



## Single Family Housing Guaranteed Loan Program Quick Reference

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<b>ONLINE RESOURCES</b>
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Regulations and Guidance website:

<http://www.rd.usda.gov/publications/regulations-guidelines>

7 CFR Part 3555 (Appendix 1) and HB-1-3555:

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

Unnumbered Letters:

<http://www.rd.usda.gov/publications/regulations-guidelines/unnumbered-letters>

Forms:

<http://forms.sc.egov.usda.gov/eForms/searchAction.do?pageAction=BrowseForms& MenuAction=Yes>

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## Locating 7 CFR Part 3555 and HB-1-3555 References

### Example: 3555.208(b)(3)(i)

Sec. 3555.208 **Special requirements for manufactured homes.**

Loans may be guaranteed for manufactured homes if all the requirements in this section are met.

(a) **Eligible costs.** In addition to the loan purposes described in Sec. 3555.101, Rural Development may guarantee a loan used for the following purposes related to manufactured homes when a real estate mortgage covers both the unit and the site:

- (1) Purchase of a new manufactured home, transportation, permanent foundation, and installation costs of the manufactured home, and purchase of an eligible site if not already owned by the applicant; and
- (2) Site development work properly completed to HUD, state and local government standards, as well as, the manufacturer's requirements for installation on a permanent foundation.

(b) **Loan restrictions.** The following loan restrictions are in addition to the loan restrictions contained in Sec. 3555.102:

- (1) A loan will not be guaranteed if it is used to purchase a site without also financing a new unit.
- (2) A loan will not be guaranteed if it is used to purchase furniture, including but not limited to: movable articles of personal property such as drapes, beds, bedding, chairs, sofas, divans, lamps, tables, televisions, radios, and stereo sets. Furniture does not include wall-to-wall carpeting, refrigerators, ovens, ranges, washing machines, clothes dryers, heating or cooling equipment, or other similar items.

(3) A loan will not be guaranteed to purchase an existing manufactured home and site unless:

- (i) The unit and site are already financed with an Agency direct single family or guaranteed loan;

7 CFR Part 3555 Section **3555.208**

3555.208**(b)**

3555.208**(b)(3)**

3555.208**(b)(3)(i)**

### Example HB: 12.6 A 1

**12.6 WATER AND WASTEWATER DISPOSAL SYSTEMS [7 CFR 3555.201]**

The site must have acceptable water and wastewater disposal systems to ensure the property is decent, safe, sanitary, and meets community standards. Public water and wastewater disposal systems are presumed to meet state and local requirements with no additional documentation or inspections. Private well and wastewater systems may require inspections or documentation as discussed in this section. Evidence will be retained in the lender's permanent loan file.

#### **A. Water**

Water systems, for existing or new construction, that require continuous or repetitive treatment to be safe bacterially or chemically are not acceptable. Individual dwelling water purification units are not an acceptable alternative; however, they may be used if the individual water system, with purification, meets the requirements of the state department of health or other comparable reviewing and regulatory authority.

#### **I. Individual Privately Owned**

- Individual water systems are owned and maintained by the homeowner and subject to compliance with all requirements of the local and/or State Health Authority codes. Individual water supply systems may be acceptable when the cost to connect to a public or community water system is not reasonable as defined by the lender. The lender is responsible for determining if connection is feasible. Water quality tests are required as follows:
  - The water quality of the well must meet the requirements of the state or local authority. If the state or local authority does not have specific requirements, the maximum contaminant levels established by the Environmental Protection Agency (EPA) will apply.
  - The local health authority or a state certified laboratory must perform a water quality analysis. The Safe Water Drinking Act does not apply to private wells. Contact the Environmental Protection Agency (EPA) at (800) 426-4791 for referral to certified labs and other inquiries.
  - The water analysis report must be no greater than 120 days old at loan closing. If the Agency is aware of any recent environmental impacts that may render the previous analysis invalid (for example – chemical spills, natural disasters, etc.) a new report may be required.

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Paragraph **12.6**

**12.6 A**

**12.6 A 1**