



United States Department  
Of Agriculture  
Committed to the Future of Rural Communities

502 Direct Loan Housing Program  
[www.rd.usda.gov/nh](http://www.rd.usda.gov/nh); [www.rd.usda.gov/vt](http://www.rd.usda.gov/vt)  
Please Use This Form to Calculate  
Your Adjusted Family Income.

**VERMONT - INCOME LIMITS WORKSHEET TO FIGURE YOUR ADJUSTED FAMILY INCOME**

Applicant's gross income per year (Current gross weekly income x 52) include overtime \_\_\_\_\_  
 Co-applicant's gross income per year (Current gross weekly income x 52) include overtime \_\_\_\_\_  
 Other income into the home (Annual Amounts) (i.e. child Support, Public Assistance, Social Security, Bonuses,  
 etc.) \_\_\_\_\_  
 Total Gross Income for Year \_\_\_\_\_  
 Subtract Child Care Expenses (Expenses for child care while at work) \_\_\_\_\_  
 Subtract \$480.00 for each child \_\_\_\_\_  
 Adjusted Family Income \_\_\_\_\_

If you are elderly or disabled ask the Rural Development staff for additional deductions to which you may be entitled. If your adjusted income is over the direct income limits, you may want to inquire about the Rural Development Guaranteed loan program, which has higher income limits and also does not have a down payment requirement.

All applicants must have projected (next 12 months) household income below the "Direct" income threshold to be eligible for Direct Rural Development loans.

**VERMONT - MAXIMUM INCOME LIMITS (REVISED 06-16-2016)**

COUNTY	1-4 PEOPLE	5-8 PEOPLE
Addison County	\$58,650	\$77,400
Chittenden, Franklin and Grand Isle Counties	\$65,700	\$86,700
Bennington County	\$51,750	\$68,300
Caledonia, Essex and Orleans Counties	\$51,750	\$68,300
Lamoille County	\$54,900	\$72,450
Orange County	\$53,450	\$70,550
Rutland County	\$52,550	\$69,350
Washington County	\$59,100	\$78,000
Windham County	\$52,400	\$69,150
Windsor County	\$58,550	\$77,300

- Loans cannot be made in Burlington, South Burlington, Essex Junction and Winooski, and the Southeastern Part of Colchester due to the Population Density.

USDA, is an equal opportunity provider, employer and lender.

To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, 1400 Independence Ave., S. W. , Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service). Persons with disabilities who require alternative means of communication should contact the USDA's TARGET Center at (202) 720-2600 or the USDA through the Federal Relay Services at (800) 877-8339.