

|  |                   | -----I N C O M E L I M I T S----- |          |          |          |          |          |          |          |
|--|-------------------|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|
|  | PROGRAM           | 1 PERSON                          | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
| Albany-Schenectady-Troy, NY MSA                        |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 74100 LOW-INCOME  | 41500                             | 47450    | 53350    | 59300    | 64050    | 68800    | 73550    | 78300    |
| Binghamton, NY MSA                                     |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 58600 LOW-INCOME  | 32850                             | 37500    | 42200    | 46900    | 50650    | 54400    | 58150    | 61900    |
| Buffalo-Niagara Falls, NY MSA                          |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 63500 LOW-INCOME  | 35550                             | 40650    | 45700    | 50800    | 54850    | 58950    | 63000    | 67050    |
| Elmira, NY MSA   |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 55500 LOW-INCOME  | 31100                             | 35500    | 39950    | 44400    | 47950    | 51500    | 55050    | 58600    |
| Glens Falls, NY MSA                                    |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 59400 LOW-INCOME  | 33250                             | 38000    | 42750    | 47500    | 51300    | 55100    | 58900    | 62700    |
| Ithaca, NY MSA   |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 71300 LOW-INCOME  | 40200                             | 45950    | 51700    | 57450    | 62050    | 66650    | 71250    | 75850    |
| Kingston, NY MSA                                       |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 69700 LOW-INCOME  | 39050                             | 44600    | 50200    | 55750    | 60200    | 64650    | 69150    | 73600    |
| New York-Northern New Jersey-Long Island, NY-NJ-PA MSA |                   |                                   |          |          |          |          |          |          |          |
| Nassau-Suffolk, NY HUD Metro FMR Area                  |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 101800 LOW-INCOME | 51600                             | 58950    | 66350    | 73700    | 79600    | 85500    | 91400    | 97300    |
| New York, NY HUD Metro FMR Area                        |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 61600 LOW-INCOME  | 43000                             | 49150    | 55300    | 61450    | 66350    | 71300    | 76200    | 81100    |
| Rockland County, NY HUD Metro FMR Area                 |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 102000 LOW-INCOME | 44800                             | 51200    | 57600    | 64000    | 69100    | 74250    | 79350    | 84500    |
| Westchester County, NY Statutory Exception Area        |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 105300 LOW-INCOME | 52550                             | 60050    | 67550    | 75050    | 81050    | 87050    | 93050    | 99050    |
| Poughkeepsie-Newburgh-Middletown, NY MSA               |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 81800 LOW-INCOME  | 44800                             | 51200    | 57600    | 64000    | 69100    | 74250    | 79350    | 84500    |
| Rochester, NY MSA                                      |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 66500 LOW-INCOME  | 37250                             | 42550    | 47900    | 53200    | 57450    | 61700    | 65950    | 70200    |
| Syracuse, NY MSA                                       |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 63700 LOW-INCOME  | 35650                             | 40750    | 45850    | 50950    | 55050    | 59100    | 63200    | 67250    |
| Utica-Rome, NY MSA                                     |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 55800 LOW-INCOME  | 31250                             | 35700    | 40200    | 44650    | 48200    | 51800    | 55350    | 58950    |
| Allegany County, NY                                    |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 50700 LOW-INCOME  | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Cattaraugus County, NY                                 |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 51000 LOW-INCOME  | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Cayuga County, NY                                      |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 58900 LOW-INCOME  | 32950                             | 37700    | 42400    | 47100    | 50850    | 54650    | 58400    | 62150    |
| Chautauqua County, NY                                  |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 51900 LOW-INCOME  | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Chenango County, NY                                    |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 53700 LOW-INCOME  | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Clinton County, NY                                     |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 60900 LOW-INCOME  | 34100                             | 38950    | 43850    | 48700    | 52600    | 56500    | 60400    | 64300    |
| Columbia County, NY                                    |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 65400 LOW-INCOME  | 36600                             | 41850    | 47050    | 52300    | 56500    | 60650    | 64850    | 69050    |
| Cortland County, NY                                    |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 56800 LOW-INCOME  | 31800                             | 36350    | 40900    | 45450    | 49100    | 52700    | 56350    | 60000    |
| Delaware County, NY                                    |                   |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI:   | 51700 LOW-INCOME  | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |

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|                         | PROGRAM    | 1 PERSON                          | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
| Essex County, NY        |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 55200      | LOW-INCOME | 30900                             | 35300    | 39750    | 44150    | 47700    | 51200    | 54750    | 58300    |
| Franklin County, NY     |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 50200      | LOW-INCOME | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Fulton County, NY       |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 50900      | LOW-INCOME | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Genesee County, NY      |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 59200      | LOW-INCOME | 34800                             | 39750    | 44750    | 49700    | 53700    | 57650    | 61650    | 65600    |
| Greene County, NY       |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 57500      | LOW-INCOME | 32200                             | 36800    | 41400    | 46000    | 49700    | 53350    | 57050    | 60700    |
| Hamilton County, NY     |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 52100      | LOW-INCOME | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Jefferson County, NY    |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 51200      | LOW-INCOME | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Lewis County, NY        |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 50200      | LOW-INCOME | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Montgomery County, NY   |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 54400      | LOW-INCOME | 35550                             | 40650    | 45700    | 50800    | 54850    | 58950    | 63000    | 67050    |
| Otsego County, NY       |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 54700      | LOW-INCOME | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Schuyler County, NY     |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 54500      | LOW-INCOME | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Seneca County, NY       |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 57200      | LOW-INCOME | 32050                             | 36600    | 41200    | 45750    | 49400    | 53050    | 56750    | 60400    |
| St. Lawrence County, NY |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 49600      | LOW-INCOME | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |
| Steuben County, NY      |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 53800      | LOW-INCOME | 32100                             | 36700    | 41250    | 45850    | 49500    | 53200    | 56850    | 60500    |
| Sullivan County, NY     |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 59100      | LOW-INCOME | 33100                             | 37850    | 42550    | 47300    | 51100    | 54850    | 58650    | 62450    |
| Wyoming County, NY      |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 59300      | LOW-INCOME | 33200                             | 37950    | 42700    | 47450    | 51250    | 55050    | 58850    | 62650    |
| Yates County, NY        |            |                                   |          |          |          |          |          |          |          |
| FY 2009 MFI: 53000      | LOW-INCOME | 30750                             | 35100    | 39500    | 43900    | 47400    | 50900    | 54450    | 57950    |