

**STATE OF NEW YORK MORTGAGE AGENCY
ACHIEVING THE DREAM MORTGAGE PROGRAM
MAXIMUM INCOME AND PURCHASE PRICE/APPRaised VALUE LIMITS
EFFECTIVE FOR LOAN RESERVATIONS ACCEPTED ON OR AFTER SEPTEMBER 26, 2014***

REGION	COUNTY	INCOME LIMITS	One-Family New & Existing	Two-Family New** & Existing
I-BUFFALO	Cattaraugus	\$39,840	\$265,150	\$339,450
	Chautauqua	\$40,720	\$265,150	\$339,450
	Erie	\$51,120	\$265,150	\$339,450
	Niagara	\$51,120	\$265,150	\$339,450
II-ROCHESTER	Genesee	\$52,240	\$265,150	\$339,450
	Livingston	\$53,600	\$265,150	\$339,450
	Monroe	\$53,600	\$265,150	\$339,450
	Ontario	\$53,600	\$265,150	\$339,450
	Orleans	\$53,600	\$265,150	\$339,450
	Seneca	\$46,160	\$265,150	\$339,450
	Wayne	\$53,600	\$265,150	\$339,450
	Wyoming	\$50,080	\$265,150	\$339,450
	Yates	\$48,720	\$265,150	\$339,450
III-SYRACUSE	Cayuga	\$50,080	\$265,150	\$339,450
	Cortland	\$48,080	\$265,150	\$339,450
	Madison	\$54,160	\$265,150	\$339,450
	Onondaga	\$54,160	\$265,150	\$339,450
	Oswego	\$54,160	\$265,150	\$339,450
IV-BINGHAMTON	Allegany	\$42,080	\$265,150	\$339,450
	Broome	\$50,320	\$265,150	\$339,450
	Chemung	\$50,720	\$265,150	\$339,450
	Chenango	\$44,960	\$265,150	\$339,450
	Delaware	\$46,000	\$265,150	\$339,450
	Otsego	\$48,480	\$265,150	\$339,450
	Schuyler	\$45,840	\$265,150	\$339,450
	Steuben	\$47,280	\$265,150	\$339,450
	Tioga	\$50,320	\$265,150	\$339,450
	Tompkins	\$63,040	\$265,150	\$339,450
	V-MID-HUDSON	Columbia	\$59,200	\$265,150
Dutchess		\$79,770	\$611,900	\$783,360
Greene		\$46,720	\$265,150	\$339,450
Orange		\$79,770	\$611,900	\$783,360
Putnam		\$80,540	\$611,900	\$783,360
Sullivan		\$50,560	\$265,150	\$339,450
Ulster		\$57,040	\$265,150	\$339,450

REGION	COUNTY	INCOME LIMITS	One-Family New & Existing	Two-Family New** & Existing
VI-CAPITAL	Albany	\$62,640	\$285,750	\$365,820
	Montgomery	\$45,600	\$265,150	\$339,450
	Rensselaer	\$62,640	\$285,750	\$365,820
	Saratoga	\$62,640	\$285,750	\$365,820
	Schenectady	\$62,640	\$285,750	\$365,820
	Schoharie	\$62,640	\$285,750	\$365,820
VII-MOHAWK VALLEY	Clinton	\$52,800	\$265,150	\$339,450
	Essex	\$47,600	\$265,150	\$339,450
	Franklin	\$43,680	\$265,150	\$339,450
	Fulton	\$44,400	\$265,150	\$339,450
	Hamilton	\$51,280	\$265,150	\$339,450
	Herkimer	\$47,600	\$265,150	\$339,450
	Jefferson	\$43,200	\$265,150	\$339,450
	Lewis	\$44,720	\$265,150	\$339,450
	Oneida	\$47,600	\$265,150	\$339,450
	St. Lawrence	\$43,200	\$265,150	\$339,450
VIII-DOWNSTATE	Warren	\$50,320	\$265,150	\$339,450
	Washington	\$50,320	\$265,150	\$339,450
	Rockland	\$96,190	\$611,900	\$783,360
	Westchester	\$99,550	\$611,900	\$783,360
IX-LONG ISLAND	Nassau	\$100,890	\$611,900	\$783,360
	Suffolk	\$100,890	\$611,900	\$783,360
X-NEW YORK CITY	Bronx	\$80,540	\$611,900	\$783,360
	Kings	\$80,540	\$611,900	\$783,360
	New York	\$80,540	\$611,900	\$783,360
	Queens	\$80,540	\$611,900	\$783,360
	Richmond	\$80,540	\$611,900	\$783,360



* Subject to change

** Two-Family homes that are less than 5 years old must be located in a Target Area