



OFFICE OF SINGLE FAMILY HOUSING

FEDERAL HOUSING ADMINISTRATION



Single Family Housing Policy Handbook 4000.1

Module 2C1: FHA Condo Approval - Condo Project Approval

Presenter: Dorian Humphrey

Disclaimer

The purpose of this presentation is to provide an overview and summation of recent changes to the Federal Housing Administration (FHA) policy. It introduces and explains official policy issued in Department of Housing and Urban Development (HUD) Handbooks and Mortgage Letters. If you find a discrepancy between the presentation and Handbooks, Mortgage Letters, etc., the official policies prevail. Please note, the information provided in this training is subject to change.

Please consult HUD Handbooks and Mortgage Letters through HUDCLIPS for the most recent updates and current policy.



Learning Agenda

Overview of Changes

Part I: Condominium Project Eligibility

Part II: Condominium Project Approval Submission

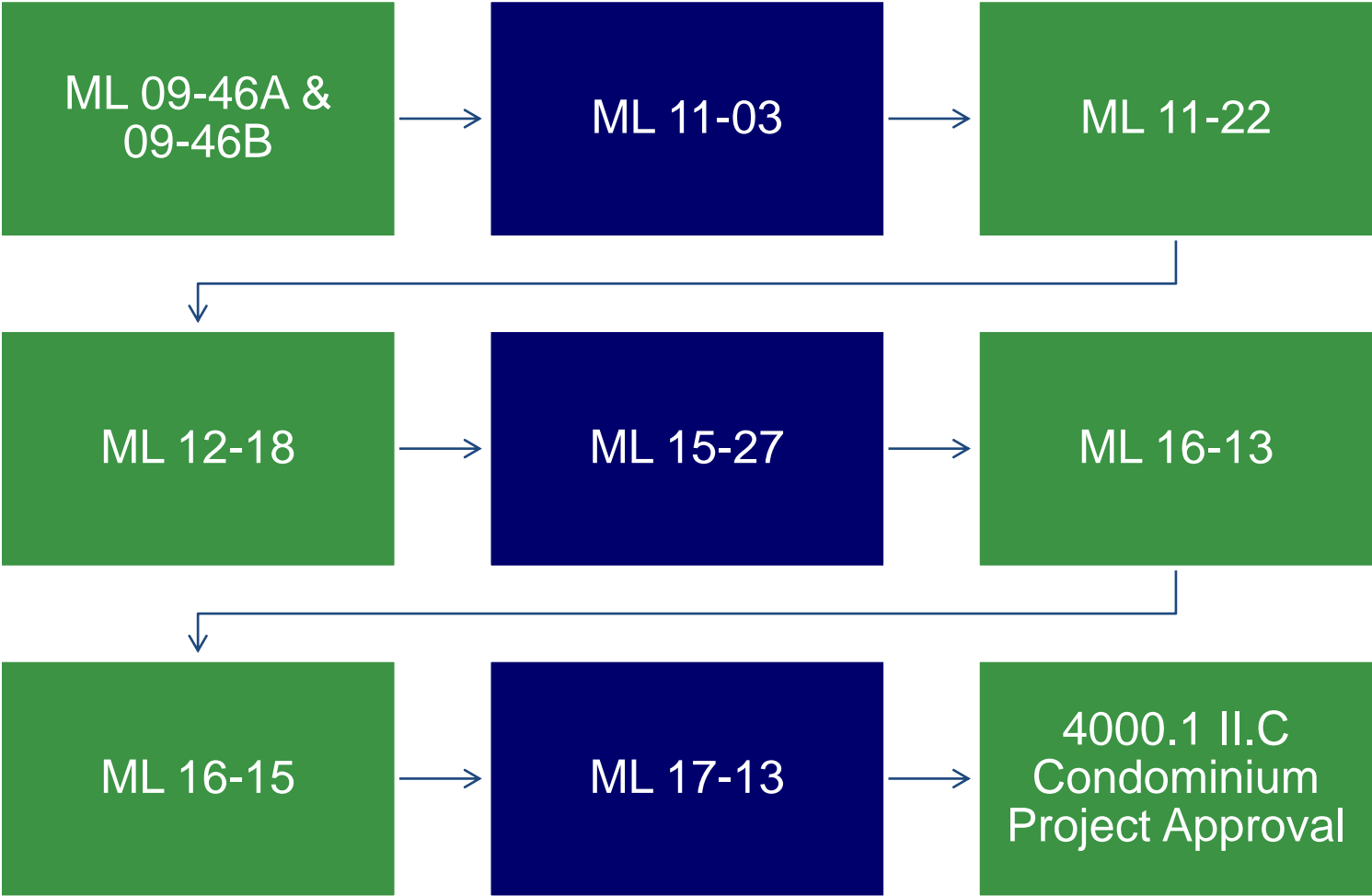
Highlight: Some Important Changes



Overview of Changes

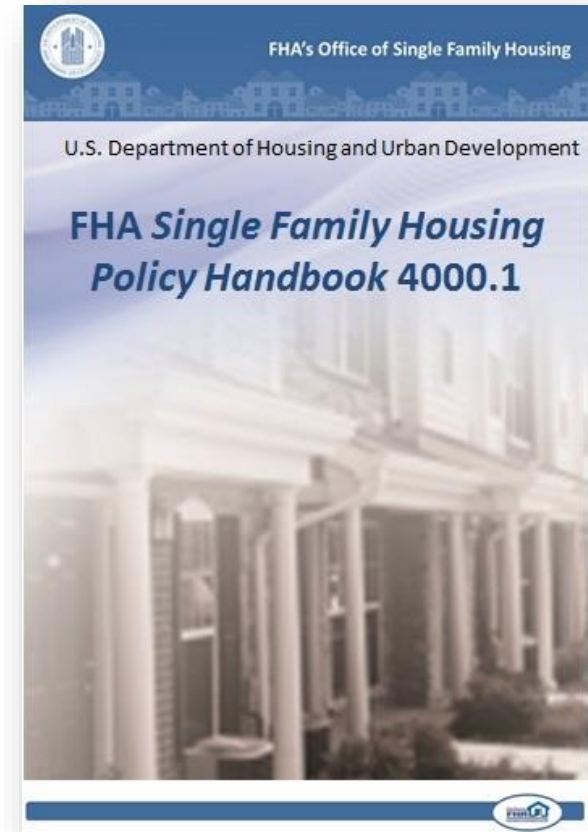


HUD Policy



Single Family Housing Policy Handbook 4000.1 Overview

- The structure follows the logical process flow for stakeholders.
- The five major sections are:
 - I. Doing Business with FHA
 - II. Origination through Post-Closing/Endorsement
 - III. Servicing and Loss Mitigation
 - IV. Claims and Disposition
 - V. Quality Control, Oversight, and Compliance



Handbook Topics

II. Origination through Post-Closing/Endorsement

C. Condominium Project Approval



Glossary Terms

(b) Information Obtained via Internet

The **Mortgagee** must authenticate documents obtained from an Internet website and examine portions of printouts downloaded from the Internet website. The Uniform Resource Locator (URL) address, as well as the date and time of access, must be recorded. The Mortgagee must visit the URL or use a password protected to verify the Mortgagee's visit to the URL and website.

Capitalized words in this module can be found in the SF Handbook glossary.

Documentation obtained through the Internet must contain the same information as would be found in an original hard copy of the document.

Part I: Condominium Project Eligibility



Condominium Project Definition

Term	Definition
Condominium Project	A project where one-family Dwelling units are attached, semi-detached, or detached, or are Manufactured Home Units, and in which owners hold an undivided interest in Common Elements.
Common Elements	Common areas and facilities including underlying land and buildings, driveways, parking areas, elevators, outside hallways, recreation and landscaped areas, and other elements described in the condominium declaration.



Condominium Project Approval Authorities

Condominium Project Approval may be granted through the Federal Housing Administration (FHA)'s U.S. Department of Housing and Urban Development (HUD) Review and Approval Process (HRAP) or by a qualified Mortgagee through the Direct Endorsement Lender Review and Approval Process (DELRAP).

Mortgagees that meet the defined DELRAP eligibility requirements are authorized to review condominium documentation, determine Condominium Project eligibility, and certify to compliance with Section 203(b) of the National Housing Act and 24 CFR Part 203 of FHA's regulations.



Project Eligibility

Eligible Condominium classifications for FHA Condominium Project Approval include:

- Existing Construction;
- Complete Condominium Project (New Construction)
- Conversions;
 - Gut Rehab (*completed)
 - Non-gut rehab
- Two- to Four-Unit;
- Manufactured Housing; and
- Leasehold Interest.



Ineligible Projects

Loans secured by Units within the following types of projects are not eligible for FHA insurance:

- ➔ Cooperative ownership;
- ➔ Condominium hotel or condotel;
- ➔ Mandatory rental pooling agreements that require Unit owners to either rent their Units or give a management firm control over the occupancy of the Units; and
- ➔ Timeshare or segmented ownership projects.

List continued on next slide.

Ineligible Projects (cont.)

Other ineligible project types include:

- ➔ Multi-dwelling condominiums (more than one dwelling per Condominium Unit);
- ➔ Houseboat project;
- ➔ Continuing care facility; and
- ➔ Coastal barrier location.
- ➔ Subject to adverse determination for significant issues as identified by FHA.

Phasing

Condominium Projects may be approved in stages as Legal Phases are completed; however, all completed Legal Phases must be evaluated.

Phasing

Phasing refers to Condominium Projects that are legally declared in separate stages by amending and recording the governing documents.

Legal Phases

Legal Phases

Legal Phases refers to specific phases of a Condominium Project that allow additions to the Condominium Project and are defined by state authority.

Legal Phases may be submitted for New Construction and Conversion (both Gut and Non-Gut Rehabilitation) Condominium Projects.

Legal Phases (cont.)



The submitted Legal Phases must be independently sustainable without future planned Legal Phases, as demonstrated by the budget and financial documentation, such that the submitted Legal Phases of the Condominium Project will not be jeopardized by the failure to complete additional Legal Phases.

Legal Phasing and Vertical Buildings



Vertical Buildings

- All Units in the phase are built out; and
- At least a temporary Certificate of Occupancy (CO), or its equivalent, has been obtained for the Units.



Detached and Semi-Detached Buildings

- All Units in the phase are built out; and
- At least a temporary Certificate of Occupancy (CO), or its equivalent, has been obtained for the Units.

Additional Phasing

For Condominium Projects that are subject to additional Phasing, the Condominium Project must contain arrangements that guarantee the future completion of all facilities and Common Elements.



General Condominium Project Approval Requirements

To be eligible for Condominium Project Approval, the Condominium Project must:

- ➔ Be primarily residential in nature and not be intended for Rental, Transient, or Hotel Purposes;
- ➔ Consist only of One-Family Dwelling Units;
- ➔ Be in full compliance with all applicable federal, state, and local laws with respect to zoning, fair housing, and accessibility;
- ➔ Be complete and ready for occupancy; and
- ➔ Be reviewed and approved by the local jurisdiction.

Form HUD-9992, FHA Condominium Project Approval Questionnaire

Form HUD-9992, FHA Condominium Project Approval Questionnaire refers to a set of questions designed to collect pertinent Condominium Project and Unit information for Condominium Project Approval and FHA insurance endorsement.



FHA Concentration

FHA Insurance Concentration refers to the number of FHA-insured Mortgages within a Condominium Project.

FHA may suspend project eligibility of Condominium Projects where the FHA Insurance Concentration is greater than 50 percent of the total number of Units in the Condominium Project.



Owner Occupancy Percentage

Owner Occupancy Percentage refers to the percentage of Units considered owner-occupied:

Existing
Construction

At least 50 percent of the total number of Units.

New Construction
and Gut Rehab
conversions

At least 30 percent of the total number of Units.

Owner Occupancy Percentage (cont.)

Exceptions for Existing Construction:

Existing Condominium Projects, greater than 12 months old, with an Owner Occupancy Percentage of at least 35 percent and less than 50 percent are eligible for approval with the following conditions:

- 1 Applications must be submitted for processing and review under the HRAP option; and
- 2 No more than 10 percent of the total Units are Units in Arrears (does not include late fees or other administrative expenses).

Owner Occupancy Percentage Calculations

Numerator

Includes all of the following:

- Any Unit that is occupied by the owner as his or her place of abode for any portion of the calendar year and that is not rented for a majority of the calendar year;
- Any Unit listed for sale, and not listed for rent, that was previously occupied by the owner as his or her place of abode for any portion of the calendar year and that is not rented for a majority of the calendar year; or
- Any Unit sold to an owner who intends to occupy the Unit as his or her place of abode for any portion of the calendar year and has no intent to rent the Unit for a majority of the calendar year.

Denominator

Includes:

- All Units in the first declared Legal Phase of a multi-phased project cumulatively and all Units on subsequent Legal Phase; or
- All Units of a single-phased project.

Owner Occupancy Percentage Example



$$(10 + 2 + 3) / 20 = 75\%$$

Numerator

Denominator



Transfer of Control

Transfer of Control refers to the shift of existing control over the Condominium Association from the developer/builder to the Unit owners.

Transfer of Control must occur no later than the earlier of the following:

- ✓ 120 Days after the date 75 percent of the Units in the Condominium Project have been conveyed to Unit owners;
- ✓ three years after completion of the Condominium Project as evidenced by the first conveyance to a Unit owner; or
- ✓ the time frame regarding Transfer of Control established under state or local condominium laws, if applicable.

Financial Stability and Controls

Financial Stability refers to the ability of the Condominium Association to meet the Condominium Project's needs in the future through positive cash flow and adequately funded reserves.

Financial Controls refer to the financial policies and procedures that a Condominium Association has in place to protect its funds from fraud and mismanagement.

Financial Stability and Controls (cont.)

- To demonstrate Financial Stability, FHA requires Condominium Projects to have financial documents that itemize and address income and expenditures that are sufficient and pertinent to the Condominium Project including:

- ➔ An operating income that demonstrates a stable income stream over the past two years with decreases of no higher than 15 percent;
- ➔ Ability to cover the cost of insurance coverage and deductibles;
- ➔ A reserve account for capital expenditures and deferred maintenance that is funded with at least 10 percent of the aggregate monthly Unit assessments, unless a lower amount is deemed sufficient based upon an acceptable reserve study;

Requirements continued on next slide.

Financial Stability and Controls (cont.)

- ➔ Evidence that the budget provides for the periodic funding to maintain the reserve account balance of at least 10 percent of the aggregate monthly-Unit assessments, unless a lower amount is deemed sufficient based upon an acceptable reserve study;
- ➔ Evidence that no more than 15 percent of the total Units are Units in Arrears (does not include late fees or other administrative expenses); and
- ➔ Financial records that are consistent with the application package, including special assessments, loans, or other financial variations.

Financial Distress Events

A Financial Distress Event refers to a Condominium Project or builder/developer that has:

- Sought protection under bankruptcy laws;
- Been placed into receivership (mandated or voluntary);
- Been subject to foreclosure or any seizure of assets by creditors; or
- Offered a Deed in Lieu (DIL) of Foreclosure.



Financial Distress Event

- If there has been a Resolution of Financial Distress Event within the last 36 months, the Condominium Project or builder/developer must meet the following standard:

Resolved less than 12 months ago

The application for approval is ineligible for processing.

Resolved between 12 and 36 months

Applicant can still submit the request for approval through HRAP.

Financial Distress Events (cont.)

Resolution Options:

Bankruptcy discharge;

Termination of receivership;

Issuance of foreclosure
judgment; or

Execution of Deed-in-Lieu of
Foreclosure.

Individual Owner Concentration

Individual Owner Concentration refers to the percentage of Units owned by a single owner or Related Party.

Twenty or more Units

The Individual Owner Concentration must be 10 percent or less.

Fewer than 20 Units

The Unit owner may not own more than one Unit. No Related Party may own a Unit.



Individual Owner Concentration Calculations

For the Individual Owner Concentration calculation:

Multi-Phased

On a multi-phased Condominium Project, the Individual Owner Concentration is calculated on the total number of Units in the first declared Legal Phase and cumulatively on subsequent Legal Phases; or

Single-Phased

For a single-phased Condominium Project, all Units are used in the denominator when calculating the Individual Owner Concentration.

Projects with Commercial/Non-Residential Space



Commercial/Non-Residential Financial Independence refers to the ability of the Residential Space and Commercial/Non-Residential Space of the Condominium Project to be independently sustainable such that neither portion of the Condominium Project is financially reliant on the other.

For projects with Commercial/Non-Residential use, the Mortgagee must verify there is Commercial/Non-Residential Financial Independence.

Required Documentation for Financial Stability and Controls

Documentation that must be submitted:

- Form HUD-9992, FHA Condominium Project Approval Questionnaire;
- Current year's budget approved by the Condominium Association board;
- Year-to-date income and expense statement dated within 90 Days if the prior year-to-date actuals are more than 90 Days old;
- Income and expense statement for the previous year's actual year end results; and
- Current balance sheet dated within 90 Days prior to the date of submission.



Insurance Coverage

The Condominium Project must be insured to FHA standards as well as any applicable state and local condominium requirements.

- Hazard Insurance refers to insurance coverage that compensates for physical damage by fire, wind, natural occurrences, or other events outside of the Condominium Project's control.
- Liability Insurance refers to insurance that protects against legal claims.



Insurance Coverage – Fidelity Insurance

For all Condominium Projects with more than 20 Units, the Condominium Association must maintain Fidelity Insurance for all officers, directors, and employees of the Condominium Association and all other persons handling or responsible for funds administered by the Condominium Association.

This insurance coverage must be the **greater** of:

- three months of aggregate assessments on all Units plus reserve funds; or
- the minimum amount required by state law.



Flood Insurance: Existing Construction

Flood Insurance refers to insurance that covers physical damage by floods.

- The Condominium Association must have Flood Insurance in place for buildings in the Condominium Project that are located within Special Flood Hazard Areas (SFHA) including “A” or “V” zones, which are determined by the Federal Emergency Management Agency (FEMA).



Flood Insurance: New Construction (Existing Less than One Year)

If any portion of the Structures or equipment essential to the value of the Condominium Project is located within an SFHA, then the Condominium Project is not eligible for Condominium Project Approval unless the Condominium Project can provide:

- ➡ A final LOMA or LOMR from FEMA removing the Property from SFHA; or;
- ➡ An Elevation Certificate (FEMA Form 086-0-33) from a FEMA program prepared by a surveyor or a licensed engineer, and insurance under NFIP is obtained.

Flood Insurance: Manufactured Housing

If any portion of the Structures or equipment essential to the value of the Manufactured Housing Condominium Project for both new and existing Manufactured Homes are located within an SFHA, the Property is not eligible for FHA Mortgage insurance unless the required FEMA documentation is submitted.

FEMA Documents to be Submitted:

- A FEMA issued LOMA or LOMR that removes the Property from the SFHA; or
- A FEMA Form 086-0-33 prepared by a licensed engineer or surveyor stating that the finished grade beneath the Manufactured Home is at or above the 100-year return frequency flood elevation, and insurance under the NFIP is obtained.

Commercial/Non-Residential Space

Commercial Space is floor area allocated to retail and commercial square footage excluding Live/Work Units.



Retail space



Multi-level parking garage

Residential Space



Residential Space refers to the floor area allocated to:

- All Unit square footage;
- All building common area square footage exclusively for the use of residential Unit owners; and
- All parking garage square footage allocated to residential Unit owners.

Requirements and Exceptions

Under normal circumstances, a Condominium Project's Commercial/Non-Residential Space must not exceed 35 percent of the Condominium Project's Total Floor Area, which refers to all Residential Space and Commercial/Non-Residential Space.

Commercial/Non-Residential Space...

must be \leq 35 percent

of the Total Floor Area.

There are exceptions.

Live/Work Units

A Live/Work Condominium Project refers to a Condominium Project that allows space within the individual Unit to be used jointly for non-residential and residential purposes.



Leasehold Interest

Leasehold Interest refers to real estate where the residential improvements are located on land that is subject to long-term lease from the underlying fee owner, creating a divided estate in the Property.



Recreational Leases/Easement

Recreational Leases refer to separate ownership of recreational facilities at a Condominium Project with the owner leasing its use to the Unit Owners.

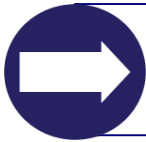

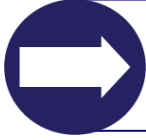



Condominium Projects with recreational leases/Easements are acceptable under the following circumstances:

- If the property owner is a nonprofit Entity under the Control of the Condominium Association; or
- If each Unit owner has the right to opt out of the membership with no more than 90 Days' notice and without penalty.

Litigation

Litigation refers to the following actions involving the Project or Homeowners Association (HOA):

-  Current or pending lawsuit or proceedings in a court;
-  Arbitration;
-  Mediation involving the Condominium Project or Condominium Association; or
-  Those concluded within 12 months of the application date.

Legal Restrictions on Conveyance (Free Assumability)

The Condominium Project must not contain Units encumbered by restrictions on conveyance in violation of the requirements contained in 24 CFR 203.41, subject to certain enumerated exceptions provided in Section II.C.2.(E) of the SF Handbook.

Legal restrictions on conveyance have the same meaning as defined in 24 CFR 203.41.



Legal Restrictions on Conveyance (Free Assumability)

Exceptions for Affordable Housing Units: Government or nonprofit affordable housing Units are acceptable if the program restriction meets the exceptions defined in 24 CFR § 203.41(c) and (d); and the affordable housing Units are identified by recorded legal documents, specifying the Units that are covered under the program.

Exceptions for Private Transfer Fees: Properties with private transfer fee covenants are acceptable provided such covenants are Excepted Transfer Fee Covenants as provided in 12 CFR § 1228.

Construction Types

New Construction refers to Condominium Properties in the following stages:

Proposed Construction;

Properties (or Condominium Projects) Under Construction; and

Properties Existing Less than One Year.

Construction Types - Eligibility

Eligible for Project Approval

Existing Construction

Properties Existing Less than One Year:

- Refers to a Property that is 100 percent complete and has been completed less than one year from the date of issuance of the CO or equivalent.
- The Property must have never been occupied.

Completed Legal Phase

Conversion

- Gut Rehab
- Non-Gut Rehab

Manufactured Housing

Two- to Four-Unit

Not Eligible for Project Approval

Certain Features or Project Types

- Houseboats, Cooperatives, Timeshares, etc.

Proposed Construction

- Refers to a Property where no concrete or permanent material has been placed.

Properties Under Construction

- Refers to the period from the first placement of permanent material to 100 percent completion with no Certificate of Occupancy or equivalent

Complete Condominium Project



A Complete Condominium Project refers to a project consisting of Units that are Existing Less than One Year and that are ready for occupancy, including completion of all infrastructure of the Condominium Project and not subject to further rehabilitation or construction.

New Construction Exceptions

New Construction Requirements have exceptions regarding financial stability and minimum insurance coverage.

Financial Condition

If no Units have closed in the Condominium Project, a proposed budget is required.

Minimum Insurance Coverage

If no Units have closed in the Condominium Project, a builder's policy is acceptable in lieu of Hazard, Liability, and Fidelity Insurance.

Newly Converted

A Condominium Project is considered newly converted if the date of conversion is within 24 months of the time of project submission.

Newly converted Condominium Projects can only be processed under the HRAP option; and

Date of Conversion refers to the date that the legal documents were recorded.



Gut and Non-Gut Rehabilitation Conversions

- Gut Conversions: The renovation of a Property down to the shell of the structure; and
- Non-Gut Conversions: Rehabilitation work that is not structural and is limited to minor property repairs and improvements.



Two- to Four-Unit Condominium Project

A Two- to Four-Unit Condominium Project refers to a project comprised of at least two, but no more than four, one-family dwellings that are separately owned with separate legal descriptions.



Two- to Four-Unit Condominium Project (cont.)

FHA's standard Condominium Project Approval requirements are applicable with a few exceptions:

Exceptions:



- If state law does not require the creation of an annual budget or annual financial statements, a signed and recorded memorandum of understanding may be provided in lieu of the financial documents.
- The project must have an Owner Occupancy percentage of 75 percent owner occupied; and
- No Unit in Arrears.

Two- to Four-Unit Condominium Project (cont.)

The memorandum of understanding must define the individual Unit owner's responsibilities for maintenance/repair/replacement of common areas including sidewalks, driveways, and common walls (includes side by side or vertical type Units) and must provide for a procedure for splitting any shared maintenance costs.



Manufactured Home Condominium Projects



A Manufactured Home Condominium Project (MHCP) refers to a Condominium Project that consists of two or more Manufactured Homes.

- This type of project must be processed under HRAP; and
- It must comply with FHA's general condominium requirements.

Part II: Condominium Project Approval Submission Requirements



Project Approval Submission Process

To be eligible for Condominium Project Approval, the application must establish that the project meets the requirements listed in the Project Eligibility section and complies with state and local law.

There are three types of review processes:



Project Approval Submission Process (cont.)



Full Review

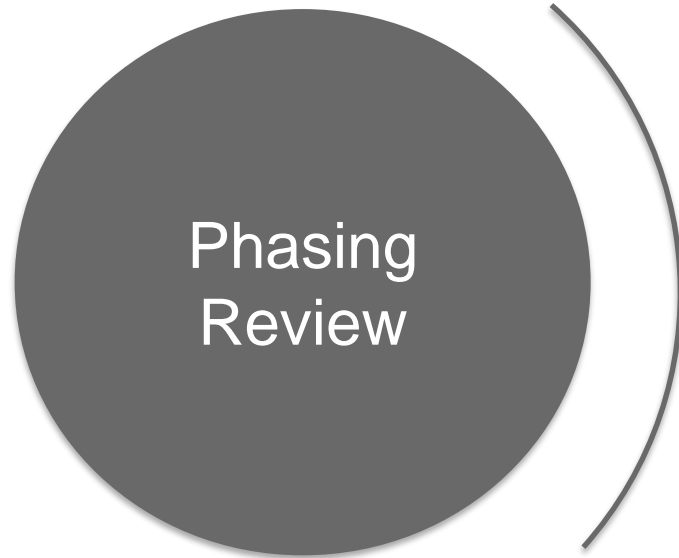
The verification and analysis of all required Condominium Project Approval documentation.

Project Approval Submission Process (cont.)



The verification and analysis of updated Condominium Project Approval documentation.

Project Approval Submission Process (cont.)



The review of an additional Legal Phase of a previously Approved Condominium Project.

HUD Review and Approval Process

MAY be used

HRAP may be used for Full Review, Recertification Review, or Phasing Review.

MUST be used

HRAP must be used for newly converted Condominium Projects, Manufactured Home Condominium Projects or any projects that have completed a Resolution of Financial Distress Event within the past 36 months.

HRAP Submission Process

The Condominium Project Approval application must be arranged in the stacking order:

#	Documentation
1	Cover letter
2	Legal Documents
3	Financial Documents
4	Contracts
5	Insurance
6	Flood Insurance and Related Documentation
7	Special Flood Hazard Area (SFHA)
8	Commercial/Non-Residential
9	Live/Work
10	Litigation
11	Other Required Documents

DELRAP'S Use Of HRAP

A Mortgagee with DELRAP authority may submit a Condominium Project for approval under HUD Review and Approval Process (HRAP).

However, if the Mortgagee starts a review for a Condominium Project, the Mortgagee must complete the review.



DELRAP

DELRAP may be used for:



The Recertification Review or Phasing Review must be completed by the same Mortgagee that previously approved the Condominium Project.

DELRAP Submission Process

Mortgagees must use Federal Housing Administration Connection (FHAC) to:

- ➔ Determine the existing approval status of a Condominium Project;
- ➔ Enter the Condominium Project information;
- ➔ Assign the approval status after the Condominium Project has been reviewed; and
- ➔ Upload required Condominium Project documents in a PDF.

Mortgagees with Conditional DELRAP Authority must also follow the guidance in Conditional DELRAP Authority.

Reconsideration of Rejected or Withdrawn Condominium Projects

If the Condominium Project was rejected or withdrawn under HRAP:

Within the previous
12 months

FHA will reconsider the Condominium Project upon submission of corrected or updated documentation.

More than 12
months ago

A Full Review is required.

Highlight: Some Important Changes



Individual Owner Concentration

Previous Policy ML 12-18

- For all existing or non-gut rehabilitation projects, any investor/entity (single or multiple owner entities) may own up to 50 percent of the total Units at the time of project approval if at least 50 percent of the total Units in the project have been conveyed or are under a bona fide contract for purchase to owner-occupant principal residence purchasers.

New Policy 4000.1 II.C.

- For Condominium Projects with 20 or more Units, the Individual Owner Concentration must be **10 percent or less.**
- For Condominium Projects with fewer than 20 Units, **the Unit owner may not own more than one Unit.** No Related Party may own a Unit.

Financial Stability and Controls

Previous Policy ML 11-22

- Provides for the funding of replacement reserves for capital expenditures and deferred maintenance in an account representing at least 10 percent of the budget;

New Policy 4000.1 II.C.

- a reserve account for capital expenditures and deferred maintenance that is funded with at least 10 percent of the aggregate monthly Unit assessments, unless a lower amount is deemed sufficient based upon an acceptable reserve study;
- Evidence that the budget provides for the periodic funding to **maintain the reserve account balance** of at least 10 percent of the aggregate monthly Unit assessments, unless a lower amount is deemed sufficient based upon an acceptable reserve study;

Commercial/Non-Residential Space

Previous Policy ML 12-18

- The commercial space must not have a negative impact on the residential character of the project in which the Unit is located and consist of no more than 50 percent commercial space unless specifically approved by the Commissioner or her/his designee.

New Policy 4000.1 II.C.

- The Condominium Project's Commercial/Non-Residential **Space may exceed 35 percent of the Condominium Project's Total Floor Area up to a maximum of 49 percent** if it is determined that the residential character of the Condominium Project is maintained.

Liability Insurance

Previous policy ML 11-22

- Maintain comprehensive general liability insurance covering all of the Common Elements, commercial space owned and leased by the owners' association, and public ways of the Condominium.

New Policy 4000.1 II.C.

- The Condominium Association must maintain comprehensive Liability Insurance for the entire Condominium Project, including all Common Elements and areas, public ways, and other areas that are under its supervision, **in the amount of at least \$1 million for any single occurrence.**

Flood Insurance

Previous Policy ML 11-22

- Not Addressed

New Policy 4000.1 II.C.

- If any portion of the Structures or equipment essential to the value of the Manufactured Housing Condominium Project for both new and existing Manufactured Homes are located within an SFHA, the Property is not eligible for FHA mortgage insurance.

Previous Policy ML 11-22

- The Condominium declaration must state that the work (non-residential) space per Unit cannot exceed 25 percent of the Unit's total floor area; and
- The Non-Residential Work Space may not exceed 25 percent of the project's total floor area;

New Policy 4000.1 II.C.

- All individual Live/Work Units **must not contain more than 49 percent Commercial/Non-Residential Space.**

Private Transfer Fees

Previous policy ML 11-22

- Not Addressed

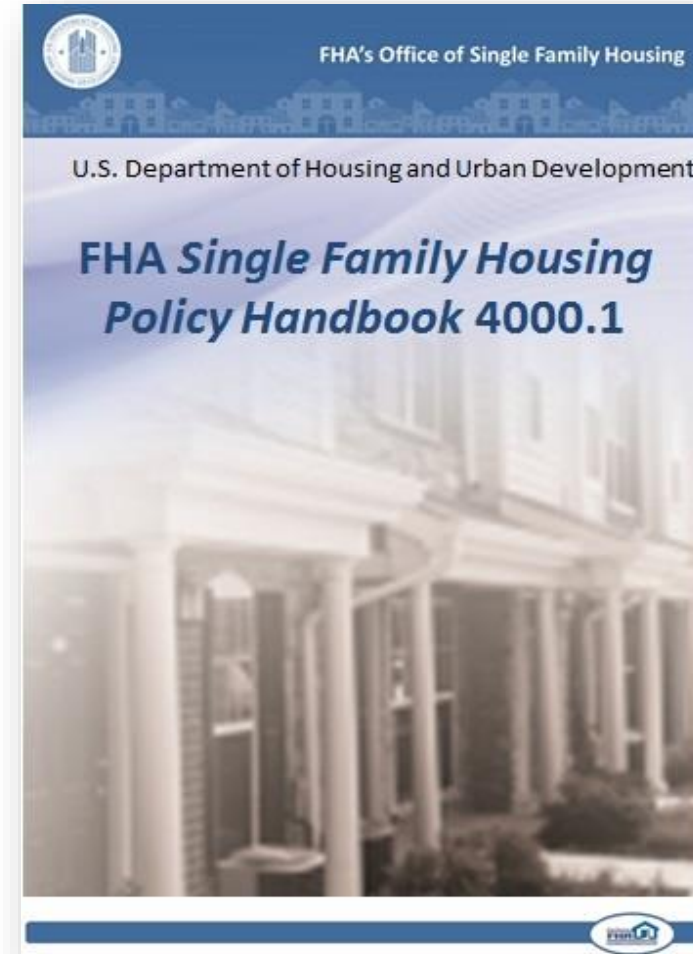
New Policy 4000.1 II.C.

Notwithstanding the policy of free assumability with no exceptions contained in [24 CFR § 203.41](#), properties with private transfer fee covenants are acceptable provided such covenants are Excepted Transfer Fee Covenants as provided in [12 CFR § 1228](#).

Summary

During this module, we reviewed:

- Condominium Project Eligibility and Definitions
- Insurance Requirements
- FHA Concentration Requirements
- Commercial/Non-Residential Space
- Live/Work Units
- Leasehold Interest
- Project Approval Submission Requirements
- Projects that require HRAP approval



Helpful Links

- SF Handbook Information:

https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/handbook_4000-1

- FHA Webinar Archive:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/events/sfh_webinars

- Subscribe to FHA INFO:

https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_INFO_subscribe



FHA Resource Center

Option	Point of Contact	Hours Available	Comments
1 FHA Knowledge Base – FAQs	www.hud.gov/answers	24/7/365	Knowledge Base web page includes option to email questions.
2 Email	answers@hud.gov	24/7/365	
3 Telephone	1-800-CALL-FHA (1-800-225-5342) Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.	8:00 AM to 8:00 PM Eastern M-F	Voicemail is available after hours or during extended wait periods.

FHA INFO emails: Frequent email notifications of new policies and training opportunities for anyone who signs up. Subscribe at: https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_INFO_subscribe



**Thank you
for joining us today!**

