
 Architectural Requirements Grid

Column	A	B	C	D	E	F	G	H	I
Construction Status	Plans Reqd	Subdiv Req	Insp Reqd	Final Insp only	Bldr Cert	Bldr Warr	10-Year Warr	Termite Control	Carpet I.D., Mfg Warr & Ins Certs

PROPOSED CONSTRUCTION

High Ratio (1)	(7)	(6)	(3)	(3)	(9)	(10)	(3)	(5)	(11)
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UNDER-CONSTRUCTION

High Ratio	(7)	(6)	(2)	(2)(4)	(9)	(10)	(4)	(5)	(11)
Low Ratio	(8a)	(6)	N/A	(2)(8a)	N/A	N/A	N/A	(5)	N/A

EXISTING CONSTRUCTION LESS THAN ONE YEAR OLD (13)

High Ratio	(7)	(6)	(2)	(4)	(9)	(10)	(4)	(5)	(11)
Low Ratio	N/A	(6)	N/A	(8b)	N/A	N/A	N/A	(5)	N/A

REQUIREMENTS for MANUFACTURED (Mobile) HOME for Title II - See Specific Notes, Item 12

Abbreviations: Insp - Inspections; Bldr - Builder; Cert - Certification;
Warr - Warranty; Mfg - Manufacturer's;
I.D. - Identification Number

GENERAL NOTES

Use this Grid in conjunction with HUD Handbook 4145.1 .

Lenders can be assigned case numbers even though a builder is not on the list of certified builders. However, after the appraisal, the construction exhibits must be reviewed by the HUD Field Office to determine acceptance of the Builder's Certification prior to the builder being placed on the list. (Refer to paragraph 3-3).

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Conversions from VA-CRV's (or VA-MCRV's). Builders do not have to be on the list of certified builders. However, when submitting for mortgage insurance, the following forms must be present: Form [HUD 92541](#), Form HUD 92541-A, Form HUD 92544 and Form HUD 92544-A. (Refer to Paragraph 3-3.D.).

(). See Specific Notes listed on the following page.

SPECIFIC NOTES

1. All cases approved prior to the beginning of construction or issuance of an Early Start letter by HUD or VA are eligible for "high loan-to-value" financing. Section 518(a) structural defect warranty applies. (Refer to paragraph 6-1).
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2. If the appraiser has no listed conditions requiring an inspection (i.e., the property improvements are 100 percent complete), then the appraisal (URAR) serves as the final inspection.

If the property is not 100 percent, a final inspection by a fee inspector is required. (Refer to paragraph 6-3). All 3 inspections may be required depending on the dwellings stage of construction.

3. Three (3) inspections are required. However, if the local jurisdiction has been approved by the HUD Field Office, or if a HUD accepted insured 10-year protection plan is provided, only a final inspection may be permitted.

The 10-year protection plan may be used to request a waiver of the initial and intermediate inspections. A 10-year protection plan is not required to obtain "high loan-to-value" financing on a "proposed construction" case. Section 518(a) applies whether or not a 10-year protection plan is provided. (Refer to paragraphs 4-3 and 4-4).

4. A HUD accepted 10-year protection plan is required in order to obtain "high loan-to-value" financing. Section 518(a) of the National Housing Act does not apply. Providing a HUD accepted insured 10-year protection plan does not change this provision.

Lender must notify borrower that the property was not approved by HUD (or VA) prior to the start of construction and the Department does not have authority to provide financial relief for any future property repairs. (Refer to paragraph 6-1).

5. In areas of the country where termites exist, it is necessary to control termite infestation. Consult with local HUD Field Office for requirement(s).

If termite soil treatment is used to control infestation, submit a builders five (5) year guarantee on Form HUD 92052. (Refer to Form HUD 92800.5B, item 16 of the Specific Commitment Conditions).

6. Subdivision requirements must be followed (See Handbook 4135.1).
7. Construction Exhibits must be submitted in the HUD Case Binder for all properties receiving "high loan-to-value" (97/95%) financing. (Refer to Chapter 2).

On VA-CRV's (VA-MCRV's), plans are not required. VA is responsible for complaint processing during the one-year warranty period. (Refer to paragraph 3-3.D.).

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8. Where "low loan-to-value" (90%) financing is applicable:
 - a. Under-Construction Case. Final inspection by a fee inspector is required. Plans are required to ensure compliance with appraisal conditions. Certifications, warranties or guarantees are not required by HUD.
 - b. Existing Property (Less than one-year old). Since the property improvements are 100% complete, the appraisal (URAR) serves as the final inspection. Plans, certifications, warranties or guarantees are not required by HUD.
9. Submit Builder's Certification, Form [HUD 92541](#), and the Agreement to Execute the Warranty of Completion of Construction, Form HUD 92541-A. (Refer to paragraph 3-3).
10. Submit the Warranty of Completion of Construction, Form HUD 92544, and the Addendum to Warranty of Completion of Construction, Form HUD 92544-A. (refer to paragraph 3-18).
11. Submit Carpet Identification Number for compliance with Use of Material Bulletin 44d. Also provide the homebuyer all manufacturers warranties and a certificate from the company that installed the

insulation, stating the R-values of the insulation used. (Refer to Form HUD 92800.5B, items 5, 10, and 14 of Specific Commitment Conditions).

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12. Manufactured (Mobile) Homes, Title II (Refer to paragraph 3-4)

- a. FHA Mortgage Insurance can only be obtained on manufactured homes installed on a permanent foundation, built after June 15, 1976, in conformance with the Federal Manufacturers Home Construction and Safety Standards (FMHCSS).
- b. Comply with the Architectural Requirements, Specific Notes, for the appropriate Construction Status, except the following:
 - 1) Column C; only two (2) inspections are required, an initial inspection of the permanent foundation and a final inspection of the entire property.
 - 2) Column I; only the manufacturers warranties are required.

At final inspection, the manufactured unit will be inspected to ensure completion of on-site work (i.e., proper joint connections and finish work associated with the joint connections). If a structural defect in the unit is observed, the final inspection will not occur until the applicable State Administrative Agency has verified structural soundness of the manufactured unit.

- c. Submit all information required in HUD Handbook 4930.3, Permanent Foundations Guide for Manufactured Housing. For an "existing" property, the foundation design information in Appendices A, B and C, may be used to verify the design of the existing system to ensure compliance with the definition of a "Permanent Foundation."
- d. The manufactured unit must not have been installed or occupied previously at any other site or location.
 - 1) Existing Unit with New Permanent Foundation Proposed.

"High loan-to-value" Financing is allowed provided the above mentioned items are submitted and accepted prior to issuance of Form HUD 92800.5B, Conditional Commitment / Direct Endorsement Statement of Appraised Value. Comply with item 12.C. Builder's Certification and Warranties are required on the foundation.
 - 2) Existing Unit with Permanent Foundation Under-Construction or

Completed Less than One Year (see note 13).

Limited to "low loan-to-value" financing unless a HUD accepted insured 10-year protection plan is provided (See Appendix 10). Comply with item 12.C above. Builder's Certification and Warranties are required on foundation if "high loan-to-value" financing is provided with an insured 10-year protection plan.

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3) Existing Unit with a Permanent Foundation over One-Year Old

Comply with item 12.C above. Builder's Certifications and Warranties are not required. "High loan-to-value" financing is allowed because the manufactured unit has been on the foundation for over one year.

13. The beginning date for the term "less than one year" is the earliest of:
- a. Date of Certification of Occupancy, or
 - b. Date of completion on building inspection card, or
 - c. Date of letter from local (or state) authority showing acceptable completion of construction.

If the above dates are not available, provide sufficient documentation establishing final completion of construction.

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