



Guaranteed Rural Housing Loan Program Existing Home Certification

All existing single family homes financed through the USDA Rural Development GRH loan program must meet the housing quality standards outlined below.

Ceilings and Interior Walls

In good condition, without large holes or cracks that allow drafts, and without severe bulging, or loose or falling surface material such as plaster.

Floors

In good condition, without large holes or cracks, missing or warped floorboards or covering which could cause someone to trip.

Electrical

Living Room: At least two electrical outlets or one outlet and one permanent overhead light fixture.

Kitchen: At least two outlets and one permanent light fixture.

Bath: At least one permanent overhead or wall light fixture. Broken or frayed wiring, light fixtures hanging from wires without other firm support, missing cover plates on switches or outlets and badly cracked outlets are unacceptable.

Light/Windows

At least one window in living room and every room used for sleeping. Other rooms without windows must have an electrical outlet or light fixture. Windows which are broken or have missing panes, windows which do not shut or which allow excessive air infiltration are unacceptable.

Security

All windows and doors which are accessible from the outside must have operable locks.

Interior Paint

No severe peeling or chipping paint

Kitchen

In addition to the standards outlined above, kitchen must have space for food storage, a food preparation and a food servicing area, range with operable oven (buyer can supply), a sink with hot and cold running water, and an operable refrigerator (buyer can supply).

Bathroom

In addition to the standards outlined above, the bathroom must have a window which opens or a working exhaust vent, a flush toilet, a tub or shower with hot and cold running water and a sink with hot and cold running water.

Mechanical Systems

- A plumbing system which is connected to a public sewer or an approved private sewage disposal system
- Windows which open must have screens or some working ventilation or cooling equipment which provides air circulation during warm months

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