

# DSLID Mortgage Stands in Support of the FHA's Strategic Manufactured Home Loan Limit Increase

*Putting Manufactured Homes Back in the Picture*

UNITED STATES, March 27, 2024 /EINPresswire.com/ -- The Federal Housing Administration's (FHA) recent announcement of new loan limits for its [Title I Manufactured Home Loan Program](#) on March 18, 2024, marks a significant milestone in the housing sector. This is the first

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*Dana Hendrix, Senior VP of Finance*

adjustment to the Title I program loan limits since 2008. By aligning loan limits more closely with the actual costs of purchasing and refinancing manufactured homes, the FHA aims to attract a broader range of financial institutions to the program. This move is expected to foster more competitive financing options for consumers, thereby enhancing access to affordable housing.

[DSLID Mortgage](#), a leading mortgage services provider committed to delivering accessible and affordable homeownership solutions, proudly stands behind the recent adjustment to the Title I program loan limits.

Dana Hendrix, Senior VP of Finance and spokesperson at DSLID Mortgage said, "Repeatedly, individuals are confronted with the stark reality of limited housing options, leading to heightened competition, soaring rental prices, and the unsettling prospect of homelessness." he added, "We commend the FHA's move to adjust loan limits for manufactured housing and believe this is a commendable step towards expanding credit for Americans in need of securing homes outside of the rental market."

The Title I program plays a pivotal role in supporting manufactured housing, providing an affordable housing source built to a specific federal standard. It serves as the sole federal initiative designed to increase access to personal property loans for manufactured homes when a home is owned separately from the land.

The revision of loan limits for the Title I Manufactured Home Loan Program aligns with current market pricing, effectively revitalizing the program. The revised nationwide Title I Manufactured

Home Loan Program loan limits for FHA case numbers assigned on or after March 29, 2024, are as follows:

- Combination Loan (Single-section): \$148,909
- Combination Loan (Multi-section): \$237,096
- Manufactured Home Loan (Single-section): \$105,532
- Manufactured Home Loan (Multi-section): \$193,719
- Manufactured Home Lot Loan: \$43,377.

Under the Title I program, approved lenders can offer credit within specified loan limits to eligible borrowers purchasing a manufactured home with or without the lot where the structure will be located. Additionally, annual updates to loan limits will ensure that loan amounts remain in line with home prices, which is essential for the program's long-term success.



Dana Hendrix

### About DSLD Mortgage

Founded in 2007 amid the global financial crisis, DSLD Mortgage aims to support homebuyers and homeowners facing refinancing challenges due to rising interest rates and falling US housing prices. This includes assisting first-time homebuyers through various government loan initiatives and providing dedicated support to military personnel seeking VA loans.

DSLID Mortgage expertise extends to FHA, USDA, down payment assistance, and other conventional loans. Recognized as a Top Guaranteed Rural Housing Lender in Louisiana by the USDA, DSLD Mortgage specializes in offering and originating loans that are part of government programs.

Dana Hendrix  
DSLID Mortgage

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