



DELEGATED CORRESPONDENT ANNOUNCEMENT 2018-4 May 23, 2018

Changes to Eligibility of Certain Rural Areas

The ineligible area maps for the Rural Development SFH programs have been posted to the [USDA Income and Property Eligibility Site](#). Users can select the “Proposed Ineligible Areas” tab after selecting the Single-Family Housing Guaranteed. In some cases, previously ineligible areas will now become eligible.

On June 4, 2018, all properties for new applications must be in an eligible rural area based on the new maps. Properties that are in an area that is no longer eligible may be approved if all the following conditions are met:

1. The application is dated prior to June 4, 2018 and the Loan Estimate was issued by the Lender within 3 days of the application.
2. The applicant has a signed/ratified sales contract dated prior to June 4, 2018.
3. Verification that the property was in an eligible area prior to June 4, 2018. A printout from the Previous Eligibility Areas section of the [USDA Eligibility Site](#) indicating the property address was previously eligible
4. Applicant meets all other loan eligibility requirements.

GUS underwriting recommendation will display an INELIGIBLE property determination for properties that are no longer located in an eligible area. USDA will be able to override the property eligibility determination if all conditions listed above have been met.