



**SONYMA Low Interest Rate Mortgage Program\***  
**Income and Purchase Price Limits**

**Effective Date: For Reservations Accepted June 18, 2014 and Until Further Notice**

		INCOME LIMITS				PURCHASE PRICE LIMITS							
SONYMA REGION	COUNTY	Household Size				1 Family		2 Family		3 Family Existing		4 Family Existing	
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing					
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
I BUFFALO	Cattaraugus	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Chautauqua	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Erie	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Niagara	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
II ROCHESTER	Genesee	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Livingston	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Monroe	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Ontario	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Orleans	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Seneca	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Wayne	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Wyoming	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
Yates	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230	
III SYRACUSE	Cayuga	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Cortland	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Madison	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Onondaga	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Oswego	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
IV BINGHAMTON	Allegany	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Broome	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Chemung	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Chenango	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Delaware	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Otsego	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Schuyler	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Steuben	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Tioga	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Tompkins	\$78,800	\$94,560	\$90,620	\$110,320	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
V MID-HUDSON	Columbia	\$74,000	\$88,800	\$85,100	\$103,600	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Dutchess	\$99,720	\$99,720	\$116,340	\$116,340	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
	Greene	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Orange	\$99,720	\$99,720	\$116,340	\$116,340	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
	Putnam	\$100,680	\$100,680	\$117,460	\$117,460	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
	Sullivan	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Ulster	\$71,300	\$85,560	\$81,995	\$99,820	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230



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		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing		Non-Target		Target	
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
VI CAPITAL	Albany	\$78,300	\$93,960	\$90,045	\$109,620	\$285,750	\$349,250	\$365,820	\$447,110	\$442,170	\$540,430	\$549,480	\$671,590
	Montgomery	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Rensselaer	\$78,300	\$93,960	\$90,045	\$109,620	\$285,750	\$349,250	\$365,820	\$447,110	\$442,170	\$540,430	\$549,480	\$671,590
	Saratoga	\$78,300	\$93,960	\$90,045	\$109,620	\$285,750	\$349,250	\$365,820	\$447,110	\$442,170	\$540,430	\$549,480	\$671,590
	Schenectady	\$78,300	\$93,960	\$90,045	\$109,620	\$285,750	\$349,250	\$365,820	\$447,110	\$442,170	\$540,430	\$549,480	\$671,590
	Schoharie	\$78,300	\$93,960	\$90,045	\$109,620	\$285,750	\$349,250	\$365,820	\$447,110	\$442,170	\$540,430	\$549,480	\$671,590
VII MOHAWK VALLEY	Clinton	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Essex	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Franklin	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Fulton	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Hamilton	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Herkimer	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Jefferson	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Lewis	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Oneida	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	St. Lawrence	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Warren	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
	Washington	\$69,500	\$83,400	\$79,925	\$97,300	\$265,150	\$324,080	\$339,450	\$414,890	\$410,300	\$501,480	\$509,910	\$623,230
VIII DOWNSTATE	Rockland	\$120,240	\$120,240	\$140,280	\$140,280	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
	Westchester	\$124,440	\$124,440	\$145,180	\$145,180	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
IX LONG ISLAND	Nassau	\$126,120	\$126,120	\$147,140	\$147,140	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
	Suffolk	\$126,120	\$126,120	\$147,140	\$147,140	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
X NEW YORK CITY	Bronx	\$100,680	\$100,680	\$117,460	\$117,460	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
	Kings	\$100,680	\$100,680	\$117,460	\$117,460	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
	New York	\$100,680	\$100,680	\$117,460	\$117,460	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
	Queens	\$100,680	\$100,680	\$117,460	\$117,460	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270
	Richmond	\$100,680	\$100,680	\$117,460	\$117,460	\$611,900	\$747,880	\$783,360	\$957,440	\$946,900	\$1,157,330	\$1,176,770	\$1,438,270

\* These limits also apply to the Construction Incentive and Remodel New York Programs, as applicable.

\*\* Household size is determined by the number of persons in the household including children, regardless of age. For example, a married couple with one two-year old child would use the 3+ person household limit.

\*\*\* For target areas only. New Two Families are not permitted in non-target areas.