

|                                 |                    | ----- 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    | 27350   | 31250    | 35150    | 39050    | 42200    | 45300    | 48450    | 51550     |
|                                 | LOW INCOME         | 43750   | 50000    | 56250    | 62500    | 67500    | 72500    | 77500    | 82500     |
|                                 | MODERATE INCOME    | 49250   | 55500    | 61750    | 68000    | 73000    | 78000    | 83000    | 88000     |
|                                 | 38 YEAR TERM       | 32800   | 37500    | 42150    | 46850    | 50600    | 54350    | 58100    | 61850     |
|                                 | ADJ. MEDIAN INC.** | 54700   | 62500    | 70300    | 78100    | 84400    | 90600    | 96900    | 103100    |
| Binghamton, NY MSA              |                    |   |          |          |          |          |          |          |           |
|                                 | VERY LOW INCOME    | 21650   | 24750    | 27850    | 30900    | 33400    | 35850    | 38350    | 40800     |
|                                 | LOW INCOME         | 34600   | 39550    | 44500    | 49450    | 53400    | 57350    | 61300    | 65250     |
|                                 | MODERATE INCOME    | 40100   | 45050    | 50000    | 54950    | 58900    | 62850    | 66800    | 70750     |
|                                 | 38 YEAR TERM       | 25950   | 29700    | 33400    | 37100    | 40050    | 43050    | 46000    | 48950     |
|                                 | ADJ. MEDIAN INC.** | 43300   | 49500    | 55700    | 61800    | 66800    | 71700    | 76700    | 81600     |
| Buffalo-Niagara Falls, NY MSA   |                    |   |          |          |          |          |          |          |           |
|                                 | VERY LOW INCOME    | 23150   | 26450    | 29750    | 33050    | 35700    | 38350    | 41000    | 43650     |
|                                 | LOW INCOME         | 37050   | 42300    | 47600    | 52900    | 57150    | 61350    | 65600    | 69850     |
|                                 | MODERATE INCOME    | 42550   | 47800    | 53100    | 58400    | 62650    | 66850    | 71100    | 75350     |
|                                 | 38 YEAR TERM       | 27750   | 31700    | 35700    | 39650    | 42800    | 46000    | 49150    | 52350     |
|                                 | ADJ. MEDIAN INC.** | 46300   | 52900    | 59500    | 66100    | 71400    | 76700    | 82000    | 87300     |
| Elmira, NY MSA                  |                    |   |          |          |          |          |          |          |           |
|                                 | VERY LOW INCOME    | 20550   | 23450    | 26400    | 29300    | 31650    | 34000    | 36350    | 38700     |
|                                 | LOW INCOME         | 32850   | 37500    | 42200    | 46900    | 50650    | 54400    | 58150    | 61900     |
|                                 | MODERATE INCOME    | 38350   | 43000    | 47700    | 52400    | 56150    | 59900    | 63650    | 67400     |
|                                 | 38 YEAR TERM       | 24600   | 28100    | 31650    | 35150    | 37950    | 40750    | 43600    | 46400     |
|                                 | ADJ. MEDIAN INC.** | 41100   | 46900    | 52800    | 58600    | 63300    | 68000    | 72700    | 77400     |
| Glens Falls, NY MSA             |                    |   |          |          |          |          |          |          |           |
|                                 | VERY LOW INCOME    | 22800   | 26050    | 29300    | 32550    | 35200    | 37800    | 40400    | 43000     |
|                                 | LOW INCOME         | 36450   | 41700    | 46900    | 52100    | 56250    | 60450    | 64600    | 68750     |
|                                 | MODERATE INCOME    | 41950   | 47200    | 52400    | 57600    | 61750    | 65950    | 70100    | 74250     |
|                                 | 38 YEAR TERM       | 27350   | 31250    | 35150    | 39050    | 42150    | 45300    | 48400    | 51550     |
|                                 | ADJ. MEDIAN INC.** | 45600   | 52100    | 58600    | 65100    | 70400    | 75600    | 80800    | 86000     |
| Ithaca, NY MSA                  |                    |   |          |          |          |          |          |          |           |
|                                 | VERY LOW INCOME    | 27100   | 31000    | 34850    | 38700    | 41800    | 44900    | 48000    | 51100     |
|                                 | LOW INCOME         | 43350   | 49500    | 55700    | 61900    | 66850    | 71800    | 76750    | 81700     |
|                                 | MODERATE INCOME    | 48850   | 55000    | 61200    | 67400    | 72350    | 77300    | 82250    | 87200     |
|                                 | 38 YEAR TERM       | 34450   | 39350    | 44300    | 49200    | 53150    | 57050    | 61000    | 64950     |
|                                 | ADJ. MEDIAN INC.** | 54200   | 62000    | 69700    | 77400    | 83600    | 89800    | 96000    | 102200    |

\* 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* |
| Kingston, NY MSA                                       |                    |   |          |          |          |          |          |          |           |
|  | VERY LOW INCOME    | 25900   | 29600    | 33300    | 36950    | 39950    | 42900    | 45850    | 48800     |
|  | LOW INCOME         | 41350   | 47300    | 53200    | 59100    | 63850    | 68550    | 73300    | 78000     |
|  | MODERATE INCOME    | 46850   | 52800    | 58700    | 64600    | 69350    | 74050    | 78800    | 83500     |
|  | 38 YEAR TERM       | 31050   | 35500    | 39900    | 44350    | 47900    | 51450    | 55000    | 58550     |
|  | ADJ. MEDIAN INC.** | 51800   | 59200    | 66600    | 73900    | 79900    | 85800    | 91700    | 97600     |
| New York-Northern New Jersey-Long Island, NY-NJ-PA MSA |                    |   |          |          |          |          |          |          |           |
| Nassau-Suffolk, NY HUD Metro FMR Area                  |                    |   |          |          |          |          |          |          |           |
|  | VERY LOW INCOME    | 37650   | 43000    | 48400    | 53750    | 58050    | 62350    | 66650    | 70950     |
|  | LOW INCOME         | 54900   | 62700    | 70550    | 78400    | 84650    | 90950    | 97200    | 103500    |
|  | MODERATE INCOME    | 60400   | 68200    | 76050    | 83900    | 90150    | 96450    | 102700   | 109000    |
|  | 38 YEAR TERM       | 45150   | 51600    | 58050    | 64500    | 69650    | 74800    | 80000    | 85150     |
|  | ADJ. MEDIAN INC.** | 75300   | 86000    | 96800    | 107500   | 116100   | 124700   | 133300   | 141900    |
| New York, NY HUD Metro FMR Area                        |                    |   |          |          |          |          |          |          |           |
|  | VERY LOW INCOME    | 30100   | 34400    | 38700    | 42950    | 46400    | 49850    | 53300    | 56700     |
|  | LOW INCOME         | 48100   | 54950    | 61850    | 68700    | 74200    | 79700    | 85200    | 90700     |
|  | MODERATE INCOME    | 53600   | 60450    | 67350    | 74200    | 79700    | 85200    | 90700    | 96200     |
|  | 38 YEAR TERM       | 29800   | 34050    | 38300    | 42550    | 45950    | 49350    | 52750    | 56150     |
|  | ADJ. MEDIAN INC.** | 60200   | 68800    | 77400    | 85900    | 92800    | 99700    | 106600   | 113400    |
| Rockland County, NY HUD Metro FMR Area                 |                    |   |          |          |          |          |          |          |           |
|  | VERY LOW INCOME    | 36900   | 42200    | 47450    | 52700    | 56950    | 61150    | 65350    | 69600     |
|  | LOW INCOME         | 48100   | 54950    | 61850    | 68700    | 74200    | 79700    | 85200    | 90700     |
|  | MODERATE INCOME    | 53600   | 60450    | 67350    | 74200    | 79700    | 85200    | 90700    | 96200     |
|  | 38 YEAR TERM       | 44300   | 50600    | 56950    | 63250    | 68300    | 73350    | 78450    | 83500     |
|  | ADJ. MEDIAN INC.** | 73800   | 84400    | 94900    | 105400   | 113900   | 122300   | 130700   | 139200    |
| Westchester County, NY Statutory Exception Area        |                    |   |          |          |          |          |          |          |           |
|  | VERY LOW INCOME    | 37800   | 43200    | 48600    | 53950    | 58300    | 62600    | 66900    | 71250     |
|  | LOW INCOME         | 52900   | 60500    | 68050    | 75600    | 81650    | 87700    | 93750    | 99800     |
|  | MODERATE INCOME    | 58400   | 66000    | 73550    | 81100    | 87150    | 93200    | 99250    | 105300    |
|  | 38 YEAR TERM       | 45350   | 51800    | 58300    | 64750    | 69950    | 75100    | 80300    | 85450     |
|  | ADJ. MEDIAN INC.** | 75600   | 86400    | 97200    | 107900   | 116600   | 125200   | 133800   | 142500    |
| Poughkeepsie-Newburgh-Middletown, NY MSA               |                    |   |          |          |          |          |          |          |           |
|  | VERY LOW INCOME    | 30550   | 34900    | 39250    | 43600    | 47100    | 50600    | 54100    | 57600     |
|  | LOW INCOME         | 45500   | 52000    | 58500    | 65000    | 70200    | 75400    | 80600    | 85800     |
|  | MODERATE INCOME    | 51000   | 57500    | 64000    | 70500    | 75700    | 80900    | 86100    | 91300     |
|  | 38 YEAR TERM       | 36600   | 41850    | 47050    | 52300    | 56500    | 60650    | 64850    | 69050     |
|  | ADJ. MEDIAN INC.** | 61100   | 69800    | 78500    | 87200    | 94200    | 101200   | 108200   | 115200    |

\* 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    | 24050   | 27500    | 30950    | 34350    | 37100    | 39850    | 42600    | 45350     |
|                        | LOW INCOME         | 38450   | 43950    | 49450    | 54950    | 59350    | 63750    | 68150    | 72550     |
|                        | MODERATE INCOME    | 43950   | 49450    | 54950    | 60450    | 64850    | 69250    | 73650    | 78050     |
|                        | 38 YEAR TERM       | 28850   | 32950    | 37100    | 41200    | 44500    | 47800    | 51100    | 54400     |
|                        | ADJ. MEDIAN INC.** | 48100   | 55000    | 61900    | 68700    | 74200    | 79700    | 85200    | 90700     |
| Syracuse, NY MSA       |                    |   |          |          |          |          |          |          |           |
|                        | VERY LOW INCOME    | 23350   | 26650    | 30000    | 33300    | 36000    | 38650    | 41300    | 44000     |
|                        | LOW INCOME         | 37300   | 42650    | 47950    | 53300    | 57550    | 61850    | 66100    | 70350     |
|                        | MODERATE INCOME    | 42800   | 48150    | 53450    | 58800    | 63050    | 67350    | 71600    | 75850     |
|                        | 38 YEAR TERM       | 27950   | 31950    | 35950    | 39950    | 43150    | 46350    | 49550    | 52750     |
|                        | ADJ. MEDIAN INC.** | 46700   | 53300    | 60000    | 66600    | 72000    | 77300    | 82600    | 88000     |
| Utica-Rome, NY MSA     |                    |   |          |          |          |          |          |          |           |
|                        | VERY LOW INCOME    | 21600   | 24700    | 27800    | 30850    | 33350    | 35800    | 38300    | 40750     |
|                        | LOW INCOME         | 34550   | 39500    | 44400    | 49350    | 53300    | 57250    | 61200    | 65150     |
|                        | MODERATE INCOME    | 40050   | 45000    | 49900    | 54850    | 58800    | 62750    | 66700    | 70650     |
|                        | 38 YEAR TERM       | 26800   | 30650    | 34450    | 38300    | 41350    | 44450    | 47500    | 50550     |
|                        | ADJ. MEDIAN INC.** | 43200   | 49400    | 55600    | 61700    | 66700    | 71600    | 76600    | 81500     |
| Allegany County, NY    |                    |   |          |          |          |          |          |          |           |
|                        | VERY LOW INCOME    | 20200   | 23100    | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |
|                        | LOW INCOME         | 32300   | 36900    | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |
|                        | MODERATE INCOME    | 37800   | 42400    | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |
|                        | 38 YEAR TERM       | 24200   | 27700    | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |
|                        | ADJ. MEDIAN INC.** | 40400   | 46200    | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |
| Cattaraugus County, NY |                    |   |          |          |          |          |          |          |           |
|                        | VERY LOW INCOME    | 20200   | 23100    | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |
|                        | LOW INCOME         | 32300   | 36900    | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |
|                        | MODERATE INCOME    | 37800   | 42400    | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |
|                        | 38 YEAR TERM       | 24200   | 27700    | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |
|                        | ADJ. MEDIAN INC.** | 40400   | 46200    | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |
| Cayuga County, NY      |                    |   |          |          |          |          |          |          |           |
|                        | VERY LOW INCOME    | 21700   | 24800    | 27900    | 31000    | 33500    | 36000    | 38450    | 40950     |
|                        | LOW INCOME         | 34700   | 39700    | 44650    | 49600    | 53550    | 57550    | 61500    | 65450     |
|                        | MODERATE INCOME    | 40200   | 45200    | 50150    | 55100    | 59050    | 63050    | 67000    | 70950     |
|                        | 38 YEAR TERM       | 26050   | 29750    | 33500    | 37200    | 40200    | 43150    | 46150    | 49100     |
|                        | ADJ. MEDIAN INC.** | 43400   | 49600    | 55800    | 62000    | 67000    | 72000    | 76900    | 81900     |

\* 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* |  |
| Chautauqua County, NY |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME       | 20200    | 23100   | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |  |
| LOW INCOME            | 32300    | 36900   | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |  |
| MODERATE INCOME       | 37800    | 42400   | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |  |
| 38 YEAR TERM          | 24200    | 27700   | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |  |
| ADJ. MEDIAN INC.**    | 40400    | 46200   | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |  |
| Chenango County, NY   |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME       | 20200    | 23100   | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |  |
| LOW INCOME            | 32300    | 36900   | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |  |
| MODERATE INCOME       | 37800    | 42400   | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |  |
| 38 YEAR TERM          | 24200    | 27700   | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |  |
| ADJ. MEDIAN INC.**    | 40400    | 46200   | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |  |
| Clinton County, NY    |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME       | 22800    | 26050   | 29300    | 32550    | 35200    | 37800    | 40400    | 43000     |  |
| LOW INCOME            | 36450    | 41700   | 46900    | 52100    | 56250    | 60450    | 64600    | 68750     |  |
| MODERATE INCOME       | 41950    | 47200   | 52400    | 57600    | 61750    | 65950    | 70100    | 74250     |  |
| 38 YEAR TERM          | 27350    | 31250   | 35150    | 39050    | 42150    | 45300    | 48400    | 51550     |  |
| ADJ. MEDIAN INC.**    | 45600    | 52100   | 58600    | 65100    | 70400    | 75600    | 80800    | 86000     |  |
| Columbia County, NY   |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME       | 25750    | 29400   | 33100    | 36750    | 39700    | 42650    | 45600    | 48550     |  |
| LOW INCOME            | 41150    | 47050   | 52900    | 58800    | 63500    | 68200    | 72900    | 77600     |  |
| MODERATE INCOME       | 46650    | 52550   | 58400    | 64300    | 69000    | 73700    | 78400    | 83100     |  |
| 38 YEAR TERM          | 30850    | 35300   | 39700    | 44100    | 47650    | 51150    | 54700    | 58200     |  |
| ADJ. MEDIAN INC.**    | 51500    | 58800   | 66200    | 73500    | 79400    | 85300    | 91200    | 97100     |  |
| Cortland County, NY   |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME       | 21500    | 24600   | 27650    | 30700    | 33200    | 35650    | 38100    | 40550     |  |
| LOW INCOME            | 34350    | 39300   | 44200    | 49100    | 53050    | 56950    | 60900    | 64800     |  |
| MODERATE INCOME       | 39850    | 44800   | 49700    | 54600    | 58550    | 62450    | 66400    | 70300     |  |
| 38 YEAR TERM          | 25800    | 29500   | 33150    | 36850    | 39800    | 42750    | 45700    | 48650     |  |
| ADJ. MEDIAN INC.**    | 43000    | 49200   | 55300    | 61400    | 66400    | 71300    | 76200    | 81100     |  |
| Delaware County, NY   |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME       | 20200    | 23100   | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |  |
| LOW INCOME            | 32300    | 36900   | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |  |
| MODERATE INCOME       | 37800    | 42400   | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |  |
| 38 YEAR TERM          | 24200    | 27700   | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |  |
| ADJ. MEDIAN INC.**    | 40400    | 46200   | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |  |

\* 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* |
| Essex County, NY    |                    |   |          |          |          |          |          |          |           |
|                     | VERY LOW INCOME    | 21050   | 24050    | 27050    | 30050    | 32500    | 34900    | 37300    | 39700     |
|                     | LOW INCOME         | 33650   | 38500    | 43300    | 48100    | 51950    | 55800    | 59650    | 63500     |
|                     | MODERATE INCOME    | 39150   | 44000    | 48800    | 53600    | 57450    | 61300    | 65150    | 69000     |
|                     | 38 YEAR TERM       | 25250   | 28850    | 32450    | 36050    | 38950    | 41800    | 44700    | 47600     |
|                     | ADJ. MEDIAN INC.** | 42100   | 48100    | 54100    | 60100    | 65000    | 69800    | 74600    | 79400     |
| Franklin County, NY |                    |   |          |          |          |          |          |          |           |
|                     | VERY LOW INCOME    | 20200   | 23100    | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |
|                     | LOW INCOME         | 32300   | 36900    | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |
|                     | MODERATE INCOME    | 37800   | 42400    | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |
|                     | 38 YEAR TERM       | 24200   | 27700    | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |
|                     | ADJ. MEDIAN INC.** | 40400   | 46200    | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |
| Fulton County, NY   |                    |   |          |          |          |          |          |          |           |
|                     | VERY LOW INCOME    | 20200   | 23100    | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |
|                     | LOW INCOME         | 32300   | 36900    | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |
|                     | MODERATE INCOME    | 37800   | 42400    | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |
|                     | 38 YEAR TERM       | 24200   | 27700    | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |
|                     | ADJ. MEDIAN INC.** | 40400   | 46200    | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |
| Genesee County, NY  |                    |   |          |          |          |          |          |          |           |
|                     | VERY LOW INCOME    | 22350   | 25550    | 28750    | 31900    | 34500    | 37050    | 39600    | 42150     |
|                     | LOW INCOME         | 35750   | 40850    | 45950    | 51050    | 55150    | 59200    | 63300    | 67400     |
|                     | MODERATE INCOME    | 41250   | 46350    | 51450    | 56550    | 60650    | 64700    | 68800    | 72900     |
|                     | 38 YEAR TERM       | 26850   | 30700    | 34500    | 38350    | 41400    | 44500    | 47550    | 50600     |
|                     | ADJ. MEDIAN INC.** | 44700   | 51100    | 57500    | 63800    | 69000    | 74100    | 79200    | 84300     |
| Greene County, NY   |                    |   |          |          |          |          |          |          |           |
|                     | VERY LOW INCOME    | 20650   | 23600    | 26550    | 29500    | 31900    | 34250    | 36600    | 38950     |
|                     | LOW INCOME         | 33050   | 37750    | 42500    | 47200    | 51000    | 54750    | 58550    | 62300     |
|                     | MODERATE INCOME    | 38550   | 43250    | 48000    | 52700    | 56500    | 60250    | 64050    | 67800     |
|                     | 38 YEAR TERM       | 24800   | 28300    | 31850    | 35400    | 38250    | 41050    | 43900    | 46750     |
|                     | ADJ. MEDIAN INC.** | 41300   | 47200    | 53100    | 59000    | 63800    | 68500    | 73200    | 77900     |
| Hamilton County, NY |                    |   |          |          |          |          |          |          |           |
|                     | VERY LOW INCOME    | 21950   | 25100    | 28250    | 31350    | 33900    | 36400    | 38900    | 41400     |
|                     | LOW INCOME         | 35100   | 40100    | 45150    | 50150    | 54150    | 58150    | 62200    | 66200     |
|                     | MODERATE INCOME    | 40600   | 45600    | 50650    | 55650    | 59650    | 63650    | 67700    | 71700     |
|                     | 38 YEAR TERM       | 26750   | 30550    | 34400    | 38200    | 41250    | 44300    | 47350    | 50400     |
|                     | ADJ. MEDIAN INC.** | 43900   | 50200    | 56500    | 62700    | 67800    | 72800    | 77800    | 82800     |

\* 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* |  |
| <b>Jefferson County, NY</b>  |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME              | 20900    | 23900   | 26900    | 29850    | 32250    | 34650    | 37050    | 39450     |  |
| LOW INCOME                   | 33450    | 38200   | 43000    | 47750    | 51550    | 55400    | 59200    | 63050     |  |
| MODERATE INCOME              | 38950    | 43700   | 48500    | 53250    | 57050    | 60900    | 64700    | 68550     |  |
| 38 YEAR TERM                 | 24200    | 27700   | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |  |
| ADJ. MEDIAN INC.**           | 41800    | 47800   | 53800    | 59700    | 64500    | 69300    | 74100    | 78900     |  |
| <b>Lewis County, NY</b>      |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME              | 20200    | 23100   | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |  |
| LOW INCOME                   | 32300    | 36900   | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |  |
| MODERATE INCOME              | 37800    | 42400   | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |  |
| 38 YEAR TERM                 | 24200    | 27700   | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |  |
| ADJ. MEDIAN INC.**           | 40400    | 46200   | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |  |
| <b>Montgomery County, NY</b> |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME              | 22200    | 25400   | 28550    | 31750    | 34250    | 36800    | 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    | 30450   | 34250    | 38050    | 41100    | 44150    | 47200    | 50250     |  |
| ADJ. MEDIAN INC.**           | 44400    | 50800   | 57100    | 63500    | 68500    | 73600    | 78700    | 83800     |  |
| <b>Otsego County, NY</b>     |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME              | 21150    | 24200   | 27200    | 30200    | 32650    | 35050    | 37450    | 39900     |  |
| LOW INCOME                   | 33800    | 38650   | 43450    | 48300    | 52150    | 56050    | 59900    | 63750     |  |
| MODERATE INCOME              | 39300    | 44150   | 48950    | 53800    | 57650    | 61550    | 65400    | 69250     |  |
| 38 YEAR TERM                 | 25400    | 29000   | 32650    | 36250    | 39150    | 42050    | 44950    | 47850     |  |
| ADJ. MEDIAN INC.**           | 42300    | 48400   | 54400    | 60400    | 65300    | 70100    | 74900    | 79800     |  |
| <b>Schuyler County, NY</b>   |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME              | 20200    | 23100   | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |  |
| LOW INCOME                   | 32300    | 36900   | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |  |
| MODERATE INCOME              | 37800    | 42400   | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |  |
| 38 YEAR TERM                 | 24200    | 27700   | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |  |
| ADJ. MEDIAN INC.**           | 40400    | 46200   | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |  |
| <b>Seneca County, NY</b>     |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME              | 20200    | 23100   | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |  |
| LOW INCOME                   | 32300    | 36900   | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |  |
| MODERATE INCOME              | 37800    | 42400   | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |  |
| 38 YEAR TERM                 | 24200    | 27700   | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |  |
| ADJ. MEDIAN INC.**           | 40400    | 46200   | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |  |

\* 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* |
|-------------------------|----------|----------|----------|----------|----------|----------|----------|-----------|
| St. Lawrence County, NY |          |          |          |          |          |          |          |           |
| VERY LOW INCOME         | 20200    | 23100    | 26000    | 28850    | 31200    | 33500    | 35800    | 38100     |
| LOW INCOME              | 32300    | 36900    | 41550    | 46150    | 49850    | 53550    | 57250    | 60900     |
| MODERATE INCOME         | 37800    | 42400    | 47050    | 51650    | 55350    | 59050    | 62750    | 66400     |
| 38 YEAR TERM            | 24200    | 27700    | 31150    | 34600    | 37350    | 40150    | 42900    | 45650     |
| ADJ. MEDIAN INC.**      | 40400    | 46200    | 52000    | 57700    | 62400    | 67000    | 71600    | 76200     |
| Steuben County, NY      |          |          |          |          |          |          |          |           |
| VERY LOW INCOME         | 20700    | 23650    | 26600    | 29550    | 31950    | 34300    | 36650    | 39050     |
| LOW INCOME              | 33100    | 37850    | 42550    | 47300    | 51100    | 54850    | 58650    | 62450     |
| MODERATE INCOME         | 38600    | 43350    | 48050    | 52800    | 56600    | 60350    | 64150    | 67950     |
| 38 YEAR TERM            | 24800    | 28350    | 31900    | 35450    | 38300    | 41100    | 43950    | 46800     |
| ADJ. MEDIAN INC.**      | 41400    | 47300    | 53200    | 59100    | 63900    | 68600    | 73300    | 78100     |
| Sullivan County, NY     |          |          |          |          |          |          |          |           |
| VERY LOW INCOME         | 21550    | 24600    | 27700    | 30750    | 33250    | 35700    | 38150    | 40600     |
| LOW INCOME              | 34450    | 39350    | 44300    | 49200    | 53150    | 57050    | 61000    | 64950     |
| MODERATE INCOME         | 39950    | 44850    | 49800    | 54700    | 58650    | 62550    | 66500    | 70450     |
| 38 YEAR TERM            | 25850    | 29500    | 33200    | 36900    | 39850    | 42800    | 45750    | 48700     |
| ADJ. MEDIAN INC.**      | 43100    | 49200    | 55400    | 61500    | 66500    | 71400    | 76300    | 81200     |
| Wyoming County, NY      |          |          |          |          |          |          |          |           |
| VERY LOW INCOME         | 21600    | 24700    | 27800    | 30850    | 33350    | 35800    | 38300    | 40750     |
| LOW INCOME              | 34550    | 39500    | 44400    | 49350    | 53300    | 57250    | 61200    | 65150     |
| MODERATE INCOME         | 40050    | 45000    | 49900    | 54850    | 58800    | 62750    | 66700    | 70650     |
| 38 YEAR TERM            | 25900    | 29600    | 33300    | 37000    | 39950    | 42900    | 45900    | 48850     |
| ADJ. MEDIAN INC.**      | 43200    | 49400    | 55600    | 61700    | 66700    | 71600    | 76600    | 81500     |
| Yates County, NY        |          |          |          |          |          |          |          |           |
| VERY LOW INCOME         | 21050    | 24050    | 27050    | 30050    | 32500    | 34900    | 37300    | 39700     |
| LOW INCOME              | 33650    | 38500    | 43300    | 48100    | 51950    | 55800    | 59650    | 63500     |
| MODERATE INCOME         | 39150    | 44000    | 48800    | 53600    | 57450    | 61300    | 65150    | 69000     |
| 38 YEAR TERM            | 25250    | 28850    | 32450    | 36050    | 38950    | 41800    | 44700    | 47600     |
| ADJ. MEDIAN INC.**      | 42100    | 48100    | 54100    | 60100    | 65000    | 69800    | 74600    | 79400     |

\* 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

36 NEW YORK

-----METROPOLITAN AREA-----

Albany-Schenectady-Troy, NY MSA - 10580  
 Albany-Schenectady-Troy, NY MSA - METRO10580M10580

Binghamton, NY MSA - 13780  
 Binghamton, NY MSA - METRO13780M13780

Buffalo-Niagara Falls, NY MSA - 15380  
 Buffalo-Niagara Falls, NY MSA - METRO15380M15380

Elmira, NY MSA - 21300  
 Elmira, NY MSA - METRO21300M21300

Glens Falls, NY MSA - 24020  
 Glens Falls, NY MSA - METRO24020M24020

Ithaca, NY MSA - 27060  
 Ithaca, NY MSA - METRO27060M27060

Kingston, NY MSA - 28740  
 Kingston, NY MSA - METRO28740M28740

New York-Northern New Jersey-Long Island, NY-NJ-PA MSA  
 Nassau-Suffolk, NY HMFA - METRO35620MM5380  
 New York, NY HMFA - METRO35620MM5600

Rockland County, NY Statutory Exception Area - METRO40525M40525  
 SA: Westchester County, NY Statutory Exception Area - METRO48325M48325

Poughkeepsie-Newburgh-Middletown, NY MSA - 39100  
 Poughkeepsie-Newburgh-Middletown, NY MSA - METRO39100M39100

Rochester, NY MSA - 40380  
 Rochester, NY MSA - METRO40380M40380

Syracuse, NY MSA - 45060  
 Syracuse, NY MSA - METRO45060M45060

Utica-Rome, NY MSA - 46540  
 Utica-Rome, NY MSA - METRO46540M46540

-----Counties of FMR AREA within STATE-----

001-Albany, 083-Rensselaer, 091-Saratoga, 093-Schenectady,  
 095-Schoharie

007-Broome, 107-Tioga

029-Erie, 063-Niagara

015-Chemung

113-Warren, 115-Washington

109-Tompkins

111-Ulster

059-Nassau, 103-Suffolk  
 005-Bronx, 047-Kings, 061-New York, 079-Putnam, 081-Queens,  
 085-Richmond  
 087-Rockland  
 119-Westchester

027-Dutchess, 071-Orange

051-Livingston, 055-Monroe, 069-Ontario, 073-Orleans, 117-Wayne

053-Madison, 067-Onondaga, 075-Oswego

043-Herkimer, 065-Oneida

-----NONMETROPOLITAN COUNTIES-----

|               |                  |                |                |              |
|---------------|------------------|----------------|----------------|--------------|
| 003-Allegany  | 009-Cattaraugus  | 011-Cayuga     | 013-Chautauqua | 017-Chenango |
| 019-Clinton   | 021-Columbia     | 023-Cortland   | 025-Delaware   | 031-Essex    |
| 033-Franklin  | 035-Fulton       | 037-Genesee    | 039-Greene     | 041-Hamilton |
| 045-Jefferson | 049-Lewis        | 057-Montgomery | 077-Otsego     | 097-Schuyler |
| 099-Seneca    | 089-St. Lawrence | 101-Steuben    | 105-Sullivan   | 121-Wyoming  |
| 123-Yates     |                  |                |                |              |