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USDA United States Department of Agriculture

Low Income Home Loan Program

Highlights of our program:

- Maximum Loan Amount from **$251,862 – 293,480** 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 –

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 06-13-2018

County	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Blue Earth	43,700	49,900	56,150	62,400	67,400	72,400	77,400	82,350
Dakota	50,350	57,500	64,700	71,900	77,650	83,400	89,150	94,900
Dodge	50,350	57,500	64,700	71,900	77,650	83,400	89,150	94,900
Faribault	38,900	44,500	50,050	55,600	60,050	64,500	68,950	73,400
Fillmore	39,250	44,900	50,500	56,100	60,600	65,100	69,550	74,050
Freeborn	38,900	44,500	50,050	55,600	60,050	64,500	68,950	73,400
Goodhue	43,500	49,700	55,950	62,150	67,100	72,100	77,050	82,050
Houston	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
Le Sueur	42,850	48,950	55,100	61,200	66,100	71,000	75,900	80,800
Mower	38,900	44,500	50,050	55,600	60,050	64,500	68,950	73,400
Olmsted	50,350	57,500	64,700	71,900	77,650	83,400	89,150	94,900
Rice	43,750	50,000	56,250	62,500	67,500	72,500	77,500	82,500
Scott	50,350	57,500	64,700	71,900	77,650	83,400	89,150	94,900
Steele	43,200	49,350	55,550	61,700	66,650	71,550	76,500	81,450
Wabasha	40,500	46,300	52,050	57,850	62,500	67,100	71,750	76,350
Waseca	41,350	47,300	53,200	59,100	63,850	68,550	73,300	78,000
Winona	41,050	46,900	52,800	58,650	63,350	68,050	72,750	77,400

EQUAL HOUSING OPPORTUNITY

For more information, please contact Rural Development

(507) 332-7418 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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