

SINGLE FAMILY HOUSING LOANS

Why rent when you can own?

USDA Rural Development is an agency committed to providing affordable housing in Rural Communities. Eligible applicants can get great financing for the construction of a new home or purchase of an existing home with repairs and improvements. Loan funds are also used for special design features or equipment necessary due to a disability. So if you need financing a home, contact Rural Development today!

Direct Loan Program:

Designed for low income applicants

Loan funds come directly from the government

Loan amounts are determined by considering income, existing debts, and the taxes and insurance on the purposed home.

No down payment. Closing costs average only \$1,700 to \$3,500, and can be covered by the Direct Loan.

Payment assistance subsidy offered to eligible applicants with interest rates as low as 1%.

Guaranteed Loan Program:

Designed for moderate income applicants

Individuals apply with an approved lender (mortgage broker, bank, credit union, etc.) Ask your local lender if they are approved!

No down payment. Closing costs can be covered by the Guaranteed Loan.

No mortgage insurance

30 year fixed interest rate

🕰 No maximum loan amount

All USDA loans/grants have certain eligibility requirements that must be met. Some of these requirements are listed below:

1. Must meet the income limits based on the family size and the area. (see the reverse side of this page)

2. Must demonstrate repayment ability and a sufficient credit history.

3. Must be a U.S. citizen or legally admitted alien.

4. Must personally occupy the dwelling and possess the legal capacity to incur the loan.

2847 Ashmun Street • Sault Ste. Mane, MI 49783 Phone: (906) 632-9611 • Fax: (855) 663-1383 • TDD: (800) 649-3777 Web: http://www.rurdev.usda.gov/mi

Committed to the future of rural communities.

DIRECT RURAL HOUSING LOAN & INCOME LIMITS AS OF MAY 17, 2017

Cheboygan, Gogebic, Houghton, Iron, Keweenaw, Menominee, Ontonagon, Presque Isle and Schoolcraft Counties:

Area Loan Limit for Direct Loans \$136,000, Gogebic & Houghton County Ioan limits \$150,000

Family size

1-4 Household Members

5-8 Household Members

Very Low

\$27.900

\$36,850

Low

\$44,650.

\$58,950

Alger County:

Family size

Area Loan Limit for Direct Loans \$136,000 for Alger 1-4 Household Members

5-8 Household Members

Very Low Low

\$28,050

\$37,050

\$44,900

\$59,250

Baraga County:

Family size

Area Loan Limit for Direct Loans \$136,000 1-4 Household Members

5-8 Household Members

Very Low Limit Low Limit

\$27,900

\$36,850

\$44,650

\$58,950

Chippewa & Dickinson County: Area Loan Limit for Direct Loans Chippewa \$150,000 and Dickinson \$136,000

Family size

1-4 Household Members

5-8 Household Members

Very Low Limit Low Limit

\$28,750

\$37,950

\$46,000

\$60,700

Delta & Luce County:

Family size

Area Loan Limit for Direct Loans Delta \$150,000 and Luce \$136,000 1-4 Household Members

5-8 Household Members

Very Low Limit

\$28,150

\$37,200

Low Limit

\$45,050

\$59,450

Emmet County:

Area Loan Limit for Direct Loans \$160,000 1-4 Household Members

5-8 Household Members

Family size Very Low Limit

\$33,400 \$53,450

\$44,300

Low Limit

\$70,900

Mackinac County:

Family size

Area Loan Limit for Direct Loans \$136,000 1-4 Household Members

5-8 Household Members

Very Low Limit

\$27,900

\$36,850

Low Limit

\$44,650

\$58,950

Marquette County:

Area Loan Limit for Direct Loans \$160,000

Family size

1-4 Household Members

5-8 Household Members

Very Low Limit

\$32,850

\$43,350

Low Limit

\$52,550

\$69,350

GUARANTEE HOUSING PROGRAM INCOME LIMITS FOR ALL COUNTIES LISTED ABOVE WITH THE EXCEPTION OF EMMET 1-4 Household Members \$75,650 5-8 Household Members \$99,850

GUARANTEE HOUSING PROGRAM INCOME LIMITS EMMET COUNTY

1-4 Household Members \$76,850

5-8 Household Members \$101,450

^{*}Rural Development does allow for certain deductions for families over the limits, including deductions for dependents, disabled, elderly, certain medical expenses, and child care. Contact Rural Development for more details.

RURAL DEVELOPMENT PREQUALIFICATION WORKSHEET

2847 ASHMUN STREET, SAULT STE. MARIE, MI 49783

906-632-9611 EXT 4 OR 1-800-944-8119 (SAULT OFFICE)

FAX: 855-663-1383

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The information RHS obtains is only to be used in the processing of my requestion APPLICANT'S SIGNATURE DATE	0.8	ance. Your		ply is appreciated. ANT'S SIGNATURE		DATE		
Would you like your prequalification response: Mailed to you	uest for assista		1					