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Nevada Rural Housing announces changes to manufactured home minimum credit requirements for all homeownership program loans

Summary: US Bank, the master servicer for all NRH homeownership program loans, has updated its minimum credit requirements for manufactured homes.

Beginning May 1, 2026, the minimum FICO score for borrowers purchasing a manufactured home will be 660. This is a reduction from the current 680 minimum.

Debt-to-income ratio limits remain the same for manufactured homes:

- 45% max DTI, regardless of loan type

Effective Date: May 1, 2026

Additional Information: All other manufactured home guidelines remain the same.

Updated program guidelines and US Bank product guides will be available at HomeAtLastLenders.org on May 1, 2026.

Questions: Contact HAL@NVRural.org with any questions.