

HUD Form #9001-ORCF, Lender Narrative- Section 232/223(a)(7) Refinance

LOCATION	CURRENT TEXT	REVISED TEXT
p. 1	<p>Public reporting burden for this collection of information is estimated to average 22 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. The agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless that collection displays a valid OMB control number.</p>	<p>Public reporting burden for this collection of information is estimated to average 22 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. The information is being collected to obtain the supportive documentation that must be submitted to HUD for approval, and is necessary to ensure that viable projects are developed and maintained. The Department will use this information to determine if properties meet HUD requirements with respect to development, operation and/or asset management, as well as ensuring the continued marketability of the properties. Response to this request for information is required in order to receive the benefits to be derived from the National Housing Act Section 232 Healthcare Facility Insurance Program. This agency may not collect this information, and you are not required to complete this form unless it displays a currently valid OMB control number. While no assurance of confidentiality is pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information Act request.</p>

p.1	<p>Warning: Any person who knowingly presents a false, fictitious, or fraudulent statement or claim in a matter within the jurisdiction of the U.S. Department of Housing and Urban Development is subject to criminal penalties, civil liability, and administrative sanctions.</p>	<p>Warning: 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; 31 U.S.C. §3729, 3802).</p>
p.1	<p>Privacy Act Notice: The Department of Housing and Urban Development, Federal Housing Administration, is authorized to collect the information requested in this form by virtue of: The National Housing Act, 12 USC 1701 et seq. and the regulations at 24 CFR 5.212 and 24 CFR 200.6; and the Housing and Community Development Act of 1987, 42 USC 3543(a). The information requested is mandatory to receive the mortgage insurance benefits to be derived from the National Housing Act Section 232 Healthcare Facility Insurance Program. No confidentiality is assured.</p>	<p>Privacy Act Statement: The Department of Housing and Urban Development, Federal Housing Administration, is authorized to collect the information requested in this form by virtue of: The National Housing Act, 12 USC 1701 et seq. and the regulations at 24 CFR 5.212 and 24 CFR 200.6; and the Housing and Community Development Act of 1987, 42 USC 3543(a). The information requested is used to review applications within HUD. No information will be disclosed outside of HUD. The information requested is mandatory to receive the mortgage insurance benefits to be derived from the National Housing Act Section 232 Healthcare Facility Insurance Program. No applications will be reviewed or approved without the necessary information requested. No confidentiality is assured.</p>
p. 8-9	New section	<p>Green MIP for Section 223(a)(7) Projects <<Provide a narrative discussion. Green MIP Rates are eligible for 223(a)(7) applicants pursuing the Green MIP program and meeting program requirements. The program is also available to 223(a)(7) applicants when the existing mortgage has a Green MIP rate earned not more than 15 years prior to the date of application. In either circumstance, include the name of the existing or new green building certification and level that will be provided/pursued, (e.g., LEED, Silver, Gold, etc.). Include the Energy Star Score and</p>

		<p>provide the current baseline Energy Use Intensity (kBtu/ft2) as analyzed in the Statement of Energy Performance (SEP) Report. Confirm that the proposed energy and water reductions, the green building certification and the required Energy Star Score will be achieved per ORCFs Green MIP Program Guidance. Energy conservation measures must be designed for the entire project.>></p> <p>If the existing mortgage is FHA insured with a Green-MIP rate, and its green building certification is more than 15 years old, then the project must certify to the next level of retrofits/repairs.</p> <p>Green MIP Eligibility</p> <p>Key Questions</p> <table border="0"> <tr> <td>Yes</td> <td>No</td> </tr> </table> <p>1. For Green MIP projects, did the project Architect or the energy design professional determine that the project will not achieve the selected green building certification, energy and water reductions, and Energy Star Score required for the reduction of the Green MIP rate? N/A</p> <p>2. For Green MIP projects, are the energy conservation measures limited to the area of repairs, alterations, addition and/or a new construction rather than covering the entire project? N/A</p> <p>3. For Green MIP projects, does the energy design professional lack the relevant experience and qualifications as provided in ORCFs Green MIP Program Guidance? N/A</p>	Yes	No
Yes	No			

		<<If you answered “yes” to any of the questions above, this facility is not eligible under this program. Note: HUD will not consider changes to participate in the Green MIP program after the issuance of a Firm Commitment. >>
p. 10	New section	<p>Green MIP Program: <<Project Architect or Professional Engineer (PE) for the Green MIP Program, if Applicable>> <<Brief description of qualifications demonstrating that the energy design professional meets HUDs program requirements.>></p> <ul style="list-style-type: none"> • An energy design professional (Architect or PE) may not serve as both the energy design professional representing the Borrower and also the green building certification verifier/validator representing the standard-keeper of the green building certification.
p. 10	New line	1. Is this a Green MIP project? (If yes, the Needs Assessor must specify all appliances and heating and air conditioning systems as ENERGY STAR® when replaced in the new PCNA?)
p.14	Handicapped Accessibility	Accessibility for Persons With a Disability
p. 15	NOTE: This section is applicable for Section 223(a)(7) when a term extension is requested or when it has been more than 10 years since the last PCNA inspection. If not applicable, check the box and move to the ALTA/ACSM Land Survey section. N/A	NOTE: This section is applicable for Section 223(a)(7) when repairs are proposed. If not applicable, check the box and move to the ALTA/ACSM Land Survey section. N/A
p. 15	Date of Inspection: Firm: Needs Assessor: Units Inspected:	Date of Inspection: PCNA Firm: PCNA Needs Assessor: Units Inspected:

		Name of Energy Professional:
p. 15	The report was prepared in accordance with HUD’s requirements, as provided in applicable guides or handbooks, for a Limited Scope PCNA.	The report was prepared in accordance with HUD’s requirements, as provided in applicable guides or handbooks, for a Limited Scope PCNA. For Green MIP 223(a)(7) transactions, a PCNA must be submitted, and must have been prepared in accordance with the Green MIP Program Guidance.
p. 15	Critical Repairs Non-Critical Repairs Borrower Proposed Repairs:	Critical Repairs Non-Critical Repairs Green MIP Retrofits Borrower Proposed Repairs:
p. 15	1. Will the non-critical, and/or borrower-proposed repairs be less than 110% of the repair estimate?	1. Will the non-critical, energy conservation retrofits, and/or borrower-proposed repairs be less than 110% of the repair estimate?
p. 16	The underwriter has deleted this item as it is not eligible for reimbursement from the replacement reserve account.” >>	The underwriter has deleted this item as it is not eligible for reimbursement from the replacement reserve account.” Note: the lender or borrower cannot make any modifications to the energy conservation retrofits associated with the Green MIP reduction program. >>
p. 17	New section	Additional Non-Critical Repairs, for Green MIP Eligibility: <<Provide a brief summary of the required non-critical repairs for energy conservation retrofits. Example: The energy design professional identified the following non-critical repair items totaling \$: 1. Remove and replace . Estimated cost: \$. 2. Install in all units. Estimated Cost: \$.
p. 18	The description is sufficiently detailed so that an experienced person can perform the work and that an experienced inspector can inspect with minimal additional direction or consultation	The description is sufficiently detailed so that an experienced person can perform the work and that an experienced inspector can inspect with minimal additional direction or consultation. Exhibit C must delineate, separate and apart from any

		other repairs, those repairs related to eligibility for energy-related reduced Mortgage Insurance Premium. Such energy-related repairs must include all repairs identified by the energy design professional.
p. 18	New paragraph	For Green MIP projects, the replacement reserve schedule must specify all appliances and heating and air conditioning systems as ENERGY STAR® when replaced. For lighting, electrical and mechanical equipment, and building envelope components with no available ENERGY STAR® label, the replacement reserve schedule must specify high performance and/or sustainable replacements. To meet the ongoing obligations with respect to the Green MIP, if the existing replacement reserve schedule does not specify replacement with ENERGY STAR® label items or high performance and/or sustainable items, as applicable, submit a new PCNA with an updated Reserve for Replacement schedule.
p. 22	Note that HUD’s definition of routine maintenance may vary from other definitions of routine maintenance.	Note that HUD’s definition of routine maintenance may vary from other definitions of routine maintenance. Note that this qualification may also apply to energy conservation retrofits required for eligibility under the Green MIP program.
p. 66	<<If the proposal includes funding critical, non-critical, or owner-elected repairs, list the repairs, the estimated cost and provide justification. If none, state “None”>>	<<If the proposal includes funding critical, non-critical, Green MIP retrofits, or owner-elected repairs, list the repairs, the estimated cost and provide justification. If none, state “None”>>
p. 66	Critical: Non-Critical: Owner-Elected:	Critical: Non-Critical: Green MIP Retrofits: Owner-Elected:
p. 32;38;49;60;	form	Form