



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
**FEDERAL HOUSING ADMINISTRATION**  
SINGLE FAMILY HOUSING



Office of Single Family Program Development  
**Single Family Housing Policy:  
Obtaining FHA Case Numbers for  
Single-Unit Approval Obligations**

November 2019

**Last Updated: 10/30/2019**

Presented by:  
**PHOC Training Team**

The information in this document is current as of the most recent update noted on this cover page. This document does not establish or modify the policy contained in FHA's Handbooks or Mortgagee Letters in any way.



**OFFICE OF SINGLE FAMILY HOUSING**



# Learning Agenda

Single-Unit Approval Overview

Part 1: FHA Connection System Request

Part 2: FHA Resource Center Request

Part 3: Processing Held Requests

Important Reminders



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# Single-Unit Approval Overview



# Single-Unit Approval Definition

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Single-Unit Approval (SUA) refers to the approval of a Unit in a Condominium Project that is not an Approved Condominium Project.

The Mortgagee must confirm the Condominium Project is not on the list of FHA-Approved Condominium Projects at the time of case number assignment.



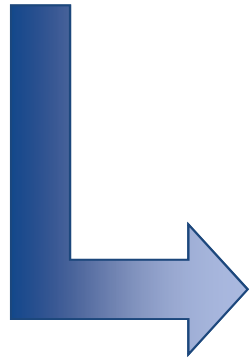
# Single-Unit Approval Case Number Assignment Overview

- Mortgagee Letter (ML) 2019-13 provides interim instructions for obtaining a Federal Housing Administration (FHA) case number for a Unit in a Condominium Project that is not FHA-approved and that will be processed as a SUA.
- The ML guidance is effective for FHA case numbers assigned on and after October 15, 2019.
- To process a case number request for SUA, the Mortgagee is required to:
  1. Complete the Case Number Assignment screen in FHA Connection (FHAC); and
  2. Submit the required information as prescribed in ML 2019-13 separately via email to the FHA Resource Center.

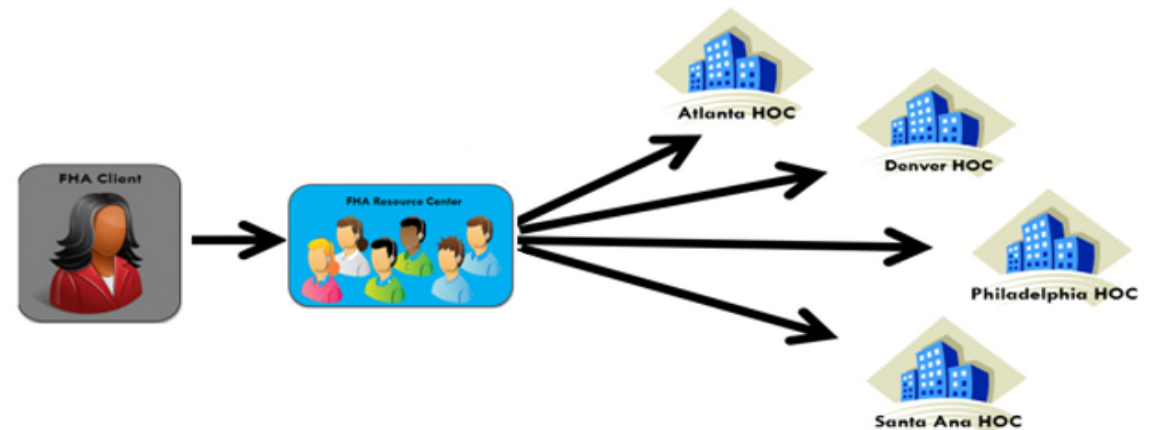
# Single-Unit Approval Case Number Assignment Requirements

As described in Mortgagee Letter 2019-13, case number assignment for SUA consists of a two-step request process that must be completed in its entirety to be eligible for processing. The Mortgagee is required to submit:

## 1. FHA Connection System Request: Case Number



## 2. FHA Resource Center Request: Condo Required Information



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# Part 1: FHA Connection System Request



# FHA Connection System Request

The basic process in FHA Connection to request a case number assignment for SUA is as follows:

1. The Mortgagee uses **Case Number Assignment** screen to request an FHA case number for the condominium unit being processed as a SUA.
2. The **Case Number Assignment** request is held for HUD review through **Holds Tracking** in FHA Connection and the Mortgagee is prompted to send the required information for processing case number requests to the FHA Resource Center.
3. The Mortgagee submits the required information for case number assignment from *Condominium Loan Level/Single-Unit Approval Questionnaire (Form HUD-9991)* **within 3 business days** of the holds tracking request to have an FHA case number assigned to the mortgage.
  - The questionnaire is posted on the U.S. Department of Housing and Urban Development's (HUD) Forms Library website and can be accessed using the following link:  
<https://www.hud.gov/sites/dfiles/OCHCO/documents/9991.pdf>





# FHA Connection System Request: FHA Case Number

To request an FHA case number for SUA, the Mortgagee will follow the standard process for requesting a case number and complete the following required fields in the **Case Number Assignment** screen:

- **“PUD/Condo ID” Field:** Select the associated Condo ID (FHA’s ID for the project), if one exists.
- **“Site Condo” Field:** Select “Single-Unit Approval” from the drop-down menu (this option must be selected to process a Single-Unit Approval loan).

**Case Number Assignment** Help Links ?

**\* General Information \***

Field Office:  Lender Case Ref:

Is this a Sponsored Originator Case?  Sponsor/Agent ID:

Originator ID:

Loan Officer Name: First Name:  MI:  Last Name:  Suffix:

Loan Officer NMLS ID:

Case Type:  Construction Code:  Processing Type:  Financing Type:

Is this a HUD Approved Secondary Residence?

ADP Code:  Living Units:  Program ID:  Loan Term:

**ADP Code Characteristics:**

Amortization Type:  Housing Program:  Property Type:

Special Program:  Buydown:  Principal Write-down:

Type of Case:

IF Purchase: Was this case previously sold as Real Estate Owned (previously sold by HUD)?  Yes  No

IF Refinance: Specify type of refinance:

**\* As Required \***

All Refinances: (a) Select FHA to FHA Refinance Type:  (b) Is this a Cash-out Refinance:  Yes  No

Prior FHA and prior RED cases: Enter case number of previous case:

203k Consultant ID:  203k Type:

PUD/Condo Indicator:  PUD/Condo ID:  Submission:

Month/Year Completed:  VA CRV Expire Date:  VA CRV Number:

HECM Counseling Certificate Number:

**Site Condo:**

# FHA Connection System Request: FHA Case Number (cont.)

- If the Unit is in a project that was established in FHAC through the HUD Review and Approval Process/Direct Endorsement Lender Review and Approval Process HRAP/DELRAP approval process in the past and has an *Expired*, *Rejected*, or *Withdrawn* status, the project will have an FHA-assigned Condo ID and this information should be entered in the **PUD/Condo Indicator**, **PUD/Condo ID**, and **Submission** fields.
- To determine if the project is already established in FHAC, the Mortgagee must search FHA's Condominium database at <https://entp.hud.gov/idapp/html/condlook.cfm>.
- When there is no prior project ID the **PUD/Condo Indicator** must be marked "N/A".
- When all required information is entered on the **Case Number Assignment** screen and "Send" is clicked, the **Case Number Assignment Results** page appears with an error message.



# FHA Connection System Request: Held Requests

- The error message *Details* will indicate: “Held for Single-Unit Approval. Please e-mail CONDOMINIUM LL SUA QUESTIONNAIRE to Answers@HUD.gov.”



- Clicking the CONDOMINIUM LL SUA QUESTIONNAIRE link opens the *FHA Condominium Loan Level/Single-Unit Approval Questionnaire (Form HUD-9991)* for downloading.

# FHA Connection System Request: Held Requests (cont.)

- The lender follows the instructions in Mortgagee Letter 2019-13 for completing the questionnaire and e-mailing it to HUD's FHA Resource Center.
- An FHA case number cannot be assigned to the case until it is reviewed and approved by HUD staff, which requires both **Case Number Assignment Held Requests** and **Service Requests** to be processed.
- The lender uses **Holds Tracking** to monitor the progress of the request.
  - Streamline refinance and HUD Real Estate Owned (REO) cases are not held for review and a case number is assigned.



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## Part 2: FHA Resource Center Service Request



# FHA Resource Center Service Request: Required Information

- Mortgagee Letter 2019-13 instructs the lender to send the required information for case number assignment from the *Condominium Loan Level/Single-Unit Approval Questionnaire (Form HUD-9991)* to the FHA Resource Center at [answers@hud.gov](mailto:answers@hud.gov).
- This information can be provided on Form HUD-9991, or on a lender form containing the same information, or the details can be provided in the body of the email that is sent to [answers@hud.gov](mailto:answers@hud.gov).
  - A completed Form HUD-9991 is not required to process a case number request for Single-Unit Approval; only the required information in ML 2019-13 is needed to process the request.
- The email subject line must read: **SUA Holds Tracking**.
- If the required information is not received at the FHA Resource Center **within 3 business days of case number request, the request will be sent back to the lender.**



# FHA Resource Center Service Request: Required Information (cont.)

- Required information to process a case number request includes:

Section in Form HUD-9991	Required Information
1.a. Mortgagee Information	All applicable data fields
2.a. Condominium Project	All applicable data fields
2.b. Condominium Association	All applicable data fields
3.1.a. Owner Occupancy Requirement – Existing Construction	Total number of Units in the Condominium Project, <b>only</b>

# FHA Resource Center Service Request: Required Information (cont.)

## Mortgagee Information

Sample of Required information from Form HUD-9991 - **Section 1.a**

OMB Approval No. 2502-0610

**FHA Condominium Loan Level/  
Single-Unit Approval  
Questionnaire**

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

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Public Reporting Burden for this collection of information is estimated to average .75 hours 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. This information collection is required to obtain or retain benefits. 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 7<sup>th</sup> 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.

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General: The information in this questionnaire is needed to obtain FHA-insured financing for a Condominium Unit (Unit) located in a Condominium Project. The Condominium Association/management company is to complete Section 2 and the section(s) checked below and return the completed questionnaire to the Mortgagee.

Section 3: Loan Level Requirements       Section 4: Additional Requirements for Single-Unit Approval

FHA Case Number: \_\_\_\_\_ Lender Loan Number: **1234567890**

**Section 1: Mortgagee Information.** To be completed by the Mortgagee.

**1.a. Mortgagee Information**

Mortgagee Name: <b>ABC Mortgage Company</b>	FHAC Lender ID Number: <b>0987654321</b>		
Street Address: <b>1 Main Street</b>			
City: <b>Anytown</b>	State: <b>PA</b>	Zip Code: <b>19999</b>	Phone Number: <b>999-999-9999</b>
Contact Name: <b>John Doe</b>	Email Address: <b>John.Doe@ABCMortgage.com</b>	Fax Number: <b>999-999-9998</b>	

Lender Loan Number is not required but may aid identification of the request. If fax number does not exist, enter N/A.





# FHA Resource Center Service Request: Required Information (cont.)

## Condominium Project and Condominium Association Information

Sample of Required information from Form HUD-9991 - Sections 2.a. and 2.b.

<b>Section 2: Condominium Project Information.</b> To be completed by the Condominium Association or management company.			
<b>2.a. Condominium Project</b>			
Legal Name of Project: <b>Sunset Condominiums</b>	FHA Condo Approval ID Number: <b>NOT APPLICABLE</b>		
Street Address: <b>2 First Street</b>			
City: <b>Anytown</b>	State: <b>PA</b>	Zip Code: <b>19999</b>	
<b>2.b. Condominium Association</b>			
Condominium Association Name: <b>Sunset Condo Association</b>	Association Tax ID Number: <b>99-99999999</b>		
Street Address: <b>3 Third Street</b>			
City: <b>Anytown</b>	State: <b>PA</b>	Zip Code: <b>19999</b>	Phone Number: <b>888-888-1111</b>
Association Contact Name: <b>Jane Hopewell</b>	Email Address: <b>Jane@sunsetcondo.com</b>	Fax Number: <b>888-888-2222</b>	
<b>2.c. Management Company</b>			
Management Company Name:	Management Company Tax ID Number:		
Street Address:			
City:	State:	Zip Code:	Phone Number:
Management Contact Name / Title:	Email Address:	Fax Number:	

FHA Condominium Loan Level/Single-Unit Approval Questionnaire Page 1 of 5  
Form HUD-9991 (01/21)

The FHA Condo Approval ID Number is only required on condominiums previously on the FHA Approved Condo List. Examples include condominium projects which have Expired, Withdrawn or a Rejected status. If Association Tax ID does not exist, enter N/A.



# FHA Resource Center Service Request: Required Information (cont.)

## Owner Occupancy Requirement - Total Number of Units in the Condominium Project (only)

Sample of Required information from Form HUD-9991 - Section 3.1.a.

OMB Approval No. 2502-0610

**Section 3: Loan Level Requirements.** To be completed by the Condominium Association or management company and used to verify loan level requirements for Units located in an Approved Condominium Project/phase and Single-Unit Approvals.

**3.a. Occupancy Requirements by Construction Type**

Owner-occupied Units include any Unit:

- i. occupied by the owner for any portion of the calendar year and that is not rented for a majority of the year;
- ii. listed for sale, and not listed for rent, that was previously occupied by the owner as described in (i) above; or
- iii. sold to an owner who intends to occupy the Unit as described in (i) above.

*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 definitions above.**

<b>1. Existing Construction Occupancy</b>		<b>Units in Project</b>
<input type="checkbox"/> Existing Construction (greater than 12 months old)		
<b>Total Number of Units in the Condominium Project</b>		109
a. Owner-occupied Units as defined above		
b. Non owner-occupied Units as defined above		

This information can be provided on Form HUD-9991 or on a lender form containing the same information or the details can be provided in the body of the email that is sent to [answers@hud.gov](mailto:answers@hud.gov).

# FHA Resource Center Service Request: Service Request E-mail

The Lender sends the required information from the *Condominium Loan Level/Single-Unit Approval Questionnaire (Form HUD-9991)* to the *FHA Resource Center (answers@hud.gov)*.

## SAMPLE EMAIL

to FHA Resource Center to process case number request for Single-Unit Approval.

Subject line must be **SUA Holds Tracking.**

**Must be sent within 3 business days of case number request.**

The screenshot shows an email composition window. The 'From' field is 'John.Doe@ABCMortgage.com'. The 'To' field is 'ANSWERS <answers@hud.gov>'. The 'Subject' field is 'SUA HOLDS TRACKING'. An attachment is shown: 'FHA Single Unit Approval Questionnaire 9991 Form - Sunset Condomiums.pdf' (412 KB). The email body contains the following text:

**SAMPLE EMAIL FOR HOLDS TRACKING**

Dear FHA Resource Center,

Can you please process the following SUA HOLDS TRACKING request. The Condominium Questionnaire HUD Form 9991 is attached to this email.

The following is the Borrower and Property Information.

Borrower: Jackie Robbins  
Property Address: 2 Third Street  
Anytown, PA 19999

If you have any questions or need additional information, please let me know.

Regards,

John Doe  
ABC Mortgage Company  
Anytown, PA 19999  
Phone: 999-999-9999  
Fax: 999-999-9998  
Email Address: [John.Doe@ABCMortgage.com](mailto:John.Doe@ABCMortgage.com)

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## Part 3: Processing Held Requests



# Processing Held Requests: FHA Resource Center Review

- The FHA Resource Center reviews the submission for completeness and forwards the questionnaire/information to the Homeownership Center (HOC) with jurisdiction over the geographical location of the property for case number request review.
- To be considered complete, a “Holds Tracking” submission in FHAC must have a corresponding Service Request with all the required information sent to the FHA Resource Center.
- If a corresponding Service Request is not received **within 3 business days of the case number assignment request date**, the Held Request will not be processed, and HUD will return the request.



# Processing Held Requests: HOC Review

- HOC personnel uses **Case Number Assignment Held Requests and complete Service Requests** submitted to the FHA Resource Center to review the held case and manage a decision.
- At a minimum, the HOC reviewer will verify:
  - If the SUA request is associated with a condominium project that has an existing project ID in FHAC or a condominium project that needs to be established in the system to assign a project ID;
  - If the established project information in the Service Request matches the information in FHAC; and
  - If the project's FHA insurance concentration is within the Single-Unit Approval limit.
- The jurisdictional HOC will respond to complete and accurate submissions within 3 business days after receiving the Service Request.
  - Complete and accurate submissions may expedite the HOC review.

# Processing Held Requests: HOC Review (cont.)

- After the SUA Holds Tracking review is completed, the HOC reviewer will send an email back to the Mortgagee on the decision.
- ***Notification to assign FHA case number***
  - If the SUA Holds tracking submission meets the requirements in Mortgagee Letter 2019-13, the HOC reviewer will email the submitter and release the “Holds Tracking” to allow the system to assign an FHA case number.
  - The lender can get the case number through “Holds Tracking” or “Case Query”.
- ***Notification to Not - Process Holds Tracking***
  - If the SUA “Holds Tracking” submission does not meet the requirements in Mortgagee Letter 2019-13, the HOC reviewer will email the submitter and detail the reason for not completing the processing.

**NOTE:** HOC personnel uses the Service Request information to Approve or Decline the issuance of the Case Number only – This is not an approval for the Unit or Project.



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# Important Reminders



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# Important Reminders: FHA Connection System Request

- The Mortgagee uses **Case Number Assignment** screen to request an FHA case number for the condominium Unit being processed as a SUA.
- For *Expired, Withdrawn, or Rejected* Condominium Projects, a **Condo ID** must be entered in FHAC when an FHA case number is requested.
- To determine if the project is already established in FHAC, the Mortgagee must search FHA-Condominium database on HUD's website.
- When there is no prior **Condo ID** the **PUD/Condo Indicator** must indicate "N/A".
- When all required information is submitted in FHAC, the **Case Number Assignment Results** page will display an error message instructing the Mortgagee to submit the required information to the FHA Resource Center.
- Held requests **must** have a corresponding Service Request submitted to the Resource Center **within 3 business days**.



# Important Reminders: FHA Resource Center Request

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- Include all required information per Mortgage Letter 2019-13.
- A completed Form HUD-9991 is not required to process a case number request for SUA; only the required information per Mortgage Letter 2019-13 is needed to process the request.
- The information can be provided on Form HUD-9991, or a lender form containing the same information, or in the body of the Service Request email.
- All Service Requests must have “**SUA Holds Tracking**” in the subject line of the e-mail sent into [answers@hud.gov](mailto:answers@hud.gov).
- **If the required information outlined in Mortgage Letter 2019-13 is not received at the FHA Resource Center within 3 business days of case number request, the request will be sent back to the lender.**
- Do not send duplicate service requests for the same SUA Holds Tracking request.



# Important Reminders: Processing Held Requests

- The FHA Resource Center reviews the submission for completeness and forwards the questionnaire/information to the HOC with jurisdiction over the geographical location of the property for case number request review.
- To be considered complete, a case number request submission in FHAC must have a corresponding Service Request with all the required information sent to the FHA Resource Center.
- If a corresponding Service Request is not received **within 3 business days of the case number assignment request date**, the Held Request will not be processed, and HUD will return the request.
- The jurisdictional HOC will respond to complete and accurate submission within 3 business days after receiving the Service Request.



# Helpful Links

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- SF Handbook Information:

[https://www.hud.gov/program\\_offices/housing/sfh/handbook\\_4000-1](https://www.hud.gov/program_offices/housing/sfh/handbook_4000-1)

- FHA Webinar Archive:

[https://www.hud.gov/program\\_offices/housing/sfh/events/sfh\\_hb\\_webinars](https://www.hud.gov/program_offices/housing/sfh/events/sfh_hb_webinars)

- Mortgagee Letter 2019-13:

[https://www.hud.gov/program\\_offices/administration/hudclips/letters/mortgagee](https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee)

- Subscribe to FHA INFO:

[https://www.hud.gov/program\\_offices/housing/sfh/FHA\\_INFO\\_subscribe](https://www.hud.gov/program_offices/housing/sfh/FHA_INFO_subscribe)



# FHA Resource Center

Option	Point of Contact	Hours Available	Comments
1 FHA Knowledge Base – FAQs	www.hud.gov/answers	24/7/365	Knowledge Base web page includes option to email questions.
2 Email	answers@hud.gov	24/7/365	
3 Telephone	1-800-CALL-FHA (1-800-225-5342) Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.	8:00 AM to 8:00 PM Eastern M-F	Voicemail is available after hours or during extended wait periods.

FHA INFO emails: Frequent email notifications of new policies and training opportunities for anyone who signs up. Subscribe at: [https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/FHA\\_INFO\\_subscribe](https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_INFO_subscribe)



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**Thank you  
for joining us today!**

