



Contact Information  
Based on County:

For: Bonner, Boundary, Benewah, Idaho, Kootenai, Latah, Lewis, Clearwater, Nez Perce and Shoshone counties contact:

Northern Idaho Office  
7830 Meadowlark Way  
Suite C3  
Coeur d'Alene, Idaho 83815  
Phone: (208) 762-4939 x4  
Fax: (855) 505-1566

For: Ada, Adams, Boise, Canyon, Gem, Owyhee, Payette, Valley, and Washington counties contact:

Western Idaho Office  
2208 E. Chicago, Suite C  
Caldwell, Idaho 83605  
Phone: (208) 459-0761 x4  
FAX: (855) 584-6125

For: Blaine, Camas, Cassia, Elmore, Gooding, Jerome, Lincoln, Minidoka, and Twin Falls counties contact:

Central Idaho Office  
1441 Fillmore, Suite C  
Twin Falls, Idaho 83301  
Phone: (208) 733-5380 x4  
FAX: (858) 505-1569

For: Bannock, Bear Lake, Bingham, Bonneville, Butte, Caribou, Clark, Custer, Franklin, Fremont, Jefferson, Lemhi, Oneida, Madison, Power, and Teton counties contact:

Eastern Idaho Office  
725 Jensen Grove Dr., Suite 1  
Blackfoot, Idaho 83221  
Phone: (208) 785-2090 x4  
FAX: (855) 505-1565

Website:  
<http://www.rd.usda.gov/id>

## Single Family Housing 502 Direct Loan Program

(03/31/17)

This program makes home loans available to eligible applicants to purchase modest homes.

### Applicants must meet the following eligibility requirements:

- Be a citizen of the United States or its holding, or provide acceptable evidence of eligible immigration status.
- Be unable to obtain credit from other lending sources on rates and terms the applicant could reasonably be expected to meet.
- May not presently own a dwelling, or own a dwelling which is not structurally sound, functionally adequate, or large enough to accommodate applicant's needs.
- Have a credit history that indicates a reasonable ability and willingness to meet obligations as they come due. Indicators of unacceptable credit history are shown on next page.
- Possess legal capacity to incur the loan obligation, and be considered an adult under state law.
- Agree to occupy home on permanent basis.
- Show ability and willingness to provide responsible maintenance of home.
- Cannot have been suspended or debarred from participation in Federal programs.
- Provide truthful and relevant information when applying for assistance.
- Have adequate and dependable income that shows repayment ability for a housing loan and associated costs such as taxes, insurance, maintenance, and utilities. The income limits are listed on the attached pages and are subject to change without notice.

### Modest Home Purchase Requirements:

- Homes must be modest in size, design, & cost; & must be determined decent, safe, and sanitary.
- Homes must not exceed 2000 square feet of living space. (not counting a basement)
- Properties cannot have in-ground swimming pools, or income producing land and/or structures.
- The site must not include farm service buildings (though small outbuildings such as a storage shed may be included), the site must not be large enough to subdivide into more than one site under existing local zoning ordinances, and the value of the site should not exceed 30 percent of the "as improved" market value of the property. Generally, sites are 1 acre or less.

*(The above requirements refer to both new and existing homes)*

### Payment Assistance - Subsidy

Depending on the applicant's income, the loan could have payment assistance subsidy, whereby a portion of the borrowers' interest rate is reduced to create a lower monthly payment. The amount of reduction is based on household income from all sources. This income will be reviewed annually. Changes in income will result in changes in monthly payment as long as the borrower is receiving the payment assistance. Payment assistance is only available to applicants with low or very low income and all or a portion of the payment assistance is subject to repayment (recapture) upon transfer of title or sale of the home.

### Application Process

Applications are processed in date order; however, when funding is limited applications will be prioritized. **To make application please contact our office at the phone number and address listed on the left column of this page.**

**\*You can check your credit report for free once per year at [www.annualcreditreport.com](http://www.annualcreditreport.com).**



Single Family Housing  
502 Direct Loan Program

(03/31/17)

Indicators of Unacceptable Credit History

- No credit history.
- Incidents of more than 1 debt payment more than 30 days late within the last 12 months.
- Foreclosure completed within the last 36 months.
- Outstanding IRS tax liens or any other outstanding tax lien with no satisfactory arrangement for payment.
- Two plus rent payments paid 30 or more days late within the last 2 years. If no other credit problems in the past 2 years, only 1 year of rent history will be evaluated.
- Outstanding collection accounts with record of irregular payments with no satisfactory arrangements for repayment, OR collection accounts paid in full within the last 6 months. Unless the applicant had been making regular payments previously.
- Non-Agency debts written off within the last 36 months, unless debt was paid in full at least 12 months ago.
- Agency debts that were debt settled within the past 36 months, or are being considered for debt settlement.
- Delinquency on a federal debt.
- A court-created or court-affirmed obligation or judgment caused by nonpayment that is currently outstanding or has been outstanding within the last 12 months, except:
- A bankruptcy in which: a) debts were discharged more than 36 months prior to the date of application; or b) where applicants successfully completed a bankruptcy debt restructuring plan and has demonstrated a willingness to meet obligations when due for the 12 months prior to the date of application.
- Judgment satisfied more than 12 months before date of application.
- An applicant with an outstanding judgment obtained by the United States in a Federal court, other than the United States Tax Court, is not eligible for a Section 502 loan. This requirement is statutory and cannot be waived.

"The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720- 6382 (TDD). USDA is an equal opportunity provider and employer."

Maximum Appraised Property Value and Loan Amounts for All Idaho Counties:

Area 1	Max Loan Limit	Area 2	Max Loan Limit
05 Benewah	\$176,000	01 Ada	\$195,000
09 Bonner	\$209,000	02 Adams	\$165,300
11 Boundary	\$184,000	08 Boise	\$160,000
18 Clearwater	\$176,000	14 Canyon	\$195,000
25 Idaho	\$176,000	23 Gem	\$165,000
28 Kootenai	\$205,000	38 Payette	\$165,000
29 Latah	\$197,000	43 Valley	\$210,000
31 Lewis	\$176,000	44 Washington	\$166,500
35 Nez Perce	\$196,000	20 Elmore	\$168,600
40 Shoshone	\$182,000	37 Owyhee	\$172,200
Area 3	Max Loan Limit	Area 4	Max Loan Limit
07 Blaine	\$254,600	03 Bannock	\$170,000
13 Camas	\$166,100	04 Bear Lake	\$160,000
16 Cassia	\$179,100	06 Bingham	\$175,000
24 Gooding	\$177,600	10 Bonneville	\$175,000
27 Jerome	\$177,600	12 Butte	\$150,000
32 Lincoln	\$175,100	15 Caribou	\$150,000
34 Minidoka	\$175,100	17 Clark	\$150,000
42 Twin Falls	\$192,300	19 Custer	\$165,000
		21 Franklin	\$185,000
		22 Fremont	\$165,000
		26 Jefferson	\$180,000
		30 Lemhi	\$170,000
		33 Madison	\$185,000
		36 Oneida	\$160,000
		39 Power	\$160,000
		41 Teton	\$185,000

----- A D J U S T E D I N C O M E L I M I T S -----									
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
<b>Boise City, ID MSA</b>									
Boise City, ID HUD Metro FMR Area									
VERY LOW INCOME	22550	25750	28950	32150	34750	37300	39900	42450	
LOW INCOME	36000	41150	46300	51450	55550	59700	63800	67900	
MODERATE INCOME	41500	46650	51800	56950	61050	65200	69300	73400	
38 YEAR TERM	27000	30900	34750	38600	41700	44800	47850	50950	
ADJ. MEDIAN INC.**	45100	51500	57900	64300	69500	74600	79800	84900	
Gem County, ID HUD Metro FMR Area									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
<b>Coeur d'Alene, ID MSA</b>									
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550	
LOW INCOME	34350	39300	44200	49100	53050	56950	60900	64800	
MODERATE INCOME	39850	44800	49700	54600	58550	62450	66400	70300	
38 YEAR TERM	26250	30000	33750	37500	40500	43500	46500	49500	
ADJ. MEDIAN INC.**	43000	49200	55300	61400	66400	71300	76200	81100	
<b>Idaho Falls, ID MSA</b>									
Butte County, ID HUD Metro FMR Area									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
Idaho Falls, ID HUD Metro FMR Area									
VERY LOW INCOME	21450	24500	27550	30600	33050	35500	37950	40400	
LOW INCOME	34250	39150	44050	48950	52850	56800	60700	64600	
MODERATE INCOME	39750	44650	49550	54450	58350	62300	66200	70100	
38 YEAR TERM	25900	29600	33300	37000	39950	42900	45900	48850	
ADJ. MEDIAN INC.**	42900	49000	55100	61200	66100	71000	75900	80800	
<b>Lewiston, ID-WA MSA</b>									
VERY LOW INCOME	21050	24050	27050	30050	32500	34900	37300	39700	
LOW INCOME	33650	38500	43300	48100	51950	55800	59650	63500	
MODERATE INCOME	39150	44000	48800	53600	57450	61300	65150	69000	
38 YEAR TERM	25250	28850	32450	36050	38950	41800	44700	47600	
ADJ. MEDIAN INC.**	42100	48100	54100	60100	65000	69800	74600	79400	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Logan, UT-ID MSA									
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700	
LOW INCOME	37900	43300	48750	54150	58500	62800	67150	71500	
MODERATE INCOME	43400	48800	54250	59650	64000	68300	72650	77000	
38 YEAR TERM	28400	32500	36550	40600	43850	47100	50350	53600	
ADJ. MEDIAN INC.**	47400	54200	61000	67700	73200	78600	84000	89400	
Pocatello, ID MSA									
VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750	
LOW INCOME	33700	38500	43350	48150	52000	55850	59700	63550	
MODERATE INCOME	39200	44000	48850	53650	57500	61350	65200	69050	
38 YEAR TERM	25700	29350	33050	36700	39650	42550	45500	48450	
ADJ. MEDIAN INC.**	42200	48200	54200	60200	65100	69900	74700	79500	
Adams County, ID									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
Bear Lake County, ID									
VERY LOW INCOME	19400	22150	24900	27650	29900	32100	34300	36500	
LOW INCOME	31000	35400	39850	44250	47800	51350	54850	58400	
MODERATE INCOME	36500	40900	45350	49750	53300	56850	60350	63900	
38 YEAR TERM	23350	26700	30000	33350	36000	38700	41350	44000	
ADJ. MEDIAN INC.**	38800	44300	49800	55300	59800	64200	68600	73000	
<b>Benewah County, ID</b>									
<b>VERY LOW INCOME</b>	<b>19350</b>	<b>22100</b>	<b>24850</b>	<b>27600</b>	<b>29850</b>	<b>32050</b>	<b>34250</b>	<b>36450</b>	
<b>LOW INCOME</b>	<b>30900</b>	<b>35300</b>	<b>39750</b>	<b>44150</b>	<b>47700</b>	<b>51200</b>	<b>54750</b>	<b>58300</b>	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
Bingham County, ID									
VERY LOW INCOME	20450	23400	26300	29200	31550	33900	36250	38550	
LOW INCOME	32700	37350	42050	46700	50450	54150	57900	61650	
MODERATE INCOME	38200	42850	47550	52200	55950	59650	63400	67150	
38 YEAR TERM	24550	28050	31550	35050	37850	40650	43450	46250	
ADJ. MEDIAN INC.**	40900	46800	52600	58400	63100	67800	72500	77100	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES  
\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
<b>Blaine County, ID</b>								
VERY LOW INCOME	28250	32250	36300	40300	43550	46750	50000	53200
LOW INCOME	45150	51600	58050	64500	69650	74800	80000	85150
MODERATE INCOME	50650	57100	63550	70000	75150	80300	85500	90650
38 YEAR TERM	33850	38700	43500	48350	52200	56100	59950	63800
ADJ. MEDIAN INC.**	56500	64500	72600	80600	87100	93500	100000	106400
<b>Bonner County, ID</b>								
VERY LOW INCOME	19600	22400	25200	28000	30250	32500	34750	37000
LOW INCOME	31350	35850	40300	44800	48400	51950	55550	59150
MODERATE INCOME	36850	41350	45800	50300	53900	57450	61050	64650
38 YEAR TERM	23800	27200	30600	34000	36700	39450	42150	44900
ADJ. MEDIAN INC.**	39200	44800	50400	56000	60500	65000	69500	74000
<b>Boundary County, ID</b>								
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900
<b>Camas County, ID</b>								
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900
<b>Caribou County, ID</b>								
VERY LOW INCOME	23400	26750	30100	33400	36100	38750	41450	44100
LOW INCOME	37400	42750	48100	53450	57750	62000	66300	70550
MODERATE INCOME	42900	48250	53600	58950	63250	67500	71800	76050
38 YEAR TERM	28050	32100	36100	40100	43300	46500	49700	52950
ADJ. MEDIAN INC.**	46800	53500	60200	66800	72200	77500	82900	88200
<b>Cassia County, ID</b>								
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES  
\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Clark County, ID									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
Clearwater County, ID									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
Custer County, ID									
VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100	
LOW INCOME	36600	41800	47050	52250	56450	60600	64800	68950	
MODERATE INCOME	42100	47300	52550	57750	61950	66100	70300	74450	
38 YEAR TERM	27450	31350	35300	39200	42350	45450	48600	51750	
ADJ. MEDIAN INC.**	45800	52300	58800	65300	70600	75800	81000	86200	
Elmore County, ID									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
Fremont County, ID									
VERY LOW INCOME	19550	22350	25150	27900	30150	32400	34600	36850	
LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950	
MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450	
38 YEAR TERM	23450	26800	30150	33500	36200	38850	41550	44200	
ADJ. MEDIAN INC.**	39100	44700	50300	55800	60300	64800	69200	73700	
Gooding County, ID									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
<b>Idaho County, ID</b>								
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900
Jerome County, ID								
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900
<b>Latah County, ID</b>								
VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750
38 YEAR TERM	27150	31000	34900	38750	41850	44950	48050	51150
ADJ. MEDIAN INC.**	45300	51700	58200	64600	69800	75000	80200	85300
Lemhi County, ID								
VERY LOW INCOME	19600	22400	25200	27950	30200	32450	34700	36900
LOW INCOME	31300	35750	40250	44700	48300	51850	55450	59000
MODERATE INCOME	36800	41250	45750	50200	53800	57350	60950	64500
38 YEAR TERM	23500	26850	30200	33550	36250	38900	41600	44300
ADJ. MEDIAN INC.**	39200	44800	50400	55900	60400	64900	69400	73800
<b>Lewis County, ID</b>								
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900
Lincoln County, ID								
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES  
 \*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT



		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
<b>Madison County, ID</b>									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
<b>Minidoka County, ID</b>									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
<b>Oneida County, ID</b>									
VERY LOW INCOME	20000	22850	25700	28550	30850	33150	35450	37700	
LOW INCOME	32000	36550	41150	45700	49350	53000	56650	60300	
MODERATE INCOME	37500	42050	46650	51200	54850	58500	62150	65800	
38 YEAR TERM	24000	27400	30850	34250	37000	39750	42450	45200	
ADJ. MEDIAN INC.**	40000	45700	51400	57100	61700	66300	70900	75400	
<b>Payette County, ID</b>									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
<b>Power County, ID</b>									
VERY LOW INCOME	20100	23000	25850	28700	31000	33300	35600	37900	
LOW INCOME	32150	36700	41300	45900	49550	53250	56900	60600	
MODERATE INCOME	37650	42200	46800	51400	55050	58750	62400	66100	
38 YEAR TERM	24950	28500	32100	35650	38500	41350	44200	47050	
ADJ. MEDIAN INC.**	40200	46000	51700	57400	62000	66600	71200	75800	
<b>Shoshone County, ID</b>									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES  
\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT



		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Teton County, ID									
	VERY LOW INCOME	22400	25600	28800	32000	34600	37150	39700	42250
	LOW INCOME	35850	40950	46100	51200	55300	59400	63500	67600
	MODERATE INCOME	41350	46450	51600	56700	60800	64900	69000	73100
	38 YEAR TERM	26900	30700	34550	38400	41450	44550	47600	50700
	ADJ. MEDIAN INC.**	44800	51200	57600	64000	69200	74300	79400	84500
Twin Falls County, ID									
	VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
	LOW INCOME	32050	36600	41200	45750	49400	53050	56750	60400
	MODERATE INCOME	37550	42100	46700	51250	54900	58550	62250	65900
	38 YEAR TERM	24000	27450	30850	34300	37050	39800	42550	45300
	ADJ. MEDIAN INC.**	40100	45800	51500	57200	61800	66400	71000	75600
Valley County, ID									
	VERY LOW INCOME	23350	26650	30000	33300	36000	38650	41300	44000
	LOW INCOME	37300	42650	47950	53300	57550	61850	66100	70350
	MODERATE INCOME	42800	48150	53450	58800	63050	67350	71600	75850
	38 YEAR TERM	28400	32500	36550	40600	43850	47100	50350	53600
	ADJ. MEDIAN INC.**	46700	53300	60000	66600	72000	77300	82600	88000
Washington County, ID									
	VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450
	LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300
	MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800
	38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700
	ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT