BUYER HANDOUT

The USDA four-filter before-you-tour checklist

A positive map result is only the first screen. Use all four filters before relying on USDA financing for a property search or offer.

1. Exact location

Run the complete street address on USDA's current official eligibility map. A town, county, ZIP, or listing description is not precise enough.

- ■ Full property address checked
  - ■ Source and check date recorded
  - ■ Boundary result confirmed before offer

2. Household income

Use the current Guaranteed moderate-income limit for the property's area. Household annual income and repayment income are different calculations.

- ■ Correct area and household band
  - ■ All relevant household income disclosed
  - ■ Adjusted-income calculation reviewed

3. Property fit

Location eligibility does not make every home financeable. Occupancy, property use, appraisal, condition, and lender requirements still apply.

- ■ Primary-residence intent confirmed
  - ■ Property type and use reviewed
  - ■ Condition questions raised early

4. Borrower readiness

USDA does not publish one universal credit-score minimum. GUS and the approved lender evaluate the complete file; lender overlays may apply.

- ■ Approved lender selected
  - ■ Current overlays discussed
  - ■ Contract-specific timing estimated

The safe sequence

DISCOVER	SCREEN	VERIFY	DECIDE
Find a property	Run all four filters	Use USDA + approved lender	Tour or offer with contingencies

Free exact-address screen: usda.properties/check/
Official verification: eligibility.sc.egov.usda.gov
Complete buyer guide: usda.properties/learn/usda-home-buyer-guide/

This checklist is educational. It is not an official eligibility determination, pre-approval, commitment, underwriting decision, or substitute for USDA Rural Development or an approved lender.