

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.

The screenshot shows the USDA Eligibility website interface. At the top left is the USDA logo with the text "United States Department of Agriculture Rural Development". At the top right is the word "ELIGIBILITY" in blue. Below the logo is a dark blue navigation bar with "Home" and "Tutorials" in white. Underneath is a yellow navigation bar with several links: "Single Family Housing Guaranteed" (highlighted), "Single Family Housing Direct", "Multi-Family Housing", "Rural Business", "OneRD Loan Guaranteed", "Water and Environmental Guaranteed", "Water and Environmental Direct", and "Community Facilities Guaranteed". Below this is a green bar with the word "Eligibility" in white. The main content area is a white box with a black border containing the following text: "Welcome to the USDA Income and Property Eligibility Site. This site is used to evaluate the likelihood that a potential applicant would be eligible for program assistance. In order to be eligible for many USDA loans, household income must meet certain guidelines. Also, the home to be purchased must be located in an eligible rural area as defined by USDA. To learn more about USDA home loan programs and how to apply for a USDA loan, click on one of the USDA Loan program links above and then select the Loan Program Basics link for the selected program. To determine if a property is located in an eligible rural area, click on one of the USDA Loan program links above and then select the Property Eligibility Program link. When you select a Rural Development program, you will be directed to the appropriate property eligibility screen for the Rural Development loan program you selected. To assess potential eligibility of an applicant/household, click on one of the Single Family Housing Program links above and then select the applicable link. For additional information and to contact a USDA Program Representative, click on the Contact Us link above, and then select the appropriate USDA program." At the bottom of the page is a dark blue footer bar with white text: "USDA.gov | Farm Service Agency | Natural Resources Conservation Service | Rural Development | FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | FirstGov | White House".

To view the county income limits of a specific state:

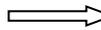
1. From the Single Family Housing Guaranteed Eligibility navigation menu on the top of the page, select “Income Limits” to obtain a listing of all states’ income limits.

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2. Select the state.



United States Department of Agriculture


Select a state to see the income limits for the counties in that state.
Click Here for MSA Definitions

Rural Development Single Family Housing Guaranteed Loan Program



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.

HB - 1 - 3555, Appendix 5

GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE: WISCONSIN	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Appleton, WI MSA	VERY LOW INCOME	47850	47850	47850	47850	63200	63200	63200	63200
	LOW INCOME	76550	76550	76550	76550	101050	101050	101050	101050
	MOD. INC.-GUAR. LOAN	110050	110050	110050	110050	145250	145250	145250	145250
Chicago-Naperville-Elgin, IL-IN-WI MSA									
Kenosha County, WI HUD Metro FMR Area	VERY LOW INCOME	44750	44750	44750	44750	59100	59100	59100	59100
	LOW INCOME	71600	71600	71600	71600	94500	94500	94500	94500
	MOD. INC.-GUAR. LOAN	103500	103500	103500	103500	136600	136600	136600	136600
Duluth, MN-WI MSA									
Duluth, MN-WI HUD Metro FMR Area	VERY LOW INCOME	42650	42650	42650	42650	56300	56300	56300	56300
	LOW INCOME	68250	68250	68250	68250	90100	90100	90100	90100
	MOD. INC.-GUAR. LOAN	103500	103500	103500	103500	136600	136600	136600	136600
Eau Claire, WI MSA									
	VERY LOW INCOME	44750	44750	44750	44750	59100	59100	59100	59100
	LOW INCOME	71600	71600	71600	71600	94500	94500	94500	94500
	MOD. INC.-GUAR. LOAN	103500	103500	103500	103500	136600	136600	136600	136600
Fond du Lac, WI MSA									
	VERY LOW INCOME	42100	42100	42100	42100	55600	55600	55600	55600
	LOW INCOME	67350	67350	67350	67350	88900	88900	88900	88900
	MOD. INC.-GUAR. LOAN	103500	103500	103500	103500	136600	136600	136600	136600
Green Bay, WI MSA									
Green Bay, WI HUD Metro FMR Area	VERY LOW INCOME	45100	45100	45100	45100	59550	59550	59550	59550
	LOW INCOME	72150	72150	72150	72150	95250	95250	95250	95250
	MOD. INC.-GUAR. LOAN	103700	103700	103700	103700	136900	136900	136900	136900
Oconto County, WI HUD Metro FMR Area	VERY LOW INCOME	40150	40150	40150	40150	53000	53000	53000	53000
	LOW INCOME	64250	64250	64250	64250	84800	84800	84800	84800
	MOD. INC.-GUAR. LOAN	103500	103500	103500	103500	136600	136600	136600	136600
Janesville-Beloit, WI MSA									
	VERY LOW INCOME	40750	40750	40750	40750	53800	53800	53800	53800
	LOW INCOME	65200	65200	65200	65200	86050	86050	86050	86050
	MOD. INC.-GUAR. LOAN	103500	103500	103500	103500	136600	136600	136600	136600

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 4 PERSONS
 ** MODERATE INCOME IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115%/BOTH OF THE AREA LOW-INCOME LIMIT

[Return to top](#)

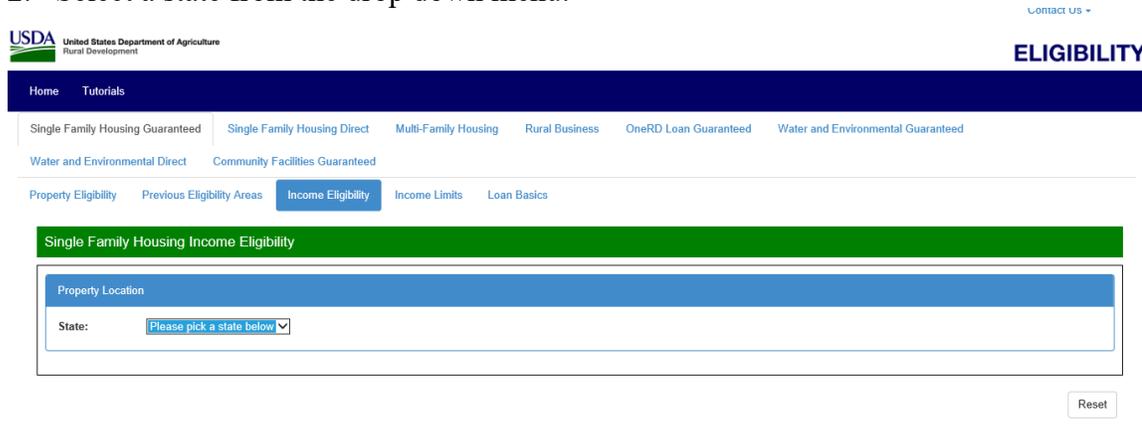
5. If no selection of state is made by the user, the user may utilize the right screen navigational tool to scroll by page through all states.

To determine the eligibility of an individual or applicant/household:

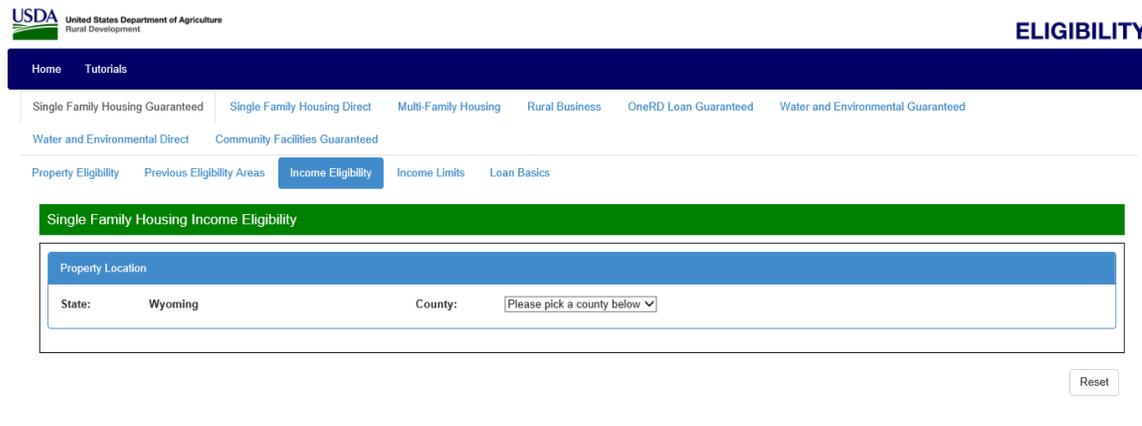
1. From the Single Family Housing Guaranteed Eligibility navigation menu on the top of the page, select “Income Eligibility” from the Eligibility navigation menu. The following is a step-by-step guide in utilizing the website.



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.

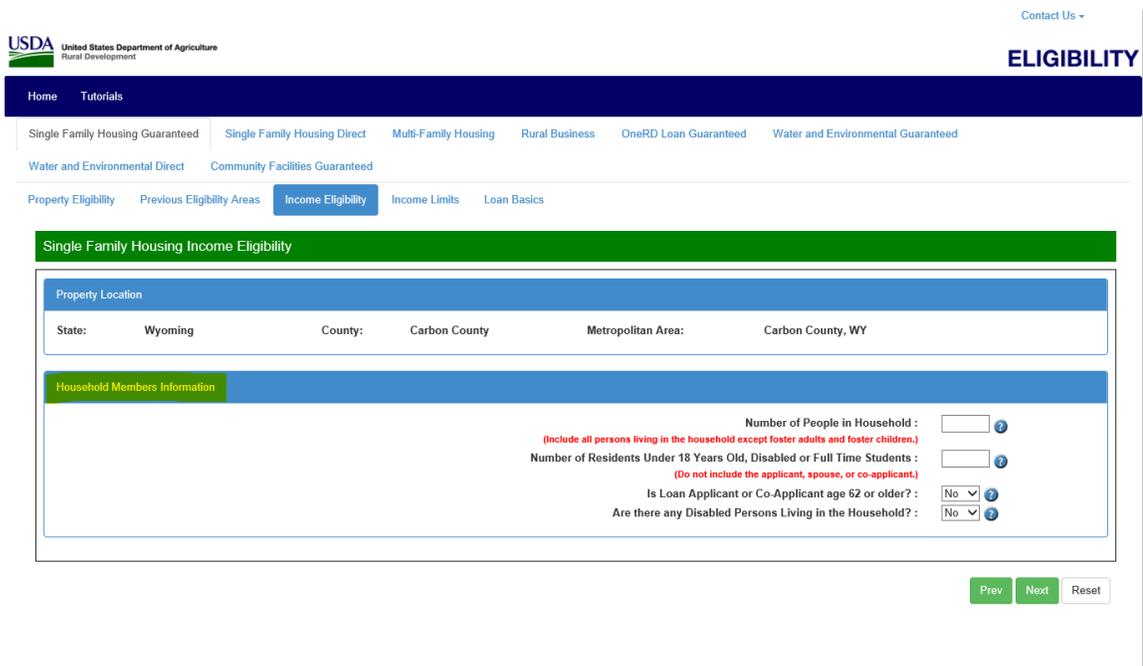
This site is utilized to determine program eligible income and will include income from all household members, regardless if they are a party to the note to be taken.

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.”



The screenshot shows the USDA Eligibility application interface. At the top right, there is a "Contact Us -" link. The main header includes the USDA logo and the text "United States Department of Agriculture Rural Development" on the left, and "ELIGIBILITY" on the right. Below the header is a navigation bar with "Home" and "Tutorials" links. A secondary navigation bar lists various program categories: "Single Family Housing Guaranteed", "Single Family Housing Direct", "Multi-Family Housing", "Rural Business", "OneRD Loan Guaranteed", and "Water and Environmental Guaranteed". A third navigation bar lists "Water and Environmental Direct" and "Community Facilities Guaranteed". The main content area has a sub-navigation bar with "Property Eligibility", "Previous Eligibility Areas", "Income Eligibility" (highlighted), "Income Limits", and "Loan Basics". The "Income Eligibility" section is titled "Single Family Housing Income Eligibility". It contains a "Property Location" section with fields for "State: Wyoming", "County: Carbon County", and "Metropolitan Area: Carbon County, WY". Below this is a "Household Members Information" section with the following fields: "Number of People in Household:" (text input with a question mark icon), "Number of Residents Under 18 Years Old, Disabled or Full Time Students:" (text input with a question mark icon), "Is Loan Applicant or Co-Applicant age 62 or older?:" (dropdown menu with "No" selected and a question mark icon), and "Are there any Disabled Persons Living in the Household?:" (dropdown menu with "No" selected and a question mark icon). At the bottom right of the form are "Prev", "Next", and "Reset" buttons.

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

Property Location

State: Wyoming County: Carbon County Metropolitan Area: Carbon County, WY

Expenses and Deductions

Annual Child Care Expenses : ?

Annual Medical Expenses : ?

(Enter amount of medical expenses, that when combined with eligible disability expenses, exceed 3% of the Gross Annual Income of the Applicant and Co-Applicant)

Gross Monthly Income

	Applicant	Other Household Member
Base Employment Income	<input type="text"/> 0	<input type="text"/> 0 ?
Overtime Income	<input type="text"/> 0	<input type="text"/> 0 ?
Bonus Income	<input type="text"/> 0	<input type="text"/> 0 ?
Commission Income	<input type="text"/> 0	<input type="text"/> 0 ?
Self-Employment Income	<input type="text"/> 0	<input type="text"/> 0 ?
Dividend/Interest Income	<input type="text"/> 0	<input type="text"/> 0 ?
Net Rental Income	<input type="text"/> 0	<input type="text"/> 0 ?
Other Income	<input type="text"/>	<input type="text"/>
All Other Income Received by Adult Members of the Household :	<input type="text"/> ?	

(See help for further explanation)

Prev Finish Reset

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.

Single Family Housing Guaranteed | Single Family Housing Direct | Multi-Family Housing | Rural Business | OneRD Loan Guaranteed | Water and Environmental Guaranteed

Water and Environmental Direct | Community Facilities Guaranteed

Property Eligibility | Previous Eligibility Areas | **Income Eligibility** | Income Limits | Loan Basics

Single Family Housing Income Eligibility

Property Location

State: Wyoming County: Carbon County Metropolitan Area: Carbon County, WY

Single Family Housing Program ~ Income Eligibility Determination Summary

Applicant **meets the income limits** for the Section 502 Guaranteed Rural Housing Loan Program based on income entered and Program Income Guidelines in effect as of 07-11-2023. *(Applicant must show repayment ability, have a reasonable credit history for the loan requested, and must meet other program requirements.)*

[Click Here](#) for further details on the Guaranteed Loan Program.
[Click here](#) to complete a self-assessment for the Direct Loan Program.
 Contact an [Approved Program Lender](#) to apply or ask more detailed questions.
 Please keep in mind the Direct Loan Program self-assessment tool considers general household composition, monthly income, monthly debts, property location, estimated property taxes, and estimated hazard insurance; therefore, results may vary from this determination.

Summary of Adjusted Annual Household Income	
Annual Household Income :	\$96,000.00
Total Deductions :	\$3,360.00
Household Adjusted Annual Income :	\$92,640.00
Section 502 Guaranteed Rural Housing Loan Program	
Maximum Adjusted Household Income for Selected State and County :	\$103,500.00
Section 502 Direct Rural Housing Loan Program	
Maximum Adjusted Household Income for Selected State and County :	\$70,100.00
Adjusted Household Income Exceeds Maximum Income by :	\$22,540.00

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