

**Builder's Certification  
of Plans, Specifications, & Site**

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

OMB Approval No. 2502-0496  
Exp 06/30/2026

Property Address (street, city, state, & zip code):	Subdivision Name:
Mortgagee's (Lender's) Name & Address (this is the lender who closed the loan):	FHA Case Number:
	Phone Number:

1. **Site Analysis Information:** To be completed on all proposed and newly constructed properties. YES      NO

**A. Flood Hazards.** Are the property improvements in a Special Flood Hazard Area (SFHA)?

1) Provide the community number and date of the Flood Insurance Rate Map (FIRM) used to document your answer.

Community Number: \_\_\_\_\_ Map Date: \_\_\_\_\_ Building Permit Application (or its Equivalent) Date: \_\_\_\_\_

2) If participating, is the community in good standing with the National Flood Insurance Program (NFIP)?

3) If "Yes" to item 1.A. above, attach:

(i) A Letter of Map Amendment (LOMA) or;

(ii) A Letter of Map Revision (LOMR) or;

(iii) A signed Elevation Certificate documenting that the lowest floor (including basement) is built in compliance with FHA Handbook 4000.1, Special Flood Hazard Areas, Sections II.A.1.b.iv(A)(1)(b) or II.B.2.b.iii(A)(4)(b).

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**B. Noise.** Is the property located within 1000 feet of a highway, freeway, or heavily traveled road?

(i) Within 3000 feet of a railroad?

(ii) Within one mile of a civil airfield or 5 miles of a military airfield?

**C. Runway Clear Zones / Clear Zones.** Is the property within 3000 feet of a civil or military airfield?

(i) If "Yes," is the property in a Runway Clear Zone / Clear Zone?

**D. Explosive /Flammable Materials Storage Hazard.** Does the property have an unobstructed view or located within 2000 feet of any facility handling or storing explosive or fire prone materials?

**E. Toxic Waste Hazards.** Is the property within 3000 feet of a dump, landfill or site recognized on a EPA Superfund National Priority List (NPL) or equivalent State list?

**F. Foreseeable Hazards or Adverse Conditions.**

1) Does the site have any rock formations, high ground water levels, inadequate surface drainage, springs, sinkholes, etc.?

2) Does the site have unstable soils (expansive, collapsible, or erodible)?

3) Does the site have any excessive slopes?

4) Does the site have any earth fill?

(i) If "Yes," will foundations, slabs, or flatwork rest on the fill?

If you marked "Yes" to any of the above questions in item "F," attach a copy of all State licensed engineers' (soils and structural) reports, designs, and/or certifications to demonstrate compliance with HUD requirements ensuring structural soundness of the improvements and the health and safety of the occupants. Refer to HUD Handbook 4145.1, HUD Handbook 4140.3 and HUD Handbook 4000.1.

**Complete this section for all properties. The property complies with: "**

2. HUD Minimum Property Standards in the Code of Federal Regulations at 24 CFR 200.926d.
3. Crr gpf lz'. .Uke'I tcf lpi '( 'F tclpci g'i wlf grkpg'lpentf gf 'lp'vj g'HUD Handbook 4145.1, qt'vj g'Site Grading & Drainage tgs wktgo gpw'lpqtr qtcvqf 'lp'vj g' NqecnUcvg'cf qr vqf 'K'E'Dvktf lpi 'Eqf g.'kf gp'wktgf 'lp'kgo '%7.'''
4. Complies with \_\_\_\_\_ IECC (International Energy Conservation Code).
5. Other Code or Local/State Code as follows: " \_\_\_\_\_  
Applicable Provisions: " \_\_\_\_\_
6. CABO One- and Two-Family Dwelling Code, as listed in 24 CFR 200.926b, replaced by IRC (International Residential Code).
7. Electrical Code for One-and-Two-Family Dwellings, as listed in 24 CFR 200.926b, or equivalent, name code: \_\_\_\_\_
8. This is a manufactured (mobile) home and was constructed in accordance with the Federal Manufactured Home Construction & Safety Standards (FMHCS).  
The label on the manufactured home reflects compliance with the FMHCS.

I hereby certify that the plans and specifications for all other construction (i.e., site, foundation) comply with applicable building codes or HUD requirements listed above, including Handbook 4145.1, Handbook 4000.1 sections II.A.1.b.iv(B)(7)(c)(ii), II.B.2.b.iii(B)(7)(c)(ii), II.D.5.c, and the Permanent Foundations Guide for Manufactured Housing, as applicable.

**HUD Label Number(s):**

Builder or Builder's Agent: I hereby certify that the site analysis information above is true and accurate to the best of my knowledge and belief and that the plans and specifications were designed to mitigate any foreseeable hazards or adverse conditions. On all properties eligible for maximum LTV financing, I further certify that I have personally reviewed the plans, specifications, and site information submitted herewith. Based upon my review, I hereby certify that such plans, specifications comply with the applicable building codes specified above as well as complying with the HUD construction requirements listed above. An "X" marked in the blank by each numbered item indicates that provisions from the marked code apply.

9.a. Name of Builder's Company or Builder's Agent (type or print):	10.a. Name & Title of Builder or Builder's Agent (type or print):	
b. Street Address:	b. Signature of Builder or Builder's Agent Date:	Date:
c. City, State, & Zip Code:	c. Telephone Number (include area code):	

11. Affirmative Fair Housing Marketing Plan (AFHMP)-Did you sell five (5) or more houses in the last twelve (12) months or do you intend to sell five (5) or more houses within the next twelve (12) months with HUD mortgage insurance? **YES** **NO**

If "Yes," check either a, b, c, or d below.

a. I am a signatory in good standing to a Voluntary Affirmative Marketing Agreement (VAMA).

b. I have an AFHMP which HUD approved on (mm/dd/yyyy) \_\_\_\_\_

c. I have a contract with \_\_\_\_\_ to market this project.

d. I certify that I will comply with the following: (a) Carry out an affirmative program to attract all minority and majority groups to the housing for initial sale or rental. Such a program shall typically involve publicizing to minority persons the availability of housing opportunities regardless of race, color, religion, sex, handicap, familial status or national origin, through the type of media customarily utilized by the applicants; (b) Maintain a nondiscrimination hiring policy in recruiting from both minority and majority groups; (c) Instruct all employees and agents in writing and orally in the policy of nondiscrimination and fair housing; (d) Prominently display the Fair Housing Poster in all Sales Offices, include the Equal Housing Opportunity logo, slogan and statement in all printed material used in connection with sales, and post in a prominent position at the project site a sign which displays the Equal Opportunity logo, slogan or statement, as listed in 24 CFR 200.620 and appendix to subpart M to part 200. I understand that I am obliged to develop and maintain records on these activities, and to make them available to HUD upon request.

Builder: I hereby certify that the site analysis information is true and accurate to the best of my knowledge and belief. I further certify that on all properties eligible for maximum LTV financing, the plans and specifications submitted herewith have been reviewed by the individual signing above and that the individual has the knowledge and experience necessary to determine whether such plans and specifications comply with the HUD/FHA requirements set forth at 24 CFR 200.926d and with other applicable HUD requirements as determined in accordance with 24 CFR 200.926(d)(1) and (2). Any subsequent changes to these plans and specifications shall comply with the aforementioned requirements. Upon sale or conveyance of the property, the undersigned will promptly furnish to the lender a Warranty of Completion of Construction, form HUD-92544 on all properties eligible for maximum LTV financing.

12 a. Name of Builder's Company (type or print):	13 a. Name & Title of Builder (type or print):	
b. Street Address:	b. Signature of Builder:	Date:
c. City, State, & Zip Code:	c. Telephone Number (include area code):	

I, the undersigned, certify under penalty of perjury that the information provided above is true and correct.

**WARNING:** Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729).

This form must be complete and legible and must be reproduced to include all three pages.

Public reporting burden for this collection of information is estimated to average 15 minutes 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 agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Executive Order 11988 and HUD environmental regulations (24 CFR Part 51) require builders who build newly constructed properties to ensure that the property is not affected by: flood hazards, noise, runway clear zones, explosive/flammable materials storage hazards, toxic waste hazards, and other foreseeable hazards that may affect the site.

HUD requires this information to determine whether the site/location factors would adversely affect the dwelling or homeowner. A response is required whenever a builder builds new properties. Confidentiality is not applicable.

## Instructions for Builder's Certification, form HUD-92541

**Item 1. Site Analysis:** All builders must answer all the questions in this item. An addendum may be added, if necessary, to provide a full explanation about any of the site conditions listed.

**A. Flood Hazards:** HUD prohibits new construction in Special Flood Hazard Areas unless there is a Letter of Map Amendment (LOMA), a Letter of Map Revision (LOMR), or an Elevation Certificate in accordance with 24 CFR 200.926d(c)(4) provided to the lender.

**Items 1.B-F** The builder must provide this information for all properties. If the property is a condominium, the builder may have to mitigate the site issue if the project has not yet been approved by HUD.

**B. Noise:** Self-explanatory.

**C. Runway Clear Zones/Clear Zones:** If the property is located in a Runway Clear Zone / Clear Zone, the lender must require, as a condition of borrower approval, that the borrower will sign a statement acknowledging receipt of the notification required by 24 CFR 51.303(a)(3).

**D. Explosive/Flammable Materials Storage Hazard:** Self-explanatory

**E. Toxic Waste Hazards:** Self-explanatory.

**F. Foreseeable Hazards or Adverse Conditions:** Self-explanatory.

**Items 2-8:** The builder/builder's agent must complete these items as follows:

**Items 2, 3 & 4.** Place an "X" in the box in Items 2, 3 and 4. The certified builder must complete Items 5 thru 8 as follows:

**Item 5.** The local/State code in Item 5 is the accepted code for a locality. The additional requirements needed from the Table in 24 CFR 200.926c, to supplement a partially acceptable local code, must be shown in Item 5.

**Item 6.** When the whole CABO Code is used as the HUD referenced code in jurisdictions with "no code" or an "unacceptable code," place an "X" in the box in Item 6 and place the word "All" in the space.

**Item 7.** Place an "X" in the box on line 7, and, if applicable name equivalent code.

**Item 8.** If the dwelling is a manufactured (mobile) home, place an "X" in the box in Item 8. Properly complete lines 4 through 7 for all "foundation and site work." Insert the HUD label number(s) in the box provided.

**Items 9 & 10.** The builder or the builder's agent must complete and sign these items. If the builder's agent completes and signs these items, the agent is certifying that they have the knowledge and experience to determine whether the plans and specifications comply with HUD/FHA requirements set forth in 24 CFR 200.926d and with other applicable HUD requirements in 24 CFR 200.926(d)(1) and (2). The builder's agent further declares that the site information is true and accurate to the best of their knowledge and belief.

**Item 11.** If a builder has sold or intends to sell five (5) or more newly constructed properties within a twelve (12) month period, the builder is required to have one of the following:

- Be in good standing to a Voluntary Affirmative Marketing Agreement (VAMA);
- Have a HUD approved Affirmative Fair Housing Marketing Plan (AFHMP);
- Have a contract with a Marketing Agent to implement its approved AFHMP; or a contract with a Marketing Agent with signatory to a National Association of Realtors VAMA; or
- Certify to the requirements which are hereby listed, taken from 24 CFR 200.620.

**Items 12 & 13.** The builder must complete and sign Items 12 and 13. The certification is self-explanatory. All changes to the original form must be initialed and dated by the builder.

### Appraiser / Direct Endorsement Lender's Responsibility

**FHA Roster Appraiser.** The appraiser must receive a fully executed form HUD-92541 before performing the appraisal on proposed or under construction properties or properties less than one year old and never occupied. The appraiser must review Item 1 and note in the Appraisal Report any discrepancies between the information in Item 1 and the actual conditions observed on site. The appraiser must take into consideration the effects of any site conditions on the value of the property.

**Direct Endorsement Underwriter.** The DE Underwriter must review the Appraisal Report and the Builder Certification as part of the underwriting process, taking into consideration the effect of any site conditions on the value of the property. Page 1 of this form must be complete and legible. The Mortgagee must provide the Appraiser with a fully executed form HUD-92541, signed and dated no more than 30 Days prior to the date the appraisal was ordered. The DE Underwriter cannot change and/or modify this certification form.