

SFH Guaranteed Origination

August 11, 2025

Elderly Family Deduction Increase

The Single Family Housing Guaranteed Loan Program (SFHGLP) is pleased to announce an increase to the elderly family deduction. [HB-1-3555, Chapter 9, Attachment 9-A](#) permits applicants who are age 62 or older to benefit from an elderly family deduction when calculating adjusted annual income. Effective immediately, this annual deduction has increased from \$400 to \$525 per household.

Handbook changes to reflect the new deduction amount will be forthcoming, however the Guaranteed Underwriting System (GUS) is correctly applying the increased deduction.