



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

502 Direct Loan Housing Program
www.rd.usda.gov/nh ; 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 in 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 05-4-2020)

COUNTY	1-4 PEOPLE	5-8 PEOPLE
Addison County	\$64,550	\$85,200
Chittenden, Franklin and Grand Isle Counties	\$73,450	\$96,950
Bennington County	\$59,700	\$78,800
Caledonia, Essex and Orleans Counties	\$59,700	\$78,800
Lamoille County	\$59,700	\$78,800
Orange County	\$59,700	\$78,800
Rutland County	\$59,700	\$78,800
Washington County	\$64,250	\$84,800
Windham County	\$59,700	\$78,800
Windsor County	\$63,450	\$83,750

- 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.