



United States  
Department of  
Agriculture

# Single Family Housing Guaranteed Loan Program

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## NEW INSTRUCTIONS: HANDBOOK 3555

Available at: <http://www.rd.usda.gov/publications/regulations-guidelines/handbooks#hb13555>

### MAJOR CHANGES:

- Automated Loan Closing simplifies and shortens process.
- Construction Loan to Permanent Loan available in one loan.
- In-ground swimming pools allowed after deducting value.
- Lenders verify property is not income-producing. Unnecessary to deduct value of outbuildings from appraised value for maximum loan amount (must be non-income producing).
- Escrow allowed for interior AND exterior work.
- Flood elevation certifications not required on existing homes -Flood insurance required if any part of dwelling in flood plain.
- Manufactured homes - foundation must meet HUD Handbook 4903.3 guidelines from licensed engineer or registered architect.

### For More Information, Contact:

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