

P R O G R A M	A J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Albany--Schenectady--Troy, NY MSA								
VERY LOW INCOME	21900	25050	28150	31300	33800	36300	38800	41300
LOW INCOME	35050	40050	45050	50100	54100	58100	62100	66100
MODERATE INCOME	40550	45550	50550	55600	59600	63600	67600	71600
38 YEAR TERM	26300	30050	33800	37550	40550	43550	46550	49600
ADJ. MEDIAN INC.**	43800	50100	56300	62600	67600	72600	77600	82600
Binghamton, NY MSA								
VERY LOW INCOME	17750	20300	22800	25350	27400	29400	31450	33450
LOW INCOME	28400	32450	36500	40550	43800	47050	50300	53550
MODERATE INCOME	33900	37950	42000	46050	49300	52550	55800	59050
38 YEAR TERM	21300	24350	27400	30400	32850	35300	37700	40150
ADJ. MEDIAN INC.**	35500	40600	45600	50700	54800	58800	62900	66900
Buffalo--Niagara Falls, NY MSA								
VERY LOW INCOME	18750	21450	24100	26800	28950	31100	33250	35400
LOW INCOME	30000	34300	38600	42900	46300	49750	53150	56600
MODERATE INCOME	35500	39800	44100	48400	51800	55250	58650	62100
38 YEAR TERM	22500	25750	28950	32150	34750	37300	39900	42450
ADJ. MEDIAN INC.**	37500	42900	48200	53600	57900	62200	66500	70800
Dutchess County, NY PMSA								
VERY LOW INCOME	25500	29150	32800	36450	39350	42300	45200	48100
LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
38 YEAR TERM	30600	35000	39350	43750	47250	50750	54250	57750
ADJ. MEDIAN INC.**	51000	58300	65600	72900	78700	84600	90400	96200
Elmira, NY MSA								
VERY LOW INCOME	17200	19650	22100	24550	26500	28500	30450	32400
LOW INCOME	27500	31400	35350	39300	42400	45550	48700	51850
MODERATE INCOME	33000	36900	40850	44800	47900	51050	54200	57350
38 YEAR TERM	20600	23550	26500	29450	31800	34150	36550	38900
ADJ. MEDIAN INC.**	34400	39300	44200	49100	53000	57000	60900	64800
Glens Falls, NY MSA								
VERY LOW INCOME	17450	19950	22450	24950	26950	28950	30950	32950
LOW INCOME	27950	31950	35950	39900	43100	46300	49500	52700
MODERATE INCOME	33450	37450	41450	45400	48600	51800	55000	58200
38 YEAR TERM	20950	23950	26950	29950	32350	34750	37150	39500
ADJ. MEDIAN INC.**	34900	39900	44900	49900	53900	57900	61900	65900

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jamestown, NY MSA									
	VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
	LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
	MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
	38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
	ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000
Nassau--Suffolk, NY PMSA									
	VERY LOW INCOME	29850	34100	38400	42650	46050	49450	52900	56300
	LOW INCOME	43250	49400	55600	61750	66700	71650	76600	81500
	MODERATE INCOME	48750	54900	61100	67250	72200	77150	82100	87000
	38 YEAR TERM	35850	40950	46050	51200	55250	59350	63450	67550
	ADJ. MEDIAN INC.**	59700	68200	76800	85300	92100	98900	105800	112600
New York, NY PMSA									
	VERY LOW INCOME	22000	25100	28250	31400	33900	36400	38950	41450
	LOW INCOME	35150	40200	45200	50250	54250	58300	62300	66300
	MODERATE INCOME	40650	45700	50700	55750	59750	63800	67800	71800
	38 YEAR TERM	26400	30150	33900	37700	40700	43700	46700	49750
	ADJ. MEDIAN INC.**	44000	50200	56500	62800	67800	72800	77900	82900
Westchester County MSA*									
	VERY LOW INCOME	32700	37350	42050	46700	50450	54150	57900	61650
	LOW INCOME	42200	48250	54300	60300	65150	69950	74800	79600
	MODERATE INCOME	47700	53750	59800	65800	70650	75450	80300	85100
	38 YEAR TERM	39250	44850	50450	56050	60500	65000	69500	73950
	ADJ. MEDIAN INC.**	65400	74700	84100	93400	100900	108300	115800	123300
Rockland County MSA*									
	VERY LOW INCOME	31200	35700	40150	44600	48150	51750	55300	58850
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	38 YEAR TERM	37450	42800	48150	53500	57800	62100	66350	70650
	ADJ. MEDIAN INC.**	62400	71400	80300	89200	96300	103500	110600	117700
Newburgh, NY--PA PMSA									
	VERY LOW INCOME	22950	26200	29500	32750	35350	38000	40600	43250
	LOW INCOME	36700	41900	47150	52400	56600	60800	65000	69150
	MODERATE INCOME	42200	47400	52650	57900	62100	66300	70500	74650
	38 YEAR TERM	27500	31450	35350	39300	42450	45600	48750	51900
	ADJ. MEDIAN INC.**	45900	52400	59000	65500	70700	76000	81200	86500

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rochester, NY MSA									
	VERY LOW INCOME	20600	23500	26450	29400	31750	34100	36450	38800
	LOW INCOME	32950	37650	42350	47050	50800	54550	58350	62100
	MODERATE INCOME	38450	43150	47850	52550	56300	60050	63850	67600
	38 YEAR TERM	24700	28200	31750	35300	38100	40900	43750	46550
	ADJ. MEDIAN INC.**	41200	47000	52900	58800	63500	68200	72900	77600
Syracuse, NY MSA									
	VERY LOW INCOME	18950	21650	24350	27050	29200	31400	33550	35700
	LOW INCOME	30300	34600	38950	43300	46750	50200	53650	57150
	MODERATE INCOME	35800	40100	44450	48800	52250	55700	59150	62650
	38 YEAR TERM	22700	25950	29200	32450	35050	37650	40250	42850
	ADJ. MEDIAN INC.**	37900	43300	48700	54100	58400	62800	67100	71400
Utica--Rome, NY MSA									
	VERY LOW INCOME	17200	19700	22150	24600	26550	28550	30500	32450
	LOW INCOME	27550	31500	35400	39350	42500	45650	48800	51950
	MODERATE INCOME	33050	37000	40900	44850	48000	51150	54300	57450
	38 YEAR TERM	20650	23600	26550	29500	31900	34250	36600	38950
	ADJ. MEDIAN INC.**	34400	39400	44300	49200	53100	57100	61000	64900
Allegany County									
	VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
	LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
	MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
	38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
	ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000
Cattaraugus County									
	VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
	LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
	MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
	38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
	ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000
Chenango County									
	VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
	LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
	MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
	38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
	ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Clinton County	VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800
	LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050
	MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550
	38 YEAR TERM	21500	24600	27650	30700	33200	35650	38100	40550
	ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600
Columbia County	VERY LOW INCOME	19550	22350	25150	27950	30200	32400	34650	36900
	LOW INCOME	31300	35800	40250	44700	48300	51900	55450	59050
	MODERATE INCOME	36800	41300	45750	50200	53800	57400	60950	64550
	38 YEAR TERM	23500	26850	30200	33550	36200	38900	41600	44250
	ADJ. MEDIAN INC.**	39100	44700	50300	55900	60400	64800	69300	73800
Cortland County	VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
	LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
	MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
	38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
	ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000
Delaware County	VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
	LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
	MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
	38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
	ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000
Essex County	VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
	LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
	MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
	38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
	ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000
Franklin County	VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
	LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
	MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
	38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
	ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Fulton County									
VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500	
LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350	
MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850	
38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800	
ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000	
Greene County									
VERY LOW INCOME	17550	20100	22600	25100	27100	29100	31100	33150	
LOW INCOME	28100	32150	36150	40150	43350	46600	49800	53000	
MODERATE INCOME	33600	37650	41650	45650	48850	52100	55300	58500	
38 YEAR TERM	21100	24100	27100	30100	32550	34950	37350	39750	
ADJ. MEDIAN INC.**	35100	40200	45200	50200	54200	58200	62200	66300	
Hamilton County									
VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500	
LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350	
MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850	
38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800	
ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000	
Jefferson County									
VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500	
LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350	
MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850	
38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800	
ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000	
Lewis County									
VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500	
LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350	
MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850	
38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800	
ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000	
Otsego County									
VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500	
LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350	
MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850	
38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800	
ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

P R O G R A M	A J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
St. Lawrence County								
VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000
Schuyler County								
VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000
Seneca County								
VERY LOW INCOME	17300	19750	22250	24700	26700	28650	30650	32600
LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150
MODERATE INCOME	33150	37100	41050	45000	48200	51350	54500	57650
38 YEAR TERM	20750	23700	26700	29650	32000	34400	36750	39100
ADJ. MEDIAN INC.**	34600	39500	44500	49400	53400	57300	61300	65200
Steuben County								
VERY LOW INCOME	20050	22900	25800	28650	30950	33250	35550	37800
LOW INCOME	32100	36650	41250	45850	49500	53150	56850	60500
MODERATE INCOME	37600	42150	46750	51350	55000	58650	62350	66000
38 YEAR TERM	24050	27500	30950	34400	37150	39900	42650	45400
ADJ. MEDIAN INC.**	40100	45800	51600	57300	61900	66500	71100	75600
Sullivan County								
VERY LOW INCOME	17000	19450	21850	24300	26250	28200	30150	32100
LOW INCOME	27200	31100	35000	38900	42000	45100	48200	51300
MODERATE INCOME	32700	36600	40500	44400	47500	50600	53700	56800
38 YEAR TERM	20400	23350	26250	29150	31500	33850	36150	38500
ADJ. MEDIAN INC.**	34000	38900	43700	48600	52500	56400	60300	64200
Tompkins County								
VERY LOW INCOME	20700	23700	26650	29600	31950	34350	36700	39050
LOW INCOME	33150	37900	42600	47350	51150	54950	58750	62500
MODERATE INCOME	38650	43400	48100	52850	56650	60450	64250	68000
38 YEAR TERM	24850	28400	31950	35500	38350	41200	44050	46900
ADJ. MEDIAN INC.**	41400	47400	53300	59200	63900	68700	73400	78100

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ulster County									
	VERY LOW INCOME	19800	22600	25450	28250	30500	32750	35050	37300
	LOW INCOME	31650	36150	40700	45200	48800	52450	56050	59650
	MODERATE INCOME	37150	41650	46200	50700	54300	57950	61550	65150
	38 YEAR TERM	23750	27100	30500	33900	36600	39300	42050	44750
	ADJ. MEDIAN INC.**	39600	45200	50900	56500	61000	65500	70100	74600
Wyoming County									
	VERY LOW INCOME	17050	19500	21900	24350	26300	28250	30200	32150
	LOW INCOME	27250	31150	35050	38950	42100	45200	48300	51450
	MODERATE INCOME	32750	36650	40550	44450	47600	50700	53800	56950
	38 YEAR TERM	20450	23400	26300	29200	31550	33900	36250	38550
	ADJ. MEDIAN INC.**	34100	39000	43800	48700	52600	56500	60400	64300
Yates County									
	VERY LOW INCOME	16700	19100	21450	23850	25750	27650	29550	31500
	LOW INCOME	26700	30550	34350	38150	41200	44250	47300	50350
	MODERATE INCOME	32200	36050	39850	43650	46700	49750	52800	55850
	38 YEAR TERM	20050	22900	25750	28600	30900	33200	35500	37800
	ADJ. MEDIAN INC.**	33400	38200	42900	47700	51500	55300	59100	63000

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT