



# *RD NEWS FLASH*

United States Department of Agriculture - Rural Development  
World Wide Web: <http://www.rurdev.usda.gov/vt>

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**April 21, 2009**

## **IT'S OFFICIAL—TWO TIER INCOME LIMITS ARE HERE FOR USDA RD GUARANTEED HOME LOANS!**

The effective date for the “two tier” income eligibility limits were made effective Monday April 20, 2009. This change was made to coincide with the annual change to our income limits that are normally published about this time every year.

The change for the “two-tier” threshold under the Guaranteed program will have a HUGE impact for qualifying customers as it relates to income eligibility based on household size, and it will greatly simplify the process. For example, the change increases the threshold for eligibility of a two person household by almost \$20,000 higher than what was used in 2008!

This “two-tier” change only applies to the RD Section 502 Guaranteed Loan Program, however, our Direct program income limits are about 5% higher than 2008.

You can access the income eligibility web site for both Guaranteed and Direct Programs at: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Contact us if you have questions regarding this announcement.

### In New Hampshire:

Colleen Ladew  
Guaranteed Housing Specialist  
10 Ferry Street, Suite 218  
Concord Center, Box 321  
Concord, NH 03301  
[colleen.ladew@nh.usda.gov](mailto:colleen.ladew@nh.usda.gov)  
Phone: 603-223-6035  
FAX: 603-223-6061

### In Vermont:

Rita Weisburgh  
Guaranteed Housing Specialist  
City Center 3<sup>rd</sup> Floor  
89 Main Street  
Montpelier, VT 05602  
[rita.weisburgh@vt.usda.gov](mailto:rita.weisburgh@vt.usda.gov)  
Phone: 802-828-6003  
FAX: 802-828-6076