BEFORE YOU WRITE AN OFFER

Gates County USDA Eligibility Checklist

USDA's map shows no ineligible area inside Gates County. Here's what still has to check out.



Check the address first. Scan to open USDA's official eligibility map, tap *Property Eligibility*, then *Accept*, and type the street address. It tells you in seconds whether the property sits in an eligible area.

Same tool on a computer: eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do

1 Where USDA reaches in Gates County

Each town's center point, tested on USDA's map. Every town center tests eligible, and so does the rest of the county. Run the address anyway: it takes a minute and settles it.

TOWN	TOWN CENTER
Gatesville	ELIGIBLE
Sunbury community	ELIGIBLE

As of October 25, 2026, USDA ineligible-area map as published that day. Check any address: eligibility.sc.egov.usda.gov

Local reality check: We laid USDA's ineligible-area map over Gates County's boundary on October 25, 2026 and found no ineligible area. Right on the Virginia line, run the address. Here the map rarely decides a USDA loan; income, credit and the house do. If you aren't eligible for a VA loan, USDA is the main zero-down option, so compare it with FHA plus NCHFA help before you choose.

2 Is your household under the income limit?

USDA counts every adult in the home, on the loan or not, then deducts for children, childcare and elderly or disabled members.

GATES COUNTY LIMITS	1 TO 4 PEOPLE	5 TO 8 PEOPLE
Guaranteed loan (through a private lender)	$122,800	$162,100
Direct loan (through USDA's local office)	$70,900	$93,600

As of October 25, 2026, maximum adjusted household income from USDA's income tool (Gates County, NC HUD Metro FMR Area). Check: eligibility.sc.egov.usda.gov › Income Eligibility

Horizon Real Estate Group, LLC
dba Horizon Realty Group
Created by Travis Old, REALTOR®
422A Caratoke Hwy, Moyock, NC 27958 · (252) 632-8681

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General information, not lending advice. USDA figures read from USDA's own tools on October 25, 2026; USDA can change them, and a USDA-approved lender makes the decision.

3 Run your own numbers

YOUR HOUSEHOLD	YOUR FIGURES
People living in the home	
Total yearly income, every adult (before deductions)	
Under the limit for your size?	

4 Guaranteed or Direct?

Guaranteed loan

- Made by a private lender, backed by USDA
- No down payment; closing costs can be paid by the seller or rolled in up to the appraised value
- Guarantee fee: 1% of the loan up front (usually financed) and 0.35% a year, paid monthly
- Most lenders want a credit score near 640 for automated approval

Direct loan

- Made by USDA through its local office
- Low and very-low incomes (the lower limit above), when a regular mortgage isn't available
- A modest home under USDA's county loan limit
- Payment help can bring the rate as low as 1%; some may be repaid when you sell
- Slower: applications queue at USDA

5 Will the house pass?

USDA appraisals check condition as well as value. Tick each one as you tour.

- ☐ Roof has life left, no active leaks
- ☐ A working permanent heat source
- ☐ Safe electrical, no exposed wiring
- ☐ No peeling paint on a pre-1978 home
- ☐ Dry foundation, no active termite damage
- ☐ Well water tests safe (ask who orders it)
- ☐ Septic works (lender may ask for an inspection)
- ☐ Year-round road access or a recorded easement
- ☐ Your main home; no income-producing farm or business use
- ☐ Manufactured home? Ask the lender first

6 Your next steps

1. Run the address on USDA's map before you schedule a showing.
2. Talk to a lender who closes USDA loans here (USDA's list: **rd.usda.gov/resources/lenders**), or ask us who has closed one recently.
3. Allow time in your offer: after the lender approves, USDA issues its own commitment before closing.

More on USDA in Gates County at **gatescountybuyersbrief.com/gates-county-usda-eligibility/**.
Questions while you work through this? Call or text Travis at **(252) 632-8681**.

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