



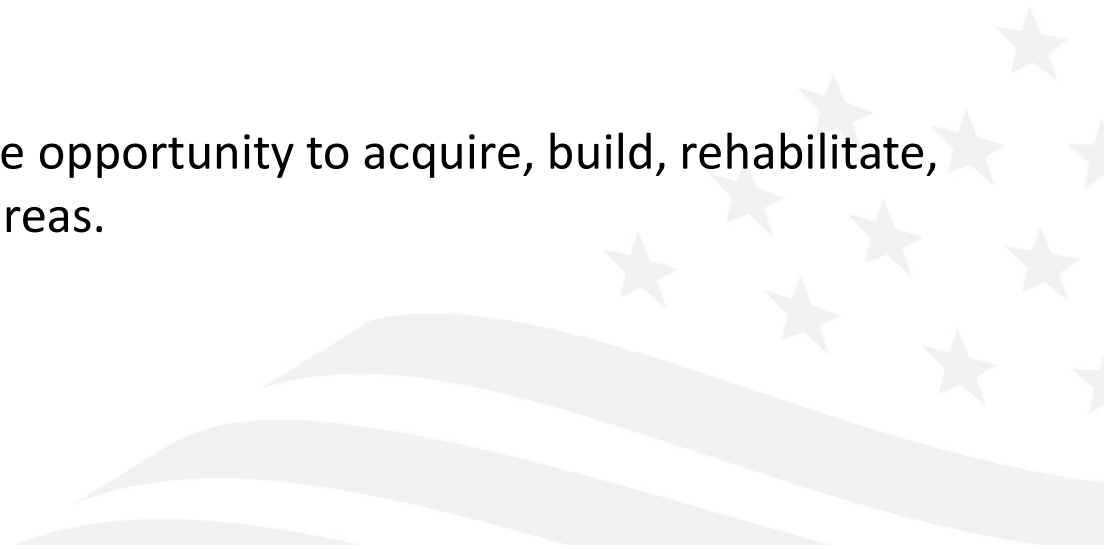
USDA Single Family Housing Guaranteed Loan Program UNAHA 2023

 Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Ticia Weare
Policy, Analysis and Communications Branch

Single Family Housing Guaranteed Loan Program Purpose

- The SFHGLP is designed to provide low- and moderate-income households the opportunity to own adequate, modest, decent, safe, and sanitary dwellings and in rural areas.
- The program provides loan guarantees to approved lenders for loans made to eligible applicants.
- The program offers eligible applicants the opportunity to acquire, build, rehabilitate, improve, or relocate a dwelling in rural areas.



Guaranteed Loan Program Lender Benefits

- **90% Loan Note Guarantee**
- **Earn Community Reinvestment Act (CRA) credits**
- **Program is not subsidized and is budget neutral; fully funded year-round by program fees**
- **USDA loans are sought after securities in the secondary market and receive the best investor pricing due to low prepayment rate ~7% (FHA 36%, VA 66%)**

Guaranteed Loan Program Applicant Benefits

- **100% financing of appraisal value, no down payment**
- **Alternative credit allowable**
- **No Asset/Reserve Requirements**
- **No cap on purchase price**
- **Low fees – 1% up front financing fee, .35 Annual fee**
- **Purchase, New Construction, and Refinance**
- **Single Close Construction Program**
- **Not limited to First Time Home Buyers**
- **No Set Acreage Limits**
- **Escrow for Repairs**
- **Interested Party Concessions to 6%**
- **Gifts, Grants, & Down payment assistance allowed with no CLTV**



SFHGLP Comparison Chart

	USDA	FHA	VA **	Fannie Mae Home Ready*	Fannie Mae Conventional 97%	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	3.75%	3.75%	3.75%	4%	4.25%**	4%	4%
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 '20)	\$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	\$58.92 (.35%)	\$139.10 (.85%)	-0-	\$158.43 (.98%)	\$158.43 (.98%)	\$158.43 (.98%)	\$195.61 (1.21%)
Out of Pocket	\$0	\$7,000	\$0	\$6,000	\$6,000	\$6,000	\$6,000
TOTAL P & I	\$1023.39	\$1076.63	\$976.79	\$1084.62	\$1112.79	\$1084.62	\$1,121.80
FTHB req	no	no	no	no	yes	no*	yes
<p>Notes:</p> <p>Affordable lending programs may allow eligible gift and/or grant programs for the payment of upfront guarantee fees and down payment requirements.</p> <p>Monthly mortgage insurance is represented with borrower paid monthly insurance (BPMI). Mortgage insurance rates are based on industry rates in September 2020 for required coverage for credit scores of 680 – 699.</p> <p>Minimum credit scores may apply for some programs</p> <p>* Restricted to Low-Income applicants; ** Usually requires approx. ¼% higher rate for this program.</p> <p>** Generally only available to Veterans</p>							

Program Eligibility



Eligibility Requirements

Determination of Applicant Eligibility



- 1. Property located in an eligible rural area**
- 2. Total Household Income Within Program Limits - 115% of MHI**

Single Family Housing Guaranteed Loan Program Property Eligibility

Eligibility Website

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

Contact Us ▾



ELIGIBILITY

Home Tutorials
Single Family Housing Guaranteed

Single Family Housing Direct

Multi-Family Housing

Rural Business

OneRD Guarantee Loan

Water and Environmental Guaranteed
(Part of the OneRd Guarantee Loan Initiative)

Water and Environmental Direct

Community Facilities Guaranteed
(Part of the OneRd Guarantee Loan Initiative)

Make sure to select the correct program

Eligibility

Welcome to the USDA Income and Property Eligibility Site

This site is used to evaluate the likelihood that a potential applicant would be eligible for program assistance. In order to be eligible for many USDA loans, household income must meet certain guidelines. Also, the home to be purchased must be located in an eligible rural area as defined by USDA.

To learn more about USDA home loan programs and how to apply for a USDA loan, click on one of the USDA Loan program links above and then select the Loan Program Basics link for the selected program.

To determine if a property is located in an eligible rural area, click on one of the USDA Loan program links above and then select the Property Eligibility Program link. When you select a Rural Development program, you will be directed to the appropriate property eligibility screen for the Rural Development loan program you selected.

To assess potential eligibility of an applicant/household, click on one of the Single Family Housing Program links above and then select the applicable link.

For additional information and to contact a USDA Program Representative, click on the Contact Us link above, and then select the appropriate USDA program.

Single Family Housing Guaranteed Loan Program Property Eligibility

The screenshot shows the USDA Eligibility website interface. At the top, the URL is eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfp. The USDA logo and "United States Department of Agriculture Rural Development" are on the left, and "ELIGIBILITY" is on the right. A navigation bar includes "Home" and "Tutorials". Below this is a menu with categories: "Single Family Housing Guaranteed", "Single Family Housing Direct", "Multi-Family Housing", "Rural Business", "OneRD Guarantee Loan", "Water and Environmental Guaranteed (Part of the OneRD Guarantee Loan Initiative)", "Water and Environmental Direct", and "Community Facilities Guaranteed (Part of the OneRD Guarantee Loan Initiative)". A sub-menu under "Single Family Housing Guaranteed" includes "Property Eligibility", "Proposed Eligibility Areas", "Income Eligibility", "Income Limits", and "Loan Basics". A search bar with "Find Your Address" and a "GO!" button is present. The main content is a map of the United States and surrounding regions, with orange-shaded areas indicating property eligibility. A "Map Legend" in the bottom right corner identifies the orange areas as "Ineligible Area". The map includes labels for various states and territories, as well as major cities and bodies of water. The Bing logo is visible in the bottom left corner of the map area.

Single Family Housing Guaranteed Loan Program Property Eligibility

Looking up a Specific Address

The screenshot displays the Bing map interface for the Single Family Housing Guaranteed Loan Program. The search bar at the top contains the address "1300 Overland Park Drive, Braselton, GA". A red arrow points from this search bar to a red pin on the map. A green callout box next to the pin states: "1300 Overland Park Dr, Braselton GA 30517. This address IS located in an eligible area." Another red arrow points from a text box to a dark purple shaded area on the map, with a note: "Note: The darker areas are Ineligible or Urban". The map shows various roads and landmarks, including Spout Spring Crossroads, Chestnut Mountain, and Braselton. A map legend in the bottom right corner indicates that darker areas are ineligible or urban.

Home Tutorials

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing Rural Business Water and Environmental Guaranteed Community Facilities Guaranteed

Eligibility Assessment Income Limits Loan Basics **Property Eligibility** Previous Eligibility Areas

1300 Overland Park Drive, Braselton, GA

You can enter a specific property address here to get results on the map

1300 Overland Park Dr
Braselton GA 30517
This address IS located in an eligible area.

Note: The darker areas are Ineligible or Urban

Map Legend
Ineligible

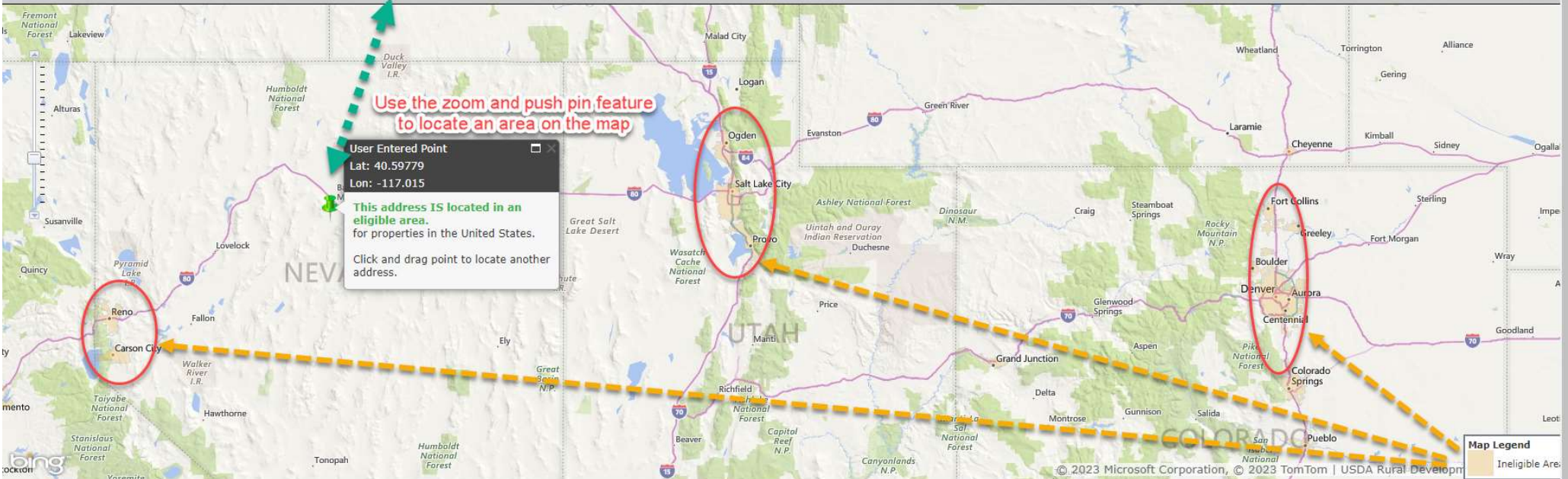
© 2020 Microsoft Corporation. © 2020 HERE | USDA Rural Development

Find Your Address



Use the zoom and push pin feature to locate an area on the map

User Entered Point
Lat: 40.59779
Lon: -117.015
This address IS located in an eligible area. for properties in the United States.
Click and drag point to locate another address.



Use the Zoom and Push Pin features to locate new construction or addresses the eligibility map cannot find

Single Family Housing Guaranteed Loan Program Maximum Income Limits

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

The screenshot displays the USDA Rural Development website interface. At the top left is the USDA logo and the text 'United States Department of Agriculture Rural Development'. Below this is a dark blue navigation bar with 'Home' and 'Tutorials' links. A secondary navigation bar contains several menu items: 'Single Family Housing Guaranteed' (circled in orange), 'Single Family Housing Direct', 'Multi-Family Housing', 'Rural Business', and 'Water and Environment'. Below this, a row of buttons includes 'Property Eligibility', 'Previous Eligibility Areas', 'Income Eligibility', 'Income Limits' (circled in orange), and 'Loan Basics'. A green banner below the navigation reads 'Single Family Housing Income Eligibility'. Underneath is a blue header for 'Property Location'. The main content area shows a 'State:' label followed by a dropdown menu with the text 'Please pick a state below' and a downward arrow.

Maximum Income Limits

Both USDA RD programs have Maximum Income Limits for household size:

USDA Rural Development

1 / 335 | 100% +

USDA
United States Department of Agriculture

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

[Click Here for MSA Definitions](#)

Rural Development Single Family Housing Guaranteed Loan Program

Select the State Where the Subject Property is Located

1

2

3

4

5



Maximum Income Limits MONTANA

HB - 1 - 3555, Appendix 5

GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE: MONTANA		FY 2023 ADJUSTED INCOME LIMITS							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Chouteau County, MT									
	VERY LOW INCOME	42000	42000	42000	42000	55450	55450	55450	55450
	LOW INCOME	67200	67200	67200	67200	88700	88700	88700	88700
	MOD. INC-GUAR. LOAN	110650	110650	110650	110650	146050	146050	146050	146050
Custer County, MT									
	VERY LOW INCOME	43050	43050	43050	43050	56850	56850	56850	56850
	LOW INCOME	68900	68900	68900	68900	90950	90950	90950	90950
	MOD. INC-GUAR. LOAN	110650	110650	110650	110650	146050	146050	146050	146050
Daniels County, MT									
	VERY LOW INCOME	43200	43200	43200	43200	57050	57050	57050	57050
	LOW INCOME	69100	69100	69100	69100	91200	91200	91200	91200
	MOD. INC-GUAR. LOAN	110650	110650	110650	110650	146050	146050	146050	146050
Dawson County, MT									
	VERY LOW INCOME	42550	42550	42550	42550	56200	56200	56200	56200
	LOW INCOME	68100	68100	68100	68100	89900	89900	89900	89900
	MOD. INC-GUAR. LOAN	110650	110650	110650	110650	146050	146050	146050	146050
Deer Lodge County, MT									
	VERY LOW INCOME	42000	42000	42000	42000	55450	55450	55450	55450
	LOW INCOME	67200	67200	67200	67200	88700	88700	88700	88700
	MOD. INC-GUAR. LOAN	110650	110650	110650	110650	146050	146050	146050	146050
Fallon County, MT									
	VERY LOW INCOME	47900	47900	47900	47900	63250	63250	63250	63250
	LOW INCOME	76650	76650	76650	76650	101200	101200	101200	101200
	MOD. INC-GUAR. LOAN	110650	110650	110650	110650	146050	146050	146050	146050
Fergus County, MT									
	VERY LOW INCOME	42000	42000	42000	42000	55450	55450	55450	55450
	LOW INCOME	67200	67200	67200	67200	88700	88700	88700	88700
	MOD. INC-GUAR. LOAN	110650	110650	110650	110650	146050	146050	146050	146050
Flathead County, MT									
	VERY LOW INCOME	42000	42000	42000	42000	55450	55450	55450	55450
	LOW INCOME	67200	67200	67200	67200	88700	88700	88700	88700
	MOD. INC-GUAR. LOAN	110650	110650	110650	110650	146050	146050	146050	146050
Gallatin County, MT									
	VERY LOW INCOME	52600	52600	52600	52600	69450	69450	69450	69450
	LOW INCOME	84150	84150	84150	84150	111100	111100	111100	111100
	MOD. INC-GUAR. LOAN	120950	120950	120950	120950	159650	159650	159650	159650

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 PERSONS
 ** MODERATE INCOME IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

[Return to top](#)

Single Family Housing Guaranteed Loan Program

Property Types

- Must be typical for the area
- Predominately residential in use, character, and design
- Must NOT be designed or utilized principally for income producing purposes or contain income producing land



Single Family Housing Guaranteed Loan Program

Eligible Loan Purposes

Acquiring a Site and Dwelling

- New Construction including new manufactured (End-loan or Single-Close Construction)
- Existing (Stick built, modular, condos, and existing manufactured thru pilot*)
- Land Trusts and Leaseholds allowed

Reasonable and Customary Expenses

- Associated with the purchase of a dwelling such as closing costs

Repairs and Rehabilitation

- In combination with a purchase
- Tribal Rehabilitation Pilot Program*

Refinance

- Current RD Direct or GRH loans only



Manufactured Homes

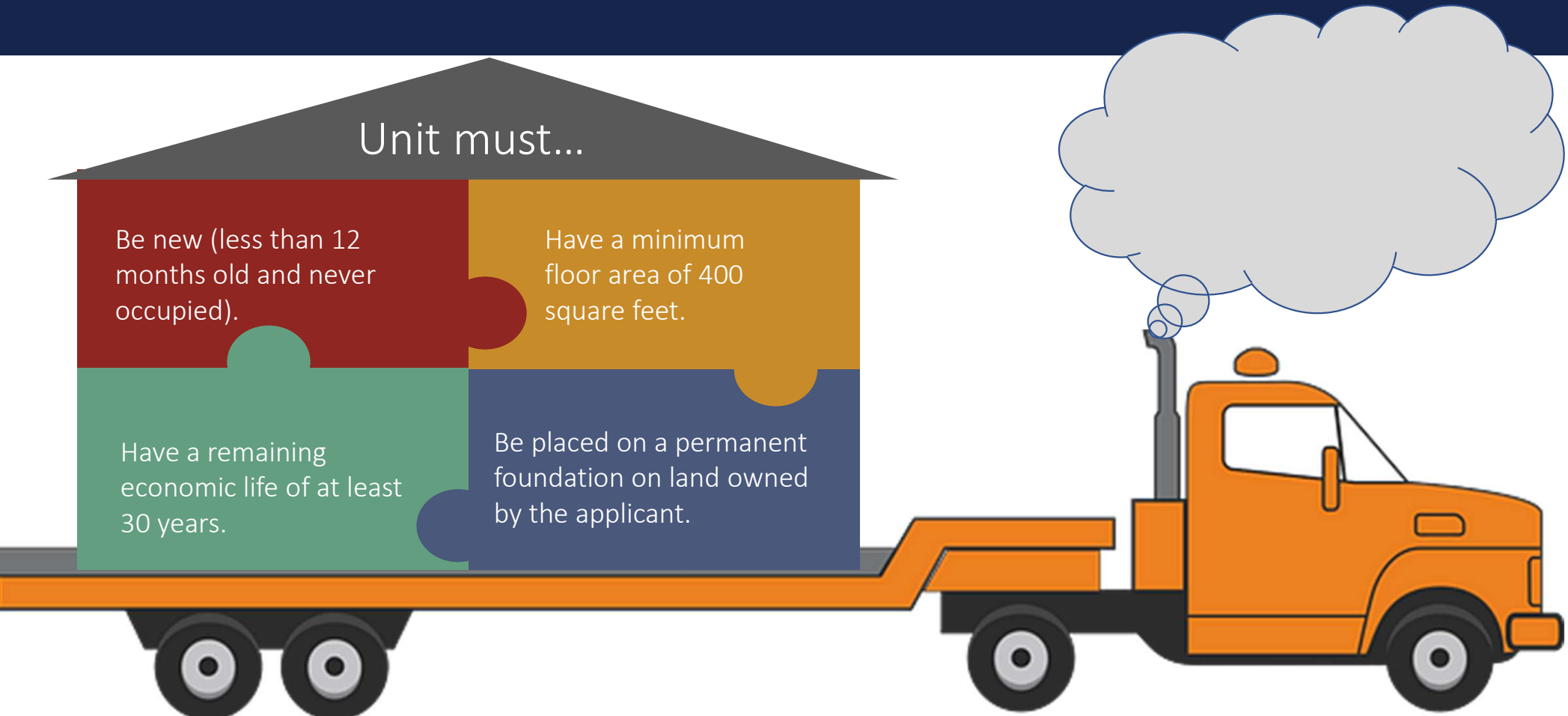
Unit must...

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.



Existing Manufactured Homes Pilot

https://www.federalregister.gov/documents/2022/11/02/2022-23754/single-family-housing-section-502-direct-and-guaranteed-manufactured-housing-pilots?utm_source=federalregister.gov&utm_medium=email&utm_campaign=subscription+mailing+list

The effective date of the two regulatory waivers is November 2, 2022. The duration of the pilot program is anticipated to continue until November 4, 2024

Unit must...

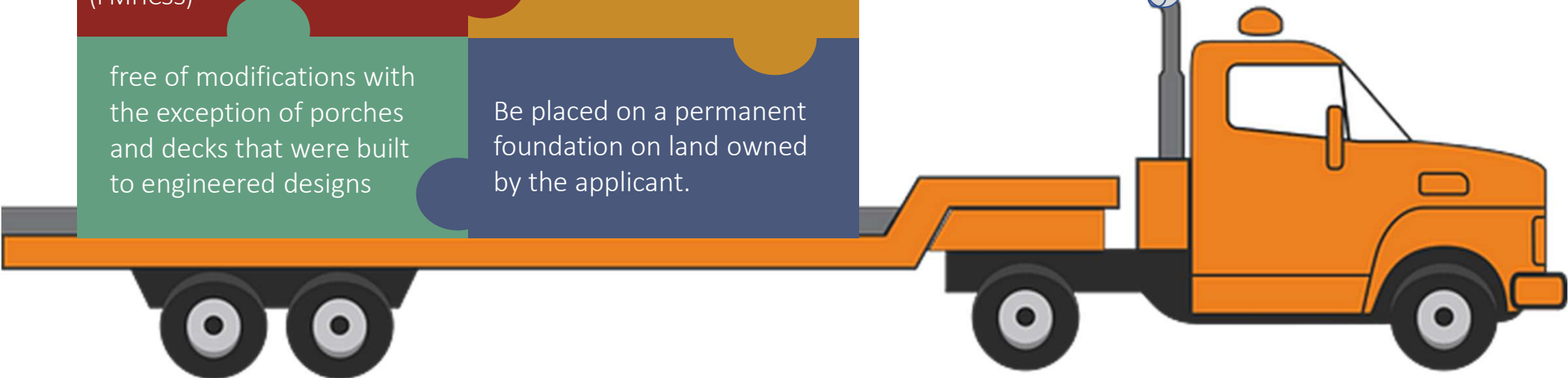
Built on or after January first, 2006, in conformance with the Federal Manufactured Home Construction and Safety Standards (FMHCSS)

Have a minimum floor area of 400 square feet.

free of modifications with the exception of porches and decks that were built to engineered designs

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

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



Manufactured Home Proposed Rule

SFH Guaranteed Origination

August 16, 2023

USDA Proposed Rule - Manufactured Housing Provisions

On August 16, 2023, a [Proposed Rule](#) was published in the Federal Register seeking comments on proposed changes to Handbook 1-3550 and Handbook 1-3555 that would make existing manufactured homes, which meet specific criteria, eligible for financing. In addition, the proposal reduces regulatory burdens related to manufactured housing requirements and provides flexibilities for energy efficient manufactured and modular homes located in land lease communities operating on a non-profit basis.

Comments on the proposed rule must be received on or before October 16, 2023. Comments are invited through the Federal eRulemaking Portal at www.regulations.gov.

For information related to the Guaranteed Loan Program, please contact the Guaranteed Loan Division at sfhgld.program@usda.gov or (833) 314-0168.

Working with our Partners



HOME ABOUT RD

About RD

- Leadership
- Offices
- Agencies
- Initiatives
- Key Priorities
- Grant Awards
- Farm Bill
- Careers at Rural Development
- Tribal Relations**
- Tribal Relations Events


Tribal Relations

Hello and welcome to RD's Tribal Relations Page!

USDA Rural Development (RD) places a high value in its relationship with Tribes, American Indians, and Alaska Natives. We collaborate and partner with Tribes to realize a brighter future for families, children, and Tribal communities. We make critical investments in infrastructure, schools, health clinics, housing, and businesses, to benefit Native families and communities across rural America.

RD also promotes external impact by connecting and collaborating with our partners at [Rural.gov](#). The Rural Partners Network (RPN) lists the programs and resources developed exclusively for Tribes, Native Americans, and Alaska Natives.

Our RD Tribal Relations Team champions and coordinates our work with Tribes. Through consultation, coordination, and collaboration, we honor our government-to-government relationships with Tribes and enhance access to our various programs and services to Tribes, Tribal members, and Tribal organizations.



Working with Tribes and Tribal Communities

- [Martin Family Achieves Homeownership on the St. Regis Mohawk Reservation Through Packaging Partnerships](#)
- [Routine Servicing Leads to New Projects](#)
- [I was ready for something I knew I would never own](#)
- [Army Veteran Brings Breeding Back to Butte](#)

[View More Success Stories](#)

Tribal Events and Outreach

An official website of the United States government [Here's how you know](#)

RURAL.gov

Search

[About RPN](#) [Help for Rural Communities](#) [Community Networks](#) [Rural Connections Blog](#) [RPN News](#) [Give Feedback](#)

Tribes, American Indians, and Alaska Natives

HOME > [HELP FOR RURAL COMMUNITIES](#) > [TRIBAL PROGRAMS AND RESOURCES](#)

- [Help for Rural Communities](#)
- [Community and Economic Development](#)
- [Assistance for Individuals and Families](#)
- [Tribal Programs and Resources](#)**

Tribal Programs and Resources

The programs and resources listed here were developed exclusively for Tribes, Native Americans, and Alaska Natives. Don't forget you can also find funding and information available to you listed in the other listings on the Help for Rural Communities page.



Single Family Housing Guaranteed Loan Program

New Pilots for Native Americans

Appraisals – making accommodations for the lack of availability of appraisers with knowledge and experience of trust land property

Repair/Rehab – making allowance for properties currently owned without liens to be treated as “purchases” for the sake of utilizing the program



(1) Tribal Property Valuation Pilot Program



Notice published in the Federal Register –The effective date of the two pilot programs is July 26, 2023. The duration of both pilot programs is anticipated to continue until July 28, 2025

<https://www.govinfo.gov/content/pkg/FR-2023-07-26/pdf/2023-15759.pdf>

<https://www.rd.usda.gov/newsroom/news-release/usda-launches-pilot-programs-increase-affordable-homeownership-opportunities-people-tribal-lands>

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Together, America Prospers

NEWS RELEASE

USDA Launches Pilot Programs to Increase Affordable Homeownership Opportunities for People on Tribal Lands

Funding is Part of Biden-Harris Administration's Investing in America Agenda

WASHINGTON, July 26, 2023 – U.S. Department of Agriculture (USDA) Rural Development Acting Under Secretary Roger Glendenning today announced that USDA is launching two pilot programs to increase affordable homeownership opportunities for people on Tribal lands.

"Well-built, energy-efficient, affordable housing is essential to the vitality of communities in rural and Tribal America," Glendenning said. "The assistance I'm announcing today will help people across this nation have the resources they need to build, purchase or repair homes in Tribal communities. The Biden-Harris Administration is committed to ensuring that all Americans have an affordable place they can call home and opportunities to build generational wealth through homeownership."

USDA is launching the Tribal Property Valuation Pilot Program. It provides approved lenders the opportunity to obtain desktop appraisals for mortgage transactions on Tribal land. This program will help decrease the cost and eliminate potential inaccuracies of appraisal reports completed on properties located on Tribal land.

To learn more, read full NEWS RELEASE.

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

Desk Top Appraisals

Option 1—When a qualified appraiser is readily available to complete a desktop appraisal, at reasonable terms; a qualified entity, as determined by the lender and appraiser, will provide all required property documentation to the lender for consideration. Examples of qualified entities include TDHE, THA, or other entities familiar with housing construction, repair, and conditions on tribal lands.



Option 2—When the lender determines a qualified appraiser is not readily available to complete a desktop appraisal at reasonable terms, a Rural Development Staff Appraiser will become involved, and A qualified entity, as determined by the lender and concurred with by Rural Development, will provide all required property documentation to the lender for consideration. Documentation provided by a party who has a financial interest in the sale or financing of the property may be accepted if the Rural Development Staff Appraiser verifies such data from a disinterested source.

The cost approach may be used for either option and is also allowable for our non pilot loan types.

(2) Tribal Rehabilitation Pilot Program



- Available for homes located on tribal land
- The home must be owned by the proposed applicant(s), with no outstanding mortgages encumbering or other liens on the property
- Upon completion of the repairs, the home must meet the minimum property requirements of Department of Housing and Urban Development (HUD) Handbook 4000.1
- Loan can be up to 100% of the appraised value

Single Close Construction Benefits



Borrower Protection

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



Loan Note Guarantee at Closing !!

Issued prior to construction and sellable on secondary market



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

Single Close 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.

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

Optional



RESERVES

PITI reserves up to 6 mos when dwelling is uninhabitable

SFHGLP Communications: Overview and Objectives

The USDA Section 502 Single Family Housing Guaranteed Loan Program (SFHGLP) is working toward the 2022-2023 mission of expanding lending opportunities in underserved communities by encouraging participation in loan making on tribal trust lands.

Tribal Land Trust Lending Approach

1

Native CDFI Program Participation

Creating flexibilities and additional guidance for these lending institutions to achieve lending eligibility for our program, which already allows for loan making on land trusts and leaseholds.

2

Memorandums of Understanding (MOUs)

Creating a document that effectively addresses concerns and preserves the interests of all parties involved. We can further tailor each MOU for suitability between our currently approved lenders and the tribes to ensure a document that achieves program utilization for tribal members.

Single Family Housing Guaranteed Loan Program

Memorandum of Understanding (MOU)

Predefine the roles in the event of a loan default.
Eliminate court involvement and legal complexities.

Not a finalized form – this is open to alterations



Memorandum of Understanding Between the United States Department of Agriculture, and an Indian Tribe or the Tribe's Designated Housing Entity and a USDA Approved Guaranteed Lender

I. Purpose

The U.S. Department of Agriculture (USDA) and the _____ Tribe (Tribe) or _____, its authorized Tribal Designated Housing Entity (TDHE) and _____, a USDA Approved Guaranteed Lender (Lender) (hereinafter referred to collectively as the Parties) enter into this Memorandum of Understanding (MOU) to implement actions that will expand homeownership opportunities on the _____ Reservation. The purpose of this MOU is to set forth the principles and procedures which will be utilized by the USDA, the Tribe or its designated TDHE, and Lender to extend homeownership opportunities through the USDA Single Family Housing Guaranteed Loan Program (SFHGLP) to eligible applicants participating in the Tribe's/TDHE's Risk Pool Program (Risk Pool).

II. Background

Native Americans in the United States face worse housing conditions, disproportionately high unemployment and extreme poverty. In 2013, the U.S. Census Bureau reported that American Indians and Alaska Natives were almost twice as likely to live in poverty as the rest of the population. Traditionally, Native American and Alaskan Native communities have had limited access to financial opportunities for home loans on restricted trust lands.

The SFHGLP is administered by USDA Rural Development the Agency. The purpose of the SFHGLP is to provide low- and moderate-income people who will live in rural areas with an opportunity to own decent, safe and sanitary dwellings and related facilities. The SFHGLP offers persons who are without sufficient resources to provide necessary housing and who are unable to secure the credit necessary for such housing from other sources at reasonable terms and conditions, an opportunity to acquire, build, rehabilitate, improve, or relocate dwellings in rural areas. 7 C.F.R. part 3555. The Rural Housing Service of USDA recognizes that the SFHGLP provides an avenue to increase homeownership on restricted tribal trust lands to eligible borrowers.

III. Legal Authorization

The USDA enters into this MOU under the following authority:
42 U.S.C. 1441 et seq. (Housing Act of 1949, as amended)

The TDHE enters into this MOU under the following authority:
[Insert authorization from the Tribe (e.g. tribal council resolution, bylaws)]

Single Family Housing Guaranteed Loan Program

GUS: Guaranteed Underwriting System

Eligible or Ineligible

Accept

Accept with Full Documentation

Refer

Refer with Caution

Lender = Underwriter GUS makes recommendations



LENDER APPROVAL CRITERIA [7 CFR 3555.52]

A. Approval from Another Recognized Source

- State Housing Finance Agency (SFHA)
- Department of Housing and Urban Development (HUD)- Federal Housing Administration (FHA)
- Government National Mortgage Association (Ginnie Mae)
- Department of Veterans Affairs (VA)
- Fannie Mae
- Freddie Mac

B. Approval by Demonstrated Ability

C. Federal Oversight

- The Federal Reserve System, the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), or the National Credit Union Administration (NCUA)
- The Federal Housing Finance Board regulating lenders within the Federal Home Loan Bank (FHLB) system.

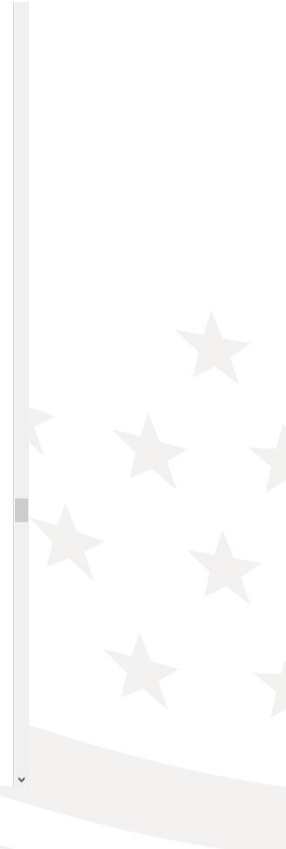
D. Experience with a USDA Program or Farm Credit System

- An FCS lender with direct lending authority; or
- A lender participating in other Rural Housing Service, Rural Business Service, Rural Utilities Service, or Farm Service Agency guaranteed loan programs

LENDER APPROVAL PROCESS – Handbook Chapter 3

Attachment 3-A Lender Approval Checklist

Lender Information			
Name:		TAX ID:	
DBA Name(s), if applicable. Use separate sheet for any additional DBAs:			
Geographic Address:		Mailing Address (if different)	Phone:
			Fax:
			County:
Chartered State/Headquarters:			
Website:		Company E-Mail:	
Contact Person	Name:	Phone:	E-Mail:
	Title:	Fax:	
Minority/Women-Owned Business (Optional)		<input type="checkbox"/> Minority-Owned <input type="checkbox"/> Women-Owned <input type="checkbox"/> Minority-Owned/Women-Owned	
Provide the following information for all principal officers, directors, and senior managers. Additional sheets may be attached, if necessary.			
Legal Full Name, including M.I.		Title/Responsibilities	



LENDER APPROVAL PROCESS – Handbook Chapter 3

Attachment 3-A Lender Approval Checklist

Attachment 3-A
Page 2 of 3

Current eligibility designations [Section 3.2 of HB-3555 Chapter 3]:		
<input checked="" type="checkbox"/> Agency Certifications (<i>Select applicable</i>)	Preferred Method of Evidence/Certification (<i>Submit as supplemental information</i>)	Applicable Agency Assigned Identification
<input type="checkbox"/> Fannie Mae	Fannie Mae Form 582, "Annual Eligibility Certification Report"	
<input type="checkbox"/> Freddie Mac	Freddie Mac Form 16SF, "Annual Eligibility Certification Report"	
<input type="checkbox"/> U.S. Department of Housing and Urban Development – Federal Housing Administration (HUD-FHA)	Letter showing lender approved by HUD as a Title II supervised or non-supervised mortgagee for submission of one to four family housing applications for Federal Housing Mortgage Insurance or as an issuer of Ginnie Mae mortgage backed securities "supervised" or "non-supervised."	
<input type="checkbox"/> U.S. Department of Veterans Affairs (VA)	Letter showing lender approved as a supervised or non-supervised "automatic" mortgagee with direct lending authority for VA	
<input type="checkbox"/> State Housing Finance Agency (SFHA)	N/A	
<input type="checkbox"/> Farm Credit Service(FCS)	Lender must have direct lending authority. Provide Membership letter.	
<input type="checkbox"/> Lenders participating in USDA guaranteed loan programs.	Copy of executed agreement showing approval by Rural Housing Service, Rural Business and Cooperative Service, Rural Utilities Programs and/or the Farm Service Agency.	
<input type="checkbox"/> Evidence of Federal oversight (if applicable)	Evidence and supporting documentation per Section 3.2 of Chapter 3 of Federal oversight by any of the following: <input type="checkbox"/> The Federal Reserve System; <input type="checkbox"/> The Office of the Comptroller of the Currency (OCC); <input type="checkbox"/> The Federal Deposit Insurance Corporation (FDIC); <input type="checkbox"/> The National Credit Union Administration (NCUA); or <input type="checkbox"/> The Federal Housing Finance Board regulating lenders within the Federal Home Loan Bank (FHLB) system.	
<input type="checkbox"/> Evidence of demonstrated ability in underwriting and/or servicing (if applicable).	<input type="checkbox"/> A summary of residential mortgage lending activity. <input type="checkbox"/> Written criteria that outline the policies and procedures the lender typically follows when originating, underwriting, and closing residential mortgage loans. <input type="checkbox"/> Evidence that the lender has an experienced loan underwriter on staff.	

LENDER APPROVAL PROCESS – Handbook Chapter 3

Attachment 3-A Lender Approval Checklist

List of Supplemental Information to be Submitted with Lender Approval Checklist [Check the box to indicate that each required document has been included with the lender approval package.]			
1.	Form RD 3555-16	“Agreement for Participation in Single-Family Housing Guaranteed/Insured Loan Programs of the United States Government (Lender Agreement)”. http://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home	<input type="checkbox"/>
2.	Resume	Evidence of Underwriter’s qualifications and experience in the industry.	<input type="checkbox"/>
3.	Retail Lender – Spreadsheet	If your firm is a retail lender , provide complete contact information (addresses, telephone numbers, fax numbers and e-mail addresses) for your branch locations, loan processing/underwriting departments, loan servicing, and a contact person for loan production. Information assists in populating Rural Development’s lender record database.	<input type="checkbox"/>
4.	Wholesale Lender or Servicing Lender- Spreadsheet	If your firm is a wholesale lender or a servicing lender , provide a general description of your services (loan processing, underwriting, table funding, loan servicing, real estate owned (REO) disposition, etc.) and provide complete contact information (address, telephone number, fax number, e-mail addresses) for your various departments, including regional account executives.	<input type="checkbox"/>
5.	Underwriting Outline	A brief outline of underwriting criteria from the lender’s internal loan policy manual. Include a statement to use forms approved by the Federal Housing Administration (FHA), Fannie Mae, or Freddie Mac.	<input type="checkbox"/>
6.	Quality Control Plan	General requirements for quality control plans: <ul style="list-style-type: none"> • Must be in writing outlining policies and procedures along with any forms and checklists used in the process. • Employees must operate independently of loan origination and servicing departments or the lender/servicer may contract out this function. If this function is contracted out, the lender must adequately monitor the performance of the contractor. • Have procedures to report non-compliance to the highest levels of management. May be monthly or at the most a quarterly basis. • Have procedures to report non-compliance or suspected misrepresentation to the appropriate regulatory authorities. • Identify training opportunities for lender/servicer staff. • Set timeframes for review and follow-up procedures. • Have procedures in place to monitor any third party originators (TPOs) • Include a consistent process to sample select and review SFHGLP loans. 	<input type="checkbox"/>
7.	Training Certification	Evidence of “New Lender Training” – https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library for one option available for mandatory new lender training. Review Section 3.2 of Chapter 3 for additional options available.	<input type="checkbox"/>

Single Family Housing Guaranteed Loan Program
TOOLS & RESOURCES



Single Family Housing Guaranteed Loan Program GovDelivery

Email Updates

An archive of previously released email bulletins and program updates are outlined below. Stay connected with the latest information by [subscribing to our email](#) .

[Servicing Relief for Borrowers Impacted by the Maui Wildfires](#)

08/17/2023 01:35 PM EDT

[USDA Proposed Rule - Manufactured Housing Provisions](#)

08/16/2023 03:49 PM EDT

[PUBLIC NOTICE: 30 Day Public Inspection Period and Comments Received from USDA Rural Development's Periodic Review of Rural Areas \(Housing Programs\)](#)

08/01/2023 03:45 PM EDT

[Have a sun-sational summer from USDA](#)

07/27/2023 11:00 AM EDT

[NEWS RELEASE - USDA Launches Pilot Programs to Increase Affordable Homeownership Opportunities for People on Tribal Lands](#)

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LINC Training Library

Guaranteed Underwriting System (GUS)

Lender Approval

Lender Training

Loan Closing

Loan Origination

Loan Servicing

GUS Lender Test Environment

English

USDA LINC Training & Resource Library

The Single Family Housing Guaranteed Loan Program has prepared a comprehensive library of resources for all lending partners. In the categories below you have access to all of the training, resources, and important forms for program participation.

If you have questions or need additional information, please contact us. **Contact Information:** [SFHGLP Contact List](#)



Lender Approval

[Learn More](#)



Loan Origination

[Learn More](#)



Lender Training

[Learn More](#)



Loan Closing

[Learn More](#)



Guaranteed Underwriting System

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Loan Servicing

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www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library

Single Family Housing Guaranteed Loan Program SFH Guaranteed Lender Page

SFH Guaranteed Lender

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- Single Family Housing Programs
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COVID-19
An important notice for servicers with loans insured or guaranteed by the Rural Housing Service [CARES Act Forbearance Fact Sheet for Mortgagees and Servicers](#)

Loan Status
We are currently reviewing new loan applications and conditions received on or before **08-16-23**.
Subscribe to Notifications
Critical program information such as policy updates, funding status, and automation changes are sent by email through GovDelivery [Sign Up to Receive Critical Updates!](#)

Overview
On February 16, 2020 we integrated the Guaranteed Loan Program into a single integrated national team! For more information, please reference our [Integration Information sheet](#).
USDA Rural Development's Guaranteed Loan Program assists approved lenders in providing up to 100% financing for eligible borrowers (households that do not exceed 115% of the [Median Household Income](#)) purchasing homes in [eligible rural areas](#). Automated underwriting assistance through GUS (Guaranteed Underwriting System) allows for expanded ratios and flexible credit. Download the [Guaranteed Rural Housing Lender fact sheet](#).
We now have [Single-Close Construction to Permanent Financing!](#) A single-close loan combines the features of a construction loan and a long-term permanent mortgage. Since there is only one closing, which can save considerable closing costs, the loan is considered a purchase transaction by the agency. The loan note guarantee may be issued once the interim construction loan is closed without waiting for the completion of the property.

SFHGLP Team – How to Contact Us:

[Download the Full GRH Contact Sheet](#)

The SFHGLP now has a toll-free Customer Access Lender Line (CALL). 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

CALL USDA at (855) 314-0168

Production Teams	States
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, 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



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

Single Family Housing Guaranteed Loan Program SFH Guaranteed Contacts

Including new toll-free line

833-314-0168

To Apply for Program Approval:

sfhglservicing@usda.gov

For More Information or Program Training:

sfhgld.lenderpartner@usda.gov

U.S. DEPARTMENT OF AGRICULTURE		Contacts & Resources
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	sfhgld.lenderpartner@usda.gov	
General Loan Scenario Questions	sfhgld.program@usda.gov or *833-314-0168, ext. 4	
Loan Policy/Regulation/Handbook	sfhgld.program@usda.gov or *833-314-0168, ext. 4	
Turn Times	*833-314-0168, ext. 1	
Lender Approval/Recertification	sfhglservicing@usda.gov	
Loan Servicing	sfhglservicing@usda.gov	
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	RD.SO.HSB@usda.gov	
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		

To request training tailored to your organization's specific needs, please reach out to our Lender and Partner Activities Branch.

Sfhgld.lenderpartner@usda.gov

David Corwin, Deputy Director LPA

David.Corwin@usda.gov



QUESTIONS

