APPENDIX 5

INCOME LIMITS
The following USDA Income and Property Eligibility site is used to determine eligibility for USDA home loan programs. To determine income eligibility:


Note: Bookmark this site for future reference/use.
To view the county income limits of a specific state:

- From the “Eligibility” Navigation Menu on the left side of the page, under “Income Limits” select “Guaranteed” to obtain a listing of all States Income Limits.
- Select the State.

- Once a state is selected, the income limits utilizing this method will display all counties, within the selected state, by number of persons in the household.
- Some counties that are contained within a Metropolitan Statistical Area (MSA) will be listed under the MSA metropolitan.
If no selection of state is made by the user, the user may utilize the right screen navigational tool to scroll by page through all states.

To determine eligibility of an individual or applicant/household:

Select “Income Eligibility” from the “Eligibility” Navigation Menu. Select “Single Family Housing.” The following is a step-by-step guide in utilizing the website.
Select a State from the drop down menu.
Select a county within the State selected by utilizing the dropdown.
Complete Household Members Information.

This site is utilized to determine program eligible income and will include income from all household members, regardless if they are a party to the note to be taken. The “question” symbol - ? may be utilized to seek additional information on each topic.

This site is dynamic.

- Enter the total number of people in the household.
- Enter the number of residents in the household under 18 years of age, disabled, or are full-time students. A deduction field for annual child care expenses will display on the following page.
- If loan applicant or co-applicant is age 62 years of age or older, select “Yes.” A deduction field for eligible expenses will display on the following page.
- If there are any disabled household members select “Yes.” A deduction field for eligible expenses will display on the following page.
- Select “Next”.

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Complete Expenses and Deductions portion of the page. Available data fields will appear based upon the responses provided on the “Household Member Information” page.

Complete Gross Monthly Income for all adult household members of the household, regardless if a household member is a party to the note.

Select “Finish” to complete the calculation of program eligible income.

An Income eligibility Determination Summary will display.
The summary will outline the applicant’s eligibility for the Single Family Housing Guaranteed Loan Program AND the Section 502 Direct Rural Housing Loan Program.