



Committed to the future of rural communities.

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

03/08/2004