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Mortgagees must consult HUD Handbook 4000.1 for detailed guidance on 203(k) loan Stage Form Title Form Purpose Application Purchase Contract The contract needs to identify that the Borrower has

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applied for 203(k)  
financing.

Rehabilitation (Self-  
Help) Agreement  
Contains Sample  
language

**203(k) Related  
Documents and  
Forms March 2015**

On April 18, 2016, FHA  
implemented its 203  
(k) Calculator that  
automates the  
Maximum Mortgage  
Amount calculation for  
203 (k) Mortgages.

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Mortgagees can access the 203 (k) Calculator after logging in to the FHA Connection system. All stakeholders can access the public version of the calculator here.

## **203(k) Sample Documents | HUD.gov / U.S. Department of ...**

The 203k Contractor Education Course (\$650 course fee)

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includes the 170-page Certified 203k Contractor® Manual, 3-hour 203k contractor education sessions (conducted online and organized into 17 sessions), 2-hour HUD/FHA Webinar, and the 70-question 203k test.

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Certification |  
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Contractors®**

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Section 1 Program

Summary The FHA

Section 203(k)

insurance program

enables borrowers to

finance the purchase

or refinance of a home

and the cost of its

rehabilitation through a

single mortgage. Plaza

offers the Streamlined

FHA 203(k) program.

**FHA 203(k)**

**Streamline Program**

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#### **Guidelines**

The 203k Contractor Certification Program provides two services - an online directory to locate Certified 203k Contractors® and the Education Course by which contractors earn the accreditation as a Certified 203k Contractor®.

#### **about | Certified 203k Contractors®**

On the Standard 203k,  
the Home

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Buyer/Borrower must first obtain a Work Write-up from a HUD approved 203k Consultant showing the scope of work to be done, including a cost estimate on each repair or improvement of the project and then obtain a proposal from a Certified 203k Contractor showing the exact pricing and detailed analysis of work that will be completed. Then have

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the appraisal performed to determine the after-renovation value of the property.

#### **203k faq's | Certified 203k Contractors®**

To apply for placement on the FHA 203 (k) Consultant Roster, an applicant must submit the information listed below to the HOC in the area in which he/she will be conducting business.

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For detailed information on how to become an approved 203 (k) Consultant, refer to Single Family Handbook 4000.1, Doing Business with FHA.

**SFH: How to Become a Approved 203k Consultant | HUD.gov ...**

Finding a prequalified 203k contractor held to the highest industry standards is easy with

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Contractor Connection. Through our stringent vetting process, we've already verified that your contractor will be fully qualified, licensed and insured. Your project will be completed on time and to your satisfaction.

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Limited 203(k)  
Mortgage. FHA's  
Limited 203(k)

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program permits homebuyers and homeowners to finance up to \$35,000 into their mortgage to repair, improve, or upgrade their home. Homebuyers and homeowners can quickly and easily tap into cash to pay for property repairs or improvements, such as those identified by a home inspector or an FHA appraiser.

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**SFH: 203(k)**

**Rehabilitation**

**Mortgage Insurance**

**| HUD.gov ...**

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for a 203K loan you  
must write a detailed  
line item bid, you  
should do this anyway  
but what works best is

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to break out your costs. Here are some examples of how to write specs into your bid:

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Complete a Feasibility  
Analysis Process

### **How would you like to sell every house you ... - 203k Software**

As per new Handbook,  
the Streamline 203K  
program will now be  
referred to as 'Limited  
203K'. There are two  
types of 203 (k)  
rehabilitation

Mortgages: Standard  
203 (k) and Limited  
203 (k). The Standard

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203 (k) Mortgage requires a minimum repair cost of \$5,000 and the use of a 203 (k) Consultant is required.

### **Sun West Mortgage Company, Inc. - FHA HUD hand book**

FHA 203k Consultants - We have the best consultant training in the business. Learn how to be a 203k consultant and a consultant for several

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other programs. Did you know there is a VA Renovation loan that requires the use of a 203k consultant.

Contractors - Learn how you can increase your business volume. We will show you how to access more ...

### **FHA 203k Consultants, HomeStyle® Consultants, VA ...**

The 203k Calculator page is a tool that

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allows users to accurately calculate the Maximum Mortgage amount after selecting the appropriate loan type and entering the required data. Detailed help is available online or contact the Single Family Administrator.

## **203k Loan Calculator | Certified 203k Contractors®**

THIS

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date,, between the above mentioned Homeowner (Owner) and Contractor, is for the rehabilitation of the property located at that has been approved for FHA mortgage insurance under Section 203(k) of the National Housing Act.

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