

FHA Condominium Loan Level Approval Required Documentation List

Notice: This list includes the minimum required documentation for Condominium Units (Unit) in Approved Condominium Projects, but the Condominium Project and/or Unit may be subject to additional requirements and required documentation. Refer to HUD Handbook 4000.1, *FHA Single Family Housing Policy Handbook* (Handbook 4000.1), section II.A.8.p.ii Requirements for Units in Approved Condominium Projects to determine all requirements that apply. The Mortgagee must review and analyze the required documentation to confirm compliance with FHA requirements.

Form HUD-9991, *FHA Condominium Loan Level/Single-Unit Approval Questionnaire* (HUD-9991)

- ☐ HUD-9991 with Sections 1, 2, and 3 completed and the Mortgagee's Certification signed and dated
- ☐ HUD-9991 collects Condominium Project and Unit information for FHA insurance endorsement, including information about the Mortgagee, Condominium Association, FHA Insurance Concentration, Owner Occupancy Percentage, Individual Owner Concentration, and Units in Arrears

Leasehold Interest, if applicable

- ☐ Leasehold requirements apply. Document verifying compliance with FHA requirements and required documentation for leasehold guidance must be submitted.

New Construction or Gut Rehabilitation, if applicable

- ☐ All New Construction requirements apply. Required documentation for New Construction must be submitted.

Manufactured Housing, if applicable

- ☐ All Manufactured Housing requirements apply. Required documentation listed in section II.A.1.b.iv(B)(7) Property Types – Manufactured Housing, including an engineer certification for each individual case, must be submitted.

Insurance (certificate of insurance or complete copy of the insurance policy)

- ☐ Walls-In (HO-6)
- ☐ Hazard Insurance: master or blanket Hazard Insurance, and if applicable, acceptable evidence of the replacement cost value
- ☐ Exception for insurance, evidence of insurance from Unit owners and Condominium Association

Flood Insurance and Related Documentation

- ☐ If applicable, Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR), or a FEMA NFIP Elevation Certificate (FEMA Form FF-206-FY-22-152)
- ☐ If applicable, certificate of insurance or complete copy of the Flood Insurance policy