

Announcement # 25-68

Date: July 02, 2025

USDA Rural Development: 2025 Income Limits

On June 18, 2025 USDA Issued Procedure Notice 645 announcing the new 2025 income limits for the Single-Family Housing Guaranteed Loan Program under section 502.

The new 2025 income limits are effective for new submissions or re-submissions to the Guaranteed Underwriting System (GUS) on or after June 18, 2025 and apply to existing pipeline and new applications for manually underwritten and non-GUS transactions. Pennymac is aligning with this change.

Please refer to USDA Procedure Notice 645, Appendix 5 of the HB-1-3555, and the updated "Income Eligibility" and "Income Limits" tools on the USDA Income and Property Eligibility Site for additional information and complete requirements.

Please contact your Sales Representative with any questions.