Doing Business with Rural Development, Multifamily Housing Programs

-Contacts and Resource Guide -

This document is designed to provide contact information and easy access to resources needed to do business with the USDA, Rural Development, Multifamily Housing (MFH) Program. MFH is made up of three major divisions, each with a specific mission:

**Production and Preservation Division (PPD).** PPD’s mission is to process, underwrite, and close all MFH direct, preservation, and guaranteed loans and transactions, with the overarching goal to preserve and provide affordable rental housing in rural communities. Processing and Report Review and Underwriting functions are coordinated by region. PPD contacts and resources are found on the Page 3.

**Field Operations Division (FOD).** FOD’s mission is to coordinate proactive and risk-based servicing of MFH assets to ensure that borrowers are meeting the terms of their business agreements with RD, residents are living in quality housing, and properties in need of preservation are identified and prioritized. All FOD functions are coordinated by region. FOD contacts and resources are found on Page 4.

**Asset Management Division (AMD).** AMD’s mission is to oversee servicing of MFH assets, to manage portfolio risk and overall portfolio health. AMD determines policy priorities, systems improvements, and procedural updates needed to effectively service the portfolio and continue to provide quality housing. AMD contacts and resources are found on Page 5.
### Processing and Report Review

**Director**  
Jonathan Bell  
Jonathan.Bell@usda.gov

**Chief, Branch 1 (NE/MW)**  
Michelle O’Meara  
Michelle.O’Meara@usda.gov

**Chief, Branch 2 (South/West)**  
Katrina Moseley  
Katrina.Moseley@usda.gov

**Pre-closing:**
- Application intake for all Multifamily Housing Production Programs as well as all NOSA/NOFA responses applications.
- Reviews all application documents and determines completion.
- Coordinates all third-party report reviews and responses.
- Processes prepayment applications.

**Resources:**
- HB-1-3560 MFH Loan Origination Handbook
- HB-3-3560 MFH Project Servicing Handbook
- HB-1-3565 Guaranteed Rural Rental Housing Program Origination and Servicing Handbook
- NE/MW: MFHProcessing1@usda.gov
- South/West: MFHProcessing2@usda.gov

### Underwriting

**Director**  
Jason Church  
Jason.Church@usda.gov

**Chief, Branch 1 (NE/MW)**  
Scott Pousson  
Scott.Pousson@usda.gov

**Chief, Branch 2 (South/West)**  
Yvette Spriggs  
Yvette.Spriggs@usda.gov

**Pre-closing:**
- Underwriting Feasibility
  - Determining adequacy of third-party funding
  - Determine maximum equity allowable
  - Resize Reserves
  - Set final rents
  - Final Loan approval
  - Issue Letter of Conditions
  - MPR Underwriting
  - MPR Conditional Commitments and extension
  - Prepare 1940-L and 3560-51 obligation documents.
  - 538 Review underwriting
  - Request waivers if justified

**Closing**
- Prepare documents for OGC closing instructions
- Attend Due Diligence calls with borrowers and funders
- Verify bank account information, DACA, DNP
- Review Org doc changes, 3rd Party documents and insurance coverage
- Review Letter of Conditions

**Post-closing**
- Assist management agent: MINC enrollment, new borrower and tenant setup, 1st payment worksheet
- Construction Monitoring
- Coordinate hand-off of loans to servicing (FOD)

### Closing Branch

**Branch Chief**  
Adam Hauptman  
Adam.Hauptman@usda.gov

**Team Lead, Team 1 (NE/MW)**  
Lesley Davis  
Lesley.Davis@USDA.gov

**Team Lead, Team 2 (South/West)**  
Jen Dillard  
Jennifer.Dillard@usda.gov

**Pre-closing:**
- Obligate Loans/Grants
- Credit Reports
- Grants.gov
- GovDelivery notices
- NOFA/NOSA/Reg/HB publications/tracking
- Service TA Grants
- Questions about Multifamily Housing Production & Preservation [Lending Programs](#)

### Program Support Branch

**Branch Chief**  
Abby Boggs  
Abby.Boggs@usda.gov

**Post-closing**
- Assist management agent: MINC enrollment, new borrower and tenant setup, 1st payment worksheet
- Construction Monitoring
- Coordinate hand-off of loans to servicing (FOD)
For assistance with the below tasks, please contact the applicable Region (shown above) or the applicable servicing specialist. A sortable list of Servicing Specialists for specific properties is located here: https://www.sc.egov.usda.gov/data/MFH.html

- 504 Transition Plans
- Affirmative Fair Housing Marketing Plan (AFHMP)
- Annual Reports, Audits and Borrower Certifications (RD Form 3560-7/9)
- Budgets (RD Form 3560-7)
- Compliance Reviews
- Estoppel Letters
- General Partner Substitutions
- Ineligible Tenant Waivers
- Insurance Policy Reviews and Claims
- Letter of Priority Entitlement (LOPE) English and Spanish
- Management Agreements, Certifications and Plans (RD Form 3560-13)
- Natural Disasters – Displaced Tenants and Property Damage
- Physical Inspections/Tenant File Reviews

- Rental Assistance Obligations
- Reserve Request/Withdrawals (RD Form 3560-12)
- Search for an affordable rural rental apartment
- Servicing Actions and Agency Consent (RD Form 3560-1)
  - Approval for Green Elements, ie: solar, electric car chargers, etc.
  - Subordination, Partial Lien Releases, Easements or other title changes not associated with a transfer.
  - Servicing Handbook Waivers
  - Servicing Substitutions
  - Work Out Plans/Deferrals/Occupancy Waivers
- Suitability Reviews
- Third Party Support Letters
- Third Party Leader Re-Amortization Reviews
Asset Management Division (AMD)

**Portfolio Management Branch**  
Wilma Marconnet  
Wilma.Marconnet@usda.gov

**Risk and Counterparty Oversight Branch**  
Dana Daugherty  
Dana.Daugherty@usda.gov

**Servicing Support Branch**  
Melodie Taylor Ward  
Melodie.Taylor-Ward@usda.gov

**Policy and Budget Branch**  
Julie Felhofer  
Julie.Felhofer@usda.gov

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**On-Farm FLH Servicing**  
- Annual reports  
- Work out plans  
- Delinquency  
- Supervisory Visit, Compliance Review, Physical Inspection  
  - Farm Labor Housing Direct Loans & Grants
- Prepayment Applications & Processing

Link to HB3-3560 and CFR: Handbooks.

Submit documents to mailbox: MFHPortfolioManagement@usda.gov

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**538 New Lender Approval**  
538 Lender Oversight  
Preservation Revolving Loan Fund Oversite  
Delinquency / Debt Collection Improvement Act (DCIA) Oversite  
Debt Deferral Oversite  
External Compliance Oversite  
Maturing Mortgages
  - Public-Facing Portfolio Data Management Site

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**538 Stand Alone Property Servicing**  
- Review lenders annual reports  
- Interest credit subsidies  
- Servicing requests: substitutions, transfers, management changes, interest rate reductions and refinance  
  - HB-1-3565 and CFR
- Submit documents to mailbox: mfhssb2@usda.gov

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Administer of Voucher/RA Funding  
Voucher Processing/Inspections  
Multifamily Tenant Voucher Program  
Regulatory updates (link below)  
Handbook updates (link below)  
Unnumbered Letters (link below)  
Directives  
System for Award Management (SAM) SAM Registration
### MINC Help Services

<table>
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<th>Point of Contact</th>
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<th>Field Operations Division (FOD)</th>
<th>RD Help Desk (RD-HD)</th>
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<tbody>
<tr>
<td>Email(s):</td>
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<tr>
<td></td>
<td><a href="mailto:RD.SO.MFH@usda.gov">RD.SO.MFH@usda.gov</a></td>
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<tr>
<td></td>
<td><a href="mailto:MFHFODMidwest@usda.gov">MFHFODMidwest@usda.gov</a></td>
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<td><a href="mailto:RD.HD@usda.gov">RD.HD@usda.gov</a></td>
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<tr>
<th>Type of Services Provided:</th>
<th>Account Inquiry Help</th>
<th>Program Guidance</th>
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<tr>
<td>Can Assist With:</td>
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<td>Payments or Tenant Certification Transmission Issues</td>
<td>• MFH Program Questions</td>
<td>• Technical Issues Related to eAuthentication Set-up/Access</td>
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<td>Rental Assistance Checks</td>
<td>• Project Budgets (3560-7)</td>
<td>• Tech support for the MINC forms (when user is unable to access the form, type within the form, or error messages received when submitting)</td>
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<td>Navigating through MINC</td>
<td>• Annual Reports (3560-7 &amp; 3560-10)</td>
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<td>Late Fees and Overages Waivers</td>
<td>• Rental Assistance Obligations</td>
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<td>PAD/EFT</td>
<td>• Policy and Regulatory Guidance</td>
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<td>Accessing/Releasing Project Worksheets (PWS)</td>
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<td>Correcting Social Security Numbers</td>
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**Tenant Certifications:**

SO Specialists can help with submitting Tenant Certification forms within the system.