

SFH Guaranteed Origination

September 16, 2025

Update to PITI Ratio Guidelines

Following a review of the credit standards for the Single Family Housing Guaranteed Loan Program (SFHGLP), the maximum Principal, Interest, Taxes, and Insurance (PITI) ratio is being adjusted to 29%. A higher PITI ratio may be permissible 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 is **November 4, 2025**.

Any applications which have not received a Conditional Commitment prior to November 4, 2025, will adhere to the adjusted 29% guideline. In addition, any applications which have received a Conditional Commitment prior to the effective date of this change but are released and/or resubmitted in GUS on or after November 4, 2025, will adhere to the adjusted 29% guideline.