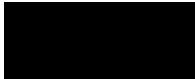


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## Application Requirements Checklist

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Appendix	Title
4A	Sections 221(d)(3), 221(d)(4), and 220 New Construction and Substantial Rehabilitation
4B	Section 232 New Construction and Substantial Rehabilitation
4C	Section 223(f) for Refinance or Purchase of Existing Apartments
4D	Section 232/223(f) for Refinance or Purchase of Healthcare Facilities

THE FOLLOWING APPENDIX 4 APPLICANT REQUIREMENTS CHECKLISTS INCLUDES FORMS AND DOCUMENTATION THAT ARE CUSTOMARILY SUBMITTED. OTHER EXHIBITS WHICH ARE LESS FREQUENT SUBMISSION REQUIREMENTS OR ARE TOO DETAILED FOR INCLUSION ON THESE EXHIBITS LISTS ARE REFERENCED IN THE MAP GUIDE CHAPTERS. IN SUCH CASES, DOCUMENTS REQUIRED BY THE GUIDE TEXT, THAT MAY IN SOME CASES NOT BE MENTIONED ON THESE EXHIBIT LISTS, ARE STILL SUBMISSION REQUIREMENTS.

**New Construction and Substantial Rehabilitation -  
Sections 221(d)(3), 221(d)(4), and 220****4A****I. PRE-APPLICATION****A. Exhibits Required for the Pre-application Review**

1. Narrative Description of Proposed Project.
2. Form HUD-92013, "Application for Multifamily Housing Project," including developer's summary cost figures.
3. Resumés showing experience of owners/sponsor and key principals.
4. Resumés of Lender's underwriter, appraiser, and/or market analyst if not submitted prior to the pre-application.
5. If Sponsor is nonprofit, resumé of Housing Consultant, if any, and Form HUD-92531, "Standard Contract for Housing Consultant Services."
6. If Sponsor is nonprofit, Form HUD-3433, "Request for Preliminary Determination as a Nonprofit Sponsor and/or Mortgagor" and supporting documents.
7. If Sponsor is non-profit, Developer's Agreement or another document showing relationships and work responsibilities of all parties associated with the transaction.
8. Preliminary sketch plans, consisting of:
  - a. Site plan.
  - b. Typical unit and building layouts.
  - c. Ground floor and typical floor plans.
  - d. Wall section plan.
9. Market Study with comparables (See Chapter 7 and Appendix)
10. Appraisal Exhibits. Forms HUD-92273 and HUD-92274, dated no more than 120 days prior to the date of submission of the pre-application package. See Chapter 7 and Appendix 7. If the processing calls for tax credit and/or bond financed applications, a HUD-92264T must also be included.
11. Photograph(s) of the property and immediate area.
12. Evidence of site control.
13. Location map or maps.
14. If commercial space involved, show estimated percentage of total square feet and estimated total income.
15. If pre-application is under Section 220, evidence that property is in eligible area (See Chapter 3, section 3.7)
16. Copy of ground lease, if any.

17. If state or local grants or loans are anticipated a part of the project, evidence that such funds will be available.

18. Phase I Environmental Site Assessment.

19. Environmental Report.

B. Additional Exhibits at Pre-Application for Substantial Rehabilitation.

1. "As is" sketch plans in addition to preliminary sketch plans listed in 7, above.
2. Mortgagor's architect's basic work write-up, including summary cost estimates of major trade item groups if a partial (non-gut) rehabilitation.
3. LBP and asbestos test reports for projects constructed prior to 1978. (See Chapter 5 and Chapter 9)
4. Plans for relocation of existing residents affected by work.
5. Financial statements for the property for the past three years.

II. APPLICATION FOR FIRM COMMITMENT

A. Exhibits Required for Application for Firm Commitment for Sections 220 and 221(d)

Make any changes necessary in the pre-application exhibits and resubmit any exhibit that is changed. In addition:

1. Transmittal letter.
2. Application for Multifamily Housing Project (Form HUD-92013) with fee of \$3 per \$1000 of mortgage.
3. Narrative Summary and Underwriter's Recommendation.
4. Intergovernmental review. See HUD Processing Office to determine State Single Point of Contact and whether review is required for state where property is located.
5. Byrd Amendment (Lobbying Certification and disclosure). See 24 CFR Part 87.
6. Form HUD-92013 - Supplement for Sponsor, mortgagor, each principal of the mortgagor and general contractor and disclosure of prior legal action relevant to mortgage financing, outstanding delinquent Federal Debt.
7. Completed Form HUD-92264 Multifamily Summary Appraisal Report with technical analysis and standard certifications (see Section 11.2.J.) by all Lender third party analysts, and Form HUD 92264-A Supplement to Project Analysis.
8. Form 2530, "Previous Participation Certification" for all parties designated on page 1 of Instructions for this Form (see Section 8.3). Also applies to Lessees.
9. Verification of social security or employer identification number.
10. Organizational documents creating mortgagor entity, if applicable.
11. If Sponsor is nonprofit, Developer's Agreement (if not submitted at pre-application)

12. Form HUD-3434 – Certificate of Relationships and nonprofit motives, and Form HUD-3435-Certificate of Contractual Relationship.
13. Site control document (sales contract)
14. Affirmative Fair Housing Marketing Plan (Form HUD-935.2).
15. Equal Employment Opportunity Certification.
16. Certification from Mortgagor’s Architect. (See Chapters 5.5 (B.8) and 5.6)
17. Report prepared by Lender’s architectural analyst. (See 5.6(B.2))
18. Resumés of Lender’s architectural reviewer and cost reviewer, if not submitted prior to the application.
19. Owner-architect agreement on A1A Form B 181 and Amendment.
20. Legal Survey Form HUD-92457, Surveyors Report.
21. Engineering and specialty reports, if not covered under environmental report.
22. Contract drawings and specifications. (See Appendix 5-L)
23. Municipal services and other utilities’ assurance letters.
24. Off-site improvements/construction (description). (See Appendix 5I(M))
25. Cost estimate package (listed in Section 6.2(B.1)).
26. Identity of Interest disclosure (see Chapter 6, Sections 6.2 and 6.5F) and the 50-75 percent rule disclosure (see Section 14.15M).
27. Resumé of the general contractor and Schedule of jobs (work) in progress (See Chapter 8.4).
28. Soils report and foundation analysis.
29. Appraisal with all supporting documents:
  - a. Rental Housing Income Analysis and Appraisal, Form HUD-92264,
  - b. Estimates of Market Rent by Comparison Form HUD-92273,
  - c. Operating Expense Analysis Worksheet Form HUD-92274
30. If relevant, tax credit certification
31. If supplemental grants and/or loans are part of project financing, provide commitment letter.
32. Certification approving release of banking and credit information.
33. Evidence of last arms-length transaction and price.
34. Personal Financial and Credit Statement, Form HUD-92417 (see Section 8.3)
35. Credit reports current within 30 days of the application date.

36. Requests for verification of deposits for each bank reference included on Form 92013 Supp.
37. HUD-92264A Supplement to Project Analysis.
38. Financing plan (sources and uses statement for tax credit projects).
39. Environmental report if updated from report submitted at pre-application.
40. Resumé of management agent.
41. Form HUD-9839 A,B, or C Management Certification.
42. Form HUD-9832 Management Entity.
43. Management Plan and Sample Lease.
44. Management Agreement, if any.

**B. Additional Exhibits for Substantial Rehabilitation**

1. Detailed scope of rehabilitation work resulting from joint inspection by Lender and mortgagor (see Section 5.16).
2. Lead-based paint reports and asbestos test reports for projects built before 1978.
3. Cost estimate package (see supplemental instructions in Section 6.6.)

**New Construction and Substantial Rehabilitation –  
Section 232****4B****I. PRE-APPLICATION****A. Exhibits Required for Pre-application Review of Section 232**

1. Narrative Description of Proposed Project, type of facility proposed, how project will be managed, whether leased or not, and requirements of state for approval. (See Chapter 7.)
2. Form HUD-92013 NHICF - Application for Project Mortgage Insurance: Nursing Homes Intermediate Care Facilities, and Board and Care Homes.
3. Resumés showing experience of owner/sponsor and key principals.
4. Resumés of Lender’s underwriter, appraiser, and market analyst, if not submitted prior to pre-application.
5. Mortgagors Narrative Program.
6. If Sponsor is nonprofit, Form HUD-3433, “Request for Preliminary Determination as a Nonprofit Sponsor and/or Mortgagor.”
7. Preliminary sketch plans, consisting of:
  - a. Site plan.
  - b. Typical unit and building layouts, showing patient beds per unit.
  - c. Typical building elevations.
8. Market Study (with comparables).
9. HUD Form 92273 analysis and operating expense analysis (must be dated no more than 120 days prior to submitting package to HUD) reimbursement rate fees, and base rate. If the processing calls for tax credits and/or bond financing a Form HUD-92264T must also be included.
  - a. Description of services included in base rate and any additional personal care fees above the base rate for Assisted Living and Board and Care Facilities and Ancillary Income for Nursing Homes.
  - b. Lender’s appraiser’s estimate of occupancy rate for the project.
  - c. Lender’s appraiser’s estimate of proprietary income and New Operating Income.
  - d. Prospective reimbursement rate and percentage of population for each patient type.
10. Photograph(s) of the property and immediate area.
11. Evidence of site control.
12. Location map or maps.

13. If commercial space is involved, show estimated total square feet and estimated percentage of total income to be used for commercial purposes.
14. Copy of ground lease, if any.
15. If State or local grants or loans are anticipated as part of the funding of the project, evidence that such funds will be available.
16. Phase I Environmental Assessment and Environmental Report.
17. Nursing Home or Intermediate Care Facility, Board and Care Home and Assisted Living Facility Form HUD-2576, a Certificate of Need if required by state.
18. Information about the management company which is or will be under contract to lease the facility or under contract to manage the facility and provide services to the residents. If owner-managed, Resumes of the owner's management group..

B. Additional Exhibits for Substantial Rehabilitation Under Section 232

1. "As is" sketch plans in addition to preliminary sketch plans listed in 8, above.
2. The applicant must show that it has the required operating licenses for its existing operation.
3. Current provider agreement with Medicaid/Medicare if applicable.
4. Mortgagor's Architect's basic work write-up, including summary cost estimates of major trade item groups if the rehabilitation is partial rehabilitation, not gut rehabilitation.
5. Description of how existing residents will be moved and served during the work, or any plans for relocation of existing residents because of sub-rehab work.
6. Audited financial statements for the property for the past three years.
7. Latest survey report from the State agency (either a medical or personal care facility agency) on the existing project operation before rehabilitation, if applicable.

II. APPLICATION FOR FIRM COMMITMENT

A. Exhibits Required for Application for Firm Commitment for Section 232

Make any changes necessary in the pre-application exhibits and resubmit any exhibit that is changed. In addition to the pre-application exhibits, submit:

1. Transmittal letter.
2. Narrative Summary and Underwriter's Recommendation
3. Application (Form HUD-92013 NHICF) with fee.
4. Form HUD-92013-Supplement for Sponsor, mortgagor, each principal of the mortgagor and general contractor, and disclosure or prior legal action relevant to mortgage financing and Federal dept.
5. Complete Form HUD-92264-NHICF, and HUD 92264A-Supplement to Project Analysis.

6. Previous Participation Form HUD-2530. "Previous Participation Certification" for all parties designated on page 1 of the instructions for this form
7. Byrd Amendment - (Lobbying certification and disclosure). See 24 CFR Part 87.
8. Affirmative Fair Housing Marketing Plan- Form HUD-935.2.
9. Identity of Interest disclosure (See Chapter 6, Section 6.2 and 6.5F) and the 50-75 percent rule disclosure (See Section 14.15M).
10. Equal Employment Opportunity Certification.
11. Listing of sponsors, mortgagor, principals, general contractor entities in which they serve as partner, etc. (See Chapter 8). Include information on provider of services to residents.
12. Verification of social security or employer identification number.
13. Organizational documents creating mortgagor entity, if applicable.
14. Intergovernmental review.
15. Copy of license from State agency requiring license for Nursing Homes and intermediate care facility, Board and Care Home and Assisted Living Facility that operating standards will be enforced at the facility.
16. For board and care homes, a statement executed by the appropriate state certifying agency that the facility meets or will meet the state's eligibility requirements and is regulated by the state in accordance with Section 1616(e) of the Social Security Act (Keys Amendment).
17. Completed application for operating license.
18. Business Plan outlining nature of business, target market competition and management team.
19. Current provider agreement for Medicare/Medicaid, if any.
20. Documentation from the appropriate state regulatory agency of approval or conditional approval of the Assisted Living Facility's plans and specifications.
21. Report prepared by Lender's architectural analyst (see 5.6B.2).
22. Cost estimate package (listed in Section 6.2.B1).
23. Updated list of Major Movable Equipment
24. Owner-architect agreement on AIA Form B181 and Amendment.
25. Resumé of the general contractor and schedule of jobs (work) in progress. (See Chapter 8-4)
26. Contract drawings and specifications (See Appendix 5L).
27. Soils report and foundation analysis.
28. Municipal service's and other utilities' assurance letters.



29. Off-site improvements/construction (description) (See Appendix 5I(S)).
30. Legal Survey and Form HUD-92457, Surveyors Report.
31. Complete appraisal with supporting document:
  - a. Form HUD-92264-HCF
  - b. Estimates of Market Rent by Comparison, Form HUD-92273,
  - c. Operating Expense Analysis Worksheet, Form HUD-92274
  - d. Operating deficit proforma
32. Evidence of last arms-length transaction and price.
33. Evidence of Permissive Zoning.
34. Payor source and reimbursement rate: Medicare/Medicaid and percentage of resident population, private pay, long term care insurance, SSI residents, and other Veterans Administration and managed care or state contracts.
35. Proposed operating budget, showing projected income and expense and cash flow projection from date of initial occupancy through sustaining occupancy.
36. Copies of any leases for office equipment, computers, printers, etc.
37. List and conditions for supplemental grants or loans, if any. Grant and/or loan commitment letter if applicable.
38. If applicable, tax credit certification.
39. Certification authorizing release of banking and credit information.
40. Environmental report if updated from report submitted at pre-application.
41. Engineering and specialty reports, if not covered in the environmental report.
42. Resumé of Management Company or Lessee, if changed from pre-application exhibit.
43. Form HUD-9832 Management Entity.
44. Management Agreement and or Lease.
45. A list of Major movable equipment and cost schedule.

**B. Additional Exhibits Required for Application for Substantial Rehabilitation**

The exhibits required for new construction of a health care facility are applicable to substantial rehabilitation, with the following modifications:

1. Existing certificate of need may be used, unless there is an increase in number of beds or number of persons served.
2. The existing facilities license may not need to be revised, but the operator must submit the existing license if there is no major change in the project and a copy of revised, if applicable..

3. If the facility is to remain open during the rehabilitation, the owner must provide a statement covering expected revenues and expenses.
4. Plans for provision of services to existing residents during rehabilitation.
5. Detailed work write-up from joint inspection by Lender and mortgagor (See Section 5.16).
6. Cost estimate package (see supplemental instructions in Section 6.6).

NOTE: Refinance applications that include the construction of an addition are insured under Section 232 as opposed to Section 232 pursuant to Section 223(f). A PCNA will be a required exhibit under these circumstances.

**Section 223(f) for Refinance or Purchase of Existing Apartments****4C****A. Exhibits Required for Application for Firm Commitment**

No pre-application exhibits are required, but the Lender is advised to make preliminary inquiries to determine whether or not its reviewers will be acceptable to HUD. The firm application exhibits are:

1. Transmittal letter.
2. Narrative Summary and Underwriting Recommendation
3. Form HUD-92013 “Application for Multifamily Housing Project” with application fee.
4. Form HUD-92013 – Supplement with information on the Sponsor and Mortgagor entity.
5. Completed Form HUD 92264- Multifamily Summary Appraisal Report and Form HUD-92264A - Supplement to Project Analysis.
6. Form HUD-2530 Previous Participation Certificates for all parties designated on page 1 of instructions for this form.
7. Disclosure of any identity of interest between Sponsor and Lender.
8. Byrd Amendment (lobbying certification and disclosure). See 24 CFR Part 87.
9. List of principals of Sponsor and Mortgagor entity.
10. Current Resumés for the Sponsor, and each principal of the Sponsor.
11. Organizational documents creating Mortgagor entity, if applicable.
12. Verification of Social Security Number or Employer Identification Number.
13. Property Capital Needs Assessment: Physical Inspection Report, detailed list and cost estimates for critical and non-critical repairs and improvements, and estimate for Replacement Reserve Deposits.
14. A report from appropriate officials, such as Fire Marshal or building inspector, identifying any code violation(s) of record.
15. Lenders Review of PCNA Report
16. Plans and specifications for repairs and improvements, if required.
17. Copy of Certificate of Occupancy or Final Inspection Report.
18. Property Insurance Schedule Form HUD-92329
19. Complete appraisal with supporting documents:
  - a) Rental Housing Income Analysis and Appraisal, Form HUD-92264,
  - b) Estimates Of Market Rent By Comparison Form HUD-92273, and
  - c) Operating Expenses Analysis Worksheet Form HUD-92274.

20. Evidence of site control (deed, purchase agreement, option)
21. Evidence of last arms-length transaction price.
22. Description of condition of property, list of repairs and improvements made in last two years and their estimated cost
23. A current Phase I Environmental Site Assessment.
24. If part of the project is devoted to commercial space, copy of lease or leases. Show of total square feet and amount, and percentage of total income used for commercial.
25. Evidence of permissive zoning.
26. Area map showing location.
27. Photographs of building
28. Legal description of property and title report.
29. Balance sheets and operating statements (see Section 7.7B).
30. As-Built" Survey and Form HUD-2457, Surveyor's Report.
31. Environmental report (to include lead-based paint and asbestos if project built in 1978 or earlier).
32. If private water supply or private sewage system is in use, report from City/County Health Officer stating that health standards are met.
33. List and conditions for supplemental grants or loans, if any. Grant and/or commitment letter if applicable.
34. If low-income housing tax credits are part of financing, provide copy of certification.
35. Certification approving release of banking and credit information.
36. Financial statements (last 3 years) and credit reports.
37. Certified statement by mortgagor listing all outstanding obligations on project.
38. Current rent roll.
39. Occupancy history, by quarter for last three years.
40. Report on experience of management agent.
41. Management Entity profile (Form HUD-9832).
42. Management Certification (Form HUD-9839A, B, or C).
43. Management Plan and Sample Lease.
44. Management Agreement, if applicable.

**Section 232/223(f) for Refinance or Purchase of Healthcare Facilities****4D****A. Exhibits Required for Application for Firm Commitment**

No pre-application review is required, but the lender is advised to make preliminary inquiries at the Hub or Program Office to assure that its review team is acceptable to HUD. Moreover, refinancing or repurchase of health care facilities, unlike refinancing or purchase of an apartment project, requires a market study. If the study does not justify the project, it is unwise for the Lender to proceed.

1. Transmittal letter.
2. Narrative Summary and Underwriting Recommendation.
3. Form HUD-92013 "Application for Multifamily Housing Project with application fee.
4. Supplemental Form HUD-92013 with information on the Sponsor and Mortgagor entity.
5. Completed Form HUD-92264(HCF) "Health Care Facility Summary Appraisal Report" and Form HUD-92264A, Supplement to Project Analysis.
6. If Sponsor is a Nonprofit, submit Form HUD-3433 "Eligibility as a Nonprofit" including:
  - a. Sponsor's charter and by-laws.
  - b. Written authorization by directors of sponsor stating that sponsor has authority to enter into agreement for financing of project.
  - c. Copy of current ruling from IRS on Sponsor's tax-exempt status.
  - d. Resume of housing consultant, if any, and Form HUD-92531, "Standard Contract for Housing Consultant Services."
7. Form HUD-2530 Previous Participation Certificates.
8. Byrd Amendment (See 24 CFR Part 87).
9. Disclosure of any identity of interest between Sponsor and Lender.
10. Current resumés for the Sponsor and each principal of the Sponsor.
11. List of principals of Sponsor and mortgagor entity.
12. Social security number or Employer Identification Number for the operator of the facility.
13. Copy of license required for the facility.
14. Latest State/Medicaid/Medical Care Facility Agency's report on the project's operation, where a residential care facility is involved.
15. Property Capital Needs Assessment, Physical Inspection Report, detailed list, and estimates for critical and non-critical repairs and improvements and estimates for Replacement Reserve Deposits.

16. A report from appropriate officials such as Fire Marshal, State Health Department, or HCFA identifying any violations of physical building requirements or life safety codes.
17. Lenders review of PCNA report.
18. Plans and specifications for repairs and improvements.
19. List of minor equipment and list of major moveable equipment itemized according to:
  - a. Existing equipment to be retained (list by room), and
  - b. Newly purchased equipment (listed by room)
20. Occupancy history, by quarter, for last three years.
21. Current Census report: type of room/accommodation, payor source, rate per day, vacancies.
22. Property Insurance Schedule Form HUD-92329.
23. Mortgagor's Narrative Program.
24. Set of "As Built" plans, if available.
25. Complete Appraisal with supporting documents:
  - a. Form HUD-92264 HCF
  - b. Estimates of Market Rent by Comparison, Form HUD-92773
  - c. Operating Expense Analysis Worksheet
26. If property is to be purchased, copy of purchase contract or option.
27. If part of the project is devoted to commercial space, copy of lease or leases. Show percentage of total square feet and percentage of total income used for commercial.
28. Photographs of building.
29. Area map showing location.
30. Legal description of property and title report.
31. "As built" survey Form HUD-2457 (HUD Survey Instructions and Report).
32. Operating budget with income and expense statements and cash flow projection/worksheet.
33. Reimbursement rate and Medicare/Medicaid percentage of resident.
34. Current provider agreement for Medicare and Medicaid, if any, including reimbursement rates and number of beds certified.
35. Operating history of facility for past three years. Operating history to include payor reimbursement rate, percentage of Medicare/ Medicaid, private long-term care insurance, SSI residents, other Veterans Administration and managed care contracts or state contracts.

36. Market Study with comparables
37. A current Phase I Environmental Site Assessment.
38. If private water supply or private sewage system is in use, report from the city/county health office stating that health standards are met.
39. Last 3 years Audited Financial Statements AND Last 3 years Medicare & Medicaid Cost Reports.
40. If supplemental grants and/or loans are part of project financing, provide commitment letter.
41. If low-income housing tax credits are part of financing (assisted living facility), provide copy of certification.
42. Certified statement by mortgagor listing all outstanding obligations on project.
43. Certification approving release of banking and credit information.
44. List of leases of office equipment, such as computers, printers.
45. Report on experience of management agent, or lessee.
46. Copy of license required for the service provider, whether a management firm or a lessee.
47. Management Entity profile (Form HUD-9832).
48. Management Certification (Form HUD-9839).
50. Management Agreement and copy of Lease.

NOTE: Refinance applications that include the construction of an addition are insured under Section 232 as opposed to Section 232 pursuant to Section 223(f). A PCNA will be a required exhibit under these circumstances.