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 visit http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do.

Note: Bookmark this site for future reference/use.

To view the county income limits of a specific state:

1. From the Single Family Housing Guaranteed Eligibility navigation menu on the top of the page, select “Income Limits” to obtain a listing of all states’ income limits.
2. Select the state.

3. 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.

4. Some counties that are contained within a Metropolitan Statistical Area (MSA) will be listed under the MSA.
5. 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 the eligibility of an individual or applicant/household:**

1. From the Single Family Housing Guaranteed Eligibility navigation menu on the top of the page, select “Income Eligibility” from the Eligibility navigation menu. The following is a step-by-step guide in utilizing the website.

2. Select a state from the drop down menu.

3. Select a county within the state by utilizing the dropdown.
4. Complete information on household members.

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 the 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.

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

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

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

### Single Family Housing Income Eligibility

<table>
<thead>
<tr>
<th>Property Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>State: Wyoming</td>
</tr>
</tbody>
</table>

### Expenses and Deductions

- Annual Child Care Expenses: [Field]
- Annual Medical Expenses: [Field]
  
  (Enter amount of medical expenses, that when combined with deductible expenses, exceed 3% of the Gross Annual Income of the Applicant and Co-Applicant)

### Gross Monthly Income

<table>
<thead>
<tr>
<th></th>
<th>Applicant</th>
<th>Other Household Member</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Employment Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overtime Income</td>
<td></td>
<td></td>
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<tr>
<td>Bonus Income</td>
<td></td>
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<tr>
<td>Commission Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Employment Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividend/Interest Income</td>
<td></td>
<td></td>
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<tr>
<td>Net Rental Income</td>
<td></td>
<td></td>
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<tr>
<td>Other Income</td>
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</tr>
</tbody>
</table>

(See help for further explanation)

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(03-09-16) SPECIAL PN
Revised (10-12-23) PN 594
9. An “Income Eligibility Determination Summary” will display.

10. The summary will outline the applicant’s eligibility for the Guaranteed Rural Housing Loan Program and the Section 502 Direct Rural Housing Loan Program.