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For a brief time, between August 5, 2024 and November 3, 2025, USDA Rural Development allowed a maximum PITI ratio of 34% with no PITI ratio waivers available.

With an administrative change, through a [GovDelivery announcement](#) dated September 16, 2025, USDA announced the maximum PITI ratio would again be 29% of monthly repayment income. Ratio waivers also are again possible under the following circumstances:

- The application submission receives an "Accept" or "Accept Full Documentation" underwriting recommendation from the Agency's automated underwriting system (GUS); or
- The application meets the requirements for a ratio waiver, including:
 - A maximum PITI ratio of 32%;
 - The credit score of all applicants is 680 or greater; and
 - The applicants demonstrate at least one of the acceptable compensating factors described in HB-1-3555, [Chapter 11](#), Section 11.3.

The effective date for the adjustment of the PITI ratio guideline was **November 4, 2025**.

Questions regarding program policy and this announcement may be directed to sfhgld.program@usda.gov or (833) 314-0168.

Thank you for supporting the Single-Family Housing Guaranteed Loan Program!