

Appendix I



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

**Based on HUD Area Median Incomes Effective
March 22, 2003**

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

NOTE: The attached recapture charts apply only to loans closed March 22, 2003 and later.

-THIS PAGE IS INTENTIONALLY LEFT BLANK-

Appendix I

State of New York Mortgage Agency
Adjusted Qualifying Income for Recapture Provision
Based on H.U.D. Area Median Incomes Effective March 22, 2003

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	\$59,800.00	\$62,790.00	\$65,929.50	\$69,225.97	\$72,687.26	\$76,321.62	\$80,137.70	\$84,144.58	\$88,351.80
	3 or more	\$68,770.00	\$72,208.50	\$75,818.92	\$79,609.86	\$83,590.35	\$87,769.86	\$92,158.35	\$96,766.26	\$101,604.57
Allegany	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Bronx	1-2 persons	\$62,800.00	\$65,940.00	\$69,237.00	\$72,698.85	\$76,333.79	\$80,150.47	\$84,157.99	\$88,365.88	\$92,784.17
	3 or more	\$72,220.00	\$75,831.00	\$79,622.55	\$83,603.67	\$87,783.85	\$92,173.04	\$96,781.69	\$101,620.77	\$106,701.80
Broome	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Cattaraugus	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Cayuga	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Chautauqua	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Chemung	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Chenango	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Clinton	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Columbia	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Cortland	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80

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	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Dutchess	1-2 persons	\$68,100.00	\$71,505.00	\$75,080.25	\$78,834.26	\$82,775.97	\$86,914.76	\$91,260.49	\$95,823.51	\$100,614.68
	3 or more	\$78,315.00	\$82,230.75	\$86,342.28	\$90,659.39	\$95,192.35	\$99,951.96	\$104,949.55	\$110,197.02	\$115,706.87
Erie	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Essex	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Franklin	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Fulton	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Genesee	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Greene	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Hamilton	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Herkimer	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Jefferson	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Kings	1-2 persons	\$62,800.00	\$65,940.00	\$69,237.00	\$72,698.85	\$76,333.79	\$80,150.47	\$84,157.99	\$88,365.88	\$92,784.17
	3 or more	\$72,220.00	\$75,831.00	\$79,622.55	\$83,603.67	\$87,783.85	\$92,173.04	\$96,781.69	\$101,620.77	\$106,701.80
Lewis	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80

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	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Madison	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Monroe	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Montgomery	1-2 persons	\$59,800.00	\$62,790.00	\$65,929.50	\$69,225.97	\$72,687.26	\$76,321.62	\$80,137.70	\$84,144.58	\$88,351.80
	3 or more	\$68,770.00	\$72,208.50	\$75,818.92	\$79,609.86	\$83,590.35	\$87,769.86	\$92,158.35	\$96,766.26	\$101,604.57
Nassau	1-2 persons	\$83,700.00	\$87,885.00	\$92,279.25	\$96,893.21	\$101,737.87	\$106,824.76	\$112,165.99	\$117,774.28	\$123,662.99
	3 or more	\$96,255.00	\$101,067.75	\$106,121.13	\$111,427.18	\$116,998.53	\$122,848.45	\$128,990.87	\$135,440.41	\$142,212.43
New York	1-2 persons	\$62,800.00	\$65,940.00	\$69,237.00	\$72,698.85	\$76,333.79	\$80,150.47	\$84,157.99	\$88,365.88	\$92,784.17
	3 or more	\$72,220.00	\$75,831.00	\$79,622.55	\$83,603.67	\$87,783.85	\$92,173.04	\$96,781.69	\$101,620.77	\$106,701.80
Niagara	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Oneida	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Onondaga	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Ontario	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Orange	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
Orleans	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Oswego	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80

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	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Putnam	1-2 persons	\$62,800.00	\$65,940.00	\$69,237.00	\$72,698.85	\$76,333.79	\$80,150.47	\$84,157.99	\$88,365.88	\$92,784.17
	3 or more	\$72,220.00	\$75,831.00	\$79,622.55	\$83,603.67	\$87,783.85	\$92,173.04	\$96,781.69	\$101,620.77	\$106,701.80
Queens	1-2 persons	\$62,800.00	\$65,940.00	\$69,237.00	\$72,698.85	\$76,333.79	\$80,150.47	\$84,157.99	\$88,365.88	\$92,784.17
	3 or more	\$72,220.00	\$75,831.00	\$79,622.55	\$83,603.67	\$87,783.85	\$92,173.04	\$96,781.69	\$101,620.77	\$106,701.80
Rensselaer	1-2 persons	\$59,800.00	\$62,790.00	\$65,929.50	\$69,225.97	\$72,687.26	\$76,321.62	\$80,137.70	\$84,144.58	\$88,351.80
	3 or more	\$68,770.00	\$72,208.50	\$75,818.92	\$79,609.86	\$83,590.35	\$87,769.86	\$92,158.35	\$96,766.26	\$101,604.57
Richmond	1-2 persons	\$62,800.00	\$65,940.00	\$69,237.00	\$72,698.85	\$76,333.79	\$80,150.47	\$84,157.99	\$88,365.88	\$92,784.17
	3 or more	\$72,220.00	\$75,831.00	\$79,622.55	\$83,603.67	\$87,783.85	\$92,173.04	\$96,781.69	\$101,620.77	\$106,701.80
Rockland	1-2 persons	\$87,000.00	\$91,350.00	\$95,917.50	\$100,713.37	\$105,749.03	\$111,036.48	\$116,588.30	\$122,417.71	\$128,538.59
	3 or more	\$100,050.00	\$105,052.50	\$110,305.12	\$115,820.37	\$121,611.38	\$127,691.94	\$134,076.53	\$140,780.35	\$147,819.36
Saratoga	1-2 persons	\$59,800.00	\$62,790.00	\$65,929.50	\$69,225.97	\$72,687.26	\$76,321.62	\$80,137.70	\$84,144.58	\$88,351.80
	3 or more	\$68,770.00	\$72,208.50	\$75,818.92	\$79,609.86	\$83,590.35	\$87,769.86	\$92,158.35	\$96,766.26	\$101,604.57
Schenectady	1-2 persons	\$59,800.00	\$62,790.00	\$65,929.50	\$69,225.97	\$72,687.26	\$76,321.62	\$80,137.70	\$84,144.58	\$88,351.80
	3 or more	\$68,770.00	\$72,208.50	\$75,818.92	\$79,609.86	\$83,590.35	\$87,769.86	\$92,158.35	\$96,766.26	\$101,604.57
Schoharie	1-2 persons	\$59,800.00	\$62,790.00	\$65,929.50	\$69,225.97	\$72,687.26	\$76,321.62	\$80,137.70	\$84,144.58	\$88,351.80
	3 or more	\$68,770.00	\$72,208.50	\$75,818.92	\$79,609.86	\$83,590.35	\$87,769.86	\$92,158.35	\$96,766.26	\$101,604.57
Schuyler	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Seneca	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
St. Lawrence	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Steuben	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80

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
Suffolk	1-2 persons	\$83,700.00	\$87,885.00	\$92,279.25	\$96,893.21	\$101,737.87	\$106,824.76	\$112,165.99	\$117,774.28	\$123,662.99
	3 or more	\$96,255.00	\$101,067.75	\$106,121.13	\$111,427.18	\$116,998.53	\$122,848.45	\$128,990.87	\$135,440.41	\$142,212.43
Sullivan	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Tioga	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Tompkins	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Ulster	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Warren	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Washington	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Wayne	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Westchester	1-2 persons	\$91,400.00	\$95,970.00	\$100,768.50	\$105,806.92	\$111,097.26	\$116,652.12	\$122,484.72	\$128,608.95	\$135,039.39
	3 or more	\$105,110.00	\$110,365.50	\$115,883.77	\$121,677.95	\$127,761.84	\$134,149.93	\$140,857.42	\$147,900.29	\$155,295.30
Wyoming	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80
Yates	1-2 persons	\$57,400.00	\$60,270.00	\$63,283.50	\$66,447.67	\$69,770.05	\$73,258.55	\$76,921.47	\$80,767.54	\$84,805.91
	3 or more	\$66,010.00	\$69,310.50	\$72,776.02	\$76,414.82	\$80,235.56	\$84,247.33	\$88,459.69	\$92,882.67	\$97,526.80

Figures based on state median income (\$57,400) 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 Effective March 22, 2003

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	\$71,760.00	\$75,348.00	\$79,115.40	\$83,071.17	\$87,224.72	\$91,585.95	\$96,165.24	\$100,973.50	\$106,022.17
	3 or more	\$83,720.00	\$87,906.00	\$92,301.30	\$96,916.36	\$101,762.17	\$106,850.27	\$112,192.78	\$117,802.41	\$123,692.53
Allegany	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
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	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Cattaraugus	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Cayuga	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Chautauqua	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Chemung	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Chenango	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Clinton	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Columbia	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Cortland	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28

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	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Dutchess	1-2 persons	\$81,720.00	\$85,806.00	\$90,096.30	\$94,601.11	\$99,331.16	\$104,297.71	\$109,512.59	\$114,988.21	\$120,737.62
	3 or more	\$95,340.00	\$100,107.00	\$105,112.35	\$110,367.96	\$115,886.35	\$121,680.66	\$127,764.69	\$134,152.92	\$140,860.56
Erie	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Essex	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Franklin	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Fulton	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Genesee	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Greene	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Hamilton	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Herkimer	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Jefferson	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
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	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28

Appendix I

TARGETED AREAS

COUNTY	Household Size	TARGETED AREAS								
		Less than 1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Livingston	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Madison	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Monroe	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Montgomery	1-2 persons	\$71,760.00	\$75,348.00	\$79,115.40	\$83,071.17	\$87,224.72	\$91,585.95	\$96,165.24	\$100,973.50	\$106,022.17
	3 or more	\$83,720.00	\$87,906.00	\$92,301.30	\$96,916.36	\$101,762.17	\$106,850.27	\$112,192.78	\$117,802.41	\$123,692.53
Nassau	1-2 persons	\$100,440.00	\$105,462.00	\$110,735.10	\$116,271.85	\$122,085.44	\$128,189.71	\$134,599.19	\$141,329.14	\$148,395.59
	3 or more	\$117,180.00	\$123,039.00	\$129,190.95	\$135,650.49	\$142,433.01	\$149,554.66	\$157,032.39	\$164,884.00	\$173,128.20
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	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Oneida	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Onondaga	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Ontario	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Orange	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
Orleans	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Oswego	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28

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	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
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	\$71,760.00	\$75,348.00	\$79,115.40	\$83,071.17	\$87,224.72	\$91,585.95	\$96,165.24	\$100,973.50	\$106,022.17
	3 or more	\$83,720.00	\$87,906.00	\$92,301.30	\$96,916.36	\$101,762.17	\$106,850.27	\$112,192.78	\$117,802.41	\$123,692.53
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	\$104,400.00	\$109,620.00	\$115,101.00	\$120,856.05	\$126,898.85	\$133,243.79	\$139,905.97	\$146,901.26	\$154,246.32
	3 or more	\$121,800.00	\$127,890.00	\$134,284.50	\$140,998.72	\$148,048.65	\$155,451.08	\$163,223.63	\$171,384.81	\$179,954.05
Saratoga	1-2 persons	\$71,760.00	\$75,348.00	\$79,115.40	\$83,071.17	\$87,224.72	\$91,585.95	\$96,165.24	\$100,973.50	\$106,022.17
	3 or more	\$83,720.00	\$87,906.00	\$92,301.30	\$96,916.36	\$101,762.17	\$106,850.27	\$112,192.78	\$117,802.41	\$123,692.53
Schenectady	1-2 persons	\$71,760.00	\$75,348.00	\$79,115.40	\$83,071.17	\$87,224.72	\$91,585.95	\$96,165.24	\$100,973.50	\$106,022.17
	3 or more	\$83,720.00	\$87,906.00	\$92,301.30	\$96,916.36	\$101,762.17	\$106,850.27	\$112,192.78	\$117,802.41	\$123,692.53
Schoharie	1-2 persons	\$71,760.00	\$75,348.00	\$79,115.40	\$83,071.17	\$87,224.72	\$91,585.95	\$96,165.24	\$100,973.50	\$106,022.17
	3 or more	\$83,720.00	\$87,906.00	\$92,301.30	\$96,916.36	\$101,762.17	\$106,850.27	\$112,192.78	\$117,802.41	\$123,692.53
Schuyler	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Seneca	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
St. Lawrence	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Steuben	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28

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	\$100,440.00	\$105,462.00	\$110,735.10	\$116,271.85	\$122,085.44	\$128,189.71	\$134,599.19	\$141,329.14	\$148,395.59
	3 or more	\$117,180.00	\$123,039.00	\$129,190.95	\$135,650.49	\$142,433.01	\$149,554.66	\$157,032.39	\$164,884.00	\$173,128.20
Sullivan	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Tioga	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Tompkins	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Ulster	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Warren	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Washington	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Wayne	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Westchester	1-2 persons	\$109,680.00	\$115,164.00	\$120,922.20	\$126,968.31	\$133,316.72	\$139,982.55	\$146,981.67	\$154,330.75	\$162,047.28
	3 or more	\$127,960.00	\$134,358.00	\$141,075.90	\$148,129.69	\$155,536.17	\$163,312.97	\$171,478.61	\$180,052.54	\$189,055.16
Wyoming	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28
Yates	1-2 persons	\$68,880.00	\$72,324.00	\$75,940.20	\$79,737.21	\$83,724.07	\$87,910.27	\$92,305.78	\$96,921.06	\$101,767.11
	3 or more	\$80,360.00	\$84,378.00	\$88,596.90	\$93,026.74	\$97,678.07	\$102,561.97	\$107,690.06	\$113,074.56	\$118,728.28

Figures based on state median income (\$57,400) or area median income, whichever is greater.

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