

Appendix I



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

**Effective for Loans Closed On or After June 30, 2011
Based on HUD Area Median Incomes
Released May 31, 2011**

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

NOTE: The attached recapture charts apply only to loans closed June 30, 2011 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 May 31, 2011

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 | \$77,000.00 | \$80,850.00 | \$84,892.50 | \$89,137.12 | \$93,593.97 | \$98,273.66 | \$103,187.34 | \$108,346.70 | \$113,764.03 |
| | 3 or more | \$88,550.00 | \$92,977.50 | \$97,626.37 | \$102,507.68 | \$107,633.06 | \$113,014.71 | \$118,665.44 | \$124,598.71 | \$130,828.64 |
| Allegany | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Bronx | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Broome | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Cattaraugus | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Cayuga | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Chautauqua | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Chemung | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Chenango | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Clinton | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Columbia | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Cortland | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |

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 | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Dutchess | 1-2 persons | \$103,320.00 | \$108,486.00 | \$113,910.30 | \$119,605.81 | \$125,586.10 | \$131,865.40 | \$138,458.67 | \$145,381.60 | \$152,650.68 |
| | 3 or more | \$120,540.00 | \$126,567.00 | \$132,895.35 | \$139,540.11 | \$146,517.11 | \$153,842.96 | \$161,535.10 | \$169,611.85 | \$178,092.44 |
| Erie | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Essex | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Franklin | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Fulton | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Genesee | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Greene | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Hamilton | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Herkimer | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Jefferson | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Kings | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Lewis | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |

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 | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Madison | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Monroe | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Montgomery | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Nassau | 1-2 persons | \$127,320.00 | \$133,686.00 | \$140,370.30 | \$147,388.81 | \$154,758.25 | \$162,496.16 | \$170,620.96 | \$179,152.00 | \$188,109.60 |
| | 3 or more | \$148,540.00 | \$155,967.00 | \$163,765.35 | \$171,953.61 | \$180,551.29 | \$189,578.85 | \$199,057.79 | \$209,010.67 | \$219,461.20 |
| New York | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Niagara | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Oneida | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Onondaga | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Ontario | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Orange | 1-2 persons | \$103,320.00 | \$108,486.00 | \$113,910.30 | \$119,605.81 | \$125,586.10 | \$131,865.40 | \$138,458.67 | \$145,381.60 | \$152,650.68 |
| | 3 or more | \$120,540.00 | \$126,567.00 | \$132,895.35 | \$139,540.11 | \$146,517.11 | \$153,842.96 | \$161,535.10 | \$169,611.85 | \$178,092.44 |
| Orleans | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Oswego | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |

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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 | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Putnam | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Queens | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Rensselaer | 1-2 persons | \$77,000.00 | \$80,850.00 | \$84,892.50 | \$89,137.12 | \$93,593.97 | \$98,273.66 | \$103,187.34 | \$108,346.70 | \$113,764.03 |
| | 3 or more | \$88,550.00 | \$92,977.50 | \$97,626.37 | \$102,507.68 | \$107,633.06 | \$113,014.71 | \$118,665.44 | \$124,598.71 | \$130,828.64 |
| Richmond | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Rockland | 1-2 persons | \$122,040.00 | \$128,142.00 | \$134,549.10 | \$141,276.55 | \$148,340.37 | \$155,757.38 | \$163,545.24 | \$171,722.50 | \$180,308.62 |
| | 3 or more | \$142,380.00 | \$149,499.00 | \$156,973.95 | \$164,822.64 | \$173,063.77 | \$181,716.95 | \$190,802.79 | \$200,342.92 | \$210,360.06 |
| Saratoga | 1-2 persons | \$77,000.00 | \$80,850.00 | \$84,892.50 | \$89,137.12 | \$93,593.97 | \$98,273.66 | \$103,187.34 | \$108,346.70 | \$113,764.03 |
| | 3 or more | \$88,550.00 | \$92,977.50 | \$97,626.37 | \$102,507.68 | \$107,633.06 | \$113,014.71 | \$118,665.44 | \$124,598.71 | \$130,828.64 |
| Schenectady | 1-2 persons | \$77,000.00 | \$80,850.00 | \$84,892.50 | \$89,137.12 | \$93,593.97 | \$98,273.66 | \$103,187.34 | \$108,346.70 | \$113,764.03 |
| | 3 or more | \$88,550.00 | \$92,977.50 | \$97,626.37 | \$102,507.68 | \$107,633.06 | \$113,014.71 | \$118,665.44 | \$124,598.71 | \$130,828.64 |
| Schoharie | 1-2 persons | \$77,000.00 | \$80,850.00 | \$84,892.50 | \$89,137.12 | \$93,593.97 | \$98,273.66 | \$103,187.34 | \$108,346.70 | \$113,764.03 |
| | 3 or more | \$88,550.00 | \$92,977.50 | \$97,626.37 | \$102,507.68 | \$107,633.06 | \$113,014.71 | \$118,665.44 | \$124,598.71 | \$130,828.64 |
| Schuyler | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Seneca | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| St. Lawrence | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Steuben | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |

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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 | \$127,320.00 | \$133,686.00 | \$140,370.30 | \$147,388.81 | \$154,758.25 | \$162,496.16 | \$170,620.96 | \$179,152.00 | \$188,109.60 |
| | 3 or more | \$148,540.00 | \$155,967.00 | \$163,765.35 | \$171,953.61 | \$180,551.29 | \$189,578.85 | \$199,057.79 | \$209,010.67 | \$219,461.20 |
| Sullivan | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Tioga | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Tompkins | 1-2 persons | \$72,800.00 | \$76,440.00 | \$80,262.00 | \$84,275.10 | \$88,488.85 | \$92,913.29 | \$97,558.95 | \$102,436.89 | \$107,558.73 |
| | 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 |
| Ulster | 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 |
| Warren | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Washington | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Wayne | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Westchester | 1-2 persons | \$127,800.00 | \$134,190.00 | \$140,899.50 | \$147,944.47 | \$155,341.69 | \$163,108.77 | \$171,264.20 | \$179,827.41 | \$188,818.78 |
| | 3 or more | \$149,100.00 | \$156,555.00 | \$164,382.75 | \$172,601.88 | \$181,231.97 | \$190,293.56 | \$199,808.23 | \$209,798.64 | \$220,288.57 |
| Wyoming | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |
| Yates | 1-2 persons | \$70,400.00 | \$73,920.00 | \$77,616.00 | \$81,496.80 | \$85,571.64 | \$89,850.22 | \$94,342.73 | \$99,059.86 | \$104,012.85 |
| | 3 or more | \$80,960.00 | \$85,008.00 | \$89,258.40 | \$93,721.32 | \$98,407.38 | \$103,327.74 | \$108,494.12 | \$113,918.82 | \$119,614.76 |

Figures based on state median income (\$70,400) 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 Released May 31, 2011

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 | \$92,400.00 | \$97,020.00 | \$101,871.00 | \$106,964.55 | \$112,312.77 | \$117,928.40 | \$123,824.82 | \$130,016.06 | \$136,516.86 |
| | 3 or more | \$107,800.00 | \$113,190.00 | \$118,849.50 | \$124,791.97 | \$131,031.56 | \$137,583.13 | \$144,462.28 | \$151,685.39 | \$159,269.65 |
| Allegany | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Bronx | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Broome | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Cattaraugus | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Cayuga | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Chautauqua | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Chemung | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Chenango | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Clinton | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Columbia | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Cortland | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |

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 |
| Delaware | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Dutchess | 1-2 persons | \$103,320.00 | \$108,486.00 | \$113,910.30 | \$119,605.81 | \$125,586.10 | \$131,865.40 | \$138,458.67 | \$145,381.60 | \$152,650.68 |
| | 3 or more | \$120,540.00 | \$126,567.00 | \$132,895.35 | \$139,540.11 | \$146,517.11 | \$153,842.96 | \$161,535.10 | \$169,611.85 | \$178,092.44 |
| Erie | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Essex | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Franklin | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Fulton | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Genesee | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Greene | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Hamilton | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Herkimer | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Jefferson | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Kings | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Lewis | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |

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 | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Madison | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Monroe | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Montgomery | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Nassau | 1-2 persons | \$127,320.00 | \$133,686.00 | \$140,370.30 | \$147,388.81 | \$154,758.25 | \$162,496.16 | \$170,620.96 | \$179,152.00 | \$188,109.60 |
| | 3 or more | \$148,540.00 | \$155,967.00 | \$163,765.35 | \$171,953.61 | \$180,551.29 | \$189,578.85 | \$199,057.79 | \$209,010.67 | \$219,461.20 |
| New York | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Niagara | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Oneida | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Onondaga | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Ontario | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Orange | 1-2 persons | \$103,320.00 | \$108,486.00 | \$113,910.30 | \$119,605.81 | \$125,586.10 | \$131,865.40 | \$138,458.67 | \$145,381.60 | \$152,650.68 |
| | 3 or more | \$120,540.00 | \$126,567.00 | \$132,895.35 | \$139,540.11 | \$146,517.11 | \$153,842.96 | \$161,535.10 | \$169,611.85 | \$178,092.44 |
| Orleans | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Oswego | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |

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 | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Putnam | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Queens | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Rensselaer | 1-2 persons | \$92,400.00 | \$97,020.00 | \$101,871.00 | \$106,964.55 | \$112,312.77 | \$117,928.40 | \$123,824.82 | \$130,016.06 | \$136,516.86 |
| | 3 or more | \$107,800.00 | \$113,190.00 | \$118,849.50 | \$124,791.97 | \$131,031.56 | \$137,583.13 | \$144,462.28 | \$151,685.39 | \$159,269.65 |
| Richmond | 1-2 persons | \$98,160.00 | \$103,068.00 | \$108,221.40 | \$113,632.47 | \$119,314.09 | \$125,279.79 | \$131,543.77 | \$138,120.95 | \$145,026.99 |
| | 3 or more | \$114,520.00 | \$120,246.00 | \$126,258.30 | \$132,571.21 | \$139,199.77 | \$146,159.75 | \$153,467.73 | \$161,141.11 | \$169,198.16 |
| Rockland | 1-2 persons | \$122,040.00 | \$128,142.00 | \$134,549.10 | \$141,276.55 | \$148,340.37 | \$155,757.38 | \$163,545.24 | \$171,722.50 | \$180,308.62 |
| | 3 or more | \$142,380.00 | \$149,499.00 | \$156,973.95 | \$164,822.64 | \$173,063.77 | \$181,716.95 | \$190,802.79 | \$200,342.92 | \$210,360.06 |
| Saratoga | 1-2 persons | \$92,400.00 | \$97,020.00 | \$101,871.00 | \$106,964.55 | \$112,312.77 | \$117,928.40 | \$123,824.82 | \$130,016.06 | \$136,516.86 |
| | 3 or more | \$107,800.00 | \$113,190.00 | \$118,849.50 | \$124,791.97 | \$131,031.56 | \$137,583.13 | \$144,462.28 | \$151,685.39 | \$159,269.65 |
| Schenectady | 1-2 persons | \$92,400.00 | \$97,020.00 | \$101,871.00 | \$106,964.55 | \$112,312.77 | \$117,928.40 | \$123,824.82 | \$130,016.06 | \$136,516.86 |
| | 3 or more | \$107,800.00 | \$113,190.00 | \$118,849.50 | \$124,791.97 | \$131,031.56 | \$137,583.13 | \$144,462.28 | \$151,685.39 | \$159,269.65 |
| Schoharie | 1-2 persons | \$92,400.00 | \$97,020.00 | \$101,871.00 | \$106,964.55 | \$112,312.77 | \$117,928.40 | \$123,824.82 | \$130,016.06 | \$136,516.86 |
| | 3 or more | \$107,800.00 | \$113,190.00 | \$118,849.50 | \$124,791.97 | \$131,031.56 | \$137,583.13 | \$144,462.28 | \$151,685.39 | \$159,269.65 |
| Schuyler | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Seneca | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| St. Lawrence | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Steuben | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |

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 | \$127,320.00 | \$133,686.00 | \$140,370.30 | \$147,388.81 | \$154,758.25 | \$162,496.16 | \$170,620.96 | \$179,152.00 | \$188,109.60 |
| | 3 or more | \$148,540.00 | \$155,967.00 | \$163,765.35 | \$171,953.61 | \$180,551.29 | \$189,578.85 | \$199,057.79 | \$209,010.67 | \$219,461.20 |
| Sullivan | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Tioga | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Tompkins | 1-2 persons | \$87,360.00 | \$91,728.00 | \$96,314.40 | \$101,130.12 | \$106,186.62 | \$111,495.95 | \$117,070.74 | \$122,924.27 | \$129,070.48 |
| | 3 or more | \$101,920.00 | \$107,016.00 | \$112,366.80 | \$117,985.14 | \$123,884.39 | \$130,078.60 | \$136,582.53 | \$143,411.65 | \$150,582.23 |
| Ulster | 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 |
| Warren | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Washington | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Wayne | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Westchester | 1-2 persons | \$127,800.00 | \$134,190.00 | \$140,899.50 | \$147,944.47 | \$155,341.69 | \$163,108.77 | \$171,264.20 | \$179,827.41 | \$188,818.78 |
| | 3 or more | \$149,100.00 | \$156,555.00 | \$164,382.75 | \$172,601.88 | \$181,231.97 | \$190,293.56 | \$199,808.23 | \$209,798.64 | \$220,288.57 |
| Wyoming | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |
| Yates | 1-2 persons | \$84,480.00 | \$88,704.00 | \$93,139.20 | \$97,796.16 | \$102,685.96 | \$107,820.25 | \$113,211.26 | \$118,871.82 | \$124,815.41 |
| | 3 or more | \$98,560.00 | \$103,488.00 | \$108,662.40 | \$114,095.52 | \$119,800.29 | \$125,790.30 | \$132,079.81 | \$138,683.80 | \$145,617.99 |

Figures based on state median income (\$70,400) or area median income, whichever is greater.

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