



FHA INFO 2022-89

October 18, 2022

FHA Publishes Proposed Rule: Indexing Methodology for Title I Manufactured Home Loan Limits

Today, the Federal Housing Administration (FHA) published a proposed rule in the *Federal Register*, Indexing Methodology for Title I Manufactured Home Loan Limits ([Docket No. FR-6207-P-01](#)), for public comment. As detailed in the proposed rule, FHA proposes to establish indexing methodologies to annually calculate the loan limits for Manufactured Home Loans, Manufactured Home Lot Loans, and Manufactured Home and Lot Combination Loans insured under the Title I Manufactured Home Loan Program.

This proposed rule creates an indexing methodology based on property data collected by the US Census Bureau and that establishes loan limits based on the number of sections that make up a manufactured home. Instituting this indexing methodology will expand opportunities for borrowers to use affordable FHA-insured financing for manufactured homes titled as personal property, manufactured home lots, or both the manufactured home and the lot.

Interested stakeholders are encouraged to review and provide comments on the proposed rule following the methods outlined in the Federal Register Notice through December 17, 2022.

For more information, read today's [press release](#).

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

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