

What Do I Need to Know About HUD/FHA Requirements?

News from

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- #1. Am I required to get an “FHA” Inspector? No. You may be required to have an inspection, but a state approved licensed home inspector is acceptable or, if new construction, local permits and certificates of occupancy are acceptable.**

Let me provide you the source: HUD Mortgage Letter 2004-29 dated August 2, 2004.

- “2) For existing construction, FHA requires that a FHA Roster Inspector conduct an inspection when structural repairs to the property are of an extent or nature that requires an inspection and this inspection was not performed by a licensed, bonded and registered engineer, a licensed home inspector, or other person specifically registered or licensed to conduct such inspections.”**

(*Underlining was added by Kendall Fulbright.)

“A lender is not required to use an FHA Roster Inspector for new construction of one to four unit single family properties where 1) the local jurisdiction issues a building permit prior to construction, local inspections are completed during the construction period and a certificate of occupancy is issued upon completion of the unit.”

#2. Where can I obtain this information?

A. At your local HUD office. Check the blue pages of your phone book under U.S. Government and look under HUD or Department of Housing and Urban Development.

B. Go on the WEB

- 1. Main Site: <http://www.hud.gov/offices/hsg/hsgsingle.cfm>**
- 2. Local Letters: http://www.hud.gov/fha/sha/circ_den.html**
- 3. Training and Announcements: http://www.hud.gov/fhalsfh/talk/addr_den.html**

C. Who else can I contact?

- 1. Denver Office – (800) 543-9378**
- 2. Atlanta Office – (888) 696-4687**
- 3. Santa Ana Office – (888) 827-5605**

#3. What should I ask for?

- HUD Mortgage Letter 2004-29 dated August 2, 2204**
- HUD Handbook 4905.1 REV-1 (Requirements for Existing Housing, One to Four Family Units).**
- HUD Handbook 4910.1 (Minimum Property Standards for Housing).**
- HUD Handbook 4145.1 REV-2 (Architectural Processing and Inspections for home Mortgage Insurance).**