Low Interest Rate Program

Income and Purchase Price Limits

Effective Date: For Reservations Accepted July 06, 2026 and Until Further Notice

SONYMA REGION	COUNTY	INCOME LIMITS Household Size 1 & 2 Person** Non-Target	1 & 2 Person** Target	3 + Person** Non-Target	3 + Person** Target	PURCHASE PRICE LIMITS 1 Family New & Existing Non-Target	New & Existing Target	2 Family New*** & Existing Non-Target	New*** & Existing Target	3 Family Existing Non-Target	3 Family Existing Target	4 Family Existing Non-Target	4 Family Existing Target
I	Cattaraugus	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
BUFFALO	Chautauqua	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Erie	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Niagara	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
II	Genesee	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
ROCHESTER	Livingston	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Monroe	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Ontario	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Orleans	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Seneca	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Wayne	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Wyoming	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Yates	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
III	Cayuga	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
SYRACUSE	Cortland	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Madison	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Onondaga	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Oswego	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
IV	Allegany	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
BINGHAMTON	Broome	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Chemung	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Chenango	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Delaware	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Otsego	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Schuyler	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Steuben	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Tioga	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Tompkins	$118,000	$141,600	$135,700	$165,200	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
V	Columbia	$116,800	$140,160	$134,320	$163,520	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
MID-HUDSON	Dutchess	$125,900	$151,080	$144,785	$176,260	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Greene	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Orange	$125,900	$151,080	$144,785	$176,260	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Putnam	$203,520	$203,520	$237,440	$237,440	$1,306,970	$1,597,410	$1,673,440	$2,045,320	$2,022,730	$2,472,220	$2,513,890	$3,072,530
	Sullivan	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Ulster	$117,300	$140,760	$134,895	$164,220	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410

Low Interest Rate Program

Income and Purchase Price Limits

Effective Date: For Reservations Accepted July 06, 2026 and Until Further Notice

SONYMA REGION	COUNTY	INCOME LIMITS Household Size 1 & 2 Person** Non-Target	1 & 2 Person** Target	3 + Person** Non-Target	3 + Person** Target	PURCHASE PRICE LIMITS 1 Family New & Existing Non-Target	New & Existing Target	2 Family New*** & Existing Non-Target	New*** & Existing Target	3 Family Existing Non-Target	3 Family Existing Target	4 Family Existing Non-Target	4 Family Existing Target
VI CAPITAL	Albany	$123,100	$147,720	$141,565	$172,340	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Montgomery	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Rensselaer	$123,100	$147,720	$141,565	$172,340	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Saratoga	$123,100	$147,720	$141,565	$172,340	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Schenectady	$123,100	$147,720	$141,565	$172,340	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Schoharie	$123,100	$147,720	$141,565	$172,340	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
VII MOHAWK VALLEY	Clinton	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Essex	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Franklin	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Fulton	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Hamilton	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Herkimer	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Jefferson	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Lewis	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Oneida	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	St. Lawrence	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Warren	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
	Washington	$111,900	$134,280	$128,685	$156,660	$566,350	$692,210	$725,140	$886,280	$876,490	$1,071,270	$1,089,340	$1,331,410
VIII DOWNSTATE	Rockland	$203,520	$203,520	$237,440	$237,440	$1,306,970	$1,597,410	$1,673,440	$2,045,320	$2,022,730	$2,472,220	$2,513,890	$3,072,530
	Westchester	$203,520	$203,520	$237,440	$237,440	$1,306,970	$1,597,410	$1,673,440	$2,045,320	$2,022,730	$2,472,220	$2,513,890	$3,072,530
IX LONG ISLAND	Nassau	$197,160	$197,160	$230,020	$230,020	$1,306,970	$1,597,410	$1,673,440	$2,045,320	$2,022,730	$2,472,220	$2,513,890	$3,072,530
	Suffolk	$197,160	$197,160	$230,020	$230,020	$1,306,970	$1,597,410	$1,673,440	$2,045,320	$2,022,730	$2,472,220	$2,513,890	$3,072,530
X NEW YORK CITY	Bronx	$203,520	$203,520	$237,440	$237,440	$1,306,970	$1,597,410	$1,673,440	$2,045,320	$2,022,730	$2,472,220	$2,513,890	$3,072,530
	Kings	$203,520	$203,520	$237,440	$237,440	$1,306,970	$1,597,410	$1,673,440	$2,045,320	$2,022,730	$2,472,220	$2,513,890	$3,072,530
	New York	$203,520	$203,520	$237,440	$237,440	$1,306,970	$1,597,410	$1,673,440	$2,045,320	$2,022,730	$2,472,220	$2,513,890	$3,072,530
	Queens	$203,520	$203,520	$237,440	$237,440	$1,306,970	$1,597,410	$1,673,440	$2,045,320	$2,022,730	$2,472,220	$2,513,890	$3,072,530
	Richmond	$203,520	$203,520	$237,440	$237,440	$1,306,970	$1,597,410	$1,673,440	$2,045,320	$2,022,730	$2,472,220	$2,513,890	$3,072,530

* Subject to change.

** Household size is determined by the number of persons in the household including children, regardless of age. For example, a married couple with one two-year old child would use the 3+ person household limit.

*** For target areas only. New Two Families are not permitted in non-target areas.