

Appendix I



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

**Based on HUD Area Median Incomes Effective
April 6, 2001**

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

NOTE: The attached recapture charts apply only to loans closed May 5, 2001 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 Effective April 6, 2001

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	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Allegany	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Bronx	1-2 persons	\$59,100.00	\$62,055.00	\$65,157.75	\$68,415.64	\$71,836.42	\$75,428.24	\$79,199.65	\$83,159.63	\$87,317.62
	3 or more	\$67,965.00	\$71,363.25	\$74,931.41	\$78,677.98	\$82,611.88	\$86,742.48	\$91,079.60	\$95,633.58	\$100,415.26
Broome	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Cattaraugus	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Cayuga	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Chautauqua	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Chemung	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Chenango	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Clinton	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Columbia	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Cortland	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91

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	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Dutchess	1-2 persons	\$63,400.00	\$66,570.00	\$69,898.50	\$73,393.43	\$77,063.10	\$80,916.25	\$84,962.06	\$89,210.17	\$93,670.68
	3 or more	\$72,910.00	\$76,555.50	\$80,383.28	\$84,402.44	\$88,622.56	\$93,053.69	\$97,706.37	\$102,591.69	\$107,721.28
Erie	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Essex	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Franklin	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Fulton	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Genesee	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Greene	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Hamilton	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Herkimer	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Jefferson	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Kings	1-2 persons	\$59,100.00	\$62,055.00	\$65,157.75	\$68,415.64	\$71,836.42	\$75,428.24	\$79,199.65	\$83,159.63	\$87,317.62
	3 or more	\$67,965.00	\$71,363.25	\$74,931.41	\$78,677.98	\$82,611.88	\$86,742.48	\$91,079.60	\$95,633.58	\$100,415.26
Lewis	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91

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	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Madison	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Monroe	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Montgomery	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Nassau	1-2 persons	\$78,700.00	\$82,635.00	\$86,766.75	\$91,105.09	\$95,660.34	\$100,443.36	\$105,465.53	\$110,738.80	\$116,275.74
	3 or more	\$90,505.00	\$95,030.25	\$99,781.76	\$104,770.85	\$110,009.39	\$115,509.86	\$121,285.36	\$127,349.62	\$133,717.10
New York	1-2 persons	\$59,100.00	\$62,055.00	\$65,157.75	\$68,415.64	\$71,836.42	\$75,428.24	\$79,199.65	\$83,159.63	\$87,317.62
	3 or more	\$67,965.00	\$71,363.25	\$74,931.41	\$78,677.98	\$82,611.88	\$86,742.48	\$91,079.60	\$95,633.58	\$100,415.26
Niagara	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Oneida	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Onondaga	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Ontario	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Orange	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Orleans	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Oswego	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91

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	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Putnam	1-2 persons	\$59,100.00	\$62,055.00	\$65,157.75	\$68,415.64	\$71,836.42	\$75,428.24	\$79,199.65	\$83,159.63	\$87,317.62
	3 or more	\$67,965.00	\$71,363.25	\$74,931.41	\$78,677.98	\$82,611.88	\$86,742.48	\$91,079.60	\$95,633.58	\$100,415.26
Queens	1-2 persons	\$59,100.00	\$62,055.00	\$65,157.75	\$68,415.64	\$71,836.42	\$75,428.24	\$79,199.65	\$83,159.63	\$87,317.62
	3 or more	\$67,965.00	\$71,363.25	\$74,931.41	\$78,677.98	\$82,611.88	\$86,742.48	\$91,079.60	\$95,633.58	\$100,415.26
Rensselaer	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Richmond	1-2 persons	\$59,100.00	\$62,055.00	\$65,157.75	\$68,415.64	\$71,836.42	\$75,428.24	\$79,199.65	\$83,159.63	\$87,317.62
	3 or more	\$67,965.00	\$71,363.25	\$74,931.41	\$78,677.98	\$82,611.88	\$86,742.48	\$91,079.60	\$95,633.58	\$100,415.26
Rockland	1-2 persons	\$85,400.00	\$89,670.00	\$94,153.50	\$98,861.18	\$103,804.23	\$108,994.45	\$114,444.17	\$120,166.38	\$126,174.69
	3 or more	\$98,210.00	\$103,120.50	\$108,276.53	\$113,690.35	\$119,374.87	\$125,343.61	\$131,610.79	\$138,191.33	\$145,100.90
Saratoga	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Schenectady	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Schoharie	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Schuyler	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Seneca	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
St. Lawrence	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Steuben	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91

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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	\$78,700.00	\$82,635.00	\$86,766.75	\$91,105.09	\$95,660.34	\$100,443.36	\$105,465.53	\$110,738.80	\$116,275.74
	3 or more	\$90,505.00	\$95,030.25	\$99,781.76	\$104,770.85	\$110,009.39	\$115,509.86	\$121,285.36	\$127,349.62	\$133,717.10
Sullivan	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Tioga	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Tompkins	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Ulster	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Warren	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Washington	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Wayne	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Westchester	1-2 persons	\$85,800.00	\$90,090.00	\$94,594.50	\$99,324.23	\$104,290.44	\$109,504.96	\$114,980.21	\$120,729.22	\$126,765.68
	3 or more	\$98,670.00	\$103,603.50	\$108,783.68	\$114,222.86	\$119,934.00	\$125,930.70	\$132,227.24	\$138,838.60	\$145,780.53
Wyoming	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91
Yates	1-2 persons	\$58,400.00	\$61,320.00	\$64,386.00	\$67,605.30	\$70,985.57	\$74,534.84	\$78,261.59	\$82,174.66	\$86,283.40
	3 or more	\$67,160.00	\$70,518.00	\$74,043.90	\$77,746.10	\$81,633.40	\$85,715.07	\$90,000.82	\$94,500.86	\$99,225.91

Figures based on state median income (\$58,400) 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 April 6, 2001

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	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Allegany	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Bronx	1-2 persons	70,920.00	\$74,466.00	\$78,189.30	\$82,098.77	\$86,203.70	\$90,513.89	\$95,039.58	\$99,791.56	\$104,781.14
	3 or more	82,740.00	\$86,877.00	\$91,220.85	\$95,781.89	\$100,570.99	\$105,599.54	\$110,879.51	\$116,423.49	\$122,244.66
Broome	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Cattaraugus	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Cayuga	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Chautauqua	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Chemung	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Chenango	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Clinton	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Columbia	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Cortland	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76

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	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Dutchess	1-2 persons	76,080.00	\$79,884.00	\$83,878.20	\$88,072.11	\$92,475.72	\$97,099.50	\$101,954.48	\$107,052.20	\$112,404.81
	3 or more	88,760.00	\$93,198.00	\$97,857.90	\$102,750.80	\$107,888.33	\$113,282.75	\$118,946.89	\$124,894.23	\$131,138.95
Erie	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Essex	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Franklin	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Fulton	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Genesee	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Greene	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Hamilton	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Herkimer	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Jefferson	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Kings	1-2 persons	70,920.00	\$74,466.00	\$78,189.30	\$82,098.77	\$86,203.70	\$90,513.89	\$95,039.58	\$99,791.56	\$104,781.14
	3 or more	82,740.00	\$86,877.00	\$91,220.85	\$95,781.89	\$100,570.99	\$105,599.54	\$110,879.51	\$116,423.49	\$122,244.66
Lewis	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76

Appendix I

TARGETED AREAS

COUNTY	Household Size	Less than								
		1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Livingston	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Madison	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Monroe	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Montgomery	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Nassau	1-2 persons	94,440.00	\$99,162.00	\$104,120.10	\$109,326.11	\$114,792.41	\$120,532.03	\$126,558.63	\$132,886.56	\$139,530.89
	3 or more	110,180.00	\$115,689.00	\$121,473.45	\$127,547.12	\$133,924.48	\$140,620.70	\$147,651.74	\$155,034.32	\$162,786.04
New York	1-2 persons	70,920.00	\$74,466.00	\$78,189.30	\$82,098.77	\$86,203.70	\$90,513.89	\$95,039.58	\$99,791.56	\$104,781.14
	3 or more	82,740.00	\$86,877.00	\$91,220.85	\$95,781.89	\$100,570.99	\$105,599.54	\$110,879.51	\$116,423.49	\$122,244.66
Niagara	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Oneida	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Onondaga	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Ontario	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Orange	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Orleans	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Oswego	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76

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	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Putnam	1-2 persons	70,920.00	\$74,466.00	\$78,189.30	\$82,098.77	\$86,203.70	\$90,513.89	\$95,039.58	\$99,791.56	\$104,781.14
	3 or more	82,740.00	\$86,877.00	\$91,220.85	\$95,781.89	\$100,570.99	\$105,599.54	\$110,879.51	\$116,423.49	\$122,244.66
Queens	1-2 persons	70,920.00	\$74,466.00	\$78,189.30	\$82,098.77	\$86,203.70	\$90,513.89	\$95,039.58	\$99,791.56	\$104,781.14
	3 or more	82,740.00	\$86,877.00	\$91,220.85	\$95,781.89	\$100,570.99	\$105,599.54	\$110,879.51	\$116,423.49	\$122,244.66
Rensselaer	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Richmond	1-2 persons	70,920.00	\$74,466.00	\$78,189.30	\$82,098.77	\$86,203.70	\$90,513.89	\$95,039.58	\$99,791.56	\$104,781.14
	3 or more	82,740.00	\$86,877.00	\$91,220.85	\$95,781.89	\$100,570.99	\$105,599.54	\$110,879.51	\$116,423.49	\$122,244.66
Rockland	1-2 persons	102,480.00	\$107,604.00	\$112,984.20	\$118,633.41	\$124,565.08	\$130,793.33	\$137,333.00	\$144,199.65	\$151,409.63
	3 or more	119,560.00	\$125,538.00	\$131,814.90	\$138,405.65	\$145,325.93	\$152,592.22	\$160,221.83	\$168,232.93	\$176,644.57
Saratoga	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Schenectady	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Schoharie	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Schuyler	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Seneca	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
St. Lawrence	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Steuben	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76

Appendix I

TARGETED AREAS

COUNTY	Household Size	Less than								
		1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years
Suffolk	1-2 persons	94,440.00	\$99,162.00	\$104,120.10	\$109,326.11	\$114,792.41	\$120,532.03	\$126,558.63	\$132,886.56	\$139,530.89
	3 or more	110,180.00	\$115,689.00	\$121,473.45	\$127,547.12	\$133,924.48	\$140,620.70	\$147,651.74	\$155,034.32	\$162,786.04
Sullivan	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Tioga	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Tompkins	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Ulster	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Warren	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Washington	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Wayne	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Westchester	1-2 persons	102,960.00	\$108,108.00	\$113,513.40	\$119,189.07	\$125,148.52	\$131,405.95	\$137,976.25	\$144,875.06	\$152,118.81
	3 or more	120,120.00	\$126,126.00	\$132,432.30	\$139,053.92	\$146,006.61	\$153,306.94	\$160,972.29	\$169,020.90	\$177,471.95
Wyoming	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76
Yates	1-2 persons	70,080.00	\$73,584.00	\$77,263.20	\$81,126.36	\$85,182.68	\$89,441.81	\$93,913.90	\$98,609.60	\$103,540.08
	3 or more	81,760.00	\$85,848.00	\$90,140.40	\$94,647.42	\$99,379.79	\$104,348.78	\$109,566.22	\$115,044.53	\$120,796.76

Figures based on state median income (\$58,400) or area median income, whichever is greater.

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