Date: November 10, 2021

Mortgagee Letter 2021-26

To: All FHA-Approved MAP Lenders

Subject	*FHA Catalyst*: Multifamily Applications Module – Electronic Submission of Multifamily Mortgage Insurance Applications
Purpose	This Mortgagee Letter announces the *FHA Catalyst:* Multifamily Applications Module and requires that Multifamily Accelerated Processing (MAP) Lenders electronically submit applications for FHA multifamily mortgage insurance through the secure, centralized, web-based portal.
Effective Date	The *FHA Catalyst*: Multifamily Applications Module was made available to MAP Lenders for optional use on October 27, 2020. Effective thirty (30) days after the date of this Mortgagee Letter, MAP Lenders are required to use the *FHA Catalyst*: Multifamily Applications Module to submit mortgage insurance applications to FHA.
Background	The Federal Housing Administration (FHA) has embarked on a multi-year IT modernization initiative through a new web-based platform, *FHA Catalyst*, to improve how approved lenders do business with FHA. *FHA Catalyst* is a secure, flexible, cloud-based platform developed to provide a modern, automated system for lenders and other program participants. *FHA Catalyst* enables FHA to more efficiently and effectively manage its programs and processes, benefiting those who do business with FHA.
	The *FHA Catalyst*: Multifamily Applications Module provides Multifamily lenders with a fully paperless solution for the submission of mortgage insurance applications and related documents to FHA. Previously, applications for FHA multifamily mortgage insurance were submitted in hard copy and electronic format via removable USB drives or various cloud storage services utilized by lenders. The *FHA Catalyst*: Multifamily Applications Module provides a simplified, standardized, and secure means for Multifamily lenders to submit applications and related documents to FHA, as Multifamily strives to become fully electronic. The *FHA Catalyst*: Multifamily Applications Module will first be used by MAP Lenders for the programs and processes identified below.

Platform Overview and Functionality	MAP lenders will use the *FHA Catalyst*: Multifamily Applications Module to electronically submit mortgage insurance applications and related documents to FHA through a secure, centralized, web-based portal. Users can view their document submissions on a user dashboard. For the programs and processes identified below, hard copies and removable USB drives will no longer be required or accepted.
Platform Access and User Guide	MAP Lenders will request access to the *FHA Catalyst*: Multifamily Applications Module by completing the "*FHA Catalyst* Lender Access Request Form" and emailing the completed form to FHACatalystMF@hud.gov. The "*FHA Catalyst* Lender Access Request Form" can be downloaded from the *FHA Catalyst*: Multifamily Applications Module webpage. When a new account is created, the user will receive an email containing account log-in credentials.

A user guide for the *FHA Catalyst*: Multifamily Applications Module is available on the *FHA Catalyst*: Multifamily Applications Module webpage.

For account or technical issues, contact the FHA Resource Center by emailing answers@hud.gov or calling 1-800-CALL-FHA (1-800-225-5342). Persons with hearing or speech impairments may access this number by calling the Federal Information Relay Service at 1-800-877-8339. |
Platform Training	Virtual training on the *FHA Catalyst*: Multifamily Applications Module was provided to MAP Lenders on October 27-29, 2020. Additional training will be provided at a date to be announced. Register to receive training announcements and other updates via the GovDelivery subscription link below. Training video tutorials may also be posted on the *FHA Catalyst*: Multifamily Applications Module webpage at a later date.
Platform Announcements	To self-register to receive updates and announcements for the *FHA Catalyst*: Multifamily Applications Module, visit the FHA Multifamily GovDelivery Subscription webpage, enter an email address, and select the "Multifamily Production Update" subscription topic.
Public Feedback	HUD welcomes ongoing feedback from users of the *FHA Catalyst*: Multifamily Applications Module. Please email feedback and recommendations for improvements to FHACatalystMF@hud.gov. HUD will consider this feedback for future releases and enhancements to the *FHA Catalyst*: Multifamily Applications Module.

Affected Programs	MAP Lenders will use the *FHA Catalyst*: Multifamily Applications Module to submit mortgage insurance applications under the following programs: • Section 207 • Section 213 • Section 213(a) • Section 220 • Section 221(d)(4) • Section 223(a)(7) • Section 223(f) • Section 231 • Section 241(a) The *FHA Catalyst*: Multifamily Applications Module will be made available for additional Multifamily programs at a later date.
Affected Processes	MAP Lenders will use the *FHA Catalyst*: Multifamily Applications Module to submit the following document types for the above programs: • Pre-Applications • Firm Commitment Applications • "Other" – at this time, this is limited to revised application exhibits The *FHA Catalyst*: Multifamily Applications Module will be made available for additional processes and document types at a later date.
MAP Guide (4430.G)	This Mortgagee Letter revises the application submission instructions and other details in Appendix 4 (Application Processing Documents) of the [Multifamily Accelerated Processing (MAP) Guide (4430.G)](#) to incorporate the use of the *FHA Catalyst*: Multifamily Applications Module. The following changes are effective thirty (30) days after the date of this Mortgagee Letter, will be incorporated into the referenced sections of the MAP Guide (4300.G), and will appear as follows: Appendix A.4.1.1 (Application Submission Instructions) will read: "A. All Multifamily Accelerated Processing (MAP) and Traditional Application Processing (TAP) Pre-Applications and Firm Commitment Applications must be submitted electronically through FHA's secure, centralized, web-based portal, the *FHA Catalyst:* Multifamily Applications Module. Mailed hard copies and submissions via other electronic means will not be accepted. B. The electronic application must be saved and uploaded to *FHA Catalyst*

as a single file (.zip or .zipx format is recommended). See below for application exhibit checklists, folder structures, and file naming conventions.

C. HUD will accept digital signatures or scanned original signatures on application exhibits requiring signature.

D. A user guide and instructions for requesting access to the *FHA Catalyst*: Multifamily Applications Module can be found at: https://www.hud.gov/ program_offices/housing/mfh/fha_catalyst_mf_applications_module, or by visiting https://www.hud.gov/catalyst and clicking "Multifamily Applications."

E. For *FHA Catalyst* account or technical issues, contact the FHA Resource Center by emailing answers@hud.gov or calling 1-800-CALL-FHA (225-5342). Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at 1-800-877-8339.

Summary of above change: *Removes the requirements for mailed original applications, hard copies, and electronic copies on removable USB drives. Implements FHA Catalyst and requires electronic submission of applications via FHA Catalyst. Digital signatures or scanned original signatures will be accepted.*

Appendix A.4.1.2 (Application Exhibit Checklists) will read:

"A. All MAP and TAP applications under Section 223(f), 223(a)(7), and the New Construction/Substantial Rehabilitation programs must use the applicable application exhibit checklist below.

B. See below in each section for a screenshot of the applicable application exhibit checklist. Microsoft Excel versions of the below application exhibit checklists can be downloaded at: https://www.hud.gov/program_offices/ administration/hudclips/guidebooks/hsg-GB4430.

A.4.1.2.1   Instructions for Using the Checklists

A. Please indicate whether each application exhibit is included in the application or not applicable (N/A) by placing a checkmark in the appropriate column. If the N/A column is grayed-out, that exhibit is required for applications under that program and phase and must be submitted.

A.4.1.2.2   Folders and File Names

A. The electronic application should be organized in folders. Create a folder for each "Section" of the application, as indicated in the applicable application exhibit checklist below.

B. Create as many additional Section 5: Mortgage Credit folders as needed for Principals, the General Contractor, and/or Management Agent, and include the entity's or individual's name in the folder name.

C. The electronic file for each application exhibit should be named according to the tab/number and file naming convention specified in the "Tab," "No.," and "File Name" columns in the applicable application exhibit checklist below. For example, a proper file name would be "1-2A_LndrNarr".

D. If additional exhibits are necessary, please use the "Misc" naming convention for miscellaneous/other documents, as identified at the end of each Section of the application.

E. Additional guidance for file names:

1. Use no more than 40 characters
2. Avoid using special characters (e.g., \ / : * ? " < > | # { } % ~ &);
3. Avoid using spaces; use an underscore ("_") or hyphen ("-") instead;
4. Avoid adding the FHA # to the file name, as it only adds characters.

F. For example: Instead, of "Tab 1-2.A. HUD-92013-A Lender's Underwriter's Narrative 171-22000" (65 characters), use "1-2A_LndrNarr" (only 13 characters)."

Summary of above change: Removes references to the original and hard copy applications and tabs. Now refers solely to the electronic application and folders.

Appendix A.4.7.1 (Requesting an FHA Project Number) is amended as follows:

A.4.7.1.E. is deleted.

Summary of above change: Please continue to email FHA Project Number requests to the appropriate HUD Office, per A.4.7.1.A. FHA Catalyst will not be used for the submission of FHA Project Number requests at this time.

The remainder of the MAP Guide is unchanged and remains applicable.

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Questions   For questions about this Mortgagee Letter, please contact Scott Greuel, Director, Program Administration Division, Office of Multifamily Production, at 202-402-5346 or Scott.R.Greuel@hud.gov, or email FHACatalystMF@hud.gov.

Questions may also be directed to the FHA Resource Center by emailing answers@hud.gov or calling 1-800-CALL-FHA (225-5342). Persons with hearing or speech impairments may access this number by calling the Federal Information Relay Service at 1-800-877-8339.

Signature   Lopa P. Kolluri
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