United States Department of Agriculture
Rural Development

USDA Income and Property Eligibility

User Guide

Updated July 7, 2016

Version 1.2

TABLE OF CONTENTS

WELCOME TO INCOME & PROPERTY ELIGIBILITY

1.0   WHAT IS THE SYSTEM FOR?

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 or served must be located in an eligible rural area as defined by USDA.

The site also allows you to determine whether or not you are eligible for a Water & Environmental loan.

2.0   WHO CAN USE THE SYSTEM?

The Eligibility site is a tool for anyone to use when trying to determine if they are eligible for a USDA loan, be it a property loan or a program loan. If you are eligible, the program's website will direct you on how to apply.

3.0   WHO CAN I CONTACT FOR HELP?

If you have questions about a loan or a program, click the "Contact Us" link in the upper right hand corner of the Eligibility site to see a dropdown with the different programs available. Click on a program name to be directed to their contact information.

DETERMINING ELIGIBILITY

4.0   HOME

When you first access the Eligibility site, you will land on the Home page. To learn more about a program and whether or not you are eligible to apply, click one of the program links at the top of the screen. If this is your first time using the system, you must accept the property eligibility disclaimer, in order to access the eligibility map. If you do not accept the disclaimer, you will be returned to the Home page.
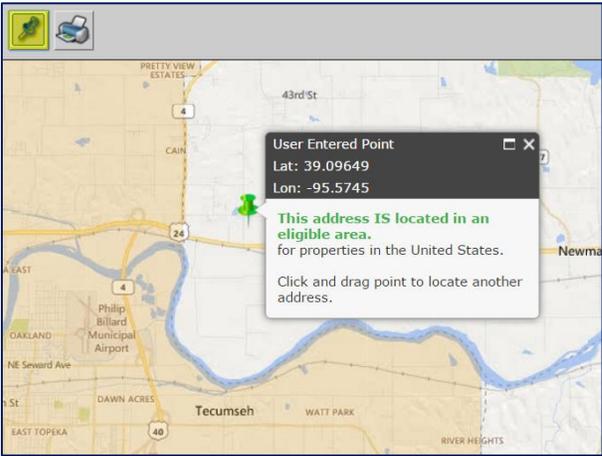

5.0   USING THE ELIGIBILITY MAPS

You have several options when trying to find an eligible property. If you enter in an address and click the "Go!" button, the map will zoom to that location and display a message, saying whether or not that address is located in an eligible area.

You can also zoom into a location by double-clicking on the map, using the scroll bar located on the left side of the screen, or scrolling in and out with your mouse. Once you have zoomed in close enough, click on the **pushpin** icon and click on the map. You will see a green push pin with a pop-up that displays the latitude and longitude of that location, as well as whether or not it is located in an

eligible area. Addresses located in the tan areas of the map are ineligible for applications.

Note: To remove a pinned location, click the pushpin button again. To refresh a map and remove all addresses, you will need to click away from the screen and then back.
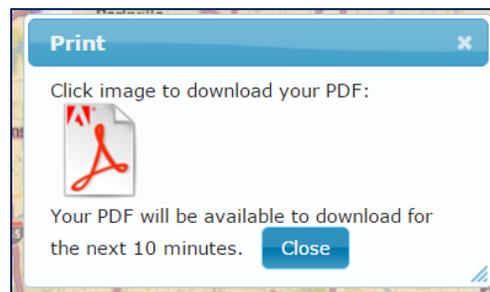
5.1   MOVING A PINNED LOCATION

If you want to move a pinned location across the map, move your mouse cursor over the green pin and left click. This will change the mouse cursor from an arrow to a pointing hand.

Once you have the hand cursor, left click and drag the pin to a new spot on the map. When you let go of the mouse, a new pop-up will appear with the information about your new pinned location.

5.2   PRINTING A MAP

Once you have found your property's location, you will be able to print a copy of the map. Click the **printer** icon; a pop-up will appear on the screen. After entering your comments, click the "Print" button. You should see a message, saying that your map PDF is being generated. When the PDF is ready, you will see the following pop-up:

Note: If you manually selected a location, you will only see the latitude and longitude; the matched address will only display an address if you searched for one.

5.3   PREVIOUS ELIGIBILITY AREAS

If you would like to view areas that were previously eligible for funding, click on the "Previous Eligibility Areas." This will bring up a map that is similar to the Property Eligibility map. The main difference between Property Eligibility and Previous Eligibility is that you cannot print or pin a location.

6.0   SINGLE FAMILY HOUSING

While there are two Single Family Housing tabs, one for Direct loans and the other for Guaranteed loans, they both consist of the same sub-tabs:

1. Property Eligibility
2. Previous Eligibility Areas
3. Income Eligibility
4. Income Limits
5. Loan Basics

6.1   INCOME ELIGIBILITY

The Income Eligibility tab helps you determine whether or not you are eligible for one, or both, of the following loan programs:

- Section 502 Guaranteed Rural Housing Loan Program
- Section 502 Direct Rural Housing Loan Program

To determine your eligibility, first select your state and county. A questionnaire will appear, asking you about the people in your household.

When you have answered the questions, select the "Next" button to continue your survey. Once you have finished entering your data, click the "Finish" button to be taken to the results screen.
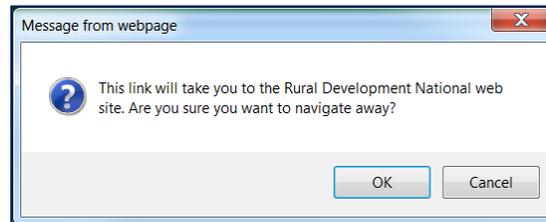

Here, you will be told whether or not you are eligible for the Rural Housing Loan Programs, as well as a summary of your adjusted household income. If you would like to start the survey, simply click the "Reset" button. If you need to edit a single piece of data, click the "Prev" button. If you would like to print your results, click the "Print" button to print a copy of the screen.

7.0   MULTI-FAMILY HOUSING

The Multi-Family Housing consists of the following sub-tab:

- Property Eligibility
- Previous Eligibility Areas
- Loan Basics

If you click on "Loan Basics," the following pop-up will appear:

Message from webpage

This link will take you to the Rural Development National web site. Are you sure you want to navigate away?

OK   Cancel

If you click "OK," you will be taken to the Multi-Family Housing Program website. If you click "Cancel," you will stay on your current screen.
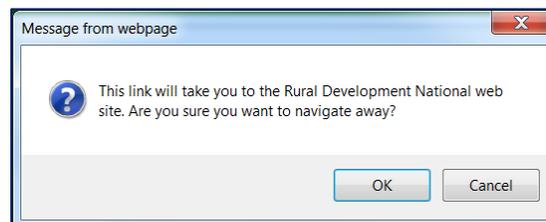
8.0   RURAL BUSINESS

The Rural Business tab consists of the following sub-tabs:

- Property Eligibility
- Loan Basics
- What Kind of Funding Am I Eligible For?

When you click on "Rural Business," you will automatically land on the Property Eligibility screen. The Rural Business Property Eligibility maps have been split into two sections; you must select a section before you can view the map.

If you click on "Loan Basics," the following pop-up will appear:

Message from webpage

This link will take you to the Rural Development National web site. Are you sure you want to navigate away?

OK   Cancel

If you click "OK," you will be taken to the Programs and Services for Businesses website. If you click "Cancel," you will stay on your current screen.

8.1   WHAT KIND OF FUNDING AM I ELIGIBLE FOR?

The Rural Business Services (RBS) Program Discovery Tool helps you determine whether or not you are eligible to receive funding. Depending on how you answer the survey, you will be told what programs you are eligible for.

Note: Clicking on one of the program links will open their program website in a new tab.

If you need to change an answer in your survey, click the "Previous Question" button. If you need to redo your survey, click the "Restart Survey" button.

End of Questionnaire has been reached.

Questionnaire Conclusions

You may be eligible for the below programs. Please review the Program 101's:
Socially-Disadvantaged Groups Grant
Value Added Producer Grants
Delta Health Care Services Grant
Rural Cooperative Development Grant
Rural Economic Development Loan & Grant
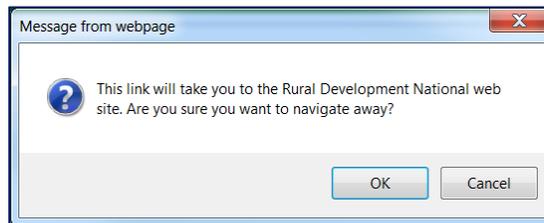Please contact the appropriate State Director's Office for more information:
State Offices

9.0   WATER AND ENVIRONMENTAL

The Water and Environmental tab consists of the following sub-tabs:

- Property Eligibility
- Loan Basics

If you click on "Loan Basics," the following pop-up will appear:

Message from webpage

This link will take you to the Rural Development National web site. Are you sure you want to navigate away?

OK   Cancel

If you click "OK," you will be taken to the Water & Environmental Program website. If you click "Cancel," you will stay on your current screen.