



Become an FHA-Approved 203(k) Consultant

The Federal Housing Administration's (FHA) 203(k) Rehabilitation Mortgage Insurance Program (203(k) Program) allows homebuyers or homeowners to combine the costs of rehabilitation or repair with the cost of purchasing or refinancing the home into a single mortgage. The 203(k) Program can be used to finance the rehabilitation and repair of one- to four-unit properties and is a great option for homeowners wishing to remodel rather than move or make energy-saving improvements.

Leverage Your Expertise

FHA requires using an FHA-approved 203(k) Consultant for projects needing remodeling and repairs, including structural changes. The Consultant plays a guiding role throughout the rehabilitation process, acting as the liaison between the homeowner, contractor(s), and lender. The Consultant inspects the property and prepares a feasibility study (if requested), architectural exhibits, work write-up, cost estimate, draw requests, inspections, and change orders; and ensures all work is performed in compliance with FHA requirements.

If you are a state-licensed architect or engineer or have at least three years of experience as a state-licensed (if applicable) remodeling contractor, general contractor, or home inspector, consider becoming an FHA 203(k) Consultant.

Apply for FHA Approval

If you are interested in becoming an FHA-approved 203(k) Consultant, you must submit an executed Certification for Placement on the 203(k) Consultant Roster on your letterhead, certifying that you have read the Handbook 4000.1 and fully understand the requirements of FHA's 203(k) Program. The certification must include your ability to conduct feasibility studies, review or prepare architectural drawings, use proper cost-estimating methods, prepare change orders, and complete draw inspections.

To apply for approval to become a 203(k) Consultant, visit:
https://www.hud.gov/program_offices/housing/sfh/203k/203khow.

The required information must be submitted to the jurisdictional HUD Homeownership Center (HOC) in the area in which you will be conducting most of your business. To find the HOC in your area, go to:
https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/sfhocs.

Resources

Handbook 4000.1

See FHA's *Single Family Housing Policy Handbook 4000.1* (Handbook 4000.1) for more information on:

- 203(k) Consultants – Section I.B.2.
- 203(k) Rehabilitation Mortgage Program – Section II.A.8.a.
- 203(k) Consultant Requirements – Section II.A.9.

To access Handbook 4000.1, go to:

https://www.hud.gov/program_offices/housing/sfh/handbook_4000-1.

203(k) Program

For more information on the 203(k) Program, visit:

https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k.

FHA-approved 203(k) Consultants are listed at:
<https://entp.hud.gov/idapp/html/f17cnsldata.cfm>.



FHA RESOURCE CENTER

Online FAQ: www.hud.gov/answers

Email: answers@hud.gov

Phone: (800) CALL FHA (225-5342)

The FHA Resource Center is prepared to accept calls from persons who are deaf or hard of hearing, as well as individuals with speech and communication disabilities. Information on how to make an accessible phone call is available at

<https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.