

HUD 221(d)(4) Pre-Application Checklist

CLIENT GUIDE | UPDATED SEPTEMBER 13, 2026

Project and financing

Project description, location, unit mix, development budget and proposed sources of funds.

Ownership and control chart, development team and disclosure of related parties.

Proposed rents, expenses, affordability restrictions and assistance or tax-benefit documents.

Site and reports

Site control, zoning status and preliminary title information.

Appraisal, market and environmental exhibits as required for the submission; confirm report dates and scope with Bedford.

Preliminary design

Provide preliminary plans and a construction cost estimate. Confirm the required pre-application exhibits with Bedford before commissioning firm-stage work. HUD may approve a different application path for eligible projects.

Before submission

This is a client preparation list, not HUD's complete lender submission checklist. Bedford will provide a project-specific exhibit list. Use the applicable current MIP schedule; the older reduced-MIP certification should not be assumed necessary for new applications.

General program information, not a loan commitment. Eligibility, proceeds and requirements depend on the transaction, applicable guidance and HUD approval.

References: [MAP Guide](#); [Current MIP schedule](#); [HUD forms](#).