

Eligibility - Service Description Document

Prepared For: USDA Rural Development

Date of Publication: 29 June 2011
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1. Introduction

This document contains descriptions for the EligibilityService which provides Income/Property Eligibility for a loan/Property Application for the USDA Rural Direct/Guaranteed Loan programs. This service analyzes the submitted income and determines if the income amount is within the allowable range ranges for each specified program. The Property component of this service will determine if the address is falls within in an allowable area for the program specified. The property service calls the rdgisservice to determine if the property is eligible.

2. Design Rationale

The rationale behind this service is to have one Web Service available to perform income and property eligibility to determine the application can go forward for the specific program.

- Perform eligibility day or night – whenever it's convenient for you
- Immediate results
- Frequent updated ineligible areas/income limits
- Pre-qualification for loan/grant application.
- One Access point.

3. Design Detail

The service accepts 2 input parameters (eligibilityType and requestString).

eligibilityType

This parameter determines what kind of request to process (Income, Property, and IncomeProperty).

requestString

This parameter contains the data needed for processing the defined the request. The data needs to be in xml format.

The return values of the Eligibility/Eligible tags are "InEligible", "Eligible", "UnableToDetermine".

3.1 <http://eligibility.sc.egov.usda.gov/eligibility/eligibilityservice> - Services

The Geocode Web Service has three request types available:

- Income - This request will take the income data and determine income eligibility only, by checking the income limits for each program.
- Property – This request will take the property information and determine property eligibility only, by calling the rdgisservices for the specified program. This service will also return a URL for displaying a map with the property location specified.
- IncomeProperty – This request will check both the income and property eligibility. This request will take the income data and determine income eligibility and then take the property information and determine property eligibility using the same techniques as specified previously.

3.2 Flow Diagram (Logical View)

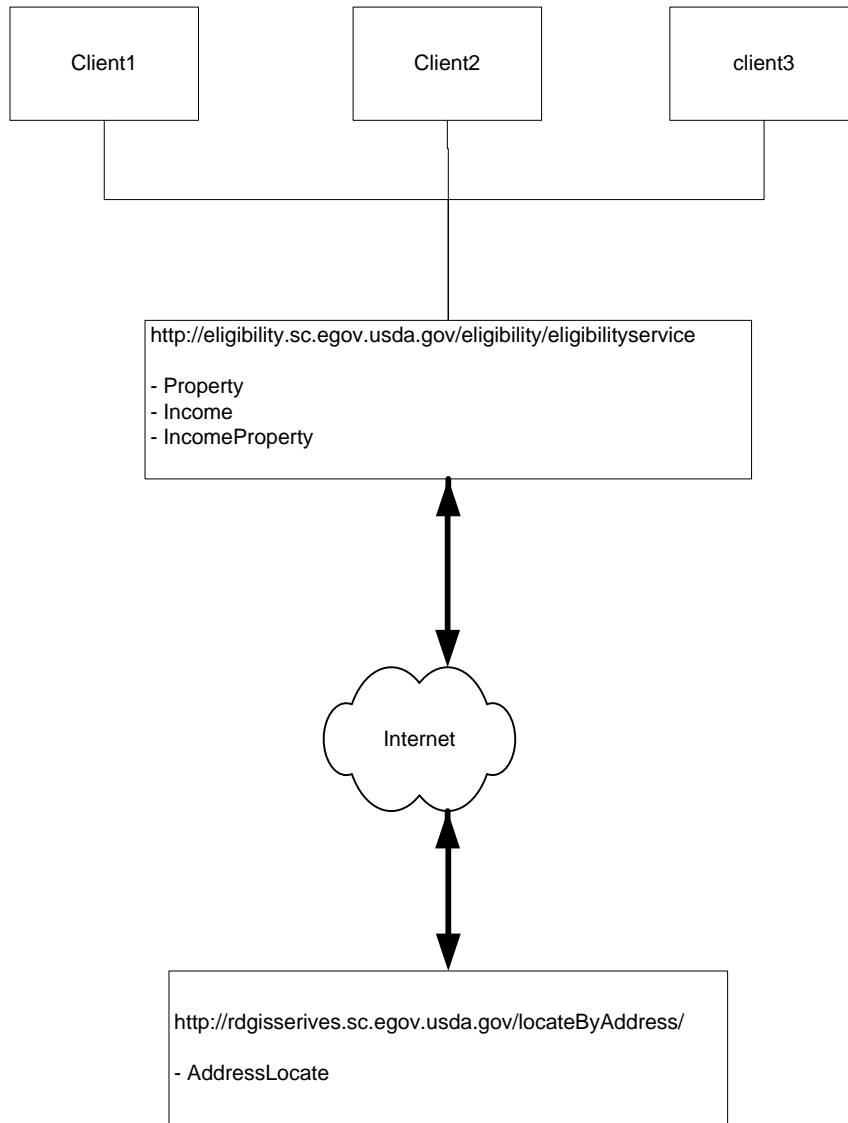


Figure 1: Logical View Class Diagram

3.3 Request

3.3.1 http request - Income

```
http://eligibility.sc.egov.usda.gov/eligibility/eligibilityservice?eligibilityType=Income&requestString=<?xml%20version="1.0"?><Eligibility%20xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"%20xsi:noNamespaceSchemaLocation="/var/lib/tomcat5/webapps/eligibility/Eligibilitywsdl.xsd"><IncomeRequest%20State="29"%20County="213"%20MSA="NCNTY29213N29213"%20NumberOfHouseHold="4"%20ResidentUnder18="1"%20ResidentOverAge62="YES"%20Disabled="YES"><FinancialRates%20PaymentIncomeRatio%20="0.29"%20DebitIncomeRatio="0.41"%20ElderlyDeductionAmount="400"%20YoungDeductionAmount="480"/><MiscIncomeExpenses%20DisabilityExpenses="756"%20ChildCareExpenses="75"%20MedExpenses="125"%20AllOtherIncome="125"/><Income%20BaseIncome="1365"%20OverTime="0"%20Bonus="500"%20Commission="450"%20Dividend="110"%20NetRental="250"%20OtherIncome="675"%20></Income><Income%20BaseIncome="865"%20OverTime="250"%20Bonus="300"%20Commission="250"%20Dividend="310"%20NetRental="150"%20OtherIncome="275"%20></Income></IncomeRequest></Eligibility>
```

3.3.2 Http result - Income

```
<?xml version="1.0" encoding="UTF-8" ?>  
<Eligibility xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"  
  <AdjustedAnnualIncome="70500" TotalDeduction="1836" AdjustedIncome="68664"  
    ElderlyDeduction="400" YoungDeduction="480" />  
  <Section502GuaranteedMaximumAdjusted="74050" Eligible="ELIGIBLE" />  
  <Section502DirectMaximumAdjusted="39350" Eligible="INELIGIBLE" />  
  <PropertyEligibility="" MapURL="" />  
  <ErrorResponse EngineId="" HostName="" MaxSeverity="" LogFile="" Class="" Module=""  
    Severity="" Time="">  
    <MessageCode="" Type="" Text="" />  
  </ErrorResponse>  
</Eligibility>
```

3.3.3 http request – Property

```
http://eligibility.sc.egov.usda.gov/eligibility/eligibilityservice?eligibilityType=Property&requestString=<?xml%20version="1.0"?><Eligibility%20xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"%20xsi:noNamespaceSchemaLocation="/var/lib/tomcat5/webapps/eligibility/Eligibilitywsdl.xsd"><PropertyRequest%20StreetAddress1="1520%20market%20street"%20StreetAddress2=""%20StreetAddress3=""%20City="saint%20louis"%20State="mo"%20County=""%20Zip="63103" Program="RBS"></PropertyRequest></Eligibility>
```

3.3.4 Http result - Property

```
<?xml version="1.0" encoding="UTF-8" ?>
```

```

<Eligibility xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <Adjusted AnnualIncome="" TotalDeduction="" AdjustedIncome="" ElderlyDeduction=""
    YoungDeduction="" />
  <Section502Guaranted MaximumAdjusted="" Eligible="" />
  <Section502Direct MaximumAdjusted="" Eligible="" />
  <Property Eligibility="InEligible"
    MapURL="http://eligibilitygis.usda.gov/eligibility/faces/default.jsp?ActiveLayer=g
    c&ADDRESS=1520 market
    street&ADDRESS2=&STATE=MO&ZIP=63103&ZIP4=&SERVICE=MO&WHICHAPP=
    RBS" />
<ErrorResponse EngineId="" HostName="" MaxSeverity="" LogFile="" Class="" Module=""
  Severity="" Time="">
<Message Code="" Type="" Text="" />
</ErrorResponse>
</Eligibility>

```

3.3.5 http request – IncomeProperty

```

http://eligibility.sc.egov.usda.gov/eligibility/eligibilityservice?eligibilityType=Income
Property&requestString=<?xml%20version="1.0"?><Eligibility%20xmlns:xsi="http
://www.w3.org/2001/XMLSchema-
instance"%20xsi:noNamespaceSchemaLocation="/var/lib/tomcat5/webapps/eligibili
ty/Eligibilitywsdl.xsd"><IncomeRequest%20State="29"%20County="213"%20MSA
="NCNTY29213N29213"%20NumberOfHouseHold="4"%20ResidentUnder18="1"%2
0ResidentOverAge62="YES"%20Disabled="YES"><FinancialRates%20PaymentInco
meRatio%20=%20"0.29"%20DebitIncomeRatio="0.41"%20ElderlyDeductionAmoun
t="400"%20YoungDeductionAmount="480"/>%20<MiscIncomeExpenses%20Disab
ilityExpenses="756"%20ChildCareExpenses="75"%20MedExpenses="125"%20Allo
therIncome="125"/><Income%20BaseIncome="1365"%20OverTime="0"%20Bon
us="500"%20Commission="450"%20Dividend="110"%20NetRental="250"%20Oth
erIncome="675"%20></Income><Income%20BaseIncome="865"%20OverTime=
"250"%20Bonus="300"%20Commission="250"%20Dividend="310"%20NetRental=
"150"%20OtherIncome="275"%20></Income></IncomeRequest><PropertyReque
st%20StreetAddress1="1520%20market%20street"%20StreetAddress2=""%20Str
eetAddress3=""%20City="saint%20louis"%20State="mo"%20County=""%20Zip="
63103" Program="RBS"></PropertyRequest></Eligibility>

```

3.3.6 Http result - IncomeProperty

```

<?xml version="1.0" encoding="UTF-8" ?>
<Eligibility xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<Adjusted AnnualIncome="70500" TotalDeduction="1836" AdjustedIncome="68664"
  ElderlyDeduction="400" YoungDeduction="480" />
<Section502Guaranted MaximumAdjusted="74050" Eligible="ELIGIBLE" />
<Section502Direct MaximumAdjusted="39350" Eligible="INELIGIBLE" />
<Property Eligibility="InEligible"
  MapURL="http://eligibilitygis.usda.gov/eligibility/faces/default.jsp?ActiveLayer=g
  c&ADDRESS=1520 market

```

street&ADDRESS2=&STATE=MO&ZIP=63103&ZIP4=&SERVICE=MO&WHICHAPP=RBS" />

<ErrorResponse EngineId="" HostName="" MaxSeverity="" LogFile="" Class="" Module="" Severity="" Time="">

<Message Code="" Type="" Text="" />

</ErrorResponse>

</Eligibility>