WHOLESALE ANNOUNCEMENT 2026-99
November 17, 2026
USDA Update

Effective Date
Effective December 28, 2026

Update:
USDA Final Rule: Financing Properties with Income-Producing ADUs

- The U.S. Department of Agriculture Rural Development published the Single Family Housing Guaranteed Loan Program (SFH-G) - Income Producing Accessory Dwelling Unit (ADU) Provisions Final Rule to expand housing options for rural homebuyers. This rule allows lenders to offer USDA-guaranteed home loans on properties that include an income-producing ADU. The rule further clarifies borrowers may finance properties with non-commercial features designed to support home-based operations
- The final rule and the related revisions to Handbook 1-3555 will take effect on December 28, 2026.

Should you have any questions, please reach out to your Account Executive or Client Manager

EQUAL HOUSING LENDER
NMLS# 629700