

**APPENDIX 5**  
**INCOME LIMITS**

DRAFT 10/1/14

## 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:

- <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Note: Bookmark this site for future reference/use.

**USDA** United States Department of Agriculture  
Rural Development

**Rural Development**  
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You are here: [Eligibility / Home](#)

## Eligibility

You must use [Internet Explorer 5.0](#) and higher or [Netscape 4.76](#) and higher in order to view this site.  
Best viewed using screen resolution of 1024 X 768.

### Welcome to the USDA Income and Property Eligibility Site

This site is used to determine eligibility for certain USDA home loan programs. 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 a USDA home loan program, click on the **Loan Program Basics** link on the left side of this screen and select one of USDA's home loan programs.

To determine if a property is located in an eligible rural area, click on the **Property Eligibility** link on the left side of the screen and select a Rural Development program. 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 determine income eligibility of an applicant/household, click on the **Income Eligibility** link on the left side of the screen and select a Rural Development program. When you select a Rural Development program, you will be directed to the appropriate income eligibility screen for the Rural Development loan program you selected.

To find out how to apply for a Rural Development Loan, click on the **Contact Us** link on the left side of the screen and then select a Rural Development Loan program.

**Eligibility**

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**Property Eligibility Programs**

- ▶ [Single Family Housing](#)
- ▶ [Multi Family Housing](#)
- ▶ [Business Programs](#)

**Income Eligibility Programs**

- ▶ [Single Family Housing](#)

**Income Limits**

- ▶ [Single Family Housing](#)
- ▶ [Direct](#)
- ▶ [Guaranteed](#)

**Loan Program Basics**

- ▶ [Single Family Housing](#)
- ▶ [Direct](#)
- ▶ [Guaranteed](#)

**Contact Us**

- ▶ [Single Family Housing](#)
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**To view the county income limits of a specific state:**

- From the “Eligibility” Navigation Menu on the left side of the page, under “Income Limits” select “Guaranteed” to obtain a listing of all States Income Limits.
- Select the State.

The screenshot shows the USDA Rural Development website. The top navigation bar includes 'Home', 'About SCA', and 'Contact Us'. A left-hand navigation menu is visible, with 'Eligibility' selected. Under 'Eligibility', 'Income Limits' is expanded, and 'Single Family Housing' is selected, leading to 'Guaranteed'. The main content area displays the 'Housing and Community Assistance' page, which includes a search bar, a 'Browse by Audience' section, and a 'Browse by Subject' section. A list of states is provided for selection, including Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, and Oregon. The footer contains links to various services and policies, such as 'USDA.gov', 'Farm Service Agency', 'Natural Resources Conservation Service', 'Rural Development', 'FOIA', 'Accessibility Statement', 'Privacy Policy', 'Non-Discrimination Statement', 'Information Quality', 'FirstGov', and 'White House'.

- Locate the county or MSA area where the property is located. Refer to the “RHS MOD. INC-GUAR.LOAN” limit under the applicable household number.

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PREVIOUS

Collaborate Sign Find

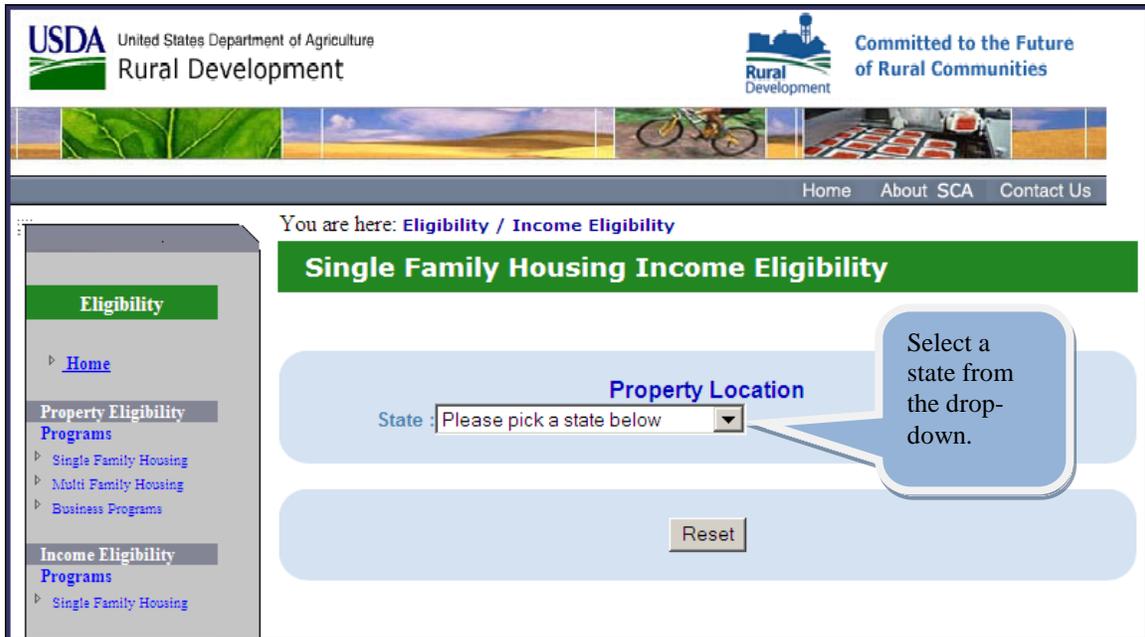
RD INSTRUCTION 1980-D, EXHIBIT C  
 GUARANTEED HOUSING PROGRAM INCOME LIMITS PAGE 166

STATE:OKLAHOMA --- ADJUSTED INCOME LIMITS ---

PROGRAM	1-4 PERSON	5-8 PERSON
<b>Fort Smith, AR-OK HUD Metro FMR Area</b>		
RHS VERY LOW INCOME	23900	31550
RHS LOW INCOME	36250	50500
RHS MOD.INC-GUAR.LOAN	74050	97750
<b>Le Flore County, OK HUD Metro FMR Area</b>		
RHS VERY LOW INCOME	23100	30500
RHS LOW INCOME	36950	48750
RHS MOD.INC-GUAR.LOAN	74050	97750
<b>Lawton, OK MSA</b>		
RHS VERY LOW INCOME	25950	34300
RHS LOW INCOME	41500	54800
RHS MOD.INC-GUAR.LOAN	74050	97750
<b>Oklahoma City, OK HUD Metro FMR Area</b>		
RHS VERY LOW INCOME	30300	40000
RHS LOW INCOME	48500	64000
RHS MOD.INC-GUAR.LOAN	74050	97750
<b>Grady County, OK HUD Metro FMR Area</b>		
RHS VERY LOW INCOME	27950	36900
RHS LOW INCOME	44700	59000
RHS MOD.INC-GUAR.LOAN	74050	97750
<b>Lincoln County, OK HUD Metro FMR Area</b>		
RHS VERY LOW INCOME	24800	32750
RHS LOW INCOME	39700	52400
RHS MOD.INC-GUAR.LOAN	74050	97750
<b>Tulsa, OK HUD Metro FMR Area</b>		
RHS VERY LOW INCOME	29800	39350
RHS LOW INCOME	47700	62950
RHS MOD.INC-GUAR.LOAN	74050	97750

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

- Select “Income Eligibility” from the “Eligibility” Navigation Menu. Select “Single Family Housing.” The following is a step-by-step guide in utilizing the website.



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### Single Family Housing Income Eligibility

#### Property Location

State : Oklahoma  
County : Washington  
Metropolitan Area : Washington County, OK ?

#### Household Members Information

Number of People in Household :  ?  
(Include all persons living in the household except foster adults and foster children.)

Number of Residents Under 18 Years Old, Disabled or Full Time Students :  ?  
(Do not include the applicant, spouse, or co-applicant)

Is Loan Applicant or Co-Applicant age 62 or older? :  ?

Are there any Disabled Persons Living in the Household? :  ?

<< Prev Next >> Reset

Complete the Household Member Information

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 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.

Select “Next>>” to advance the page.

- Complete the “Expenses and Deductions” section. Available data fields will appear based upon the responses provided on the “Household Member Information” page.
- Complete “Gross Monthly Income” section for all household members.

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

The screenshot shows a web form titled "Single Family Housing Income Eligibility". At the top, it says "You are here: Eligibility / Income Eligibility". The form is divided into several sections:

- Property Location:** State : Oklahoma, County : Washington, Metropolitan Area : Washington County, OK. A callout bubble points to this section with the text: "Complete the annual expenses for each applicable expense".
- Expenses and Deductions:** This section contains three input fields:
  - Annual Child Care Expenses : [input] ?
  - Annual Medical Expenses : [input] ?  
(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)
  - Annual Disability Expenses : [input] ?  
(Enter amount of disability expenses, that when combined with eligible medical expenses, exceed 3% of the Gross Annual Income of the Applicant and Co-Applicant)
- Gross Monthly Income:** This section has a table with two columns: "Applicant" and "Other Household Member". Each row has two input fields and a question mark icon.

	Applicant	Other Household Member
Base Employment Income	[input]	[input]
Overtime Income	[input]	[input]
Bonus Income	[input]	[input]
Commission Income	[input]	[input]
Self-Employment Income	[input]	[input]
Dividend/Interest Income	[input]	[input]
Net Rental Income	[input]	[input]
Other Income	[input]	[input]

Below the table is a field: "All Other Income Received by Adult Members of the Household : [input] ?  
(See help for further explanation)

At the bottom of the form are three buttons: "<< Prev", "Finish", and "Reset".

On the left side, there is a navigation menu with the following items:

- Eligibility
- Home
- Property Eligibility Programs
  - Single Family Housing
  - Multi Family Housing
  - Business Programs
- Income Eligibility Programs
  - Single Family Housing
- Income Limits
  - Single Family Housing
    - Direct
    - Guaranteed
- Loan Program Basics
  - Single Family Housing
    - Direct
    - Guaranteed
- Contact Us
  - Single Family Housing
    - Direct
    - Guaranteed
  - Business Programs
    - Direct and Guaranteed

Two callout bubbles provide additional instructions:

- One bubble points to the "Expenses and Deductions" section with the text: "Complete the annual expenses for each applicable expense".
- Another bubble points to the "Gross Monthly Income" section with the text: "Complete the Gross MONTHLY Income of all household members".

The "Income Eligibility Determination Summary" page displays.

The screenshot shows a web application interface for determining income eligibility for a Single Family Housing Program. The page title is "Single Family Housing Income Eligibility". The breadcrumb trail indicates the user is in "Eligibility / Income Eligibility".

**Property Location:**  
State : Oklahoma  
County : Washington  
Metropolitan Area : Washington County, OK ?

**Single Family Housing Program Income Eligibility Determination Summary**  
Applicant is **ELIGIBLE** for the Section 502 Guaranteed Rural Housing Loan Program and **INELIGIBLE** for the Section 502 Direct Rural Housing Loan Program based on income entered and Program Income Guidelines in effect as of 07-13-2010. (Applicant must show repayment ability, have a reasonable credit history for the loan requested, and must meet other program requirements.)  
[Contact Us](#) for further details on the Guaranteed Loan Program.  
[Contact Us](#) for further details on the Direct Loan Program.

**Summary of Adjusted Annual Household Income**

Annual Household Income :	\$72,000.00
Total Deductions :	\$6,160.00
Household Adjusted Annual Income :	\$65,840.00

**Section 502 Guaranteed Rural Housing Loan Program**  
Maximum Adjusted Household Income for Selected State and County : \$74,050.00

**Section 502 Direct Rural Housing Loan Program**  
Maximum Adjusted Household Income for Selected State and County : \$46,250.00  
Adjusted Household Income Exceeds Maximum Income by : \$19,590.00

At the bottom of the page, there are navigation buttons: "<< Prev" and "Reset".

**Callouts:**

- Top callout: "The results from information input indicates the individual/household is **eligible** for the SFHGLP"
- Middle callout: "Summary of Adjusted Annual Income" (points to the income summary table)
- Bottom callout: "Maximum Adjusted Household Income for SFHGLP" (points to the \$74,050.00 limit for the Guaranteed Rural Housing Loan Program)