

## USDA RURAL DEVELOPMENT

### GUARANTEED RURAL HOUSING (GRH) LOAN PROGRAM

#### ADJUSTED ANNUAL INCOME (AAI) LIMITS FOR KANSAS EFFECTIVE APRIL 20, 2009

##### Number of Persons in Household

Counties	1 - 4	5 - 8*
Johnson, Leavenworth, Linn, Miami & Wyandotte (Kansas City Metro FMR Area)	80,950	106,850
Douglas (Lawrence MSA)	78,800	104,000
<b>All Other Counties in KS</b>	<b>73,600</b>	<b>97,150</b>

\* Add 8% of the 1-4 person limit for each person in excess of 8 persons.

We strongly recommend that Realtors and Lenders calculate AAI by using our Eligibility Website calculator at: <http://eligibility.sc.egov.usda.gov/eligibility/>. On the left hand side under "Income Eligibility", click on "Single Family Housing". This site is very easy to use and you can calculate AAI quickly and accurately. For complex situations, lenders should first use the manual worksheet to derive the monthly income figures to be entered in the eligibility website.

AAI is the total household income less any of the following allowable deductions:

1. A \$480 Deduction is allowed for each family member living in the home [not including the applicant(s)] who is: (a) less than 18 years of age; OR (b) disabled; OR (c) a full-time student age 18 or older.
2. Child care expenses incurred because of employment (day care).
3. A \$400 deduction if any family member is age 62 or older; OR if the applicant or co-applicant is disabled.
4. Medical expenses incurred by an elderly family (age 62 or older, OR disabled) or attendant care expense for a disabled family member, which exceed 3% of the gross annual income.

Remember that gross income may exceed these limits as long as the adjustments bring the AAI equal to or under the limit.

\* Add 8% of the 4 person limit for each person in excess of 8 persons.

**Lender Documentation: If expense deductions are needed in the AAI calculation for the applicant(s) to be income-eligible, the lender must obtain documentation for their file, and for manual underwriting approvals, provide a copy of that documentation to USDA Rural Development.**