



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

Committed to the future of rural communities.

County/Area	Income Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
MSA Bangor Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Penobscot Indian Island Reservation, Kenduskeag, Milford, Old Town, Orono, Orrington, Veazie	Very Low	21,550	24,650	27,700	30,800	33,250	35,750	38,200
	Low	34,500	39,450	44,350	49,300	53,250	57,200	61,150
	38 Year Term	25,850	29,550	33,250	36,950	39,900	42,850	45,800
MSA Lewiston - Auburn Auburn, Durham, Greene, Leeds, Lewiston, Lisbon, Livermore, Livermore Falls, Mechanic Falls, Minot, Poland, Sabattus, Turner, Wales	Very Low	19,550	22,350	25,150	27,950	30,200	32,400	34,650
	Low	31,300	35,750	40,250	44,700	48,300	51,850	55,450
	38 Year Term	23,500	26,850	30,200	33,550	36,250	38,900	41,600
Androscoggin County (Non-MSA)								
MSA Portland Cumberland County (pt) Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Long Island, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth	Very Low	25,350	28,950	32,600	36,200	39,100	42,000	44,900
	Low	40,550	46,300	52,100	57,900	62,550	67,150	71,800
	38 Year Term	30,400	34,750	39,100	43,450	46,950	50,400	53,900
York County (pt) Buxton, Hollis, Limington, Old Orchard Beach								
MSA York - Kittery - South Berwick Berwick, Eliot, Kittery, South Berwick, York	Very Low	26,800	30,600	34,450	38,250	41,300	44,350	47,450
	Low	42,850	48,950	55,100	61,200	66,100	71,000	75,900
	38 Year Term	32,150	36,700	41,300	45,900	49,550	53,250	56,900
MSA Waldo Winterport	Very Low	19,000	21,750	24,450	27,200	29,350	31,500	33,700
	Low	30,450	34,800	39,150	43,500	47,000	50,500	53,950
	38 Year Term	22,850	26,100	29,350	32,600	35,200	37,850	40,450
Aroostook, Franklin, Oxford, Penobscot (Non-MSA Only), Piscataquis, Somerset, Waldo & Washington	Very Low	18,200	20,800	23,400	26,000	28,100	30,150	32,250
	Low	29,100	33,300	37,450	41,600	44,950	48,250	51,600
	38 Year Term	21,850	24,950	28,100	31,200	33,700	36,200	38,700
Cumberland (Non MSA Areas only)	Very Low	22,000	25,150	28,300	31,450	33,950	36,500	39,000
	Low	35,200	40,250	45,250	50,300	54,300	58,350	62,350
	38 Year Term	26,450	30,200	34,000	37,750	40,750	43,800	46,800
Hancock	Very Low	20,150	23,000	25,900	28,750	31,050	33,350	35,650
	Low	32,200	36,800	41,400	46,000	49,700	53,350	57,050
	38 Year Term	24,150	27,600	31,050	34,500	37,250	40,000	42,800
Kennebec	Very Low	20,300	23,200	26,100	29,000	31,300	33,650	35,950
	Low	32,500	37,100	41,750	46,400	50,100	53,800	57,550
	38 Year Term	24,350	27,850	31,300	34,800	37,600	40,350	43,150
Knox	Very Low	19,800	22,600	25,450	28,250	30,500	32,750	35,050
	Low	31,650	36,150	40,700	45,200	48,800	52,450	56,050
	38 Year Term	23,750	27,100	30,500	33,900	36,600	39,300	42,050
Lincoln	Very Low	20,950	23,900	26,900	29,900	32,300	34,700	37,100
	Low	33,500	38,300	43,050	47,850	51,700	55,500	59,350
	38 Year Term	25,150	28,700	32,300	35,900	38,750	41,650	44,500
Sagadahoc	Very Low	22,650	25,900	29,100	32,350	34,950	37,550	40,100
	Low	36,250	41,400	46,600	51,750	55,900	60,050	64,150
	38 Year Term	27,150	31,050	34,900	38,800	41,900	45,000	48,100
York (Non MSA Areas only)	Very Low	22,350	25,500	28,700	31,900	34,450	37,000	39,550
	Low	35,750	40,850	45,950	51,050	55,150	59,200	63,300
	38 Year Term	26,800	30,650	34,450	38,300	41,350	44,450	47,500

** Adjusted Income equals Gross Annual Household Income minus the qualifying deductions.