



# **FHA Catalyst: Multifamily Application Lender User Guide**

**U.S. Department of Housing and Urban Development (HUD)**

*September 2022*



## Solution Information

	Information
Solution Name	FHA Catalyst: Multifamily Application Module
Solution Acronym	N/A
Document Owner	OCIO
Primary Segment Sponsor	OCIO
Application Version/Release Number	1.7



## Document History

Version No.	Date	Author	Revision Description
1.0	June 2020	HUD Contractor	First Release
1.1	December 2020	HUD Contractor	<p>General changes: Paraphrased multiple sections and added or updated screen captures in the guide.</p> <p>Added Table of Figures.</p> <p>Added instructions in 1.1 Technical Notes to avoid issues when uploading documents from a shared network folder.</p> <p>Updated Submission Type options in 5. Creating an MFH Application.</p> <p>Added more descriptions and screen shots for Upload File step in 5. Creating an MFH Application.</p> <p>Added download progress bar description.</p> <p>Added instructions for using the Change Owner function in 6. Viewing MFH Application Document Details.</p>
1.2	January 2021	HUD Contractor	Added Appendix for System Error Messages
1.3	February 2021	HUD Contractor	Updated Change Owner steps.
1.4	March 2021	HUD Contractor	<p>Added instructions how to setup a Catalyst account.</p> <p>Added information about Received and Returned status.</p> <p>Added instructions on Withdrawing a submission.</p> <p>Other minor formatting changes.</p>
1.5	May 2021	HUD Contractor	Update screen shot of MFH Application Upload screen with PRA burden statement.
1.6	June 2022	HUD Contractor	Update screen shots of MFH Application
1.7	September 2022	HUD Contractor	Update screen shots of MFH Application



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# 1. Introduction

FHA Catalyst: Multifamily Application Module is a web-based secure medium that supports digital delivery of Multifamily Application documents by lenders to the Federal Housing Administration (FHA). As part of the Housing Information Technology (IT) Modernization effort, the Multifamily Application Module will replace the receipt of paper files with an electronic format.

This document provides instructions to lenders on how to access and use the Multifamily Application.

## 1.1. Technical Notes

1. It is highly recommended to use the latest **Google Chrome** browser when using FHA Catalyst.
2. **Expected document download** times are identified below:

File Size	Estimated Time
500 MB Zip	18 mins
600 MB Zip	17 mins
811 MB Zip	23 mins
1.3 GB Zip	40 mins

3. To avoid upload time out issues, the file you are uploading should be saved on your local machine. If you need to upload a file from a shared network drive, download the file to your local machine first (e.g. Desktop or My Documents folder) and use this to upload.
4. **Session Timeout** is set to 30 minutes.



## 2. Getting Started

### 2.1. Requesting a Catalyst Account

You need an account to access FHA Catalyst.

1. Visit the FHA Catalyst: Multifamily Applications Module website at [https://www.hud.gov/program\\_offices/housing/mfh/fha\\_catalyst\\_mf\\_applications\\_module](https://www.hud.gov/program_offices/housing/mfh/fha_catalyst_mf_applications_module)
2. Download the user access form and complete all required fields. The form can be used to request accounts for multiple users within the institution.
3. Submit the completed form to [FHACatalystMF@hud.gov](mailto:FHACatalystMF@hud.gov).

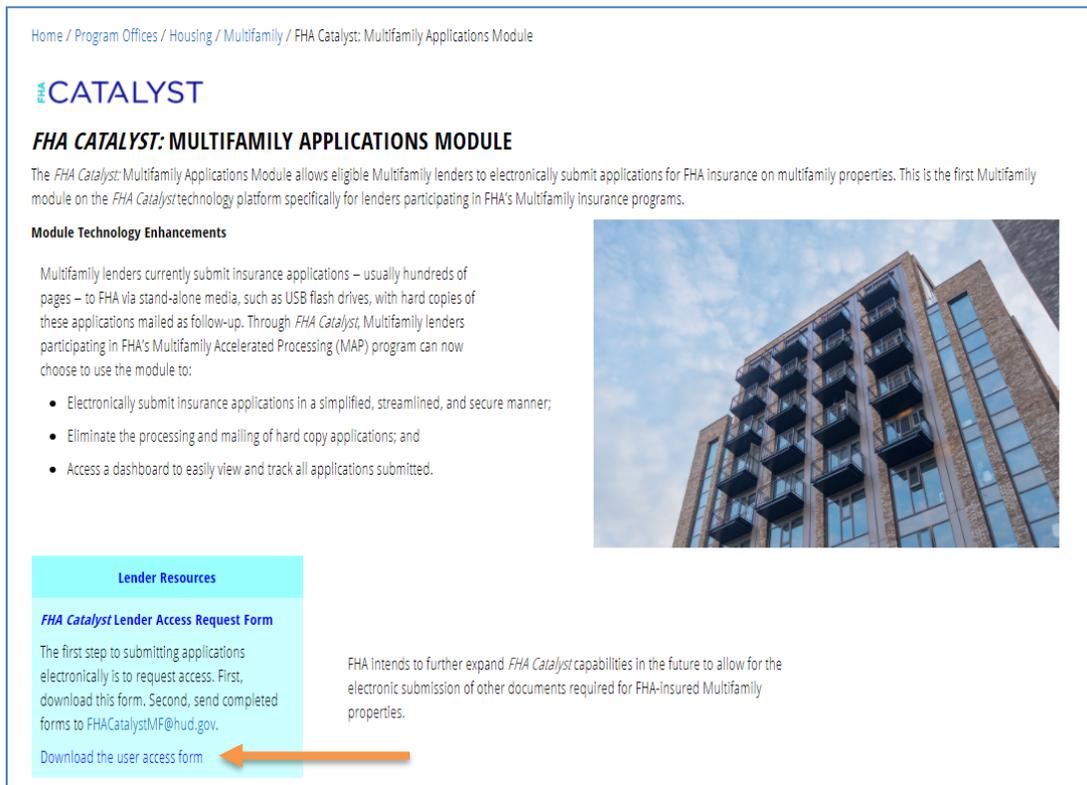


Figure 1. FHA Catalyst: Multifamily Applications Module website



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After your account is created, you will receive an automated email from [fhacatalyst@hud.gov](mailto:fhacatalyst@hud.gov) with your username. Click the link in the email to start the reset password process. After successfully resetting your password, follow the steps below to login to FHA Catalyst.

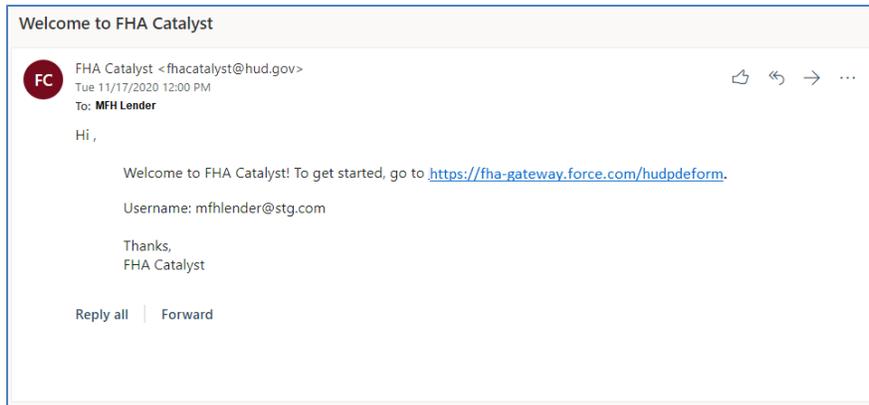


Figure 2. FHA Catalyst Welcome Email

## 2.2. Logging In

It is highly recommended to use **Google Chrome** browser to access FHA Catalyst.

1. Navigate to <https://fha-gateway.force.com/hudpdeform>
2. Enter your username and your new password, then click **Login**.

Figure 3:FHA Catalyst Login Page



### 2.3. Resetting Your Password

1. If you do not remember your password, click **Forgot Password**.

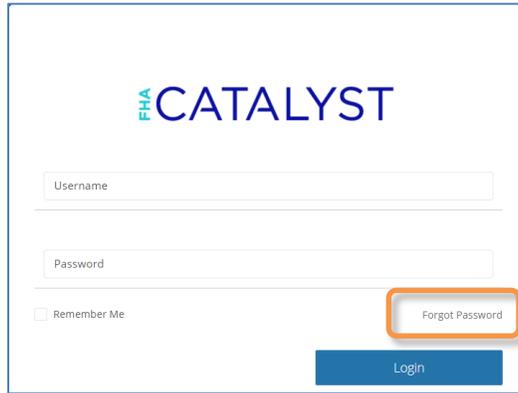


Figure 4: FHA Catalyst Portal - Forgot Password

2. Enter your username on the Password Reset page then click **Reset Password**.

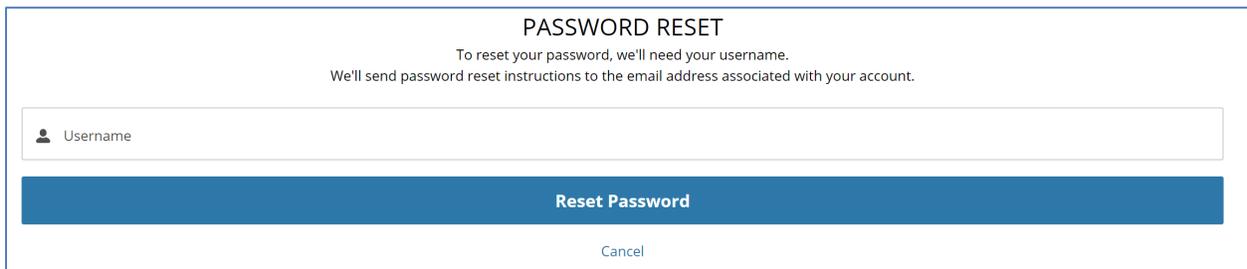


Figure 5: Password Reset

3. **Check your email.** Password reset instruction is sent to the email address associated with your username.

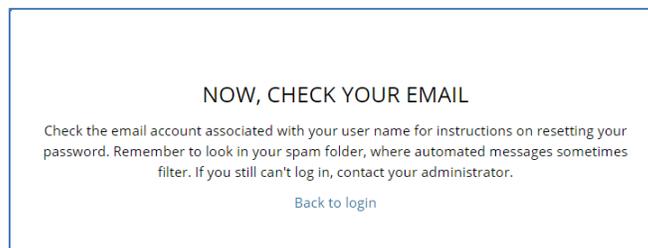


Figure 6. Password Reset Confirmation Message



### 3. FHA Catalyst Home Page

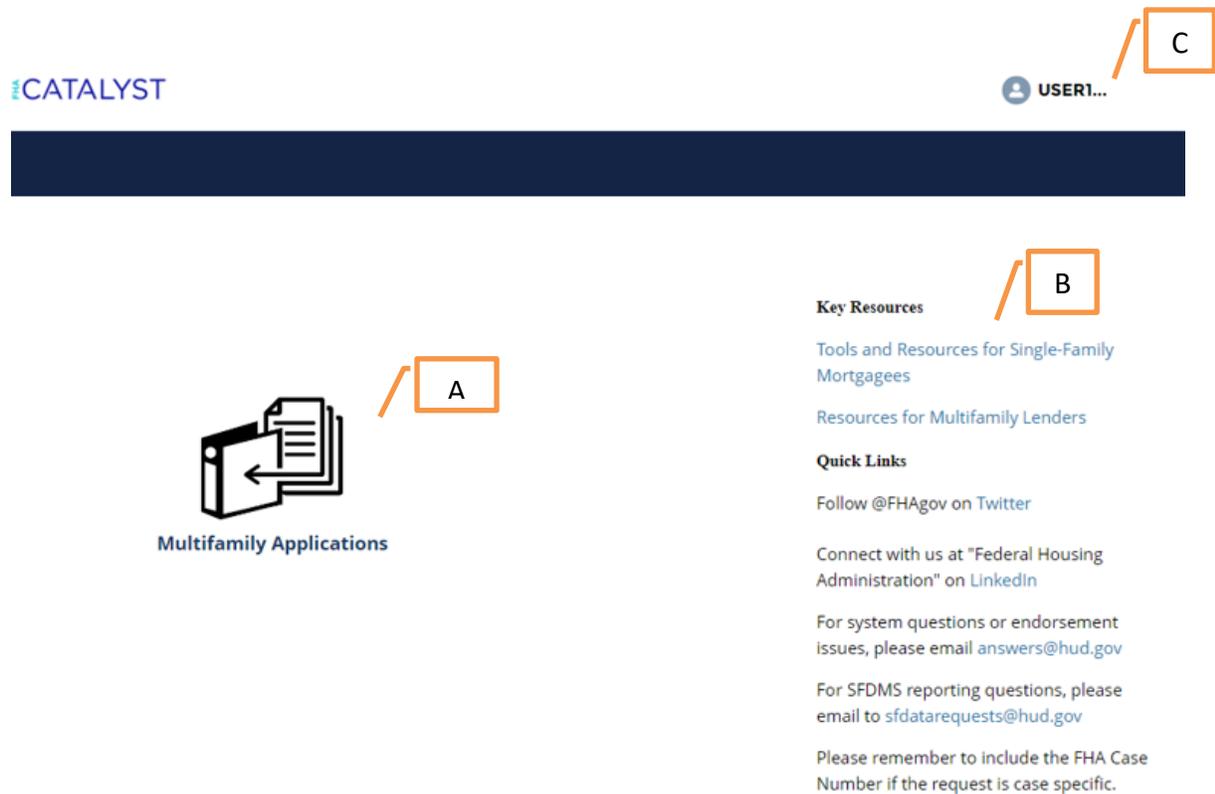


Figure 7: FHA Catalyst Home Page

- A. The **Multifamily Applications** icon launches the application.
- B. The home page provides you access to helpful **Key Resources** and **Quick Links**.
- C. Your **Username** is displayed at the top right of the screen. Click here to see the option to **Logout**.



## 4. Multifamily Application Home Page

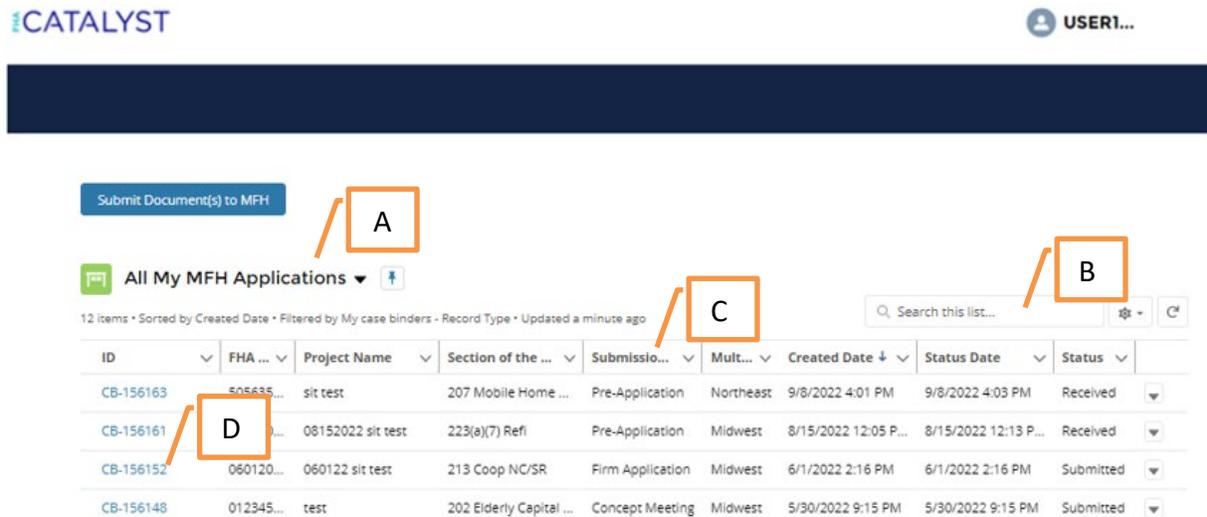


Figure 8: Multifamily Application Home Page

The **Multifamily Applications** module allows you to submit loan documents and check on the submission status. Other actions you can do on this page are:

- A. “Pin” a list view. The first time you login, the default list view is Recently Viewed. Click the drop-down arrow and click **All My MFH Applications**. Click the pin icon to make this view the default view every time you login to the module.
- B. Search records by typing your criteria in the search bar and pressing enter.
- C. Sort the records by clicking any of the column names.
- D. Click the **ID** link to view the Multifamily Application document details.

Note that **Multifamily Applications** only shows the documents you submitted, and not the documents from your Lender organization.



## 5. Creating an MFH Application

1. Click the **Submit Document(s) to MFH** button. The MFH Document Submission Upload form displays.

The screenshot shows the 'MFH Document Submission Upload' form. At the top left is the HUD logo. The form is titled 'MFH Document Submission Upload'. It contains the following fields and controls:

- Lender Name:** Bank of Testing
- Lender ID:** 10005
- \* Submission Type:** A dropdown menu with 'Select Submission Type' as the current selection.
- \* FHA Project #:** A text input field containing 'xxxxxxxx'.
- \* Project Name:** A text input field containing 'Project Name'.
- \* SOA:** A dropdown menu with 'Select SOA' as the current selection.
- \* Lender Contact Name:** A text input field containing 'Lender Contact Name'.
- \* Lender Contact Phone:** A text input field containing '123-456-7890'.
- \* Lender Contact Email:** A text input field containing 'name@example.com'.
- \* Region:** A dropdown menu with 'Select Region' as the current selection.
- Comments:** A text area with a character count 'Up to 500 characters' and a small edit icon.
- Buttons:** 'Upload Files' (with an upload icon), 'Or drop files', 'Cancel', and 'Submit'.

Public reporting burden for this collection of information is estimated to average 60 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. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The National Housing Act (12 USC 1701 et. seq.) and implementing regulations at 24 CFR parts 200 - 266 authorize HUD/FHA to administer the multifamily mortgage insurance programs. The specific authority to require a mortgage insurance application is found at 24 CFR 200.45(b): "[a]n application for a firm commitment must be made by an approved mortgagee for any project for which a mortgagor seeks mortgage insurance under the Act." The FHA Catalyst: Multifamily Application Portal will be used for FHA multifamily lenders to submit applications and related documents for FHA multifamily mortgage insurance to HUD electronically. This information will enable HUD staff to review applications for FHA multifamily mortgage insurance. The information requested is required to obtain the insurance sought. While no assurance of confidentiality is pledged to respondents, HUD generally discloses certain data only in response to a Freedom of Information Act request.

OMB Number: 2502-0620 (Exp. 09/30/2022)

Figure 9: MFH Application Upload Form

2. Fill out the form. Refer to the field descriptions below:
  - a. **Lender Name** and **Lender ID** are auto populated based on your lender account association.
  - b. **Submission Type** drop-down options are:
    - i. Concept Meeting
    - ii. Pre-Application
    - iii. Firm Application
    - iv. Plans & Specifications
    - v. Closing Documents
    - vi. Construction Admin



- vii. Other
- c. **FHA Project #** must be exactly 8 alpha-numeric digits only (i.e. ABCD1234).
- d. **Project Name** is a text field from 3 to 100 characters (alpha, numeric, or special).
- e. **SOA** drop-down options are:
  - i. 202 Elderly Capital Advance
  - ii. 207 Mobile Home Park
  - iii. 213 Coop NC/SR
  - iv. 213(i) Coop NC/SR
  - v. 220 Urban Renewal NC/SR
  - vi. 221(d)(4) NC/SR
  - vii. 223(a)(7) Refi
  - viii. 223(f) Refi/Purchase
  - ix. 231 Elderly NC/SR
  - x. 241(a) Supplemental Loan
  - xi. 524(b) QPE Risk-Sharing
  - xii. 542(c) HFA Risk-Sharing
  - xiii. 811 Disabled Capital Advance
- f. **Lender Contact Name** is a text field from 3 to 100 characters (alphabetical characters, hyphens, apostrophes, and spaces only).
- g. **Lender Contact Phone** must be exactly 10 numeric digits with two hyphens (i.e.123-456-7890).
- h. **Lender Contact Email** is a text field from 6 to 100 characters that requires a valid email format (i.e. [jsmith@testaccount.com](mailto:jsmith@testaccount.com)).
- i. **Region** drop-down options are:
  - i. Midwest
  - ii. Northeast
  - iii. Southeast
  - iv. Southwest
  - v. West
- j. **Comments** is an optional text field up to 500 characters (alpha, numeric, or special) to provide details to the MFH team.



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3. Click **Upload Files** to upload your document. You can only upload one (1) file of any file type (PDF, Zip, Excel, Word, etc.) that does not exceed 4GB.

Another way to upload your document is to drag and drop a file in the Upload Files section. A blue outline will appear when you are one the right area.

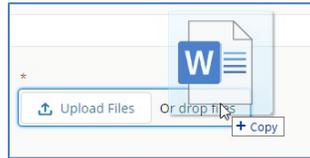


Figure 10. Drag and Drop Action

A successful upload will show a green check. Clicking the Trash Can icon after the file has successfully uploaded, deletes the file.



Figure 11. Successful Upload of Document

**Important:** To avoid upload time out issues, the file you are uploading should be saved on your local machine. If you need to upload a file from a shared network drive, download the file to your local machine first (e.g. Desktop or My Documents folder) and use this to upload.

4. In accordance with the Paperwork Reduction Act (PRA) of 1995, the electronic collection of documents by MFH EDD will enable HUD staff to review applications for FHA Multifamily mortgage insurance. Below is the full PRA burden statement:

*Public reporting burden for this collection of information is estimated to average 60 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. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.*

*The National Housing Act (12 USC 1701 et. seq.) and implementing regulations at 24 CFR parts 200 – 266 authorize HUD/FHA to administer the multifamily mortgage insurance programs. The specific authority to require a mortgage insurance application is found at 24 CFR 200.45(b):*



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*“[a]n application for a firm commitment must be made by an approved mortgagee for any project for which a mortgagor seeks mortgage insurance under the Act.” The FHA Catalyst: Multifamily Application Portal will be used for FHA multifamily lenders to submit applications and related documents for FHA multifamily mortgage insurance to HUD electronically. This information will enable HUD staff to review applications for FHA multifamily mortgage insurance. The information requested is required to obtain the insurance sought. While no assurance of confidentiality is pledged to respondents, HUD generally discloses certain data only in response to a Freedom of Information Act request.*

OMB Number: 2502-0620 (Exp Date)

5. Click **Submit** to submit your application or **Cancel** to go back to the Multifamily Application Home page.

MFH Document Submission  
Upload

Lender Name: Bank of Testing Lender ID: 10005

\* Submission Type: Firm Application

\* FHA Project #: 01666402

\* Project Name: Bob's Garden Apartments

\* SOA: 223(a)(7) Ref

\* Lender Contact Name: Bob Gardener

\* Lender Contact Phone: 202-100-1000

\* Lender Contact Email: bob@gardenapartments.com

\* Region: Northeast

Comments: Up to 500 characters

2021 Multifamily Application - Lender User Guide v1.5.docx

Cancel Submit

Public reporting burden for this collection of information is estimated to average 60 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. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The National Housing Act (12 USC 1701 et. seq.) and implementing regulations at 24 CFR parts 200 - 266 authorize HUD/FHA to administer the multifamily mortgage insurance programs. The specific authority to require a mortgage insurance application is found at 24 CFR 200.45(b): “[a]n application for a firm commitment must be made by an approved mortgagee for any project for which a mortgagor seeks mortgage insurance under the Act.” The FHA Catalyst: Multifamily Application Portal will be used for FHA multifamily lenders to submit applications and related documents for FHA multifamily mortgage insurance to HUD electronically. This information will enable HUD staff to review applications for FHA multifamily mortgage insurance. The information requested is required to obtain the insurance sought. While no assurance of confidentiality is pledged to respondents, HUD generally discloses certain data only in response to a Freedom of Information Act request.

OMB Number: 2502-0620 (Exp. 09/30/2022)

Figure 12. Sample filled-out MFH Application form



## 6. Viewing MFH Application Document Details

On the Multifamily Applications Home Page, click the **ID** link to view the MFH Application Document Details.

13 Items • Sorted by Created Date • Filtered by My case binders - Record Type • Updated a few seconds ago

ID	FHA ...	Project Name	Section of the ...	Submissio...	Mult...	Created Date	Status Date	Status
<a href="#">CB-156164</a>	016664...	Bob's Garden Apar...	223(a)(7) Refi	Firm Application	Northeast	9/9/2022 1:04 PM	9/9/2022 1:04 PM	Submitted
<a href="#">CB-156163</a>	505635...	sit test	207 Mobile Home ...	Pre-Application	Northeast	9/8/2022 4:01 PM	9/8/2022 4:03 PM	Received
<a href="#">CB-156161</a>	081520...	08152022 sit test	223(a)(7) Refi	Pre-Application	Midwest	8/15/2022 12:05 P...	8/15/2022 12:13 P...	Received
<a href="#">CB-156152</a>	060120...	060122 sit test	213 Coop NC/SR	Firm Application	Midwest	6/1/2022 2:16 PM	6/1/2022 2:16 PM	Submitted

Figure 13. My MFH Applications

On the MFH Applications Details page, the **Status** field shows you the status of your document submission. A status of **Received** means HUD has received and successfully downloaded your document submission. HUD may use the **Returned** status as needed and will email you when this is used.

▼ MFH Document Submission Details

ID	FHA Project #
CB-156164	01666402
Lender Name	Lender ID
Bank of Testing	10005
Project Name	Section of the Act
Bob's Garden Apartments	223(a)(7) Refi
Multifamily Region	File Name
Northeast	2021 Multifamily Application - Lender User Guide v1.5.docx
Submission Type	File Size
Firm Application	1.3 MB
Status	Status Date
Submitted	9/9/2022 1:04 PM

▼ Lender Contact Info

Lender Contact Name	Lender Contact Phone
Bob Gardener	202-100-1000
Lender Contact Email	Comments
bob@gardenapartments.com	
Created By	
Tammy Allen, 9/9/2022 1:04 PM	

Download File

2021 Multifamily Application - Lender User Guide v1.5.docx

[Return to Dashboard](#)



Figure 14: MFH Application Document Details

Below are descriptions of the data on the MFH Application Details page that are system-generated:

- File Size – file size of the document you uploaded.
- Status Date – date when the status changed for this application.
- Created By – name of the user who created the MFH application, and the date and time it was created.

Click the document file name to download the file. A progress bar displays to give you an idea of how much longer the download will take.

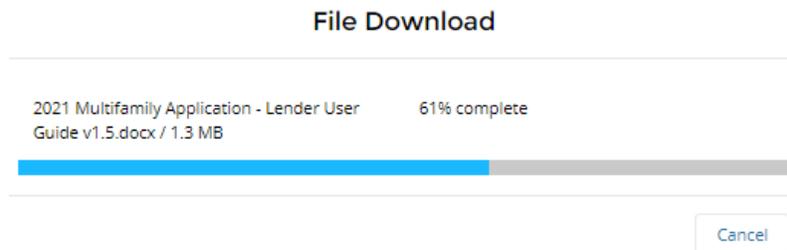


Figure 15. Download Progress Bar

***Important: If you wish to withdraw a document submission, you need to email HUD and advise them.***

### 6.1. Changing the Owner of the document record

You can change the owner of an MFH application you submitted using the **Change Owner** function. You may want to do this in case you transfer to a different area of responsibility and have an open MFH Application. Changing the owner of your MFH application to another individual from your Lender organization allows them to continue to track of the submission.



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1. Click the drop-down arrow at the end of the record row and select **Change Owner**.

Submit Document(s) to MFH

All My MFH Applications

12 items • Sorted by Created Date • Filtered by My case binders - Record Type • Updated 7 minutes ago

Search this list...

ID	FHA ...	Project Name	Section of the ...	Submissio...	Mult...	Created Date ↓	Status Date	Status	
CB-156163	505635...	sit test	207 Mobile Home ...	Pre-Application	Northeast	9/8/2022 4:01 PM	9/8/2022 4:03 PM	Received	
CB-156161	081520...	08152022 sit test	223(a)(7) Refi	Pre-Application	Midwest	8/15/2022 12:05 P...	8/15/2022 12:13 P...	Re	Edit
CB-156152	060120...	060122 sit test	213 Coop NC/SR	Firm Application	Midwest	6/1/2022 2:16 PM	6/1/2022 2:16 PM	Su	Change Owner

Figure 16. Change Owner Function

2. Click the search field. There could be name suggestions displayed based on the records you have interacted with recently. If none of the names are the desired target owner, start typing a name or email in the search field then press the **Enter** key. Partial search is also accepted here.
3. If there are multiple matches found, click the hyperlinked name of the correct individual to select it.

User Results

Enter new owner name

MFH

People

5 Results • Sorted by Relevance

FULL NAME	TITLE	PHONE	EMAIL	NICKNAME
Marco MFH Amiga				Marco MFH Amiga
Peter Pan BoD lender				Peter Pan BoD lender
MFH Test Account EoD				MFH Test Account EoD
MFH Lender BoA			hud-edd-dev@psi-ht.com	MFH BoA lender
MFH BoA lender Admin				MFH BoA lender Admin

Cancel

Figure 17. Customer Portal User Results



4. Make sure **Send notification email** box is checked to send the new owner an email notification.

The screenshot shows a 'Change Owner' dialog box. At the top, there is a dropdown menu with 'MFH Lender BoA' selected. Below this, a checkbox labeled 'Send notification email' is checked and highlighted with an orange border. At the bottom right, there are 'Cancel' and 'Submit' buttons.

Figure 18. Send Notification Email for Change Owner function

You will get the error message, **“The user you selected is not from the same organization. Please select a different user.”** if you try to assign the record to an individual who is not from the same organization.

Below is a sample email notification. When new owner clicks the link in the email, it will direct them to the Catalyst Login (if they are not currently logged in). After successfully logging in, they will see the MFH Application details page.

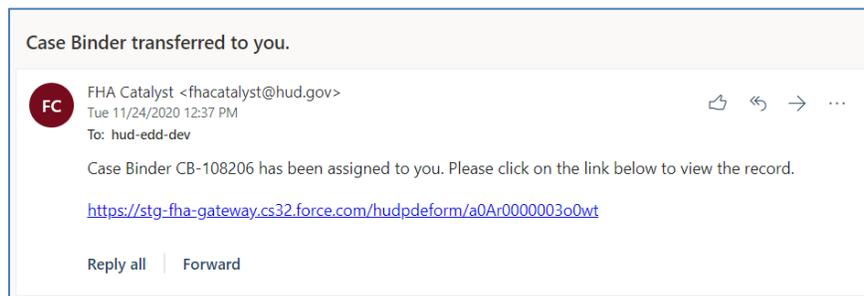


Figure 19. Change Owner Sample Notification Email



## Appendix



## A. Troubleshooting Document Upload / Download Issues

Issue or System Messages	Possible Causes	Troubleshooting Instructions
<p>1. File cannot be downloaded at this time. Virus scan is in progress. Please try again later.</p>	<p>You clicked the document link when the scanning process was still in progress in the backend.</p>	<p>Wait at least 15 minutes to re-try downloading the document.</p> <p>If this message persists, reach out to your FHA Catalyst POC so that they can notify the dev team of this issue. The dev team will need to re-run the scan and advise of next steps.</p>
<p>2. File contains virus. Download is disabled.</p>	<p>A PDF file was uploaded that may have contained code snippets (e.g. JavaScript, ActiveX, etc.)</p>	<p>Try using the “Microsoft Print to PDF” option to create a new PDF document and remove unwanted code. Replace the document in MFH with this new PDF.</p> <p>Steps:</p> <ol style="list-style-type: none"> <li>1. Open the suspect PDF.</li> <li>2. Launch the Print function.</li> <li>3. Select Printer named “Microsoft Print to PDF”.</li> <li>4. Continue to Print.</li> <li>5. Save the file.</li> </ol> <p>Upload this file to MFH.</p>
<p>3. Unexpected error. Please try again.</p>	<p>Loss of network connection. Session timed out.</p>	<p>Wait at least 15 minutes to re-try downloading the document.</p> <p>If this message persists, reach out to your FHA Catalyst POC so that they can notify the dev team of this issue. The dev team will advise of next steps.</p>
<p>4. Unexpected error. File has not been uploaded</p>	<p>User is trying to upload a file from a shared network drive.</p>	<p>Copy the file to the user’s local machine or desktop, then try uploading again.</p>
<p>5. File is not uploaded. Please delete and re-upload.</p>	<p>Local network issues preventing successful transmission to the Catalyst system.</p>	<p>Wait at least 15 minutes to re-try downloading the document.</p>



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		<p>If this message persists, reach out to your FHA Catalyst POC so that they can notify the dev team of this issue. The dev team will advise of next steps.</p>
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