



OFFICE OF HOUSING

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

SPECIAL ATTENTION OF:
Regional Center Directors;
Production Division Directors;
Operations Directors;
Mortgagees; Owners; and Management
Agents

TRANSMITTAL
Multifamily Accelerated Processing
(MAP) Guide, 4430.G
Issued: December 18, 2020
Effective Date: March 18, 2021

This transmits the latest revision (REV-3) to the Multifamily Accelerated Processing Guide 4430.G issued **December 18, 2020**. Except where stated otherwise in this memorandum and attachments, REV-3 becomes effective 90 days after publication, and replaces the previous version, REV-2, issued in January 2016.

All requirements of REV-3 apply to loans for which an initial application for Firm Commitment is submitted on or after the effective date. For loans where the Firm Commitment application was submitted before the effective date of REV-3, MAP lenders must choose to file an application under either the 2016 or the 2020 MAP Guide, and must state in the application the MAP Guide revision chosen. Lenders may not mix underwriting provisions of both revisions during the 90-day transition period. Modifications to the MAP Guide that create processing improvements and efficiencies will be implemented regardless of version selection.

Multifamily Regional Center Directors will have authority for a limited time period to consider waivers to delay implementation on a case-by-case basis where imposition of REV-3 standards would be unreasonable due to specific transaction history.

Explanation of Changes. A draft of this Guide was published in groups from October 2019 to March 2020 and a series of conference calls was held to obtain public and industry feedback on the proposed MAP Guide revisions. HUD received approximately 3,000 comments. The most significant issues have been addressed. HUD will continue to consider edits and corrections in a future revision.

Consistent with the HUD Directives Handbook, HB 000.2 REV-3, the handbook transmittal accompanying the MAP Guide Revision summarizes the significant matters covered in the MAP Guide Revision. The following section summarizes major changes that have been made to clarify or correct items presented in the Guide issued January 29, 2016, to reflect intervening published policy, and to reflect new policy and procedural changes based on operational experience and feedback from the public. However, temporary measures to address the COVID pandemic are not incorporated in the revised MAP Guide.

Major Changes

New Document Index System

HUD modernized the index system used to identify topic sections and subsections. After considering options proposed by a professional document management consultant, HUD adopted a numerical decimal system that relocates many topics to a dedicated subsection. The syntax is “Chapter.Section.Subsection”. This approach emphasizes subsections, where much of the MAP Guide’s detailed content is described and provides users with more efficient references. This new system better supports a table of contents, which users will find helpful. As an example, the 2016 MAP Guide referenced the regulatory agreement as a paragraph—among many other topics—under General Program Requirements (3.1). The 2020 MAP Guide identifies the regulatory agreement with its own subsection (3.1.1). Finally, on the majority of individual pages, the full chapter, section, and subsection will be visible for convenient referencing.

Prior Guidance

Prior HUD Mortgagee Letters and Administrative Memorandums that have been incorporated and/or superseded by this MAP Guide Revision include:

- [Mortgagee Letter 2016-26: Implementation of CNA e-Tool](#)
- Administrative Memorandum, July 30, 2018, CNA e-Tool Clarification
- [Mortgagee Letter 2017-09: Delayed Implementation of CNA e-Tool](#)
- Administrative Memorandum, November 5, 2018, Radon Standards
- Administrative Memorandum, November 5, 2018, MAP Guide Waivers 14.13.D
- [Mortgagee Letter 2018-09: Revised Principal Risk Criteria](#)
- [Mortgagee Letter 2018-10: Guest Suites in Multifamily Housing](#)
- [Mortgagee Letter 2019-02: Foreign National Participation in FHA Multifamily Programs](#)
- [Mortgagee Letter 2019-03: Low Income Housing Tax Credit Pilot Program](#)
- [Mortgagee Letter 2020-01: Green MIP Compliance Reporting](#)
- [Mortgagee Letter 2020-03: Revision of Section 223\(f\) Three-Year Rule](#)
- [Mortgagee Letter 2020-17: Annual Revisions to Base City High Cost Percentage, High Cost Area and Per Unit Substantial Rehabilitation Threshold 2020](#)

New Chapter 6 - Energy and Water Conservation

MAP Guide Chapter 6 is now Energy and Water Conservation. This chapter was historically Cost, but was vacated in the 2016 revision and instructions for cost estimating moved to Chapter 5. The conservation of energy and water at multifamily properties reduces property operating costs and increases physical durability. Conservation is achieved by good design and engineering, superior products, careful construction, conscientious maintenance and property management practices, and incentives that change utility consumption behavior of tenants and employees. This new chapter describes the minimum energy efficiency requirements for FHA-insured properties, available incentives for energy and water conservation and the requirements for obtaining these incentives. Additionally, Green MIP rates and the requirements for obtaining such rates are authorized and described, as well as Green MIP certification requirements.

New Chapter 19 – Closing Guide

Chapter 19 reintroduces HUD’s Multifamily Closing Procedures into the MAP Guide. In 2011, HUD removed the closing procedures from the MAP Guide and published a separate “Closing Guide”. The 2020 MAP Guide reincorporates these procedures and allows for public notice and comment. In rewriting the Closing Guide for the 2020 MAP Guide, significant changes were made to provide clarity and to remove unnecessary policy statements and background information. More detailed procedures and specific timelines are described for closing preparation, aimed at shortening the time between firm commitment issuance and closing. Lenders are able to request a target closing date. The chapter describes expectations and protocols on HUD staff and participants that are needed to achieve an efficient closing. The closing package review language provides uniform standards for HUD review and approvals and clearly distinguishes roles of various participants. Finally, Closing Protocols provide additional details and clarity, and reflect updated policy (e.g., mail-in closings are now the default).

HUD is planning a series of online trainings over the next three months to discuss changes and to answer questions. Questions or comments about this Transmittal may be sent to the following e-mail address: hsng_mf_2019mapguide-draftingsuggestions@hud.gov.

Filing Instructions:

Archive (do not remove):

MAP Guide, REV-2

dated 1/29/2016

Insert:

MAP Guide 2020 REV-3

dated 12/18/2020

Dana T. Wade, Assistant Secretary for Housing –
Federal Housing Commissioner

Issued _____

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