

APPENDIX 5
INCOME LIMITS

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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.

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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', the 'Income Limits' section is expanded, and 'Guaranteed' is selected. The main content area displays the 'Housing and Community Assistance' page, which includes a search bar, a 'Browse by Audience' dropdown, and a 'Browse by Subject' list. A table of states is provided for selection:

MSA Definitions		
Alabama	Indiana	Nebraska
Alaska	Iowa	Nevada
Arizona	Kansas	New Hampshire
Arkansas	Kentucky	New Jersey
California	Louisiana	New Mexico
Colorado	Maine	New York
Connecticut	Maryland	North Carolina
Delaware	Massachusetts	North Dakota
Florida	Michigan	Ohio
Georgia	Minnesota	Oklahoma
Hawaii	Mississippi	Oregon

At the bottom of the page, there is a footer with links to '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

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

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

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Complete the Household Member Information

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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.

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Single Family Housing Income Eligibility

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

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)
Annual Disability Expenses : ?
(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

	Applicant	Other Household Member	
Base Employment Income	<input type="text"/>	<input type="text"/>	?
Overtime Income	<input type="text"/>	<input type="text"/>	?
Bonus Income	<input type="text"/>	<input type="text"/>	?
Commission Income	<input type="text"/>	<input type="text"/>	?
Self-Employment Income	<input type="text"/>	<input type="text"/>	?
Dividend/Interest Income	<input type="text"/>	<input type="text"/>	?
Net Rental Income	<input type="text"/>	<input type="text"/>	?
Other Income	<input type="text"/>	<input type="text"/>	?

All Other Income Received by Adult Members of the Household : ?
(See help for further explanation)

Complete the annual expenses for each applicable expense

Complete the Gross MONTHLY Income of all household members

<< Prev Finish Reset

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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:

- Callout 1: "The results from information input indicates the individual/household is **eligible** for the SFHGLP" (points to the eligibility status).
- Callout 2: "Summary of Adjusted Annual Income" (points to the income summary table).
- Callout 3: "Maximum Adjusted Household Income for SFHGLP" (points to the maximum income for the Guaranteed Rural Housing Loan Program).