

**STATE OF NEW YORK MORTGAGE AGENCY
Conventional Plus - Income Limits**

Exhibit E



**Effective July 13, 2018
Subject to Change**



REGION	COUNTY	INCOME* LIMITS	REGION	COUNTY	INCOME* LIMITS
I-BUFFALO	Cattaraugus	\$89,470	VI-CAPITAL	Albany	\$99,360
	Chautauqua	\$89,470		Montgomery	\$89,470
	Erie	\$89,470		Rensselaer	\$99,360
	Niagara	\$89,470		Saratoga	\$99,360
II-ROCHESTER	Genesee Livingston Monroe Ontario Orleans Seneca Wayne Wyoming Yates	\$89,470		Schenectady	\$99,360
		\$89,470		Schoharie	\$99,360
		\$89,470	VII-MOHAWK VALLEY	Clinton	\$89,470
		\$89,470		Essex	\$89,470
		\$89,470		Franklin	\$89,470
		\$89,470		Fulton	\$89,470
		\$89,470		Hamilton	\$89,470
		\$89,470		Herkimer	\$89,470
\$89,470	Jefferson	\$89,470			
\$89,470	Lewis	\$89,470			
III-SYRACUSE	Cayuga Cortland Madison Onondaga Oswego	\$89,470	Oneida	\$89,470	
		\$89,470	St. Lawrence	\$89,470	
		\$89,470	Warren	\$89,470	
		\$89,470	Washington	\$89,470	
		\$89,470	VIII-DOWNSTATE	Rockland	\$147,000
\$89,470	Westchester	\$163,940			
IV-BINGHAMTON	Allegany Broome Chemung Chenango Delaware Otsego Schuyler Steuben Tioga Tompkins	\$89,470	IX-LONG ISLAND	Nassau	\$163,380
		\$89,470		Suffolk	\$163,380
		\$89,470	X-NEW YORK CITY	Bronx	\$146,020
		\$89,470		Kings	\$146,020
		\$89,470		New York	\$146,020
		\$89,470		Queens	\$146,020
		\$89,470		Richmond	\$146,020
		\$96,830		V-MID-HUDSON	Columbia
		\$89,470	Dutchess		\$132,440
		\$89,470	Greene		\$89,470
\$132,440	Orange	\$132,440			
\$146,020	Putnam	\$146,020			
\$89,470	Sullivan	\$89,470			
\$91,080	Ulster	\$91,080			

* For HomeReady FNMA designated low income census tracts, income limits do not apply. Search property designation [HERE](#)