

----- 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*
Albany--Schenectady--Troy, NY MSA								
VERY LOW INCOME	20950	23900	26900	29900	32300	34700	37100	39450
LOW INCOME	33500	38250	43050	47850	51650	55500	59300	63150
MODERATE INCOME	39000	43750	48550	53350	57150	61000	64800	68650
38 YEAR TERM	25100	28700	32300	35900	38750	41600	44500	47350
ADJ. MEDIAN INC.**	41900	47800	53800	59800	64600	69400	74200	78900
Binghamton, 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
Buffalo--Niagara Falls, NY MSA								
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950
38 YEAR TERM	22050	25200	28350	31500	34000	36550	39050	41600
ADJ. MEDIAN INC.**	36800	42000	47300	52500	56700	60900	65100	69300
Dutchess County, NY PMSA								
VERY LOW INCOME	23850	27250	30650	34050	36750	39500	42200	44950
LOW INCOME	38150	43600	49050	54500	58850	63200	67550	71900
MODERATE INCOME	43650	49100	54550	60000	64350	68700	73050	77400
38 YEAR TERM	28600	32700	36750	40850	44150	47400	50650	53950
ADJ. MEDIAN INC.**	47700	54500	61300	68100	73500	79000	84400	89900
Elmira, NY MSA								
VERY LOW INCOME	16600	18950	21350	23700	25600	27500	29400	31300
LOW INCOME	26550	30350	34150	37900	40950	44000	47000	50050
MODERATE INCOME	32050	35850	39650	43400	46450	49500	52500	55550
38 YEAR TERM	19900	22750	25600	28450	30700	33000	35250	37550
ADJ. MEDIAN INC.**	33200	37900	42700	47400	51200	55000	58800	62600
Glens Falls, NY MSA								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 4 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 4+ 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	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Nassau--Suffolk, NY PMSA								
VERY LOW INCOME	29300	33500	37650	41850	45200	48550	51900	55250
LOW INCOME	41600	47550	53500	59450	64200	68950	73700	78450
MODERATE INCOME	47100	53050	59000	64950	69700	74450	79200	83950
38 YEAR TERM	35150	40200	45200	50200	54250	58250	62250	66300
ADJ. MEDIAN INC.**	58600	67000	75300	83700	90400	97100	103800	110500
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	32000	36550	41150	45700	49350	53000	56650	60300
LOW INCOME	40550	46350	52150	57900	62550	67200	71800	76450
MODERATE INCOME	46050	51850	57650	63400	68050	72700	77300	81950
38 YEAR TERM	38400	43850	49350	54850	59250	63600	68000	72400
ADJ. MEDIAN INC.**	64000	73100	82300	91400	98700	106000	113300	120600
Rockland County MSA*								
VERY LOW INCOME	30450	34800	39150	43500	47000	50450	53950	57400
LOW INCOME	39550	45200	50850	56500	61000	65550	70050	74600
MODERATE INCOME	45050	50700	56350	62000	66500	71050	75550	80100
38 YEAR TERM	37050	42350	47650	52900	57150	61400	65600	69850
ADJ. MEDIAN INC.**	60900	69600	78300	87000	94000	100900	107900	114800
Newburgh, NY--PA PMSA								
VERY LOW INCOME	22250	25400	28600	31750	34300	36850	39350	41900
LOW INCOME	35550	40650	45700	50800	54850	58950	63000	67050
MODERATE INCOME	41050	46150	51200	56300	60350	64450	68500	72550
38 YEAR TERM	26650	30500	34300	38100	41150	44200	47250	50300
ADJ. MEDIAN INC.**	44500	50800	57200	63500	68600	73700	78700	83800

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 4 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 4+ 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	19900	22750	25600	28450	30750	33000	35300	37550
LOW INCOME	31850	36400	40950	45500	49150	52800	56450	60100
MODERATE INCOME	37350	41900	46450	51000	54650	58300	61950	65600
38 YEAR TERM	23900	27300	30750	34150	36850	39600	42350	45050
ADJ. MEDIAN INC.**	39800	45500	51200	56900	61500	66000	70600	75100
Syracuse, NY MSA								
VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
LOW INCOME	29500	33750	37950	42150	45550	48900	52300	55650
MODERATE INCOME	35000	39250	43450	47650	51050	54400	57800	61150
38 YEAR TERM	22150	25300	28450	31600	34150	36700	39200	41750
ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Utica--Rome, NY MSA								
VERY LOW INCOME	16650	19050	21400	23800	25700	27600	29500	31400
LOW INCOME	26650	30450	34250	38100	41150	44150	47200	50250
MODERATE INCOME	32150	35950	39750	43600	46650	49650	52700	55750
38 YEAR TERM	20000	22850	25700	28550	30850	33150	35400	37700
ADJ. MEDIAN INC.**	33300	38100	42800	47600	51400	55200	59000	62800
Allegany County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Cattaraugus County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Chenango County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 4 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 4+ 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	17150	19600	22050	24500	26450	28400	30400	32350
LOW INCOME	27450	31350	35300	39200	42350	45450	48600	51750
MODERATE INCOME	32950	36850	40800	44700	47850	50950	54100	57250
38 YEAR TERM	20600	23500	26450	29400	31750	34100	36450	38800
ADJ. MEDIAN INC.**	34300	39200	44100	49000	52900	56800	60800	64700
Columbia County								
VERY LOW INCOME	18850	21500	24200	26900	29050	31200	33350	35500
LOW INCOME	30150	34450	38750	43050	46500	49950	53350	56800
MODERATE INCOME	35650	39950	44250	48550	52000	55450	58850	62300
38 YEAR TERM	22600	25800	29050	32300	34850	37450	40050	42600
ADJ. MEDIAN INC.**	37700	43000	48400	53800	58100	62400	66700	71000
Cortland County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Delaware County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Essex County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Franklin County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 4 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 4+ 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	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Greene County								
VERY LOW INCOME	16900	19300	21750	24150	26100	28000	29950	31900
LOW INCOME	27050	30900	34800	38650	41750	44800	47900	51000
MODERATE INCOME	32550	36400	40300	44150	47250	50300	53400	56500
38 YEAR TERM	20300	23200	26100	29000	31300	33600	35950	38250
ADJ. MEDIAN INC.**	33800	38600	43500	48300	52200	56000	59900	63800
Hamilton County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Jefferson County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Lewis County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Otsego County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 4 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 4+ 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*
St. Lawrence County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Schuyler County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Seneca County								
VERY LOW INCOME	16900	19300	21750	24150	26100	28000	29950	31900
LOW INCOME	27050	30900	34800	38650	41750	44800	47900	51000
MODERATE INCOME	32550	36400	40300	44150	47250	50300	53400	56500
38 YEAR TERM	20300	23200	26100	29000	31300	33600	35950	38250
ADJ. MEDIAN INC.**	33800	38600	43500	48300	52200	56000	59900	63800
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	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400
Tompkins County								
VERY LOW INCOME	20000	22900	25750	28600	30900	33200	35450	37750
LOW INCOME	32050	36600	41200	45750	49400	53100	56750	60400
MODERATE INCOME	37550	42100	46700	51250	54900	58600	62250	65900
38 YEAR TERM	24000	27450	30900	34300	37050	39800	42550	45300
ADJ. MEDIAN INC.**	40000	45800	51500	57200	61800	66400	70900	75500

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 4 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 4+ 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	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
Wyoming 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
Yates County								
VERY LOW INCOME	16550	18900	21300	23650	25550	27450	29350	31200
LOW INCOME	26500	30250	34050	37850	40850	43900	46900	49950
MODERATE INCOME	32000	35750	39550	43350	46350	49400	52400	55450
38 YEAR TERM	19850	22700	25550	28400	30650	32900	35200	37450
ADJ. MEDIAN INC.**	33100	37800	42600	47300	51100	54900	58700	62400

* 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