United States Department of Agriculture

Low Income Home Loan Program

Highlights of our program:

- Maximum Loan Amount from **$165,700 - $204,700** depending on county.
- We can loan up to 100% of the appraised value of the home.
- Interest rate is fixed for a 33 year term.
- Your monthly payment may be reduced by Payment Assistance – the interest rate you pay is based upon your income.

To qualify you must:

- Be unable to obtain a mortgage from any other source.
- Have a low income household (income limits listed below.)
- Have an acceptable credit history.
- Not currently own a home that fits your needs.
- Be a Citizen of the U.S. or legally admitted for permanent residency.

Low Income Limits by County: Revised 02-12-14

County	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Blue Earth	39,000	44,550	50,150	55,700	60,150	64,600	69,050	73,500
Dakota	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
Dodge	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
Faribault	34,550	39,500	44,400	49,350	53,300	57,250	61,200	65,150
Fillmore	36,300	41,500	46,650	51,850	56,000	60,150	64,300	68,450
Freeborn	34,550	39,500	44,400	49,350	53,300	57,250	61,200	65,150
Goodhue	40,800	46,600	52,450	58,250	62,900	67,550	72,250	76,900
Houston	38,750	44,300	49,800	55,350	59,800	64,200	68,650	73,050
Le Sueur	40,600	46,400	52,200	58,000	62,650	67,300	71,900	76,550
Mower	34,800	39,750	44,750	49,700	53,700	57,650	61,650	65,600
Olmsted	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
Rice	41,550	47,500	53,400	59,350	64,100	68,850	73,600	78,350
Scott	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
Steele	41,350	47,250	53,150	59,050	63,750	68,500	73,200	77,950
Wabasha	38,650	44,150	49,700	55,200	59,600	64,050	68,450	72,850
Waseca	37,600	42,950	48,350	53,700	58,000	62,300	66,600	70,900
Winona	37,300	42,650	47,950	53,300	57,550	61,850	66,100	70,350

EQUAL HOUSING OPPORTUNITY

For more information, please contact Rural Development

(507) 437-8247 Ext. 4

"The USDA is an Equal Opportunity Provider and Employer"

Areas that are ineligible for this program are: Austin, Rochester, Mankato and Winona.
Only Areas in Scott County that are Eligible: Belle Plaine, Elko, New Market, and New Prague
Only Areas in Dakota County that are Eligible: Northfield and Hampton

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