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Gearing Up for Fiscal Year 2026!

At the start of each fiscal year, SFHGLP funding is briefly unavailable. USDA expects this lapse to begin on October 1, 2025, with funding available in about a week.

During the temporary lapse in funding, Conditional Commitments (Form RD 3555-18/18E) will be issued "subject to the availability of commitment authority" for purchase and refinance transactions.

The application processing workflow is as follows:

- Rural Development will continue to accept complete guaranteed loan applications for purchase and refinance loan transactions from approved lenders.
- Rural Development will process, approve, and issue Conditional Commitments for those applications that are eligible "subject to the availability of commitment authority".
- Lenders may close loans as scheduled.
- When funds become available, Rural Development will utilize the Electronic Customer File (ECF) system to advance the file to "Obligate Application" for Conditional Commitments that were issued for loans subject to the availability of commitment authority.
- Once loans are obligated, Rural Development may process lenders' Loan Note Guarantee requests when the loan closing is verified, and all conditions of the Conditional Commitment are satisfied.
- Lenders assume all loss default risk for the loan until Rural Development is able to obligate the loan and issue the Loan Note Guarantee.

A GovDelivery announcement is expected to provide details specific to the FY 2026 funding process. Congressional action may alter the anticipated guidance above.

Thank you for your participation in the USDA Single Family Housing Guaranteed Loan Program. We look forward to serving you in FY 2026!