

HomeStyle and Choice Renovation now allow the renovation or construction of an Accessory Dwelling Unit (ADU)

This program allows borrowers to finance both the purchase of the property and the renovation cost, or the cost to construct the ADU.



What is an ADU?

An ADU (Accessory Dwelling Unit) is a secondary, self-contained living unit located on the same property as a primary residence, with its own entrance, kitchen, bathroom, and living space.

ADU expanded eligibility updates include:

- **Multi-unit properties:** Allows two- to three-unit properties to include ADUs, provided the number of dwelling units in the primary structure plus the ADUs does not exceed four.
- **Multiple ADUs on single-unit properties:** Extends eligibility to one-unit properties with up to three ADUs.
- **One ADU for standard manufactured housing:** Extends eligibility to single-unit manufactured homes (single- or multi-section) as the primary dwelling with a single ADU classified as real property.
- **Multiple ADUs for MH Advantage®:** Extends eligibility to (single- or multi-section) MH Advantage as the primary dwelling, to include ADUs provided the number of dwelling units plus the ADUs (which must all be classified as real property) does not exceed four.



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Conventional renovation programs. ADU eligibility subject to borrower qualification, property eligibility, investor guidelines, and local zoning restrictions.

Not an offer to lend. Subject to credit approval and additional terms apply. DAS Acquisition Company, LLC dba USA Mortgage NMLS #227262. OH HRM.850291.000. Headquarters: 12140 Woodcrest Executive Drive, Suite 150, St. Louis, Missouri 63141, Toll Free: (888) 250-6522. Interest rates and products are subject to change without notice and may or may not be available at the time of commitment or lock-in. DAS Acquisition Company, LLC is not affiliated with or endorsed by any government entity or agency, including USDA, HUD or VA.