

# Doing Business with Rural Development, Multifamily Housing Programs

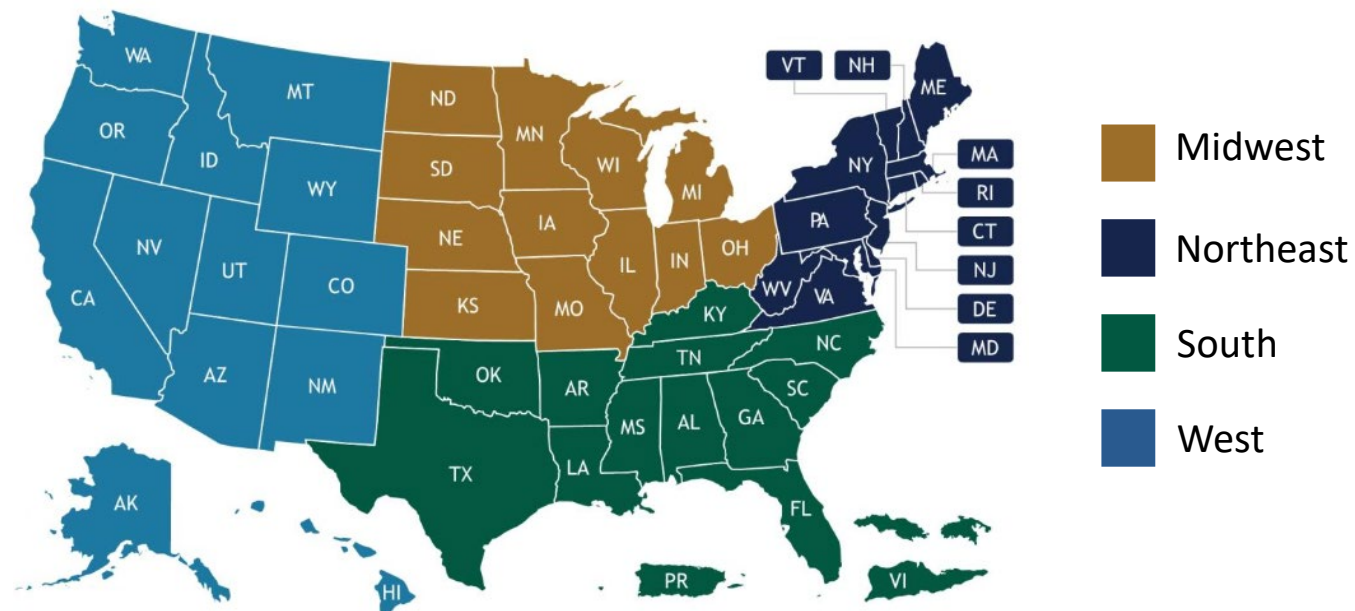
## -Contacts and Resource Guide -

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.



# MFH Leadership Introduction



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**Karissa Stiers**  
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**Dan Rogers**  
Production & Preservation  
Division Director

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**Michael Resnik**  
Asset Management Division  
Director

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# Production and Preservation Division (PPD)

## Processing and Report Review

Director Jonathan Bell  
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Chief, Branch 1 (NE/MW) Michelle O'Meara  
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Chief, Branch 2 (South/West) Katrina Moseley  
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### Central Email

NE/MW: [MFHProcessing1@usda.gov](mailto:MFHProcessing1@usda.gov)  
South/West: [MFHProcessing2@usda.gov](mailto:MFHProcessing2@usda.gov)

## Underwriting

Director Jason Church  
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Chief, Branch 1 (NE/MW) Scott Pousson  
[Scott.Pousson@usda.gov](mailto:Scott.Pousson@usda.gov)

Chief, Branch 2 (South/West) Yvette Spriggs  
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### Central Email

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## Closing Branch

Branch Chief Adam Hauptman  
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Chief, Branch 1 (NE/MW) Lesley Davis  
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Chief, Branch 2 (South/West) Jen Dillard  
[Jennifer.Dillard@usda.gov](mailto:Jennifer.Dillard@usda.gov)

### Central Email

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## Program Support Branch

Branch Chief Abby Boggs  
[Abby.Boggs@usda.gov](mailto:Abby.Boggs@usda.gov)

### Central Email

[RD-MFH-ProgramSupport@usda.gov](mailto:RD-MFH-ProgramSupport@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](#)

- 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

### Pre-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, 3<sup>rd</sup> Party documents and insurance coverage
- Review Letter of Conditions

### Closing:

- Schedule disbursement of funds
- Review all signed closing documents, authorize recording

### 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)

- 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](#)

# Field Operations Division (FOD)

## Northeast Region

(CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV)

Donna O'Brien, Regional Director: [Donna.Obrien@usda.gov](mailto:Donna.Obrien@usda.gov)  
Northeast Region Central Email: [MFHFODNortheast@usda.gov](mailto:MFHFODNortheast@usda.gov)

## South Region

(AL, AR, FL, GA, KY, LA, MS, NC, OK, PR, SC, TN, TX, VI)

Byron Waters, Regional Director: [Byron.Waters@usda.gov](mailto:Byron.Waters@usda.gov)  
South Region Central Email: [MFHFODSouth@usda.gov](mailto:MFHFODSouth@usda.gov)

## Midwest Region

(IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, WI)

Eric Siebens, Regional Director: [Eric.Siebens@usda.gov](mailto:Eric.Siebens@usda.gov)  
Midwest Region Central Email: [MFHFODMidwest@usda.gov](mailto:MFHFODMidwest@usda.gov)

## West Region

(AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY)

Becki Meyer, Regional Director: [Becki.Meyer@usda.gov](mailto:Becki.Meyer@usda.gov)  
West Region Central Email: [MFHFODWest@usda.gov](mailto:MFHFODWest@usda.gov)

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 Lender Re-Amortization Reviews

# Asset Management Division (AMD)

## Portfolio Management Branch

Wilma Marconnet, Branch Chief  
[Wilma.Marconnet@usda.gov](mailto:Wilma.Marconnet@usda.gov)

Central Email  
[MFHPortfolioManagement@usda.gov](mailto:MFHPortfolioManagement@usda.gov)

## Risk and Counterparty Oversight Branch

Dana Daugherty, Branch Chief  
[Dana.Daugherty@usda.gov](mailto:Dana.Daugherty@usda.gov)

Central Email  
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## Servicing Support Branch

Melodie Taylor Ward, Branch Chief  
[Melodie.Taylor-Ward@usda.gov](mailto:Melodie.Taylor-Ward@usda.gov)

Central Email  
[mfhssb2@usda.gov](mailto:mfhssb2@usda.gov)

## Policy and Budget Branch

Julie Felhofer, Branch Chief  
[Julie.Felhofer@usda.gov](mailto:Julie.Felhofer@usda.gov)

Central Email  
[MFH-Policy@usda.gov](mailto:MFH-Policy@usda.gov)

### 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 central email address above

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

Submit documents to central email address above

- 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 central email address above

- Administration 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](#)

Submit documents to central email address above

## MINC Help Services

Point of Contact	Servicing Office (SO)	Field Operations Division (FOD)	RD Help Desk (RD-HD)
<b>Email(s):</b>	<a href="mailto:RD.SO.MFH@usda.gov">RD.SO.MFH@usda.gov</a>	<a href="mailto:MFHFODMidwest@usda.gov">MFHFODMidwest@usda.gov</a> <a href="mailto:MFHFODNortheast@usda.gov">MFHFODNortheast@usda.gov</a> <a href="mailto:MFHFODSouth@usda.gov">MFHFODSouth@usda.gov</a> <a href="mailto:MFHFODWest@usda.gov">MFHFODWest@usda.gov</a>	<a href="mailto:RD.HD@usda.gov">RD.HD@usda.gov</a>
<b>Type of Services Provided:</b>	<b>Account Inquiry Help</b>	<b>Program Guidance</b>	<b>Technical Support</b>
<b>Can Assist With:</b>	<ul style="list-style-type: none"> <li>• Payments or Tenant Certification Transmission Issues</li> <li>• Rental Assistance Checks</li> <li>• Navigating through MINC</li> <li>• Late Fees and Overages Waivers</li> <li>• Electronic Funds Transfer (EFT)</li> <li>• Account Status or Delinquencies</li> <li>• Accessing/Releasing Project Worksheets (PWS)</li> <li>• Correcting Social Security Numbers</li> </ul>	<ul style="list-style-type: none"> <li>• MFH Program Questions                             <ul style="list-style-type: none"> <li>• Project Budgets (3560-7)</li> <li>• Annual Reports (3560-7 &amp; 3560-10)</li> <li>• Rental Assistance Obligations</li> <li>• Policy and Regulatory Guidance</li> </ul> </li> <li>• Pre-Authorized Debit (PAD) Agreement</li> </ul>	<ul style="list-style-type: none"> <li>• Technical Issues Related to eAuthentication Set-up/Access</li> <li>• Tech support for the MINC forms (<i>when user is unable to access the form, type within the form, or error messages received when submitting</i>)</li> </ul>
<b>Tenant Certifications:</b>	SO Specialists can help with submitting Tenant Certification forms within the system.	FOD Regional Specialists can advise on required documentation needed for Tenant Certification submissions.	