FHA Condominium Questionnaire

Use the official HUD-9991 for FHA condominium review.

BEFORE YOU BEGIN

- Use the official four-page HUD-9991 Condominium Loan Level / Single-Unit Approval Questionnaire. Your loan team identifies the applicable review path and sections.
- Provide the questionnaire to the association, management company or other authorized preparer. Answers must describe the project accurately and be supported by current records.
- Association and management representatives supply project records and factual answers. The mortgagee completes the form and mortgagee certification; borrowers and HOA representatives must not sign the lender certification. Section 4 applies only to Single-Unit Approval. Provide the documents your loan team requests.
- This questionnaire records information for review. It does not itself establish FHA project or loan eligibility.

OFFICIAL FORM FOLLOWS

Complete the official form only when requested by your loan team. Use the help and completion instructions printed on the official pages. Leave fields blank when your loan team must provide or verify the answer.

FHA Condominium Loan Level/ Single-Unit Approval Questionnaire

U.S. Department of Housing and Urban Development
Office of Housing

OMB Approval No. 2502-0610
Expires 1/31/2027

Public Reporting Burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and you are not required to respond to, a collection of information unless it displays a currently valid OMB control number. This information collection is required to obtain or retain benefits. This information will not be held confidential. The information is used to process single-unit approvals for forward mortgages and Home Equity Conversion Mortgages (HECM). This information is collected to determine if a condominium project is eligible for FHA project approval and if a unit in an approved or unapproved condominium project is eligible for FHA-insured financing. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of the Chief Information Officer, U.S. Department of Housing and Urban Development, 451 7th Street SW, Washington, DC 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (OMB Number: 2502-0610) Washington, DC 20503. Do not send this completed form to either of the above addresses. Privacy Act Notice: Section 203 of the National Housing Act (12 U.S.C. § 1709) and Section 255 of the National Housing Act (12 U.S.C. § 1715z-20) authorize HUD to process applications for FHA insurance of eligible Single Family and Home Equity Conversion Mortgages and respond to inquiries regarding applications for mortgage insurance. 31 U.S.C. § 7701 and 42 U.S.C. § 3543 authorize HUD to collect taxpayer identifying numbers, which may include Social Security Numbers (SSN).

General: Mortgagees must complete the questionnaire as outlined in Form HUD-9991 Instructions and provide the required documentation per HUD Handbook 4000.1, *FHA Single Family Housing Policy Handbook* (Handbook 4000.1).

FHA Case Number: _____ **Lender Loan Number:** _____

Section 1: Mortgagee Information.

1.a. Mortgagee Information			
Mortgagee Name:			FHA Lender ID Number:
Street Address:		City:	
State:	ZIP Code:	Phone Number:	Fax Number:
Contact Name/Title:		Email Address:	

Section 2: Condominium Project Information.

2.a. Condominium Project ☐ **Loan Level** ☐ **Single Unit Approval**			
Legal Name of Project:			FHA Condo ID Number:
Street Address:			
City:	State:		ZIP Code:
Project Completion Date:	Number of Phases:		Number of Completed Phases:

2.b. Condominium Association			
Condominium Association Name:			Association Tax ID Number:
Street Address:		City:	
State:	ZIP Code:	Phone Number:	Fax Number:
Contact Name/Title:		Email Address:	

Section 3: Condominium Project Eligibility. Must be completed to verify both Loan Level and Single-Unit Approval requirements.

3.a. Occupancy Requirements by Construction Type

1. Owner Occupancy

- Owner-occupied Units include any Unit:
  - occupied by the owner for any portion of the calendar year and that is not rented for a majority of the year;
  - listed for sale, and not listed for rent, that was previously occupied by the owner, as described above; or
  - sold to an owner who intends to occupy the Unit as described in the first bullet of this section.
- A Unit owned by the builder/developer is not an owner-occupied Unit.
- A non-owner occupied Unit refers to a Unit that does not meet the requirements above.

2. Check Appropriate Construction Type for Condominium Project.

☐ Existing Construction (>12 months old) ☐ Complete Legal Phase

☐ New Construction Complete Project (<12 months old)

	# of Units
3. Provide the total number of Units in the Condominium Project.	
a. Provide the number of **owner**-occupied Units (as described in 3.a.1.).	
b. Provide the number of **non-**owner occupied Units.	

3.b. Individual Owner Concentration	**Yes**	**No**
1. Does any single owner own more than one Unit? If "Yes," please complete the information in the table.	☐	☐
2. Does the Individual Owner Concentration comply with the FHA requirement?	☐	☐
3. Individual/Entity Name (Attach list for additional individual owners as necessary)	**Developer/ Builder**	**# of Units Owned**
	☐	
	☐	

3.c.	**Property Information** **Please answer the following questions. Is the Condominium Project:**	**Yes**	**No**
1.	A Condominium Project under a Leasehold Interest?	☐	☐
2.	A Gut Rehabilitation (Gut Rehab) conversion project?	☐	☐
3.	A New Construction project? (Including Proposed Construction, Under Construction, or Existing Construction Less than One Year)	☐	☐
4.	A Manufactured Home Condominium Project?	☐	☐

3.d.	**Units in Arrears**	**# of Units**
1.	How many Units are more than 60 Days past due on their Condominium Association dues and special assessment payments? (Excluding late fees or other administrative expenses)	

3.e. Insurance Requirements		**Yes**	**No**
Walls-In	Does the Condominium Association have a master or blanket insurance policy that includes interior Unit coverage and will cover the replacement of interior improvements the Borrower may have made to the Unit? If "No," a Borrower-obtained Walls-In policy (HO-6) covering the same is required.	☐	☐

Section 4: Single-Unit Approval. Mortgagees must complete this section for approval of a Unit located in a Condominium Project that is **not** FHA-approved.

4.a.	Recorded Documents and Transfer of Control	Yes	No
1.	Have governing documents been recorded as required by applicable law?	☐	☐
2.	Do the governing documents allow for Live/Work arrangements that comply with FHA requirements?	☐	☐
3.	Has Control of the Condominium Association been transferred from the developer/builder to the Unit owners?	☐	☐

4.b.	Financial Condition	Yes	No
1.	Does the Condominium Association have a reserve account for capital expenditures and deferred maintenance?	☐	☐
2.	Does the Condominium Association maintain separate accounts for operating and reserve funds?	☐	☐
3.	For projects with Commercial/Nonresidential Space, are the residential and commercial portions of the Condominium Project independently sustainable? Check here if not applicable: ☐	☐	☐
4.	Has the project experienced a Financial Distress Event within the last 36 months?	☐	☐
5.	**Provide the following information:**	**Amount**	
a.	Annual Condominium Association dues	$	
b.	Special assessments	$	
c.	Reserve account balance	$	

4.c.	Commercial/Nonresidential Space ☐ N/A	Sq. Footage
1.	Total square footage of the Condominium Project	
2.	Total square footage of the Commercial/Nonresidential Space	
3.	Total square footage of the Residential Space	

4.d.	Additional Insurance Requirements for Single Unit Approval Insurance Type		Yes	No
1.	Liability Insurance	Does the Condominium Association maintain comprehensive Liability Insurance policy for the entire Condominium Project, including all common areas, Common Elements, public ways, and all other areas that are under its supervision, in the amount of at least $1 million for each occurrence?	☐	☐
2.	Fidelity Insurance	Does the Condominium Association 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 (including management company)?	☐	☐
3.	Hazard Insurance	Does the Condominium Association have a master or blanket Hazard Insurance policy for the Condominium Project, including the individual Units in the Condominium Project that meet FHA requirements?	☐	☐
4.	Flood Insurance	Are Units or Common Elements located in a Special Flood Hazard Area (SFHA)? If "Yes," Flood Insurance is in force equaling (select only one option below): ☐ 100% replacement cost; ☐ maximum coverage per Condominium Unit available under the National Flood Insurance Program (NFIP); or ☐ some other amount (enter amount here) $_____.	☐	☐

4.e.	Litigation	Yes	No
1.	Is the Condominium Project or Condominium Association subject to any pending Litigation? If "Yes," provide a signed and dated explanation.	☐	☐

Mortgagee's Certification:

I/We, the undersigned, certify under penalty of perjury that the information provided on this form and in any accompanying documentation is true, correct, and accurate to the best of my knowledge and belief and was collected within the last 90 Days from verifiable and reliable sources, including a Condominium Association or their assigned management company, public records, independent third parties, or other data sources. I/We further certify that all required documents have been provided.

_____ _____

Name (printed) Title and Company Name

_____ _____

Signature Date

WARNING: This warning applies to all certifications made in this document.

Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §§ 3729, 3802)