

USDA Single Family Housing Guaranteed Loan Program (SFHGLP)



SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM (SFHGLP)

VISION

To create efficiencies and cultivate partnerships to strengthen and expand the program to benefit rural communities.

MISSION STATEMENT

Provide affordable and sustainable homeownership opportunities for low- and moderate-income people in rural areas that may not be afforded the opportunity to be homeowners otherwise.



Homebuyer Benefits



No down payment with financing up to 100% of the APPRAISED value plus the one-time upfront guarantee fee (1%).



NO specific minimum credit score requirement. Alternative credit allowable.



30-year fixed rate that is negotiated between the applicant and lender. (No rate caps).



NOT limited to First Time Home Buyers.



Buy existing, build new, or refinance a current Rural Development loan.







No maximum purchase price limits. Based solely on applicant's repayment ability.



Gift and grant funds allowed. Down payment assistance allowed & No CLTV! Seller/Interested party concessions allowed up to 6%.



No set acreage limits. Must be typical for the area and not income producing.

		GUARANTEED	DIRECT
INCOME		<u>Moderate-income limits</u> (115% of median family income)	<u>Very low to low-income limits</u> (80% of median family income)
PROPERTY		Must be in an <u>eligible rural area</u> ; site must be typical for the area	Must be in an <u>eligible rural area</u> ; site and home size restrictions
INTEREST RATE		30-year fixed rate	Typically 33 -year term; Payment assistance available
HOW TO APPLY		Apply through a <u>participating SFHGLP lender</u>	Complete an online assessment and <u>apply directly to RD</u>

SFH Program Overview

List of Lenders: www.rd.usda.gov/sites/default/files/RDGRH-AllStatesList.pdf



Portfolio

938,384 loans totaling over \$117.5 Billion



Participating Lenders

More than 3,300 lenders and 3rd party originators



Year-to-Date FY2023 Funding

Over \$20 billion in funding used last fiscal year
Funded each year at \$24 Billion



FY2023 Realtor Commissions

Estimated \$1.4 Billion



Subsidy Neutral

Program fees pay for the program and national allocation not required – eliminates need for taxpayer support



National Oversight

February 2020 integration into a single national team

	USDA	FHA	VA	Fannie Mae Home Ready*	Fannie Mae Conventional97 %	Freddie Mac Home Possible*	Freddie Mac Home One
Purchase Price	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Interest Rate	6.5%	6.5%	6.5%	7%	7.25%**	7%	7%
Downpayment	0	3.5% (\$7,000)	0	3% (\$6,000)	3% (\$6,000)	3% (\$6,000)	3% (\$6,000)
Upfront Guarantee Fee/ UFMIP/Guaranty Fee	\$2,020.20 (1%)	\$3,377.50 (1.75% in '23)	\$4,600 (0-3.3% varying by eligibility. Utilized 2.3 as a more common rate)				
Total Base Loan	\$202,020.20	\$196,377.50	\$204,600	\$194,000	\$194,000	\$194,000	\$194,000
Monthly Annual Fee/MI	\$58.62 (.35%)	\$90.01 (.55%)	-0-	\$124.48 (.77%)	\$158.43 (.98%)	\$158.43 (.98%)	\$195.62 (1.21%)
Out of Pocket	\$0	\$7,000	\$0	\$6,000	\$6,000	\$6,000	\$6,000
TOTAL P & I	\$1,335.83	\$1,331.25	\$1,293.21	\$1,415.17	\$1,481.86	\$1,449.12	\$1,486.30
FTHB req	no	no	no*	no	yes	no	yes

Notes:

Monthly mortgage insurance is represented with borrower paid monthly insurance (BPMI). Mortgage insurance rates are based on industry rates in July 2023 for required coverage for credit scores of 680 – 699.

Minimum credit scores may apply for some programs

* Restricted to Low-Income applicants; ** Usually requires approx. ¼% higher rate for this program.

Basic Qualifications

1. Home located in rural area



2. Household income below 115% of MHI



Eligible Rural Areas

HB-1-3555, Chapter 12.3



USDA Site Eligibility

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

The screenshot displays the USDA Site Eligibility web application. At the top left is the USDA logo with the text "United States Department of Agriculture Rural Development". The top right corner features the word "ELIGIBILITY" in a dark blue box. Below the header is a navigation bar with links: "Home" and "Tutorials". A secondary menu contains several program categories: "Single Family Housing Guaranteed" (highlighted with a red circle and a red arrow), "Single Family Housing Direct", "Multi-Family Housing", "Rural Business", "OneRD Loan Guaranteed", "Water and Environmental Guaranteed", "Water and Environmental Direct", and "Community Facilities Guaranteed". Below this is a "Property Eligibility" button, followed by links for "Previous Eligibility Areas", "Income Eligibility", "Income Limits", and "Loan Basics". A search bar labeled "Find Your Address" with a "go!" button is positioned above a map. The map shows the United States and surrounding regions, with state names labeled. A "Switch Basemap" link is on the right. A "Map Legend" in the bottom right corner indicates "Ineligible Areas" with a light blue color swatch. The footer contains a row of links: "USDA.gov", "Farm Service Agency", "Natural Resources Conservation Service", "Rural Development Quality", "FirstGov", "FOIA", "Accessibility Statement", "Privacy Policy", "Non-Discrimination Statement", and "Information".

USDA Eligibility Site

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

USDA United States Department of Agriculture Rural Development

Home Tutorials

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing

Property Eligibility Previous Eligibility Areas Income Eligibility Income Limits

5417 Clems Way Stevens Point WI 54482 GO!

5417 Clems Way Stevens Point WI 54482

This address is not located in an eligible area.

USDA United States Department of Agriculture Rural Development

Home Tutorials

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing

Property Eligibility Previous Eligibility Areas Income Eligibility Income Limits

390 Red Cedar Street Menomonee WI 54751 GO!

390 Red Cedar St Menomonee WI 54751

This address IS located in an eligible area.

Unable to locate an exact address?

Unrecognized Address Entered

We are unable to locate an exact address.

Please ensure the address is entered correctly. If the address is entered correctly, the system is unable to determine property eligibility. Manual determinations may be made by zooming in on the property's location using the U.S. map.

Close

Property Eligibility

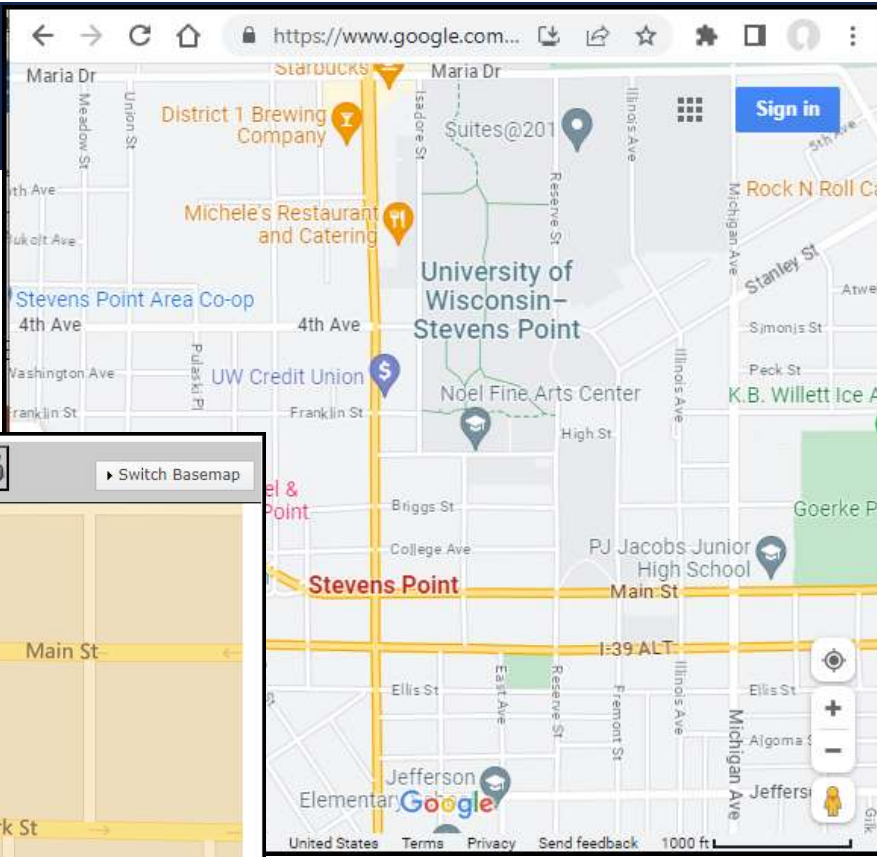
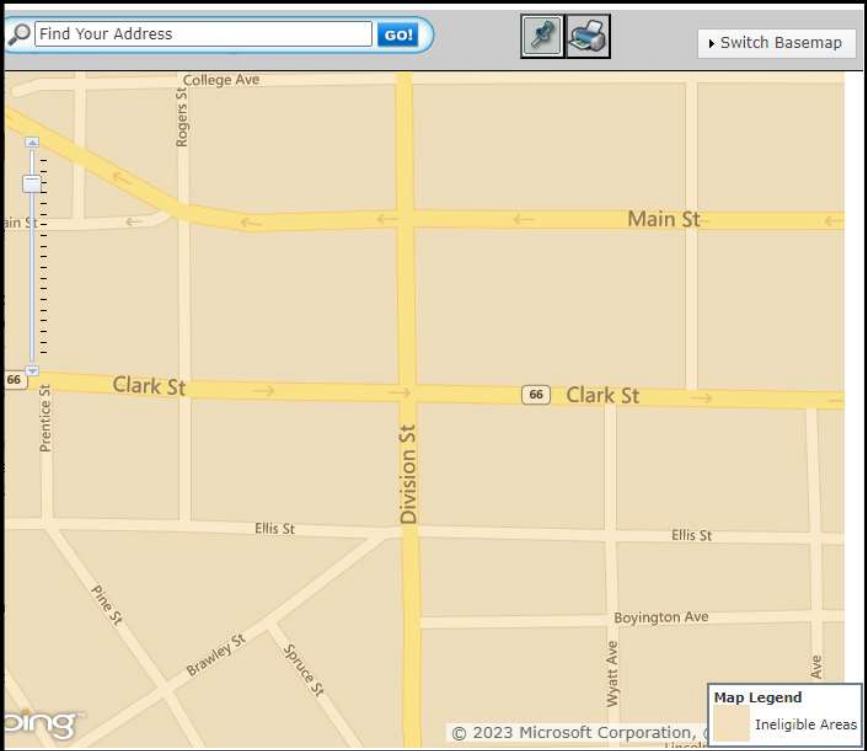
Previous Eligibility Areas

Find Your Address

GO!

456 Ponderosa Drive, Stevens Point, WI 54601

GO!

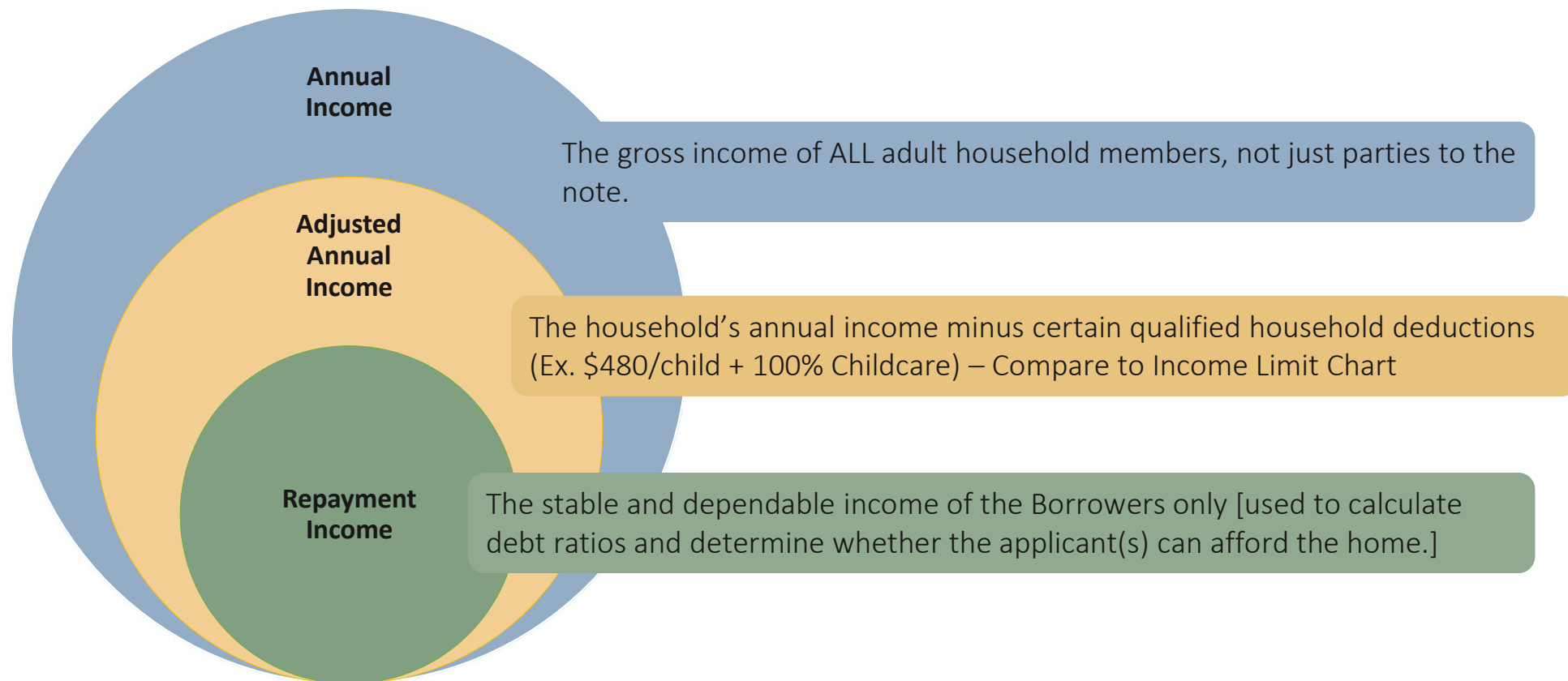


Income Eligibility

HB-1-3555, Chapter 9




3 Types of Income – where we differ from most programs



USDA Eligibility Site

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

 **United States Department of Agriculture**
Rural Development

ELIGIBILITY

[Home](#) [Tutorials](#)

[Single Family Housing Guaranteed](#) [Single Family Housing Direct](#) [Multi-Family Housing](#) [Rural Business](#) [OneRD Loan Guaranteed](#) [Water and Environmental Guaranteed](#) [Water and Environmental Direct](#) [Community Facilities Guaranteed](#)

[Property Eligibility](#) [Previous Eligibility Areas](#) [Income Eligibility](#) [Income Limits](#) [Loan Basics](#)

Single Family Housing Income Eligibility

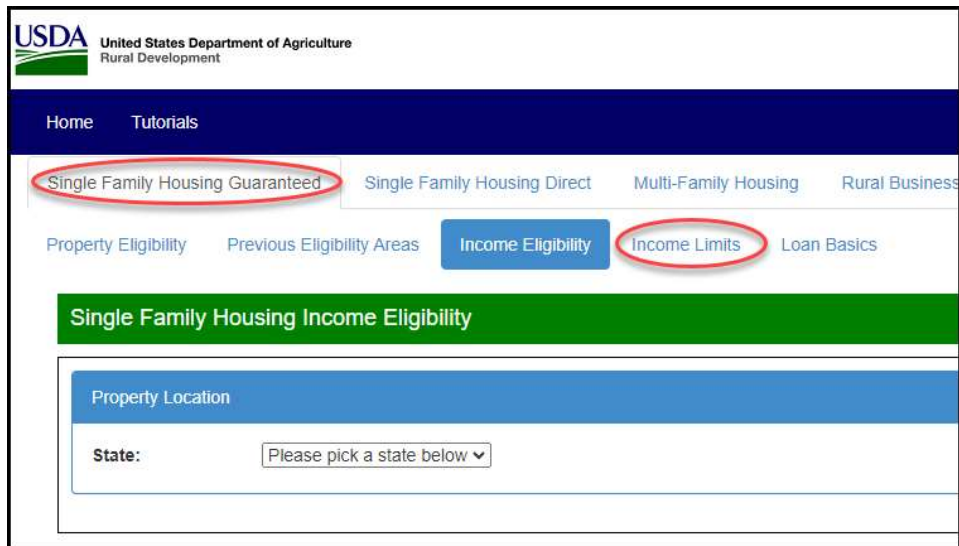
Property Location

State:

Reset

USDA Eligibility Site

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



USDA United States Department of Agriculture Rural Development

Home Tutorials


Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing Rural Business

Property Eligibility Previous Eligibility Areas Income Eligibility Income Limits Loan Basics

Single Family Housing Income Eligibility

Property Location

State:



United States Department of Agriculture


Rural Development Single Family Housing Guaranteed Loan Program

Counties not listed by name will be under the MSA with which they are associated. See that list here:

Select a state to see the income limits for the counties in that state.

[Click Here for MSA Definitions](#)

Otherwise, click the state to see income limits by county name/MSA name. Remember to make all eligible deductions to household income before comparing to the limits



USDA Eligibility Site

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



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HB - 1 - 3555, Appendix 5

GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE: ALABAMA

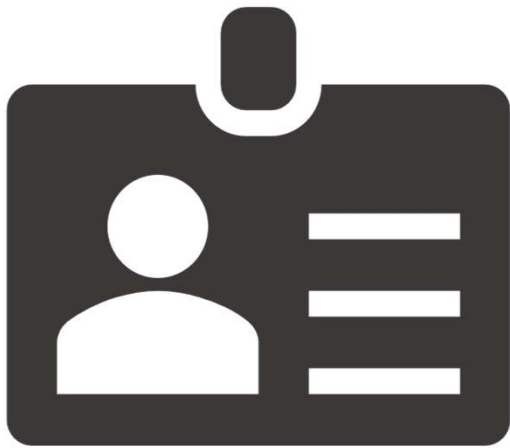
PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Anniston-Oxford-Jacksonville, AL MSA								
VERY LOW INCOME	34400	34400	34400	34400	45450	45450	45450	45450
LOW INCOME	55050	55050	55050	55050	72650	72650	72650	72650
MOD. INC.-GUAR. LOAN	103500	103500	103500	103500	136600	136600	136600	136600
Auburn-Opelika, AL MSA								
VERY LOW INCOME	43600	43600	43600	43600	57600	57600	57600	57600
LOW INCOME	69750	69750	69750	69750	92050	92050	92050	92050
MOD. INC.-GUAR. LOAN	103500	103500	103500	103500	136600	136600	136600	136600
Birmingham-Hoover, AL MSA								
Birmingham-Hoover, AL HUD Metro FMR Area								
VERY LOW INCOME	42400	42400	42400	42400	56000	56000	56000	56000
LOW INCOME	67850	67850	67850	67850	89550	89550	89550	89550
MOD. INC.-GUAR. LOAN	103500	103500	103500	103500	136600	136600	136600	136600
Chilton County, AL HUD Metro FMR Area								

Applicant Eligibility

HB-1-3555, Chapter 8



Acceptable Citizenship/ Immigration Status



- **US Citizen**
- **US Non-Citizen National**
- **Qualified Alien**
- *** Non-US Citizen with valid Social Security Number and work authorization**

*** Guidance valid through May 2, 2025**

Unable to Secure Conventional Credit

1

Assets

Has personal non-retirement liquid asset funds of at least 20%

2

Resources

Can pay all closing costs (plus the 20% down) associated with the loan

3

Ratios

Meets qualifying ratios of no more than 28% PITI and 36% TD when applying the 20% down payment

4

Credit

Demonstrates qualifying credit for such a loan

5

Loan Terms

Conventional loan is 30-year fixed rate loan without PMI



Certification

Lender and applicant certify applicant is not eligible for conventional credit by signing the 3555-21

Retaining a Dwelling

A. Owning a Dwelling [7 CFR 3555.151 (e)]

An applicant who owns a dwelling to which they will retain ownership may be eligible for a guaranteed loan. It is not the intent of the SFHGLP to assist borrowers in building an investment portfolio. The loan applicant is limited to owning one single family housing unit, other than the house associated with the loan request. Applicants may purchase another home if all the criteria below are met:

- The applicants are not financially responsible for another Agency guaranteed or direct home loan by the time the guaranteed home loan is closed;
- The applicant is financially qualified to own more than one house;
- The applicant will occupy the home financed with the guaranteed loan as their primary residence throughout the term of the loan; and
- The current home owned, whether adequate or inadequate, no longer meets the applicants' needs. Examples include, but are not limited to:
 - Relocation due to a new job opportunity.
 - Requires a larger home to provide for a growing family.
 - Obtaining a divorce and the ex-spouse will retain the dwelling.
 - Is a non-occupying co-owner or co-borrower on another mortgage loan and wants to purchase their own dwelling.

Eligible Loan Purposes

Acquire a Site and Dwelling

Loan funds may be used to purchase existing or build new.

Reasonable and Customary Expenses

These closing costs may be paid for with loan funds.
Seller/Interested Party contributions are limited to 6% of sales prices.

Repairs and Rehab

May be financed when combined with purchase of home. Escrows allowed for repairs that don't affect the livability of the home.

Refinance

May include "take out" construction financing or refinance of an existing Rural Development Direct or Guaranteed loan.

Credit Eligibility and Ratio Analysis

HB-1-3555, Chapters 10 & 11

Credit Eligibility Requirements



Underwriting Recommendation

- Credit requirements may vary for loans underwritten with the assistance of the GUS compared to those that are manually underwritten.



Overlays

- Lenders and investors may impose overlays such as minimum credit score requirements.



Lender Responsibility

- It is the lender's responsibility to determine the creditworthiness of their applicant. USDA does not underwrite loans.



Adverse Credit

- In some cases of adverse credit, the lender's underwriter can grant credit exceptions.

Refer to HB-1-3555, Attachment 10-A for credit guidance.

Credit Eligibility Requirements

Credit Exceptions



Credit history problems do not always reflect an unwillingness to meet financial obligations.



If the lender believes the applicant is creditworthy, they may make an exception.



Exceptions should only be for situations that are temporary in nature, beyond the applicant's control, and due to the current employment/financial/health of the household are unlikely to recur. (i.e. temporary loss of job, illness, etc.)

Credit Eligibility Requirements

Credit Exceptions Lender Cannot Waive



Delinquent Court Ordered Child Support: Applicants currently delinquent on court ordered child support are ineligible unless they have an approved repayment agreement and have made 3 timely, consecutive payments.



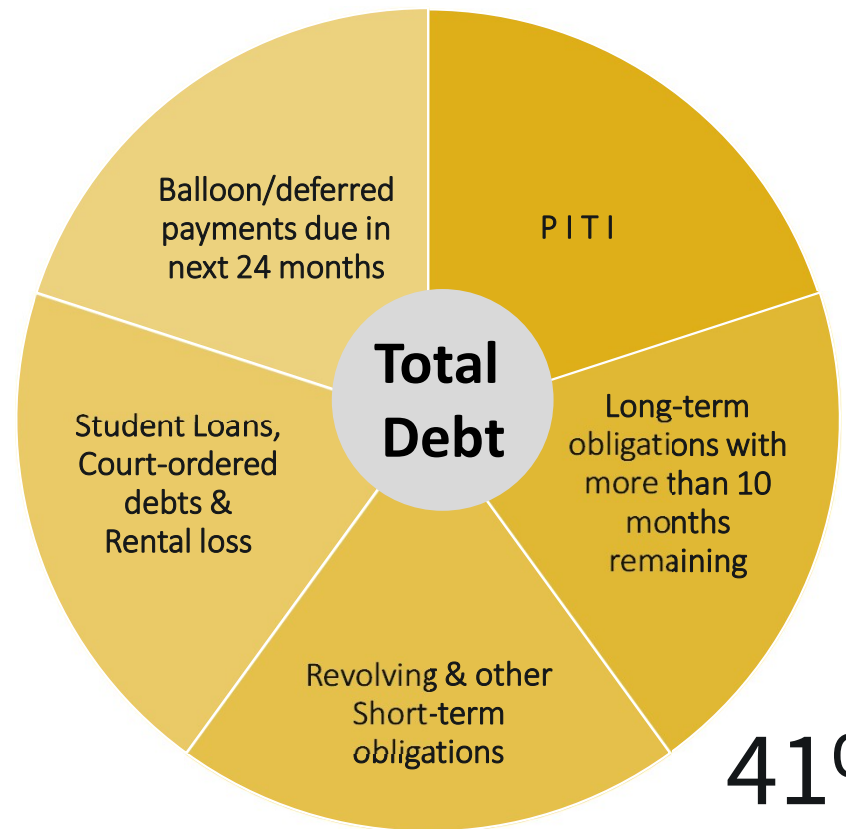
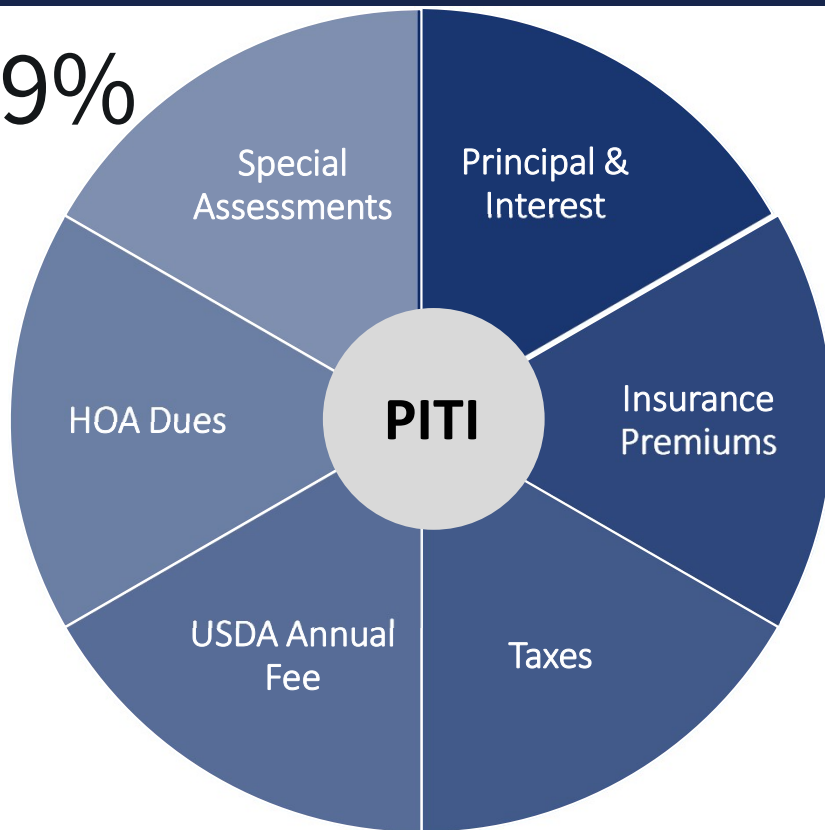
Delinquent Federal Non-Tax Debt: Applicants with delinquent Federal non-tax debt are ineligible until the debt is paid in full or a release of liability is documented.



Previous USDA Loss: Only a Rural Development official may grant this exception. The applicant and lender must provide a letter of explanation and supporting documentation as required in Attachment 10-A.

Ratio Analysis

29%



41%

Ratio Analysis

Non-Purchasing Spouse Debt



Include all NPS debts (unless excluded by state law)



Lender must determine if debts may be excluded per state statute and cite specific statute in permanent loan file



GUS: Manually enter the obligation on the “Additional Expenses” on the “Assets and Liabilities” page

Property Requirements *and* Special Property Types

HB-1-3555, Chapters 12 – 13



Property Eligibility

What types of properties can be financed?

- Existing Single Family Homes
- New Construction
- Townhomes
- Condominiums (limitations apply)
- New Manufactured in all 50 states
 - (Existing units after 2006 in some states under a pilot program)
- New or existing Modular (treated same as site-built)
- Duplex – 1 unit



Appraisal Requirements

- Lender ensures appraiser is qualified.
- Appraiser certifies property meets HUD 4000.1 standard (applies to existing dwellings. New dwellings must be designed and constructed in accordance with certified plans and specifications.)
- Appraisal can be “as is” or “as improved”.
- Appraisal is valid for 180 days –or- up to 1 year with an appraisal update.
- Property “flipping” is not prohibited.



Property and Site Requirements



Site Size

- No specific limitation to size/acreage of site



Income Producing Buildings

- Income producing buildings are prohibited



Accessory Dwelling Unit

- Does not automatically render property ineligible



Income Producing Land

- Income producing land is prohibited



Multiple Parcels

- Allowable if contiguous, covered by lien in entirety, and only 1 dwelling

Residential in use, character, and design. Typical for the area.

Condominiums



Homeowners Association (HOA) fees must be included in the total debt ratio.



Units are eligible if approved or accepted by HUD/FHA, VA, Fannie Mae, or Freddie Mac.



Applicants remain responsible to obtain individual homeowners' insurance or flood insurance, as applicable.

Manufactured Homes

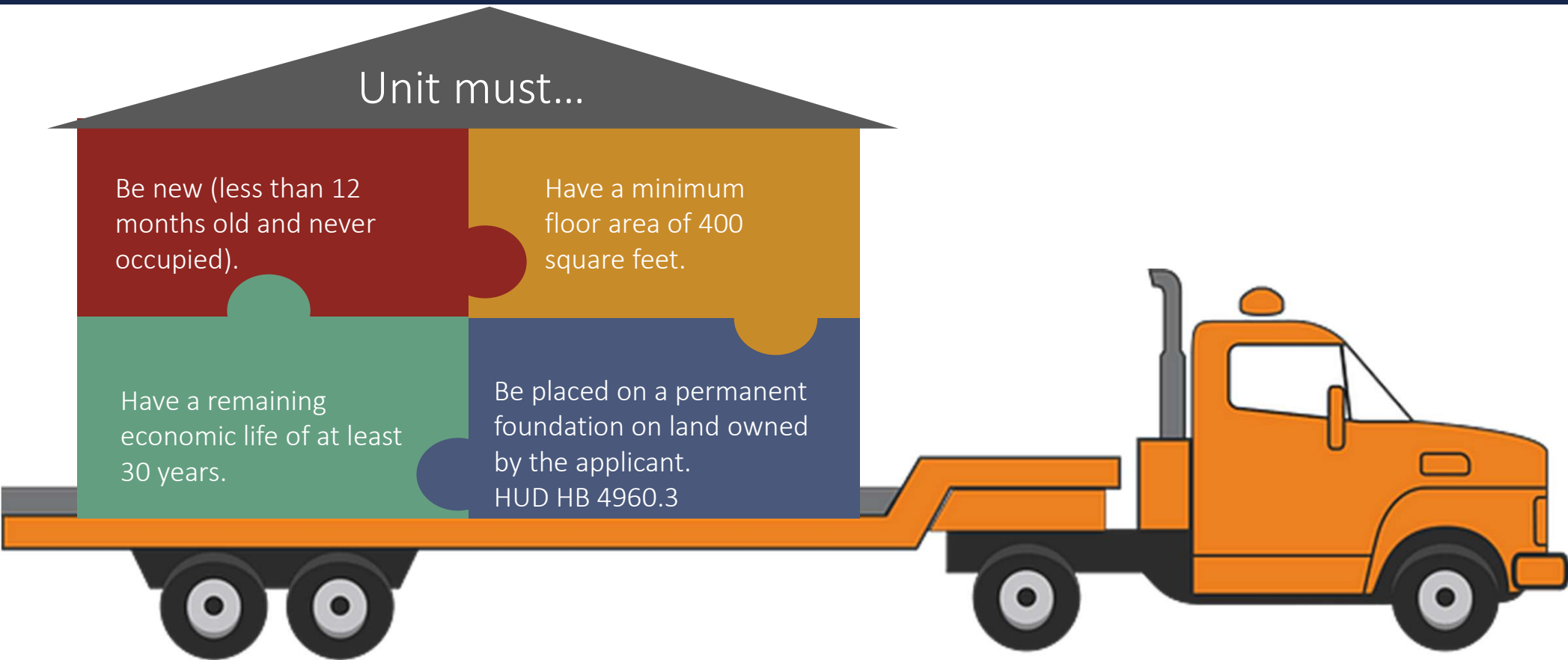
Unit must...

Be new (less than 12 months old and never occupied).

Have a minimum floor area of 400 square feet.

Have a remaining economic life of at least 30 years.

Be placed on a permanent foundation on land owned by the applicant.
HUD HB 4960.3



Manufactured Homes – Pilot Program

[Federal Register Notice](#)

Unit must...

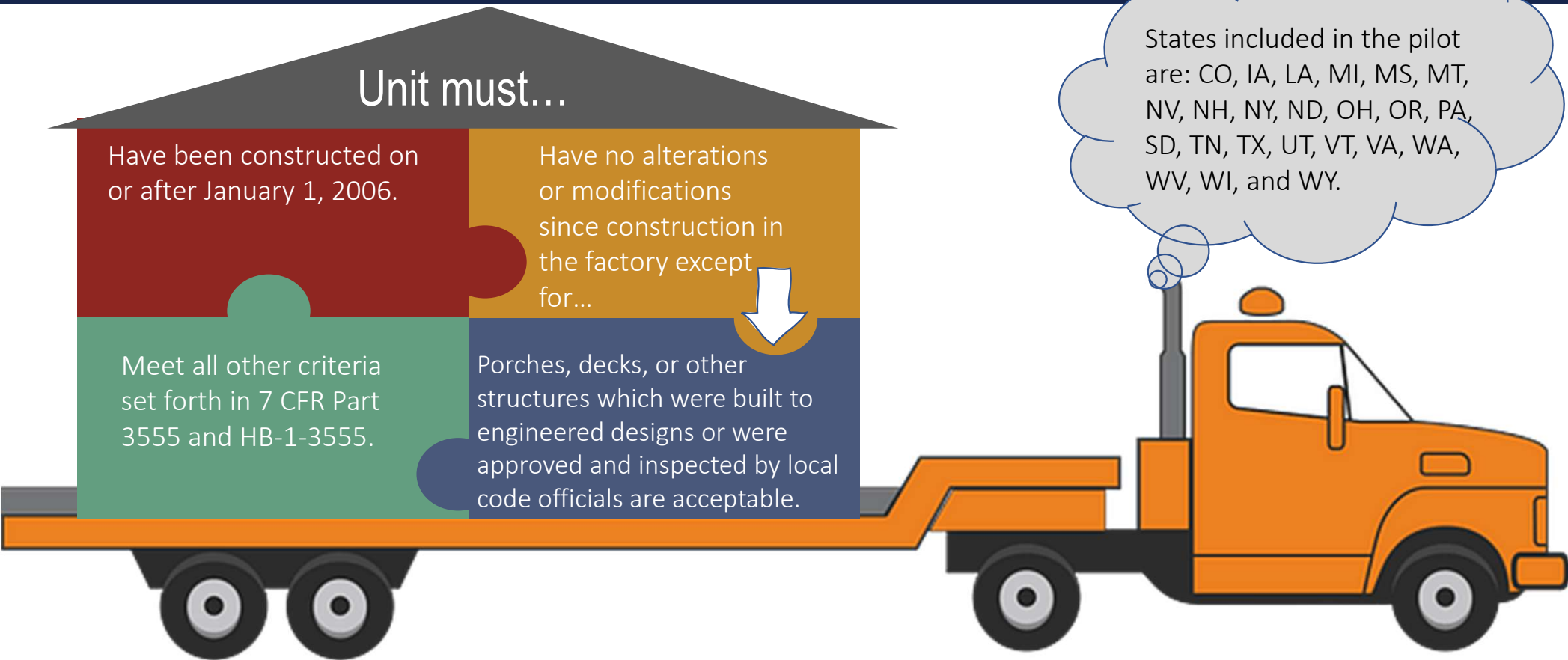
Have been constructed on or after January 1, 2006.

Have no alterations or modifications since construction in the factory except for...

Meet all other criteria set forth in 7 CFR Part 3555 and HB-1-3555.

Porches, decks, or other structures which were built to engineered designs or were approved and inspected by local code officials are acceptable.

States included in the pilot are: CO, IA, LA, MI, MS, MT, NV, NH, NY, ND, OH, OR, PA, SD, TN, TX, UT, VT, VA, WA, WV, WI, and WY.



Single Close Construction Benefits



Reduced Risk

Escrow up to 10% of purchase price for cost over-runs, and up to 12-months of loan payments during construction



Loan Note Guarantee at Closing

Issued prior to construction and sellable on secondary market – attractive to Lenders!



Reduced Risk

To both lenders and builders



One Closing

Only one loan closing required, saving borrower from excess closing costs



Two Products Available

Securitized and Standard



Realtor Commission

Paid at time of closing – prior to construction



Apply

Apply through a [lender participating](#) in the Single Close Construction-to-Permanent Loan

Rehab and Repair Benefits



100% Financing up to 100% of “as improved” appraised value.



Loan Note Guarantee is issued after closing – before repairs begin.



Purchase Existing while able to customize improvements.



Reduced Risk to Lenders as loans may be sold immediately on secondary market once the LNG is issued.



One Loan Closing with funding for both purchase and eligible rehabilitation.



Realtor Commission is paid at time of closing – prior to repairs.

Rehab and Repair Uses/Restrictions

ELIGIBLE:

- ✓ Make a dwelling accessible for persons with disabilities
- ✓ Repair/install a well or septic system
- ✓ Construct additions/make structural alterations/reconstruct existing dwelling
- ✓ Add a garage (attached/detached)
- ✓ Modernize kitchen/bath, etc.

RESTRICTIONS:

- X Installation of new inground pool, hot tub or sauna
- X Repair to a new/existing manufactured home/condo
- X Convert a non-dwelling structure to dwelling (barns, schoolhouse, etc)
- X Luxury items (exterior fireplaces/kitchens)

Non-Structural

Structural

Finance up to \$35,000 in repairs



COST

Finance over \$35,000 in repairs

Subject to repair type



INSPECTION

Qualified inspector is required

Allowed –
10% if utilities are on; 15% if utilities are
off



CONTINGENCY

Allowed –
10% if utilities are on; 15% if utilities are off

Since home is habitable, not eligible for
PITI reserves



PAYMENT
RESERVES

PITI reserves up to 6 mos when dwelling is
uninhabitable

Myth Busters



Myth Busters



MYTH BUSTED

USDA Guaranteed loans are not worth it because they take longer to close.

- As a result of our February 2020 transition to a single integrated national team, the SFH Guaranteed program has proven to be more efficient, customer-focused and consistent.
- Review times remain at a steady 1-2 business days and can be viewed in current time on our SFH Guaranteed Lender website.

<https://www.rd.usda.gov/page/sfh-guaranteed-lender>

Myth Busters



MYTH BUSTED

The appraisal requirements will be an obstacle.

- Appraisal must comply with USPAP and appraiser will confirm the property meets HUD 4000.1 Handbook standards for existing properties.
- Appraisal must meet requirements of UAD as set by Fannie Mae and Freddie Mac.
- Appraiser must be a qualified appraiser who is licensed and certified in the State where property is located.

Myth Busters



MYTH BUSTED

Only farms and extreme remote locations are eligible.

Generally,

- Any town, village, city or place that is rural in character
- Eligible rural areas with populations up to 35,000
- Utilize the USDA Property Eligibility Site to confirm eligible areas. Over 92% of US landmass is eligible:

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfp>

Myth Busters



MYTH BUSTED

It's too difficult to determine if the buyer is eligible for a USDA guarantee loan.

Preliminary Determination of Applicant

- Income...are the applicants within the county household income limit where the property is located?
- Credit...no score requirement. Do the applicants show a reasonable willingness to repay debt? Are they delinquent on Federal debt?
 - Are the applicants unable to obtain conventional credit?
- Citizenship...Do the applicants have acceptable Citizenship status?
- Loan amount...Is it supported by repayment ability & appraised value?

Myth Busters



MYTH BUSTED

I don't like this program because it takes the Owner's equity when they sell.

- This is the Guaranteed program
- Only the Direct program has reduced payments through Subsidy & 'Subsidy Recapture'
 - This does *potentially* reduce seller equity when the loan is paid off, but a borrower will not pay more than 50% of the profit at sale
 - In effect, it's a sharing of the value-appreciation in the property between owner and USDA
- The Guaranteed loan has no Subsidy, therefore it has no Subsidy Recapture!

Program Toolkit



Our Guaranteed Homepage:

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program>

Single Family Housing Guaranteed Loan Program

Application Window:

OPEN

Program Application Period:

This program is open all year.

Fact Sheet

Overview

To Apply

Other Requirements

Contact

Events



Notices

- [USDA](#) - HAF FAQs
- **Lender Information:** [SFH Guaranteed Lender Page](#)
- **CARES Act:** [Important Servicing Notice for Current USDA Guaranteed Loan Holders](#)
- **National Homeownership Month:** [Annual Lender Rankings](#)

Have a question on
POLICY?

Contact the PAC team!



Need TRAINING?

Contact the LPA team!



Have a question on a
SPECIFIC FILE?

Contact the OPD!



<https://www.rd.usda.gov/sites/default/files/SFHGLPContactList.pdf>

TOPIC	CONTACT
File-Specific Questions Information to include in email: <ul style="list-style-type: none"> Identify the state the application is located; if applicable; Provide applicant's name and USDA borrower ID, if applicable; GUS loan number, if applicable Include contact information; and Indicate if you would like a call back (otherwise you will receive an email reply) File-Specific Questions by phone:	Production Team One: SFHGLPONE@usda.gov AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WY Production Team Two: SFHGLPTWO@usda.gov AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK Production Team Three: SFHGLPTHREE@usda.gov CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV Production Team Four: SFHGLPFOUR@usda.gov FL, IN, OH, PA, PR, TN, VA, VI *833-314-0168, ext. 2
Lender Self-Report	sfhgld.compliance@usda.gov
Program Training	sfhgld.lenderpartner@usda.gov
Program Marketing & Outreach	
General Loan Scenario Questions	sfhgld.program@usda.gov or *833-314-0168, ext. 4
Loan Policy/Regulation/Handbook	
Turn Times	*833-314-0168, ext. 1
Lender Approval/Recertification	sfhglpservicing@usda.gov
Loan Servicing	
Technical Issues: GUS	RD.HD@USDA.GOV or (800) 457-3642 option 2, option 2
Technical Issues: e-Authentication	E-Authentication FAQs: https://www.eauth.usda.gov/eauth/b/usda/faq E-Authentication Contact Us: https://www.eauth.usda.gov/eauth/b/usda/contactus
Loss Claims	guarantee.svc@usda.gov
Monthly & Quarterly Status Reporting	
GUS User Agreements	RD.SO.HSB@usda.gov
*Phone System Availability: 9:00 am to 3:30 pm ET	
TOOLS & RESOURCES	
Regulation and Handbook: https://www.rd.usda.gov/resources/directives Lender Webpage: Turn times, contact information, and helpful links: https://www.rd.usda.gov/page/sfh-guaranteed-lender USDA LINC: Training modules, user guides, and more useful resources: https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library GovDelivery: Receive notifications regarding origination, servicing, and GUS updates: https://public.govdelivery.com/accounts/USDARD/subscriber/new	

THE “CALL-USDA” SYSTEM:

(833) 314-0168

The CALL USDA system is available to provide turn time updates, as well as access to specialists and analysts who are available to answer your questions on:

- Specific Files
- Lender Recertification and Approval
- Policies and Scenarios
- GUS Technical Questions

The CALL USDA system is easy to use, provides quick responses, and improves communication between lenders and the SFHGLP teams. Following completion of a successful pilot program, we are pleased to move forward with a full implementation of the CALL system.

The phone system is available from 9:00 a.m. to 3:30 pm ET. **The toll free number for CALL USDA is (833) 314-0168.** It is an interactive voice response system that interacts with callers and gathers information by giving choices via a menu. It performs actions based on the telephone keypad or voice responses. You simply follow the general prompts and then select from the following options:

Turn Time Updates	1
Specific File Questions	2
Lender Recertifications and Approvals	3
Policy & Scenario Questions	4
GUS Technical Questions	5

As a reminder, you can also e-mail your questions directly to the Policy, Analysis, and Communications Branch at sfhgld.program@usda.gov. A full list of SFHGLP Contacts and Resources is available at

<https://www.rd.usda.gov/sites/default/files/SFHGLPContactList.pdf>

7 CFR Part 3555



Bookmark It!



Use Ctrl-F to find answers quickly!



<https://www.rd.usda.gov/resources/directives/handbooks#hb13555>

Handbooks

HOME › RESOURCES › DIRECTIVES

About RD

State Offices

Programs & Services

Newsroom

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Directives

Administrative Notices

Electric Sample Documents

Form Letters

Guide Letters

Handbooks

Informational Publications

Instructions

Procedures Notices

Unnumbered Letters

Forms

Publications

Regulations and Guidance

Environmental Studies

Publications for Cooperatives

Acronyms

USDA LINC Training & Resources

Below are handbooks information

HB-1-3550 Direct Single Family Housing Loans and Grants - Field Office Handbook +

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook —

Consolidated version (large document may take long to load)

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thank
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USDA is an equal opportunity provider, employer and lender.

