

BEFORE YOU WRITE AN OFFER

Edgecombe County USDA Eligibility Checklist

Zero-down USDA financing reaches most of Edgecombe County outside Rocky Mount.



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 Edgecombe County

Each town's center point, tested on USDA's map. Rocky Mount sits inside the ineligible area; every other town center tests eligible. The line follows USDA's map, not town limits, so run the exact address.

TOWN	TOWN CENTER	TOWN	TOWN CENTER
Conetoe	ELIGIBLE	Princeville	ELIGIBLE
Leggett	ELIGIBLE	Speed	ELIGIBLE
Macclesfield	ELIGIBLE	Tarboro	ELIGIBLE
Pinetops	ELIGIBLE	Rocky Mount (Edgecombe side)	INELIGIBLE AREA

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

Local reality check: About 6% of Edgecombe County's land is in USDA's ineligible area (USDA's map laid over the county boundary, October 25, 2026). The ineligible land is the part of Rocky Mount east of the county line; Tarboro, Princeville and Pinetops all test eligible.

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.

EDGECOMBE 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)	\$64,150	\$84,700

As of October 25, 2026, maximum adjusted household income from USDA's income tool (Rocky Mount, NC MSA). Check: eligibility.sc.egov.usda.gov > Income Eligibility

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 | ☐ Well water tests safe (ask who orders it) |
| ☐ A working permanent heat source | ☐ Septic works (lender may ask for an inspection) |
| ☐ Safe electrical, no exposed wiring | ☐ Year-round road access or a recorded easement |
| ☐ No peeling paint on a pre-1978 home | ☐ Your main home; no income-producing farm or business use |
| ☐ Dry foundation, no active termite damage | ☐ 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 Edgecombe County at edgecombecountybuyersbrief.com/edgecombe-usda-eligibility/. Questions while you work through this? Call or text Travis at (252) 202-4945, or the office at (252) 632-8681.



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