

FmHA Rural Development Loans

Existing Dwelling Thermal Requirements

Rural Development loans require that the home you are purchasing meets the following thermal minimum standards:

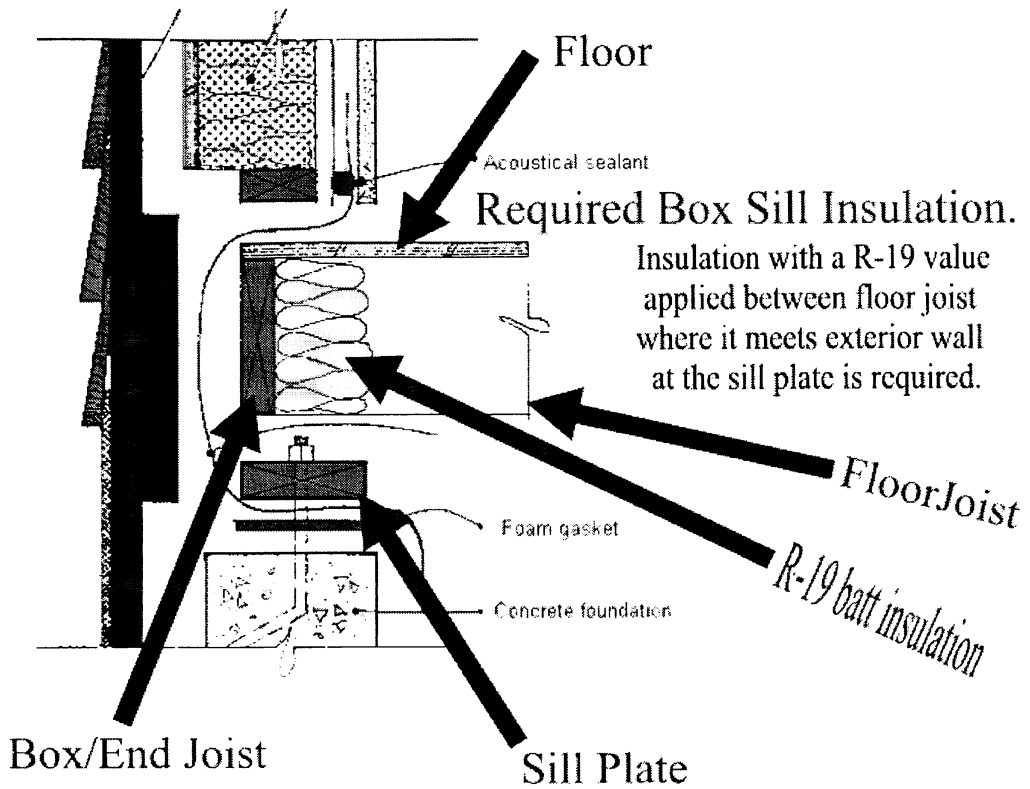
1. Attic insulation must meet R-38 or greater for flat ceilings. If the home has vaulted ceilings with 2x6 rafters it must meet R-19 or greater.
2. The box sills (this is the area where the floor joist rest on the foundation sill plate) must meet R-19 or greater. [Click here for a detailed drawing of insulation applied to a box sill.](#)
3. The homes windows must be either insulated double or triple pane glass or single pane glass with storm windows.
4. Exterior doors must meet either of the following requirements;
 - Solid core wood doors require that a storm unit is applied.
 - A steel insulated door is acceptable no storm door is required for this type of unit.
 - Hollow core doors are not acceptable.

[View a chart of typical R-Values](#)

[View Box Sill Insulation](#)

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DETAILS FOR BOX SILL INSULATION INSTALLATION



The above side view cross section shows the area of the box sill that must meet a minimum R-19 value for a FmHA Rural Development Loan on an existing dwelling.

Insulation R-Values (Approximate)

| Material/Type of Insulation | R / Per Inch |
|------------------------------------|---------------------|
| Vermiculite | 2.3 |
| Cellulose | 3.1 - 3.7 |
| Glass Fibber Batts | 3.2 - 3.6 |
| Rock Wool Batts | 3.5 |
| Polystyrene | 3.6 - 5.0 |
| Urethane Foam | 5.5 - 6.0 |
