# SFH Guaranteed Origination

### June 25, 2024

## Advance Notice: Revisions to HB-1-3555, Chapter 11

The Single Family Housing Guaranteed Loan Program (SFHGLP) is pleased to announce upcoming revisions to technical Handbook 1-3555, Chapter 11, Ratio Analysis.  These changes are expected to be implemented on August 5, 2024.  Below are the highlighted revisions:

Chapter 11 – Ratio Analysis

* Increased the maximum PITI Ratio to 34% (applicable to non-GUS Accept files).
* Provided additional clarification on business debts reported on the applicant’s personal credit report.
* Clarified that waivers are not permitted to increase the PITI ratio above 34% for purchase transactions (applicable to non-GUS Accept files).
* Added additional compensating factors which may be considered to support approval of a ratio wavier.