

Handbook Changes - Are You Up to Date?

The Single Family Housing Guaranteed Loan Program (SFHGLP) is excited to announce that the updates listed below to [Handbook-1-3555](#) were implemented on August 5, 2025.

- [Chapter 4](#) – *Lender Responsibilities*
 - Updated the conflict-of-interest guidance to specify that only employees who directly influence the mortgage transaction are prohibited from receiving multiple income sources from a single Rural Development transaction.
- [Chapter 5](#) – *Origination and Underwriting Overview*
 - Clarified all loan applications must be submitted via GUS, and the [Manual File Submission Job Aid](#) should be referenced.
 - Clarified lenders must use a login.gov account to access GUS.
- [Chapter 8](#) – *Applicant Characteristics*
 - It was clarified that when the application is submitted, the lender will confirm that a SAM check has been performed by recording the date in GUS.
 - Referenced the [Manual File Submission Job Aid](#), intended for submitting files that GUS does not support.
- [Chapter 9](#) – *Income Analysis*
 - Clarified taxable income for housing allowances should be included in annual income.
 - Added guidance for verifying previous employment.
 - Clarified IRS Form 8821 is an acceptable method to request IRS tax transcripts.
 - Clarified the number of household members must be identified in GUS.
 - Added direct third-party verifications to the options for verifying assets.
 - Clarified reserves entered into GUS must not exceed the balance on the most recent official monthly bank statement, however lenders may choose to use a lower balance at their discretion.
 - Elderly family deduction has increased from \$400 to \$525 per household.
- [Chapter 10](#) – *Credit Analysis*
 - Clarified multiple Verifications of Rent may be combined to make up the required 12-month history when no gaps exist.
 - Combined the disputed accounts guidance into one section.
 - Clarified the credit report for a non-purchasing spouse is maintained in the lender's permanent loan file.
 - Revised the list of community property states and territories.

- [Chapter 15](#) – *Submitting the Application Package*
 - Clarified all loan applications must be submitted through GUS and referenced the [Manual File Submission Job Aid](#).
 - Revised checklists to correspond with the applicable chapter revisions.
- [Chapter 16](#) – *Closing the Loan and Requesting the Guarantee*
 - Clarified attorney opinions letters are acceptable alternatives to title insurance in some instances and provided a chart to clarify the requirements of each.
 - Updated the email address for self-reports.
- [Form RD 3555-21](#), “Request for Single Family Housing Loan Guarantee”
 - Simplified the form by eliminating information that is collected in other areas, while still maintaining the necessary certifications.

An archive of previously released email bulletins and program updates are available on the USDA LINC Training & Resource Library [homepage](#).

