HUD MULTIFAMILY HOUSING SOUTHEAST REGIONAL NEWS



Serving: Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, Puerto Rico, Tennessee, and South Carolina

MARCH 2016

VOLUME 1. ISSUE 3

Piecing it All Together

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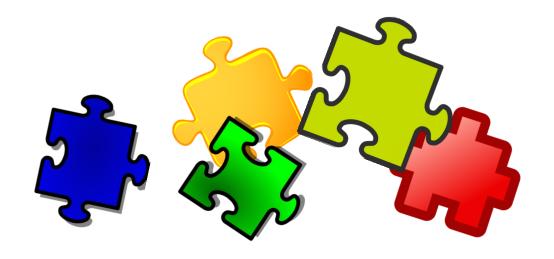
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Deputy Secretary Nani Coloretti Visits the Southeast Region



HUD's Deputy Secretary, Nani Coloretti, visited HUD's Southeast Regional Office in Atlanta, Georgia, on January 27, 2016. This was the Deputy Secretary's first visit to the Regional Office. While visiting the Office, she met with the Atlanta management/leadership team and discussed overall operations for the Department. She focused on personnel, legacy issues, and the transitioning forecast. She was interested in hearing how the Multifamily Transformation has been progressing. Most importantly, the Deputy Secretary wanted to share the results of the Deep Dive work with Region IV staff.

Her visit to the Southeast Region also provided her with an opportunity to participate in the Point-In-Time Count conducted in Orlando,

Florida. She was accompanied by the Southeast Regional Administrator Ed Jennings and Alesia Scott-Ford, Field Office Director for Jacksonville, Florida.

Nani Coloretti has served as Deputy Secretary for the U. S. Department of Housing and Urban Development since being confirmed by the U. S. Senate on December 2014, and is the second most senior official at HUD. Deputy Secretary Coloretti manages the Department's day-to-day operations, including a \$45 billion annual budget and approximately 8,000 employees.



Multifamily for Tomorrow Office Location and Transformation Map



Southwest Region: Fort Worth (Regional Center) and Kansas City (Regional Satellite Office) (Asset Management: Albuquerque, Des Moines, Houston, Little Rock, New Orleans, Oklahoma City, Omaha, St. Louis, San Antonio, Shreveport, Tulsa)

Midwest Region: Chicago (Regional Center), Detroit, and Minneapolis (Regional Satellite Offices) (Asset Management: Cleveland, Columbus, Indianapolis, Milwaukee)

Southeast Region:: Atlanta (Regional Center) and Jacksonville (Regional Satellite Office) (Asset Management: Birmingham, Puerto Rico, U.S. Virgin Islands, Columbia, Greensboro, Jackson, Knoxville, Louisville, Miami, Nashville)

Northeast Region: New York (Regional Center) Boston, and Baltimore (Regional Satellite Offices) (Asset Management: Buffalo, Charleston, Hartford, Manchester, Newark, Philadelphia, Pittsburgh, Providence, Richmond, Washington)

West Region: San Francisco (Regional Center) and Denver (Regional Satellite Office)(Asset Management: Guam, Honolulu, Las Vegas, Los Angeles, Phoenix)

*Offices in the existing Seattle regional center will become part of the Office of Healthcare Programs

FHA TO CUT INSURANCE RATES ON MULTIFAMILY MORTGAGES

Lower rates expected to stimulate production and rehabilitation of affordable rental housing

HUD No. 16-108

WASHINGTON – In an effort to help preserve and increase the amount of affordable, quality rental housing across the country, the Federal Housing Administration (FHA) recently announced a multifamily insurance rate reduction designed to encourage capital financing of affordable and energy-efficient apartments. The rate reductions announced today will take effect on April 1, 2016, and will directly impact FHA's Multifamily Housing Programs and properties housing low- and moderate-income families and/or developments installing energy-efficient systems or building within federal energy guidelines. Read FHA's new Multifamily Insurance Rates.

U.S. Housing and Urban Development (HUD) Secretary Julian Castro made the announcement today during a visit to an affordable housing complex in Columbus, Ohio. FHA estimates that the multifamily insurance rate reductions will spur the rehabilitation of an additional 12,000 units of affordable housing per year nationally, meaning over the next three years nearly 40,000 families could benefit from higher quality and affordable housing.

"Families across the country are struggling through an affordable housing crisis," said Secretary Castro. "By reducing our rates, this Administration is taking a significant step to encourage the preservation and development of affordable and energy efficient housing in communities large and small. This way, hard-working families won't have to make the false choice between quality or affordable housing."

FHA's new annual multifamily insurance rates include:

- For 'Broadly Affordable' housing (at least 90% of the units are under Section 8 contract and/or covered by Low Income Housing Tax Credit (LIHTC) affordability requirements), FHA is lowering annual rates to 25 basis points, a reduction of 20 or 25 basis points from current rates.
- For Affordable mixed-income properties, that is properties that set-aside units based on afforda-

- bility including partial LIHTC, partial section 8, inclusionary zoning, or other local affordability requirements, FHA is lowering annual rates to 35 basis points, a reduction of 10 to 35 basis points from current rates.
- For energy-efficient properties, those committed to industry-recognized green building standards, AND committed to energy performance in the top 25 percent of multifamily buildings nationwide, FHA is lowering annual rates to 25 basis points, a reduction of 20 to 45 basis points. Qualification for the top 25% will be determined using EPA's Portfolio manager 1-100 score.
- To ensure that the Broadly Affordable and energy-efficient properties benefit directly from the lower rates, FHA will limit the fees that can be charged on these loans.
- Multifamily insurance rates for market-rate properties that are not energy efficient, as defined above, will remain unchanged.

FHA is also reducing upfront premiums to support the affordable housing and energy efficiency goals stated above and to streamline the premium structure. Upfront insurance rates will be set at 25 basis points for Broadly Affordable and Energy-Efficient properties and 35 basis points for Mixed-Income properties. Upfront premiums for market rate properties that are not energy-efficient will remain unchanged.

Each year the U.S. loses more than 300,000 affordable housing units. FHA's multifamily rate reductions will help preserve and maintain affordable housing by making rehabilitation more cost-effective and allow the U.S. to better preserve its limited affordable housing stock. Most of the affordable housing in the U.S. was built prior to 1980, making it more than 30 years old. These premium reductions will allow developers to renovate this housing, providing families with better quality places to live. The reductions will allow owners of affordable housing developments to free up the capital needed to support higher levels of rehabilitation or increase the number of

affordable units—both of which will increase the access families will have.

Nearly half (49.3 percent) of all renter households spent more than 30 percent of income on housing in 2014, including more than one quarter (26.4 percent) who devoted more than half of their income to housing. Since 2000, rents have risen while the number of renters who need affordable housing has increased. The pressure to find affordable housing to rent is more severe for very poor households. Only 28 of every 100 extremely low-income renter households in the United States were able to find decent, affordable homes in 2013.

Encouraging more energy efficient multifamily housing

One-out-of-every-four U.S. households live in multifamily housing units and spend approximately a combined \$40 billion on energy costs each year. Making these housing units 20 percent more energy efficient would save \$8 billion per year and cut greenhouse gas emissions by over 430 million tons. The lower multifamily insurance rate for energy-efficient projects will contribute to this effort by encouraging owners to adopt higher standards for construction and rehabilitation, resulting in greater energy and water efficiency, reduced utility costs, and improved indoor air quality.

Lowering rates in a responsible way

The reduced rates announced today are made possible by the strong health of the FHA Multifamily portfolio, which stands at a historically low default/ delinquency rate of 0.15 percent. FHA's Multifamily business traditionally generates significant revenue for taxpayers; these changes will leverage over \$400 million in new mortgage financing for affordable housing/energy-efficient development without significantly decreasing overall revenue. Even with these reductions, affordable and energy-efficient loans originated in Fiscal Year 2016 are projected to generate net revenue for the federal government.

New Passbook Savings Rate Published Housing Notice 2016-01

The Passbook Savings Rate, Effective February 1, 2016, has been posted to HUDCLIPS. This notice advises a rate of 0.06%, which is unchanged from the rate used last year. The passbook savings rate is based on the national average provided by the Federal Deposit Insurance Corporation.

2016 Operating Cost Adjustment Factors (OCAFs) Published

The Operating Cost Adjustment Factors (OCAF) for 2016 have been published and were effective February 11, 2016. These factors are used for adjusting or establishing Section 8 rents under the Multifamily Assisted Housing Reform and Affordability Act of 1997 (MAHRA), as amended, for projects assisted with Section 8 Housing Assistance Payments.

OPERATING COST ADJUSTN	1ENT
FACTORS FOR 2016	
Alabama	2.6
Alaska	1.4
Arizona	
Arkansas	2.4
California	3.0
Colorado	2.8
Connecticut	2.8
Delaware	2.3
District of Columbia	2.8
Florida	2.9
Georgia	2.6
Hawaii	2.3
Idaho	2.8
Illinois	3.4
Indiana	2.7
lowa	2.9
Kansas	2.7
Kentucky	2.8
Louisiana	2.6
Maine	2.8
Maryland	2.7
Massachusetts	3.0
Michigan	2.5
Minnesota	3.0
Mississippi	2.9
Missouri	2.3

Montana	2.6
Nebraska	2.8
Nevada	3.2
New Hampshire	3.1
New Jersey	1.9
New Mexico	
New York	2.1
North Carolina	2.5
North Dakota	2.9
Ohio	2.8
Oklahoma	2.7
Oregon	2.8
Pacific Islands	2.3
Pennsylvania	2.7
Puerto Rico	2.7
Rhode Island	3.3
South Carolina	2.6
South Dakota	3.0
Tennessee	2.8
Texas	2.8
Utah	2.9
Vermont	1.4
Virgin Islands	2.9
Virginia	
Washington	2.5
West Virginia	2.4
Wisconsin	
Wyoming	3.0
US Average	2.8

Employee Highlights



Edward Davis, Jr., Chief, Jacksonville Underwriting Branch 1

Ed joined the Jacksonville Satellite Office underwriting team in December 2015. He previously worked at HUD in the Detroit, Michigan, HUD Office as an Appraiser, Construction Analyst, and Senior Underwriter. He is a graduate of HUD's Management Development Program and previously served a detail under HUD Deputy Secretary Ben Metcalf. In the private sector, Ed started and managed several companies in Georgia. He has over 25 years of management experience in the real estate field. Ed graduated from Arkansas State University with a Master's in Music Education.

Methodology for Completing a Multifamily Housing Utility Analysis - Housing Notice H-2015-04

This notice provides instructions to owners and management agents for completing the utility analysis required at the time of the annual or special adjustment of contract rents and when a utility rate change results in a cumulative increase of 10 percent or more from the most recently approved utility allowance.

The regulation at 24 CFR Part 5.603 defines utility allowance as the estimate of the "monthly cost of a reasonable consumption of such utilities and other services for the unit by an energy-conservative household of modest circumstances." The utility analysis methodology described in the Notice is premised on calculating average utility consumption based on actual tenant consumption by unit size, which Multifamily Housing in consultation with HUD's Office of Policy Development and Research proposes as an estimate of reasonable consumption by an energy-conservative household of modest circumstances. This has been and continues to be the basis for utility analyses in the programs covered by this notice. This Notice only applies to those properties that have a utility analysis. To view the Notice, click here.

Puzzling Preferences in PRACS

An owner of a 202 PRAC property recently wanted to know if they could add a preference for serious mental illness. Hmmm, good question, right? So, she headed to her handy, dandy HUD Handbook 4350.3 and began her research. Chapter 4 addresses preferences in Section 8 properties but no mention of PRACs. Figure 4-3 lists every property type except PRACs. She moved on to Chapter 3, which includes a definition of Elderly for PRACs defined as people 62 years old or older. Okay, we all know that 202 PRACs are for elderly but what about the chronically mentally ill preference?

So, she did what we all do when we've researched ourselves silly, she reached out to everyone she could think of to ask the question. She received a great variety of answers, adding to her confusion! Desperate to get to the bottom of it, she reached out to two well-known trainers on the HUD Handbook 4350.3, Bonnie Wilpon of PAWA House of Florida, Inc. and Carson Hayes of Hayes-Gibson International.

Carson Hayes response to her inquiry was:

- "The way I have always approached questions such as this is:
- 1. Does the HUD Handbook specifically PROHIBIT the preference?

- 2. Is the preference something that could violate Fair Housing in any way shape or form?
- 3. Does it require circumvention of any other governing rule (i.e. income limit, population served)?
- 4. Does it place an unfair prohibition on any other person seeking the same housing?
- 5. Does it violate any agreement with HUD?

I believe the answers to above would be NO. There are still the majority of eligible families that can be housed based on date and time assuming otherwise eligible. As you know HUD's role is never to approve any TSP; rather to review and require owners/agents to change any language that specifically prohibits the language. In this case, given no discrimination, no undue impact, no violation of business agreements, and in fact helps the project to better provide housing; I think this is very doable and proper."

It makes perfect sense, right? Further proof that we were on the right track came with Bonnie Wilpon's response:

"In the 4350.3, Section 4-6 C describes allowable owner-adopted preferences for all HUD-assisted properties. Note that homeless is not among them, but of course since

Change 4 HUD is not only allowing that preference but is actually encouraging it.

Of course a preference doesn't make anyone who wouldn't qualify become qualified - a preference just moves a household to the top of the waiting list (under the last person with that preference). And, if an Owner/Agent (O/A) has a working family preference, all elderly/disabled applicant households must be credited as having that preference to avoid disparate impact, since such households are generally considered to be unable to work.

What's confusing is Figure 4-3. Some folks have mis-read that as being a listing of the only preferences a property type can have, and thus, since PRACs are not listed, they assume that PRACs can't have any preferences. That's not the case - note that the Figure lists preference <u>requirements</u> - its intent is to make it clear that straight Section 8s have NO <u>required</u> preferences, and the only ones they would have are those that are O/A-determined based on the guidelines in 4-6 C. PRACS, PACs, Preservation, RAD, etc. are not listed on the chart at all... they CAN have owner-adopted preferences per 4-6 C but there are no required preferences for them."

She got her answer and her property got their preference. Win, win!

Southeast Region Multifamily Housing Loans Endorsed FY 2016

Criteria	#Loans	#Units/ Beds	Amount (Millions)
241 Improvement/Additions Apts/ Coops	1	8	\$900,000
NC/SR	12	2,204	\$176,200,000
Refinance 223f and A7 Purchase	57	8,785	\$491,900,000
Risk Sharing	0	0	0
Total	70	10,997	\$669,000,000

	2016 Housing Notices		
Document #	Title		
2016-04	Home Equity Conversion Mortgage (HECM) Program: Loss Mitigation Guidance for HECMs in Default due to Unpaid Property Charges		
2016-03	Home Equity Conversion Mortgage (HECM) Program: Home Equity Conversion Mortgage (HECM) Due and Payable Policies		
2016-02	Home Equity Conversion Mortgage (HECM) Program: Non-Borrowing Spouse, Mortgagee Options for Home Equity Conversion Mortgages (HECMs) with FHA Case Numbers Assigned		
2016-01	Passbook Savings Rate Effective February 1, 2016		

Upcoming SAHMA Conferences

SAHMA's mission is to: Inform—Educate—Connect.

Training is an integral part of staying in compliance when managing/owning ANY type of multifamily affordable housing community. HUD Handbook 4381.5, Rev-2, Management Agent Handbook, reminds us that training and related expenses are a project allowable expense. In addition, all of SAHMA's PBCA, State Housing, Rural Development, and Public Housing partners support and participate in the SAHMA State Meetings for Affordable Housing. There is a wealth of information available to all participants who attend SAHMA meetings and conferences, from the latest on new regulations to industry best practices. Meeting/Conference attendees experience great opportunities to find solutions to every day challenges and interaction with peers and partners is invaluable.

Upcoming SAHMA State Meetings for Affordable Housing: South Carolina March 10-11; Florida March 22-23; Mississippi April 14-15; Tennessee April 19-20; Kentucky April 27-28; North Carolina May 11-12; Alabama May 17-18; and the SAHMA Regional Conference August 15-17, 2016. Add-on sessions are also available during the State Meetings the day before the conference dates. To register, visit www.SAHMA.org.

Supportive Services Demonstration for Elderly Households in HUD-Assisted Multifamily Housing

Funding Opportunity Number: FR-5900-N-22

Due Date for Applications: 4/18/2016

This NOFA announces the availability of approximately \$15 million in funds under the Department's Fiscal Year 2015 Supportive Services Demonstration for Elderly Households in HUD-Assisted Multifamily Housing (herein referred to as the Demonstration).

Funding made available under this NOFA must be used to fund supportive services, as detailed in the NOFA, in eligible existing HUD-assisted multifamily developments targeted to elderly households. Applicants must address, as applicable, requirements

established under both the General Section to the Department's Fiscal Year 2015 NOFAs for Discretionary Programs and this program NOFA.

HUD's investment under this Demonstration is intended to produce evidence about the impact of a supportive services model in existing assisted senior developments on: aging in place; transitions to institutional care; and Housing stability, well-being, health outcomes, and health care utilization (e.g., hospitalizations, emergency room visits) associated with nursing home placement and high health care costs.

Eligible Applicants: Only owners of eligible multifamily assisted housing, as defined in Section III.A.1 of the

NOFA may apply.

Supportive Services Model: Properties that apply to this NOFA and are selected for the Treatment Group of the Demonstration will be required to implement the core components of the supportive services model. The core components include an on-site full-time Enhanced Service Coordinator and an on-site part-time Wellness Nurse, who will work as a team to conduct need assessments and coordinate and connect residents to supportive services. See Section I.A.1.c of this NOFA for more detail about the core components of this Demonstration

For more information, <u>click here</u> or visit <u>Grants.gov</u>.

Carolina Panthers Go to the Super Bowl!

This year the Carolina Panthers faced off against the Denver Broncos at Super Bowl 50! The Greensboro, South Carolina HUD Office has many avid Carolina Panthers fans and showed their spirit as game time approached. Unfortunately, the Carolina Panthers did not take home the trophy, but what fun they had seeing their team make their second Super Bowl appearance!



South Carolina Multifamily Property Refused to Surrender to Damages Caused by 2015 Flood

Initially there was nothing unusual about the rain fall that began on October 2, 2015, because it resembled those harmless summer showers that would periodically occur in Sumter, South Carolina. However, within 24 hours the rain became a devastating deluge, and within 48 hours a record breaking twenty one inches of rain had fallen in Sumter.

The record breaking rain fall caused havor for several residents at Mount Pisgah Apartments, a 60 unit, 100 percent subsidized multifamily housing community, located in Sumter where Residents awoke to being inundated by the rising waters which surged to approximately six feet in their apartment homes. On-site staff, Tawanda Maxfield, Resource Director, and Sanedra Staley, Property Manager, ar-



rived at the community around 5:30 a.m. on Sunday, October 4, 2015, after receiving distressing telephone calls from residents. Staff initially encountered and witnessed many parents passing their children through windows to escape flooded units; people perched atop cars; and bystanders aiding those who remained trapped in their apartments. Sub-



sequently, staff spent the following two nights at the property along with residents to offer reassurance and assistance. Richard Hampton, Maintenance Technician, was able to secure valuable resources such as blankets and toiletries for those affected. Once the storm ceased, flood waters diminished, and it was time to begin rebuilding.

Southern Development Management Company (SDMC) staff from other locations across the State assembled at the property. For example, maintenance personnel from other SDMC managed properties drove to Sumter to help with the rebuilding process and Gene Newlon, Regional Manager, began organizing personnel and hiring outside assistance for cleaning and rehabbing that would be required to get the apartments ready for occupancy. As a result of the flood, sixteen units in three buildings were uninhabitable. All damaged apartments had to be stripped of sheetrock, insulation and flooring. For the townhouse units, the entire first floor had to be rehabilitated with new sheetrock, insulation, cabinets,

water heaters, countertops and appliances.

Dedicated staff refused to surrender to the overwhelming challenges and worked seven days a week to get the apartments fully repaired and ready for occupancy. As a result of their efforts, all rehab was completed and units were ready for occupancy on December 18th, just in time for residents to enjoy the Christmas holiday



in their own homes.

Although Mount Pisgah Apartments is considered a Success Story, South Carolina has not fully recovered from the destructive flooding. According to Larry Knightner, Field Office Director, Columbia HUD Office, more than 102,000 South Carolinians were impacted by the 2015 flooding, and many homes were totally destroyed or required substantial repairs. Governor Nikki Haley is coordinating with local and Federal agencies, such as HUD, to develop a Disaster Recovery Support Strategy to assist displaced families remaining in temporary housing or with families and friends.

Bed Bug Infestation UPCS Inspector Protocol

Inspector Notice No. 2016-01 amends the inspection protocol requirements to be followed by all UPCS inspectors who conduct physical inspections of HUD assisted and insured properties. These amended inspection requirements are applicable to all properties, subject to UPCS physical inspections, reported to have or suspected of having bed bugs. Effective February 1, 2016, inspectors are required to report the presence or existence of bed bugs at any property being inspected and enter any unit reported to have bed bugs that is part of the sample generated. Detailed procedures are included in the Inspector Notice. To download or view the Inspector Notice, click here.

Multifamily Seek and Find

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Adjustment	FHA	Only
Annual	Guide	Operating
Benefits	Handy	Policy
Blog	Housing	Portfolio
Capital	Improvements	Preference
Cost	Insurance	Rates
Data	Lowering	Read
Efficient	Manager	Realty
Encourage	MAP	Reduction
Energy	Multifamily	Register
Families	Notify	Star

ENERGY STAR Portfolio Manager

HUD has been encouraging owners and management agents to use ENER-GY STAR Portfolio Manager, or an equivalent online tool, to track whole-building energy data (cost and consumption). See HUD Notice H 2015-04, June 22, 2015.

Benefits to Owners and Agents

Portfolio Manager is a free, secure online resource that enables owners and management agents to track and manage energy and water consumption at the property and portfolio level. Owners and management agents can use it to identify underperforming buildings, set investment priorities, monitor and verify efficiency improvements, receive EPA recognition for superior energy performance, and report building and portfolio performance.

After answering basic questions, the tool ranks your property on a scale of 0 to 100, where 0 is the worst, 100 is the best, and 50 is average. Generally, if your building scores 60 or less, there is potential for cost-effective utility-saving upgrades.

Owners and management agents with multiple properties will find Portfolio Manager particularly useful since its built-in financial tool compares costs across buildings in their portfolio. By being able to see cumulative investments in facility upgrades and yearly energy costs, they will be better informed to make strategic decisions about how to manage their entire portfolio.

You are encouraged to visit the EPA's website to learn more about this exciting tool. It provides a benchmarking starter kit that will show you how to save energy, enter and track data, interpret results, verify and document your savings, find financing, share and request data, earn recognition, and communicate your success.

Sign Up and Notify HUD

Portfolio Manager is available online. When establishing your account, you will answer a short series of questions about the property, such as the number of buildings and address. For properties consisting of more than one building, view the guidance on how to track multibuilding properties by clicking "Campus Guidance" while adding the property.

After adding your properties to your account, Portfolio Manager will assign each property a "Portfolio Manager Property ID" (e.g. 3636980). Send these IDs to your HUD Ac-

count Executive/Project Manager via letter or email.

If you would like more information, please see these resources, by clicking on the following links:

ENERGY STAR Portfolio Manager: www.energystar.gov/buildings/facility-owners-and-managers/existing-buildings/use-portfoliomanager

Training on creating and using a Portfolio Manager account http://www.energystar.gov/buildings/training

A Portfolio Manager Quick Start Guide

http://www.energystar.gov/buildings/ tools-and-resources/portfoliomanager-quick-start-guide

ENERGY STAR Current (Blog) http://blog.epa.gov/energystar/



Section 8 Renewal Policy Guide FAQs

On August 5, 2016, HUD issued the Section 8 Renewal Policy guidebook. This guidebook applies to renewal and amend rent packages received by HUD on November 5, 2015, or later. For a copy of the guidebook, <u>click here.</u> Since its release, the Department has prepared responses to a number of frequently asked questions (FAQs) on the guidebook. These FAQs may be found by <u>clicking here.</u> General questions may be emailed to <u>Section8RenewalGuide@hud.gov</u>.

Multifamily Accelerated Processing (MAP) MAP Guide 4430,G, REV-2

The latest revised MAP Guide was published January 29, 2016, and becomes effective for all applications received after May 28, 2016, though lenders may request a waiver of existing policy to adopt new policy for any transaction currently in the pipeline, or submitted prior to the May 28th effective date, with waiver authority delegated to the Regions.

The new MAP guide is intended to cut the time required to approve loan applications and to assure consistent application of program requirements and credit standards across all HUD processing offices. FHA's new MAP Guide delegates more underwriting responsibility to approved "MAP lenders" and includes all relevant guidance published by FHA since the MAP Guide was last updated in 2011. The Guide consolidates all necessary underwriting and program requirements in one document and addresses concerns raised by those seeking updated standards.

To download or view a copy of the Guide, click here.

A Note from the Editor



We hope this issue of the Multifamily Housing Southeast Regional News, will be beneficial to you and your staff. It is our intention to provide you, our customers, with a newsletter several times throughout the year about events, changes, and issues that affect you. Please feel free to forward the newsletter on to whomever else you may feel would benefit from it. Suggestions for topics are always welcome. Please direct your suggestions to my attention, Janice S. Gordon, Senior Account Executive, (aka Editor in Chief) via email at: Janice.S.Gordon@hud.gov.

You may also contact me by telephone at 904-208 -6003.

To receive future copies of this newsletter, if you did not receive this one directly, please contact your local HUD Multifamily Office, or sign up for the Jacksonville, Florida Multifamily LISTSERV.

HOW TO JOIN A MULTIFAMILY LISTSERV

A Multifamily LISTSERV is an electronic mailing list for housing partners. The goal is to provide our partners with notices, updates, and technical information electronically instead of by mail. You are encouraged to join a LISTSERV by following these instructions:

- www.hud.gov
- Click on RESOURCES
- go to Mailing Lists
- Select a state from the list on the right side of the page
- Click on the appropriate multifamily link *
- Enter your complete email address

You will receive a confirmation email which needs to be responded to within the required time frame and then you will be added to the list. This will enable you to receive a copy of all messages that are transmitted from this list.

*The following is a list of Multifamily mailing lists by state in Southeast Region IV:

- Alabama—Birmingham Multifamily Program Center
- Florida—Jax/Orl MF HSG
- Florida—Florida MF Production Insured
- Florida—Florida MF Production TAP Informational Site
- Georgia, Puerto Rico/U.S. Virgin Islands, and Tennessee—Atlanta Multifamily Housing Hub Partners
- Kentucky—KY Multifamily Partners

Jacksonville Hub
FHA Office of Multifamily Housing
400 West Bay Street, Suite 1015
Jacksonville, FL 32202
904-232-1777
FAX: 904-232-1532

