

SFH Guaranteed Origination

April 1, 2024

GUS Changes and Updates to HB-1-3555, Chapters 8, 12, and 15

As previously announced, the Single Family Housing Guaranteed Loan Program (SFHGLP) implemented a change in the Guaranteed Underwriting System (GUS) to remove required data entry in the Immigration/Naturalization Check Information section of the Additional Data screen for non-U.S. Citizen applicants. The approved lender is responsible for collecting all necessary documents needed to validate eligibility. By submitting the request for a Conditional Commitment to the Agency, the lender represents and warrants that the applicant is legally present in the United States and meets the eligibility requirements of the SFHGLP.

In addition to this change, we are pleased to announce revisions to technical [Handbook-1-3555](#), Chapters 8, 12, and 15. These changes became effective upon the recent issuance of a [Procedure Notice \(PN\)](#). Below are the highlighted revisions:

Chapter 8 – Applicant Characteristics

- Removed all references to the Systematic Alien Verification for Entitlements (SAVE) program.
- Clarified that approved lenders will be responsible to obtain and review a non-U.S. Citizen's identification number and documentation to determine the applicant's eligibility for the SFHGLP.

Chapter 12 – Property and Appraisal Requirements

- Updated guidance on rural area designations.
- Provided additional guidance on accessory dwelling units and properties with minimal income producing features.
- Clarified the photograph requirements for appraisals and the guidelines for documenting appraisal updates.
- Updated the validity period of the water analysis report to 180 days.
- Provided additional guidance on construction documentation requirements.
- Provided additional guidance regarding how a borrower's current rent obligation should be considered when obtaining a single-close construction loan.
- Revised Attachment 12-C to provide additional guidance on the single-close construction requirements.

Chapter 15 – Submitting the Application Package

- Updated the name of the FEMA Standard Flood Hazard Determination Form.
- Removed the "evidence of qualified alien" submission requirement from the Loan Origination Checklist located in Attachment 15-A to correspond with the changes in Chapter 8.