.17	\$144,030.77	\$151,232.30
	3 or more	\$119,420.00	\$125,391.00	\$131,660.55	\$138,243.57	\$145,155.74	\$152,413.52	\$160,034.19	\$168,035.89	\$176,437.68
Sullivan	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Tioga	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Tompkins	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Ulster	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Warren	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Washington	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Wayne	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
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	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70
Yates	1-2 persons	\$71,640.00	\$75,222.00	\$78,983.10	\$82,932.25	\$87,078.86	\$91,432.80	\$96,004.44	\$100,804.66	\$105,844.89
	3 or more	\$83,580.00	\$87,759.00	\$92,146.95	\$96,754.29	\$101,592.00	\$106,671.60	\$112,005.18	\$117,605.43	\$123,485.70

Figures based on state median income (\$59,700) or area median income, whichever is greater.

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