






HOME BUYING GUIDE: **FHA CONSTRUCTION & RENOVATION LOANS**

FHA Construction and Renovation Loans offer an ideal way to create customized living spaces, tackle fixer-upper projects, or build new homes with flexible financing. These loans provide a streamlined process by combining construction and mortgage in a single loan, reducing the stress of multiple applications and closing costs. They cover various home styles from modular to manufactured, but have limitations on unconventional homes like log cabins.

For those interested in purchasing and modernizing older homes, FHA 203K Loans allow buyers to finance both purchase and renovations under one mortgage, boosting both personal living conditions and house market value. These loans support a wide range of repairs and require careful planning, including detailed renovation plans and contractor approvals. Exploring these options with FHA-approved lenders can help Sacramento homebuyers unlock possibilities for creating ideal and personalized living environments.



-  FHA Loans provide flexible financing for new builds and renovations.
-  One-Time Close loans streamline the construction to mortgage process.
-  A credit score of 620 is needed for FHA One-Time Close Loans.
-  FHA 203K Loans finance purchase and renovation in one go.
-  203K Loans require detailed renovation plans and approvals.



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