

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.

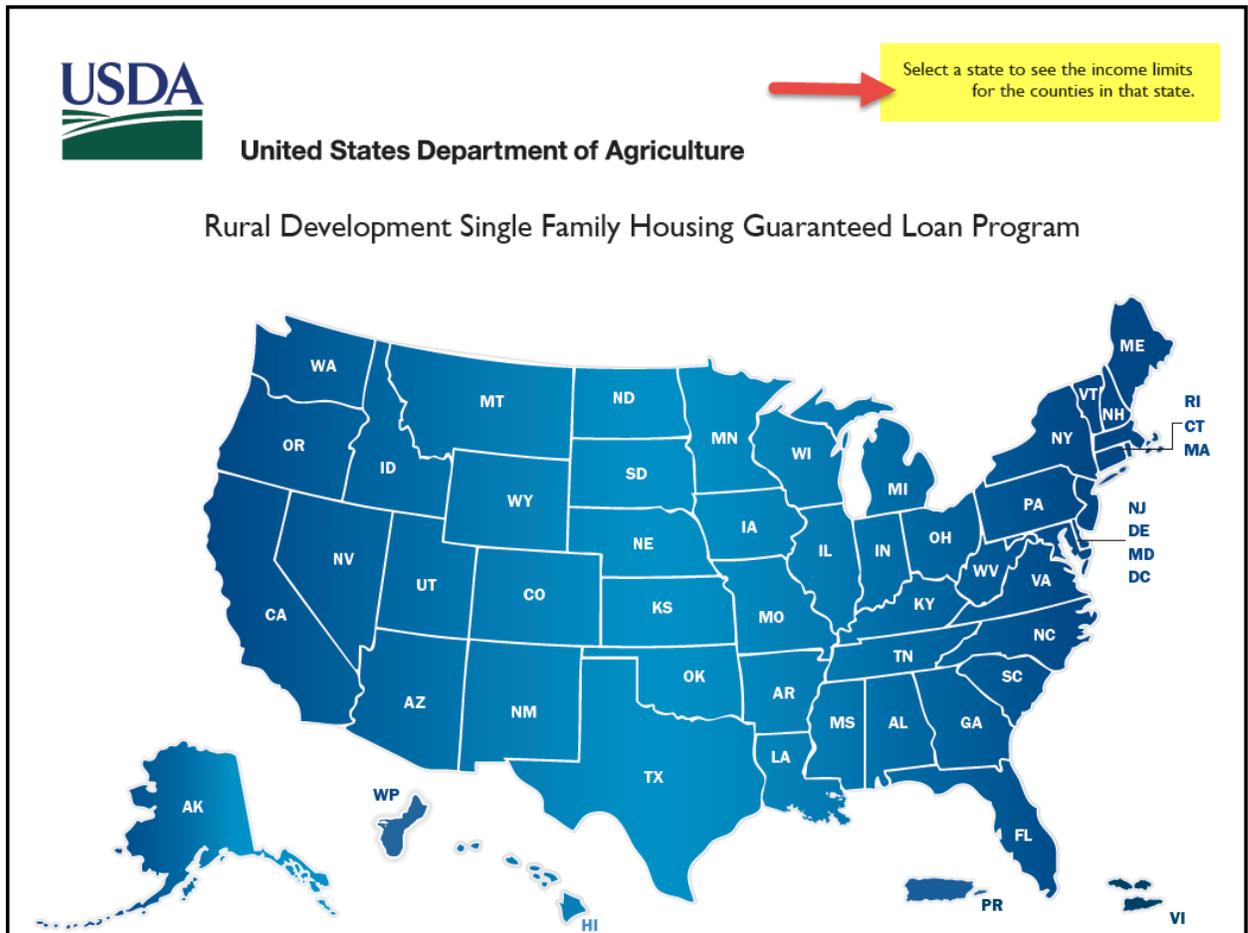
The screenshot shows the USDA Rural Development website's 'Eligibility' page. At the top, there is a header with the USDA logo and the slogan 'Committed to the Future of Rural Communities'. Below the header is a navigation bar with links for 'Home', 'About SCA', and 'Contact Us'. The main content area is titled 'Eligibility' and contains several sections:

- Browser Compatibility:** A warning box stating: "You must use [Internet Explorer 7.0](#) or higher, [Mozilla Firefox 3.6](#) or higher, and [Google Chrome 8.0](#) or higher to view this site. Best viewed using screen resolution of 1024 X 768."
- Welcome to the USDA Income and Property Eligibility Site:** A section explaining the site's purpose: "This site is used to determine eligibility for certain USDA home loan programs and the USDA Satellite Grant Program. In order to be eligible for many USDA loans, household income must meet certain guidelines. Also, the home to be purchased or served must be located in an eligible rural area as defined by USDA."
- Loan Program Basics:** A section with instructions: "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."
- Property Eligibility:** A section with instructions: "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."
- Income Eligibility:** A section with instructions: "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."
- Satellite Grant Program:** A section with instructions: "To determine if a property is eligible to receive discounted satellite service under the Satellite Grant Program, click on the **Satellite Grant Program** link on the left side of the screen to view a map. You will be able to find your address on the map to determine if you meet the eligibility requirements of this program."
- Contact Us:** A section with instructions: "To find out how to apply for a Rural Development Loan, click on the **Contact Us** link on the left side of the screen to view a map. Use the map to determine the eligibility of your address."

At the bottom of the page, there is a footer with links to various USDA services and documents, including 'Farm Service Agency', 'Natural Resources Conservation Service', 'Rural Development', 'FOIA', 'Accessibility Statement', 'Privacy Policy', 'Non-Discrimination Statement', 'Information Quality', 'FirstGov', and 'White House'.

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.



- 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.
- Some counties that are contained within a Metropolitan Statistical Area (MSA) will be listed under the MSA metropolitan.

HB-1-3555, APPENDIX 5		GUARANTEED HOUSING PROGRAM INCOME LIMITS							
STATE: OKLAHOMA		AJUSTED INCOME LIMITS							
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Fort Smith, AR-OK MSA									
Fort Smith, AR-OK HUD Metro FMR Area									
	VERY LOW INCOME	16950	19400	21800	24200	26150	28100	30050	31950
	LOW INCOME	27100	30950	34850	38700	41800	44900	48000	51100
	MOD. INC-GUAR. LOAN	75650	75650	75650	75650	99850	99850	99850	99850
Le Flore County, OK HUD Metro FMR Area									
	VERY LOW INCOME	16400	18750	21100	23400	25300	27150	29050	30900
	LOW INCOME	26200	29950	33700	37450	40450	43450	46450	49450
	MOD. INC-GUAR. LOAN	75650	75650	75650	75650	99850	99850	99850	99850
Lawton, OK MSA									
	VERY LOW INCOME	19750	22550	25350	28150	30450	32700	34950	37200
	LOW INCOME	31550	36050	40550	45050	48650	52250	55850	59450
	MOD. INC-GUAR. LOAN	75650	75650	75650	75650	99850	99850	99850	99850
Oklahoma City, OK MSA									
Grady County, OK HUD Metro FMR Area									
	VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150
	LOW INCOME	34050	38900	43800	48650	52550	56450	60350	64200
	MOD. INC-GUAR. LOAN	75650	75650	75650	75650	99850	99850	99850	99850
Lincoln County, OK HUD Metro FMR Area									
	VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
	LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
	MOD. INC-GUAR. LOAN	75650	75650	75650	75650	99850	99850	99850	99850
Oklahoma City, OK HUD Metro FMR Area									
	VERY LOW INCOME	22600	25800	29050	32250	34850	37450	40000	42600
	LOW INCOME	36100	41300	46450	51600	55750	59850	64000	68100
	MOD. INC-GUAR. LOAN	75650	75650	75650	75650	99850	99850	99850	99850
Tulsa, OK MSA									
Okmulgee County, OK HUD Metro FMR Area									
	VERY LOW INCOME	18100	20650	23250	25800	27900	29950	32000	34100
	LOW INCOME	28900	33050	37150	41300	44600	47900	51200	54500
	MOD. INC-GUAR. LOAN	75650	75650	75650	75650	99850	99850	99850	99850
Pawnee County, OK HUD Metro FMR Area									
	VERY LOW INCOME	18950	21650	24350	27050	29250	31400	33550	35750
	LOW INCOME	30300	34650	38950	43300	46750	50250	53700	57150
	MOD. INC-GUAR. LOAN	75650	75650	75650	75650	99850	99850	99850	99850

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 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 115/80THS OF THE AREA LOW-INCOME LIMIT
 04/01/2015 SPECIAL PN

[Return to top](#)

- 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 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.

USDA United States Department of Agriculture
Rural Development

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Home About SCA Contact Us

You are here: Eligibility / Home

Eligibility

You must use [Internet Explorer 7.0](#) or higher, [Mozilla Firefox 3.6](#) or higher, and [Google Chrome 8.0](#) or higher 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 and the USDA Satellite Grant Program. In order to be eligible for many USDA loans, household income must meet certain guidelines. Also, the home to be purchased or served 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.

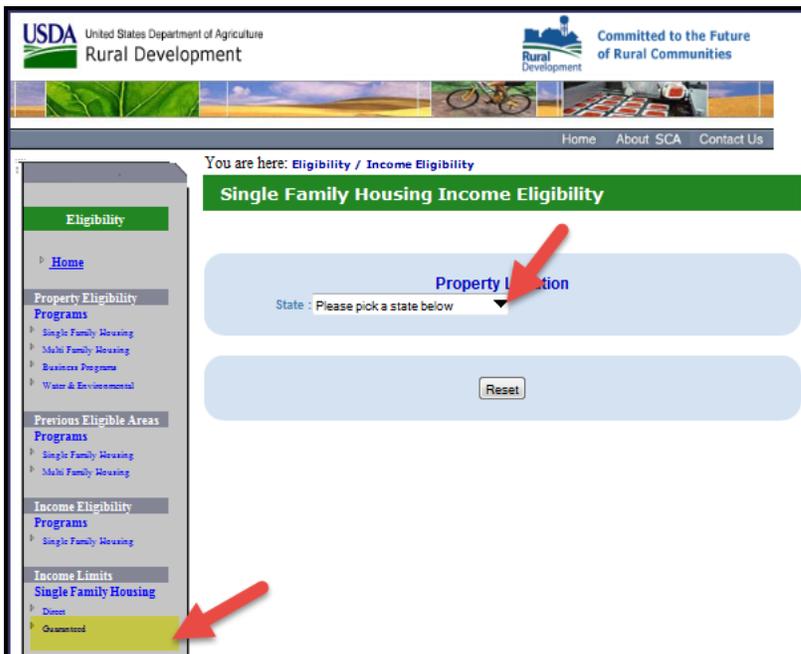
To determine income eligibility of an applicant/household, click on the **Income Eligibility** link on the left side of the screen and select a Rural Development program. When you select a Rural Development program, you will be directed to the appropriate income eligibility screen for the Rural Development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

To determine if a property is eligible to receive discounted satellite service under the Satellite Grant Program, click on the **Satellite Grant Program** link on the left side of the screen to view a map. You will be able to find your address on the map to determine if you meet the eligibility requirements of this program.

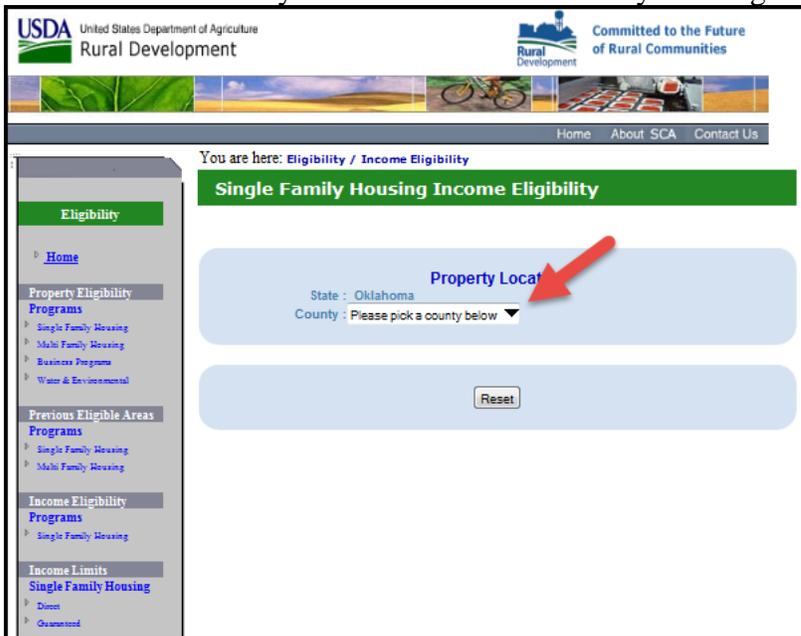
To find out how to apply for a Rural Development Loan, click on the **Contact Us** link on the left side of the screen to view a map. Use the map to determine the eligibility of your address.

USDA.gov | Farm Service Agency | Natural Resources Conservation Service | Rural Development
FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | FirstGov | White House

- Select a State from the drop down menu.



➤ Select a county within the State selected by utilizing the dropdown.

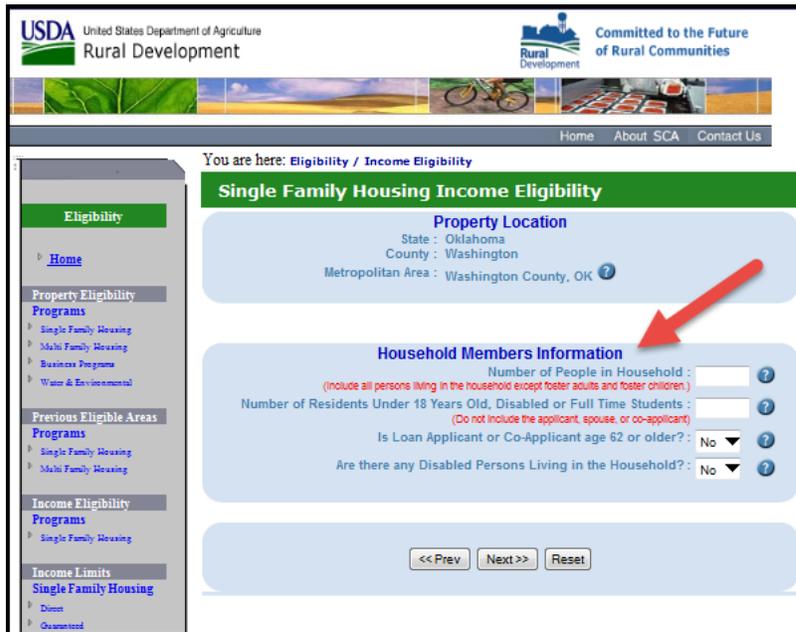


- Complete Household Members Information.

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”.



The screenshot displays the USDA Rural Development website interface. At the top, the USDA logo and 'United States Department of Agriculture Rural Development' are visible, along with the slogan 'Committed to the Future of Rural Communities'. A navigation bar includes 'Home', 'About SCA', and 'Contact Us'. The main content area is titled 'You are here: Eligibility / Income Eligibility' and 'Single Family Housing Income Eligibility'. The 'Property Location' section shows 'State : Oklahoma', 'County : Washington', and 'Metropolitan Area : Washington County, OK'. The 'Household Members Information' section contains four fields: 'Number of People in Household', 'Number of Residents Under 18 Years Old, Disabled or Full Time Students', 'Is Loan Applicant or Co-Applicant age 62 or older?', and 'Are there any Disabled Persons Living in the Household?'. Each field has a question mark icon for help. A red arrow points to the 'Household Members Information' section. At the bottom, there are navigation buttons: '<< Prev', 'Next >>', and 'Reset'.

- Complete Expenses and Deductions portion of the page. Available data fields will appear based upon the responses provided on the “Household Member Information” page.
- Complete Gross Monthly Income for all adult household members of the household, regardless if a household member is a party to the note.
- Select “Finish” to complete the calculation of program eligible income.

USDA United States Department of Agriculture
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Home About SCA Contact Us

You are here: Eligibility / Income Eligibility

Single Family Housing Income Eligibility

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

Expenses and Deductions
Annual Child Care Expenses : ?

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)

<< Prev Finish Reset

- An Income eligibility Determination Summary will display.

- The summary will outline the applicant's eligibility for the Single Family Housing Guaranteed Loan Program AND the Section 502 Direct Rural Housing Loan Program.

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Home About SCA Contact Us

You are here: Eligibility / Income Eligibility

Single Family Housing 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 04-14-2015. (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 :	\$1,680.00
Household Adjusted Annual Income :	\$70,320.00

Section 502 Guaranteed Rural Housing Loan Program
Maximum Adjusted Household Income for Selected State and County : \$75,650.00

Section 502 Direct Rural Housing Loan Program
Maximum Adjusted Household Income for Selected State and County : \$43,450.00
Adjusted Household Income Exceeds Maximum Income by : \$26,870.00

<< Prev Reset