



**USDA, RURAL DEVELOPMENT
502 DIRECT LOAN PROGRAM
MAXIMUM ADJUSTED** INCOME LIMITS**

| County/Area | Income Level | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person |
|---|--------------|----------|----------|----------|----------|----------|----------|----------|
| MSA Bangor | Very Low | 18,400 | 21,050 | 23,650 | 26,300 | 28,400 | 30,500 | 32,600 |
| | Low | 29,450 | 33,650 | 37,850 | 42,100 | 45,450 | 48,800 | 52,200 |
| | 38 Year Term | 22,100 | 25,250 | 28,400 | 31,550 | 34,100 | 36,600 | 39,150 |
| MSA Lewiston | Very Low | 17,350 | 19,800 | 22,300 | 24,750 | 26,750 | 28,700 | 30,700 |
| | Low | 27,700 | 31,700 | 35,650 | 39,600 | 42,750 | 45,950 | 49,100 |
| | 38 Year Term | 20,800 | 23,750 | 26,750 | 29,700 | 32,100 | 34,450 | 36,850 |
| MSA Portland | Very Low | 21,950 | 25,100 | 28,200 | 31,350 | 33,850 | 36,350 | 38,850 |
| | Low | 35,100 | 40,150 | 45,150 | 50,150 | 54,150 | 58,200 | 62,200 |
| | 38 Year Term | 26,350 | 30,100 | 33,850 | 37,600 | 40,650 | 43,650 | 46,650 |
| MSA Portsmouth | Very Low | 24,350 | 27,850 | 31,300 | 34,800 | 37,600 | 40,350 | 43,150 |
| | Low | 39,000 | 44,550 | 50,100 | 55,700 | 60,150 | 64,600 | 69,050 |
| | 38 Year Term | 29,250 | 33,400 | 37,600 | 41,750 | 45,100 | 48,450 | 51,800 |
| Androscoggin (Non MSA Area only) | Very Low | 17,850 | 20,400 | 22,950 | 25,500 | 27,550 | 29,600 | 31,600 |
| | Low | 28,550 | 32,650 | 36,700 | 40,800 | 44,050 | 47,350 | 50,600 |
| | 38 Year Term | 21,400 | 24,500 | 27,550 | 30,600 | 33,050 | 35,500 | 37,950 |
| Aroostook, Franklin, Oxford, Penobscot (Non-MSA Only), Piscataquis, Somerset, & Washington | Very Low | 16,600 | 18,950 | 21,350 | 23,700 | 25,600 | 27,500 | 29,400 |
| | Low | 26,550 | 30,350 | 34,150 | 37,900 | 40,950 | 44,000 | 47,000 |
| | 38 Year Term | 19,900 | 22,750 | 25,600 | 28,450 | 30,700 | 33,000 | 35,250 |
| Cumberland (Non MSA Areas only) | Very Low | 18,550 | 21,200 | 23,850 | 26,500 | 28,600 | 30,750 | 32,850 |
| | Low | 29,700 | 33,900 | 38,150 | 42,400 | 45,800 | 49,200 | 52,600 |
| | 38 Year Term | 22,250 | 25,450 | 28,600 | 31,800 | 34,350 | 36,900 | 39,450 |
| Hancock | Very Low | 17,600 | 20,100 | 22,650 | 25,150 | 27,150 | 29,150 | 31,200 |
| | Low | 28,150 | 32,200 | 36,200 | 40,250 | 43,450 | 46,700 | 49,900 |
| | 38 Year Term | 21,150 | 24,150 | 27,150 | 30,200 | 32,600 | 35,000 | 37,400 |
| Kennebec | Very Low | 17,450 | 19,900 | 22,400 | 24,900 | 26,900 | 28,900 | 30,900 |
| | Low | 27,900 | 31,850 | 35,850 | 39,850 | 43,050 | 46,200 | 49,400 |
| | 38 Year Term | 20,900 | 23,900 | 26,900 | 29,900 | 32,250 | 34,650 | 37,050 |
| Knox | Very Low | 17,800 | 20,300 | 22,850 | 25,400 | 27,450 | 29,450 | 31,500 |
| | Low | 28,450 | 32,500 | 36,600 | 40,650 | 43,900 | 47,150 | 50,400 |
| | 38 Year Term | 21,350 | 24,400 | 27,450 | 30,500 | 32,900 | 35,350 | 37,800 |
| Lincoln | Very Low | 18,100 | 20,700 | 23,250 | 25,850 | 27,900 | 30,000 | 32,050 |
| | Low | 28,950 | 33,100 | 37,200 | 41,350 | 44,650 | 48,000 | 51,300 |
| | 38 Year Term | 21,700 | 24,800 | 27,900 | 31,000 | 33,500 | 36,000 | 38,450 |
| Sagadahoc | Very Low | 19,200 | 21,950 | 24,700 | 27,450 | 29,650 | 31,850 | 34,050 |
| | Low | 30,750 | 35,150 | 39,550 | 43,900 | 47,450 | 50,950 | 54,450 |
| | 38 Year Term | 23,050 | 26,350 | 29,650 | 32,950 | 35,600 | 38,200 | 40,850 |
| Waldo | Very Low | 16,650 | 19,050 | 21,400 | 23,800 | 25,700 | 27,600 | 29,500 |
| | Low | 26,650 | 30,450 | 34,250 | 38,100 | 41,150 | 44,150 | 47,200 |
| | 38 Year Term | 20,000 | 22,850 | 25,700 | 28,550 | 30,850 | 33,150 | 35,400 |
| York (Non MSA Areas only) | Very Low | 19,550 | 22,300 | 25,100 | 27,900 | 30,150 | 32,350 | 34,600 |
| | Low | 31,250 | 35,700 | 40,200 | 44,650 | 48,200 | 51,800 | 55,350 |
| | 38 Year Term | 23,450 | 26,800 | 30,150 | 33,500 | 36,150 | 38,850 | 41,500 |

** Adjusted Income equals Gross Annual Household Income minus the following deductions if they apply:
\$480 per child under 18; \$400 for elderly/disabled family; Cost of child care for children 12 or under
Unreimbursed medical expenses in excess of 3% of gross income for elderly/disabled families

| Area | Towns included |
|----------------------------------|---|
| MSA Bangor | Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Indian Island, Kenduskeag, Milford, Old Town, Orono, Orrington, Veazie, Winterport (Waldo Co) |
| MSA Lewiston/Auburn | Auburn, Greene, Lewiston, Lisbon, Mechanic Falls, Poland, Sabattus, Turner, Wales |
| MSA Portland (Cumberland County) | Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Gorham, Gray, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth |
| MSA Portland (York County) | Buxton, Hollis, Limington, Old Orchard Beach |
| MSA Portsmouth/Rochester (York) | Berwick, Eliot, Kittery, South Berwick, York |