




ELIGIBILITY



Welcome to the Eligibility GUS application page, presented by USDA's Single Family Housing Guaranteed Loan Program!



USDA United States Department of Agriculture
Rural Development

Training Objectives

- Property Eligibility
- Household Member Information
- Monthly Gross Income For All Household Members
- Income Eligibility

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The training objectives will review each section of the GUS Eligibility application page which include:

- Property Eligibility,
- Household member information,
- The monthly gross income for all adult household members, and
- Income eligibility to determine if the household meets the adjusted income limit to qualify for the guaranteed loan program.

The purpose of the Eligibility GUS application page is to determine if the subject property is eligible, and determine if the household meets income eligibility requirements for the guaranteed loan program.

Eligibility

Property Information

Property Address * 607 Otis Street

City * Marion

State/Zip * Illinois 62959 3949 [Zip Code Lookup](#)

County/MSA * Williamson Williamson County

Check Property Eligibility Display Property Map

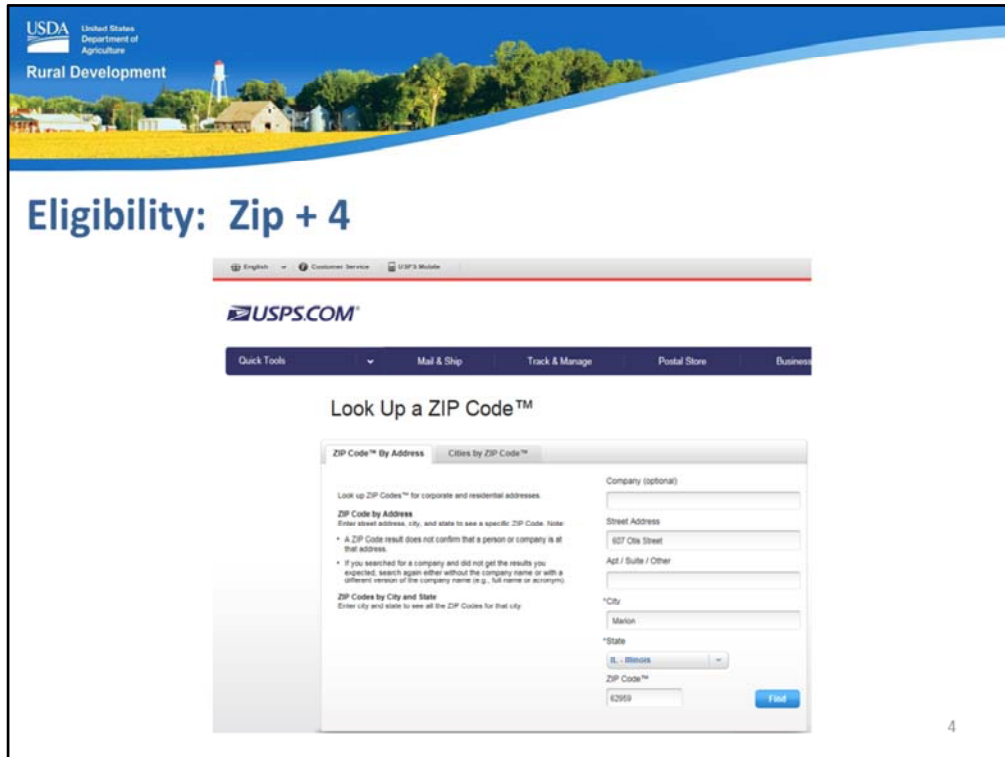
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The first section of the Eligibility page is Property Information. Users must enter:

- Property address
- City
- State
- Zip
- County and
- Metropolitan Statistical Area (MSA). If this data field does not automatically populate, please make the proper selection for the county.

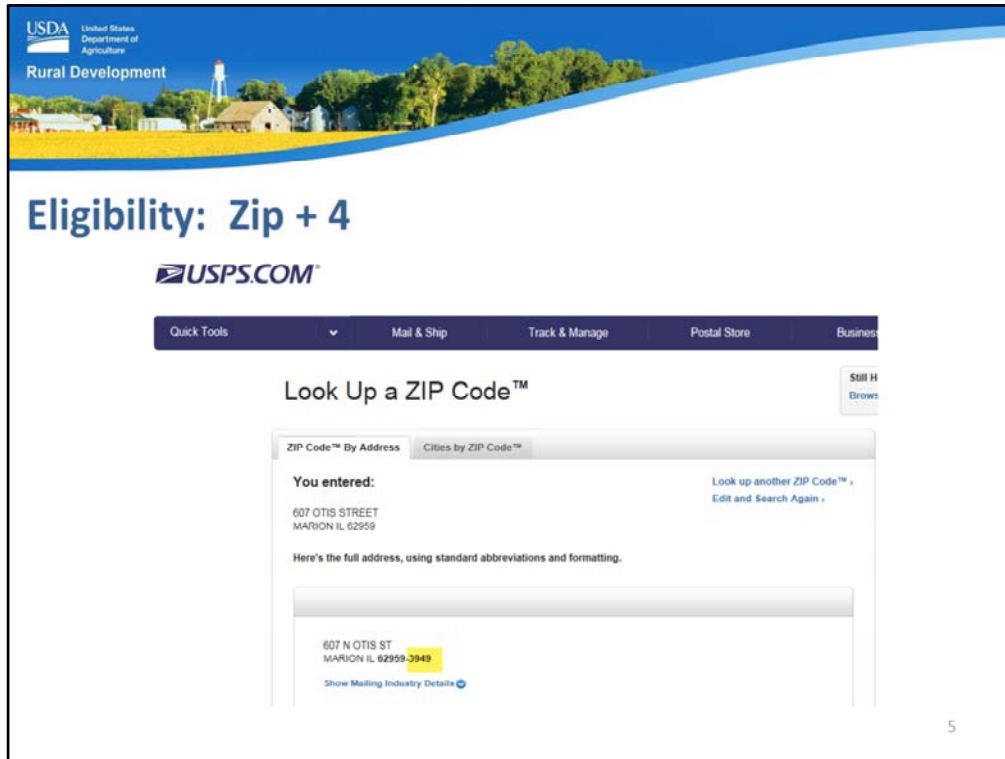
What if this is a pre-qualification and an exact address is not yet known? You can enter “TBD” or “Unknown” as the property address, but you must still enter a valid city, state, zip, county, and MSA in order to obtain a preliminary underwriting recommendation.

If you do not know the “plus 4” to the zip code that has been entered, select the “Zip Code Lookup” link displayed on the application screen.



The Zip Code link will display a pop up box on the screen to link you to the United States Postal Service website.

Enter the street address, city, state and zip code, then select “Find.”



Within seconds, the additional four digits will display.

This pop up box can now be closed and the remaining four digits can be entered on the Eligibility application page.

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Eligibility

Property Information

Property Address * 607 Otis Street

City * Marion

State/Zip * Illinois 62959 3949 [Zip Code Lookup](#)

County/MSA * Williamson Williamson County

Results from Checking Property Eligibility

Property Eligibility is ELIGIBLE


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When all of the data fields for property information are complete, select “Check Property Eligibility” and the results will display.

In this example the property eligibility is “Eligible.”

Additional results include “Ineligible” and “Unable to Determine.” If you feel a property determination is not accurate, please contact the USDA State Office where the property is located for assistance in the property eligibility determination.

If you wish to view a map of the address, select “Display Property Map.” A pop up box will appear with a map that shows the property location.



Data Entry Tips

Property Information

Do not use special characters in the address

- N. Main St. 4th & Vine 105 N Main, #2

Do not use special characters:

- GUS application pages
- GUS data fields

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A data entry tip for the property information section:

Do not use special characters when entering the address of the property.

Examples to avoid include periods, ampersands, commas, and additional symbols used for abbreviations.

The use of special characters should be avoided on all GUS application pages and data entry fields. When special characters are present within the GUS application, the lender will be unable to successfully execute a final underwriting submission to the Agency. The error message will not state that special characters are present. So please avoid this issue and do not enter special characters in GUS data fields.

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Eligibility

Household Member Information

Number of People in Household *	<input type="text" value="4"/>
Is Loan Applicant or Co-Applicant age 62 or older?	<input type="text" value="No"/>
Annual Medical Expenses	<input type="text" value="\$0.00"/>
Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater	<input type="text" value="2"/>
Annual Child Care Expenses	<input type="text" value="\$6,000.00"/>
Are there any Disabled Persons living in the household?	<input type="text" value="No"/>
Annual Disability Expenses	<input type="text" value="\$0.00"/>

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The next section is Household Member Information. Please enter the following:

- Number of People in the Household: Enter the number of household members that will make the home their primary residence for all or part of the next 12 months.
- If the Loan Applicant or Co-applicant are age 62 or older, select “Yes” from the drop down box. This option may also be selected when an applicant is disabled, but they are not age 62 or older. This will allow the household to qualify for the \$400 annual income deduction allowed under 3555.152(c)(4).
- Annual Medical Expenses will become an active data field IF you respond “yes” to: 1. Is the Loan Applicant or Co-Applicant age 62 or older? Or 2. Are there any Disabled Persons living in the household? In this example neither are true, therefore the data field remains gray and unavailable for data entry.
- Number of Residents under 18 years old, disabled, or full time students 18 years of age or greater.
- Annual Child Care Expenses will be an available data field IF you entered a number that is 1 or greater to the previous question.
- Are there any Disabled Persons living in the household. If the response is “yes”, remember, the “Annual Medical Expenses” data field will be available for eligible deductions if applicable.

- Annual Disability Expenses will be an active data field if the response to the previous question is “yes.”

If there are any questions regarding the correct data entry for some data fields, hover over the blue question mark icons. Additional guidance will display on the application page.

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Eligibility

Monthly Gross Income For All Household Members ^(P)
(Annual income of household members to determine income eligibility)

	Applicant(Borrower with highest income)	Other Household Members
Base Employment Income	\$3,200.00	\$2,200.00
Overtime	\$0.00	\$0.00
Bonuses	\$120.00	\$0.00
Commissions	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00
Other	\$0.00	\$35.00
Net Rental	\$0.00	\$0.00

All Other Monthly Income Received by Adult Members of the Household: \$0.00

Income Category ^(P) Moderate

Which Income Category should I choose?

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In the “Monthly Gross Income For All Household Members” section, users will enter all annual income for each adult household member.

Income sources captured on this application page include:

- Base Employment Income
- Overtime
- Bonuses
- Commissions
- Dividends/Interest
- Other: child support, alimony, retirement distributions,
- Net Rental Income, and
- All Other Monthly Income Received by Adult Members of the Household: In the event additional income types are received and must be included in the annual income calculation per 7 CFR 3555.

Select the appropriate “Income Category”: Choices are Very Low Income, Low Income and Moderate Income. If you are in doubt about which income category to select the “Income Category Lookup” link to select the State where the property is located in order to determine which income selection may be appropriate.

When the data fields are completed, select “Check Income Eligibility” to allow GUS to process the income eligibility determination.



Eligibility

Adult household member

- 18 and up
- Applicant
- Co-applicant
- Spouse

Full time student

- 18 and up
- Not an applicant, co-applicant, or spouse
- Only include \$480 of income

Monthly Gross Income For All Household Members ^(*)
(Annual income of household members to determine income eligibility)

	Applicant(Borrower with highest income)	Other Household Members
Base Employment Income	\$3,200.00	\$2,200.00
Overtime	\$0.00	\$0.00
Bonuses	\$120.00	\$0.00
Commissions	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00
Other	\$0.00	\$35.00
Net Rental	\$0.00	\$0.00


All Other Monthly Income Received by Adult Members of the Household:

Income Category ^(*) [Income Category Lookup](#)

Which Income Category should I choose? ^(?)

An adult household member would include anyone age 18 and up that is a co-applicant, applicant, or spouse.

As indicated by 7 CFR 3555, 3555.152(b)(5)(iv), adult household members age 18 and up that are full time students (but not an applicant, co-applicant, or spouse) must include only the first \$480 of their earnings in the annual income calculation. This same household member will continue to qualify for a \$480 dependent deduction, which was entered in the previous section, therefore an eligible full time student will have zero income considered in the annual income calculation.



Data Entry Tips

Monthly Gross Income For All Household Members

- Refer to 3555.152(b) and HB 9
- Include applicable asset income: 3555.152(d) and HB 9

Income Category

- Select the appropriate income level
- Everyone is NOT moderate

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Some data entry tips for the income section of the Eligibility page:

When completing the “Monthly Gross Income for all Adult Household Members” section:

- Ensure you include all required income types for program eligibility. Annual income guidance is located in 3555.152(b) and handbook chapter 9
- Assets are overlooked as income sources. 3555.152(d) and handbook chapter 9 include assistance to: review assets, determine which ones must be included in the annual income calculation, and calculate income.

When completing the “Income Category” please select the appropriate option. A household that earns \$23,000 per year, located in a county with a 1 to 4 household member adjusted annual income threshold of \$75,000 is not a moderate income applicant. USDA relies upon prudent data entry to assist the Agency in determining the populations served as well as portfolio management. Please make an intentional selection for this data field.

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Eligibility

Results from Checking Income Eligibility

Income Eligibility is **ELIGIBLE**

Total Household Income	\$66,660.00
Allowable Adjustments	\$6,960.00
Adjusted Household Income	\$59,700.00

NEXT SAVE CLOSE CANCEL

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The “Results from Checking Income Eligibility” will display.

In this example the determination is “Eligible.” Other determinations that may display are “Ineligible” or if the service is temporarily down and unavailable, an “Unable to Determine” response may display.

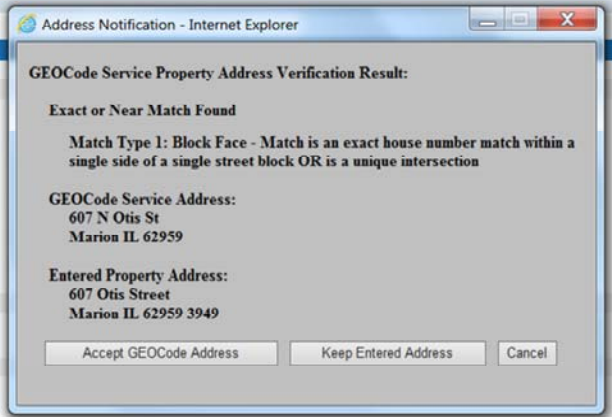
The following will be calculated, displayed, and unable to be edited in these data fields. If the calculations appear incorrect, then data entered above this section of the Eligibility application page must be corrected.

- Total Household Income: The total of all income entered on this application page will be displayed. Refer to 3555.152(b) and HB Chapter 9.
- Allowable Adjustments: Eligible deductions for dependents, child care, elderly household, medical and disability expenses entered will be displayed. Refer to 3555.152(c) and HB Chapter 9.
- Adjusted Household Income: The total household income minus allowable adjustments will equal the adjusted household income. It is THIS CALCULATION that determines if the household is income eligible for a guaranteed loan. Refer to 3555.152(c) and HB Chapter 9.

At the bottom of the page the user may select the appropriate footer button to take the next desired action.

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Eligibility: GEOCode Service



Address Notification - Internet Explorer

GEOCode Service Property Address Verification Result:

Exact or Near Match Found

Match Type 1: Block Face - Match is an exact house number match within a single side of a single street block OR is a unique intersection

GEOCode Service Address:
607 N Otis St
Marion IL 62959

Entered Property Address:
607 Otis Street
Marion IL 62959 3949

Accept GEOCode Address Keep Entered Address Cancel

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When the Eligibility page is complete and the user select “Save” or “Next,” the ‘GEOCode Service’ pop up box will appear to confirm the address that has been entered.

Review the GEOCode Service address as compared to the entered property address. If the GEOCode address appears accurate, select “Accept GEOCode Address.” If not, select “Keep Entered Address.”

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Program!

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Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [How to File a Program Discrimination Complaint](#) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

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This will conclude the training module. Thank you and have a great day!