

USDA – Kansas Guaranteed Rural Housing (GRH) Loan Program
 GRH Adjusted Household Income (AHI) Limits for Kansas
 Effective April 1, 2015

Counties	AHI Limits Household Size	
	1-4	5-8*
Butler, Gray, Harvey & Sedgwick	75,750	100,000
Coffey	76,050	100,400
Douglas	82,250	108,550
Ellis	75,900	100,200
Grant	77,850	102,750
Greeley	76,700	101,250
Johnson, Leavenworth, Linn, Miami & Wyandotte	84,300	111,300
McPherson	83,600	110,350
Scott	79,500	104,950
Sumner	76,850	101,450
Thomas	85,700	113,100
All Other Counties in Kansas	75,650	99,850
* Add 8% of the 1-4 person limit for each person in excess of 8 persons.		

It is strongly recommend that applicants, realtors and lenders calculate AHI by using the Eligibility Website calculator at: <http://eligibility.sc.egov.usda.gov/eligibility/>. On the left hand side under “Income Eligibility”, click on “Single Family Housing”.

AHI is the total household income less any of the following allowable deductions:

1. A \$480 deduction is allowed for each family member living in the home [not including the applicant(s) or non-applicant spouse] who is: (a) less than 18 years of age; OR (b) disabled; OR (c) a full-time student age 18 or older.
2. Child care expenses (day care) incurred for minors 12 years of age or under that allow a member of the applicant/borrower’s family to be gainfully employed or to attend school. See 3555 Handbook Ch. 9, page 12.
3. A \$400 deduction if any family member is age 62 or older; OR if the applicant or co-applicant is disabled. See 3555 HB Ch. 9, page 23.
4. Unreimbursed medical expenses incurred by an elderly family (age 62+ or disabled) which exceed 3% of gross annual income.

Remember that gross income may exceed these limits as long as the adjustments bring the AHI equal to or under the limit.

Lender Documentation: If expense deductions are needed in the AHI calculation for the applicant(s) to be income-eligible, the lender must retain documentation in their file.

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