



FHA and VA New Construction Documentation (Property less than one year old)

FHA*

On new construction one year old or less that involves maximum financing

If the property is being processed under the procedures set forth in Handbook 4000.1 using a building permit and Certificate of Occupancy (CO), the lender must obtain and submit in the case binder to HUD for endorsement the following construction documents. Also, the lender must retain copies of these construction documents in its origination case binder

1. Builder's Certification of Plans, Specifications and Site ([Form HUD-92541](#))
2. Building Permit and Certificate of Occupancy
3. Wood Infestation Report, NPCA [99a](#) and [99b](#)
4. Local Health Authority well water analysis or septic report, where applicable
5. Warranty of Completion of Construction ([Form HUD-92544](#))

NOTE: These requirements do not apply to loans involving condominiums (Handbook 4000.1).

NOTE: Properties located in a mandatory flood zone not eligible unless verified dwelling not in mandatory zone with LOMA, LOMR or elevation cert.

Handbook 4000.1

http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsggh

*Subject to change per HUD, must at all times meet all HUD requirements.

VA*

The following are some forms that may be required, but requirements will vary based on determination by the VA underwriter and will be provided at time of approval:

New construction, existing < 1 year and never occupied:

1. [VA Form 26-1859](#) 1 year Warranty of Completion of Construction plus not inspected acknowledgement 12a
2. Building Permit and Certificate of Occupancy
[Builder signed certifications](#) for EEC/CABO, Lead/Water Distribution and Off-site Improvements (new construction only), if applicable ([VA Not Inspected Acknowledgement for New Construction form – 10 year warranty](#)) ([VA Not Inspected Acknowledgement for New Construction form – 1 Year Warranty](#))
3. Termite Soils Report NPCA [99a](#) and [99b](#) (Borrower to write on report they didn't have to pay for the termite report and sign the report)
4. Additional certifications may be required and must be on lender or builder letterhead
5. 10 year HOW if local authority does not make required inspections plus not inspected acknowledgment 12b

Proposed/Under Construction (subject to completion per plans and specs):

1. [VA Form 26-1859](#) 1 year Warranty of Completion of Construction plus not inspected acknowledgement 12a
2. Builder's Certification of Plans, Specifications and Site ([Form HUD-92541](#))
3. Building Permit and Certificate of Occupancy
[Builder signed certifications](#) for EEC/CABO, Lead/Water Distribution and Off-site Improvements (new construction only), if applicable ([VA Not Inspected Acknowledgement for New Construction form – 10 year warranty](#)) ([VA Not Inspected Acknowledgement for New Construction form – 1 Year Warranty](#))



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4. Termite Soils Report NPCA [99a](#) and [99b](#) (Borrower to write on report they didn't have to pay for the termite report and sign the report)
5. Additional certifications may be required and must be on lender or builder letterhead
6. 10 year HOW if local authority does not make required inspections plus not inspected acknowledgment 12b
7. Copy of construction plans and specs

Builder Approval (When Applicable)

1. [VA Form 26-421-ARE](#) Equal Employment Opportunity Certification
2. [VA Form 26-8791](#) VA Affirmative Marketing Certification
3. [Builder Certification on Letterhead](#)

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