



FHA INFO 2024-08

March 18, 2024

## FHA Implements Updated Title I Manufactured Home Loan Limits Under New Indexing Methodology

Today, the Federal Housing Administration (FHA) published [Title I Letter \(TIL\) 488](#), *Updated Title I Manufactured Home Loan Limits*. This TIL implements and provides lenders offering Title I Manufactured Homes loans with revised loan limits calculated under the final rule, *Indexing Methodology for Title I Manufactured Home Loan Limits* ([Docket No. FR-6207-F-02](#)), published in the Federal Register on February 28, 2024.

The final rule establishes indexing methodologies to calculate future loan limits for Manufactured Home Loans, Manufactured Home Lot Loans, and Manufactured Home and Lot Combination Loans for the Title I Manufactured Home Loan program.

As a result of this new indexing methodology, Title I Manufactured Home nationwide loan limits will be adjusted as follows, for FHA case numbers assigned on or after March 29, 2024:

New Loan Limits	Prior Loan Limits
Manufactured Home Loan: <ul style="list-style-type: none"><li>• Single-section: \$105,532</li><li>• Multi-section: \$193,719</li></ul>	Manufactured Home Loan: \$69,678
Manufactured Home & Lot Loan: <ul style="list-style-type: none"><li>• Single-section: \$148,909</li><li>• Multi-section: \$237,096</li></ul>	Manufactured Home & Lot Loan: \$92,904
Manufactured Home Lot Loan: \$43,377	Manufactured Home Lot Loan: \$23,226

These new loan limits more accurately reflect real-world costs of manufactured homes and improve the viability of the Title I Manufactured Housing program in meeting the financing needs of manufactured home buyers.

These loan limits will be reviewed annually and adjusted if needed; however, HUD **will not** lower the loan limits from the previous year.

These policy updates will be incorporated into a future version of [Single Family Housing Policy Handbook 4000.1](#).

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

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- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail [answers@hud.gov](mailto: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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