

## Lender Job Aid for DUS Gateway® Enhancements Multifamily Affordable Housing Deals

This guide highlights updates made to DUS Gateway to capture additional information for Multifamily Affordable Housing (MAH) deals, as well as deals that are eligible for Healthy Housing Rewards (HHR) and Duty to Serve (DTS).

Please direct any questions around the updates to Ivan Gonzalo ([ivan\\_r\\_gonzalo@fanniemae.com](mailto:ivan_r_gonzalo@fanniemae.com)) or Chase Bisignaro ([chase\\_bisignaro@fanniemae.com](mailto:chase_bisignaro@fanniemae.com)). For more information on DTS, please reference the [Duty to Serve Multifamily Loan Eligibility Guide](#) or reach out to the DTS team via email ([MF\\_DutytoServe@Fanniemae.com](mailto:MF_DutytoServe@Fanniemae.com)).

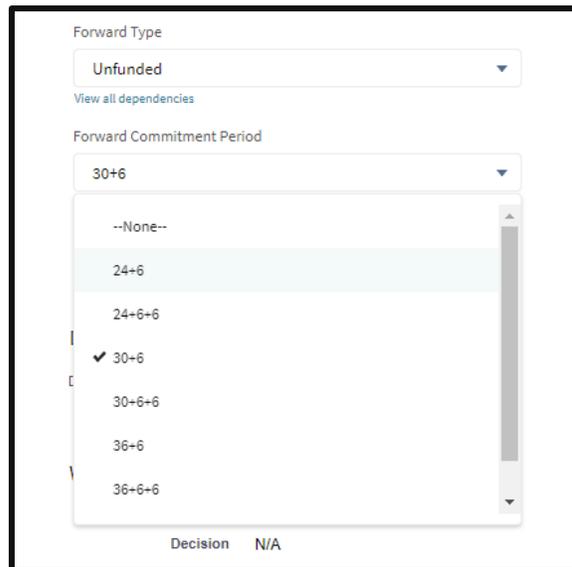
### Updates to the Deal Overview Section

#### Forward Commitment Period

The “Forward Commitment Period” field will only appear if “unfunded” is selected in the “Forward Type” field.

As applicable to the subject deal, select one of the following commitment period options:

- 24+6,
- 24+6+6,
- 30+6,
- 30+6+6,
- 36+6,
- 36+6+6, or
- Other (i.e., 48+6).



The screenshot shows a web interface with two dropdown menus. The first dropdown, labeled "Forward Type", has "Unfunded" selected. Below it is a link "View all dependencies". The second dropdown, labeled "Forward Commitment Period", has "30+6" selected. The dropdown menu is open, showing a list of options: "--None--", "24+6", "24+6+6", "30+6" (which is checked with a small square), "30+6+6", "36+6", and "36+6+6". At the bottom of the interface, there is a "Decision" field with the value "N/A".



## MAH Category Type

Select one of the following categories:

- Affordable Preservation,
- New 9% and 4% LIHTC, or
- Other Affordability Restrictions (such as Special Public Purpose (SPP) and Non-LIHTC forward).

## Updates to the MAH Section of the Properties Tab

*Note: The following MAH fields will only appear if the deal is designated as “MAH” on the property page.*

### Product Execution

The “Product Execution” field will allow users to further characterize the execution of the loan. The options in the dropdown will vary based on the selection for the “MAH Category Type” field (as shown above) in the deal overview section.

#### For Affordable Preservation

Select the following option:

- Preservation

#### For New 9% and 4% LIHTC

Select one of the following options:

- 9% with Fannie investor,
- 9% with third party investor,
- 9% with MBS Exchange,
- 4% MTEB,
- 4% MTEB with Taxable Tail,
- 4% MTEB + 9%,
- BCE (Bond Credit Enhancement), or
- Side by side.

#### For Other Affordability Restrictions

Select one of the following options:

- Non-LIHTC Forward, or
- Special Public Purpose (SPP).



## MAH Minimum Qualification

The options indicated in the “MAH Minimum Qualification” field reflect MAH minimum qualifications per the guide, [Section 702. MAH Property Eligibility](#).

As applicable to the subject property, select one of the following options:

- 20% of Units at 50% AMI,
- 40% of Units at 60% AMI,
- 25% of Units at 60% AMI (NYC Only),
- Income Averaging,
- 20% of Units at 80% AMI,
- 20% of Units with Project-Based HAP, or
- Other Qualification.

## Additional Characteristics

The “Additional Characteristics” field allows users to choose additional property characteristics relating to the Duty to Serve (DTS) program and other initiatives.

### Duty to Serve Characteristics include:

- Rural Housing Section 515,
- Rural Housing Section 538 Guaranty, and/or
- Rental Assistance Demonstration Program (RAD).

### Other characteristics include:

- Tax Abatement/Exemption,
- Interest Reduction Program (IRP),
- Mezzanine Financing,
- Tenant Based Section 8 Housing Choice Vouchers,
- Reduced Occupancy Affordable Rehab (ROAR),
- Standard FHA Risk Sharing,
- Top Loss, and/or
- Index Fund.

The multiple-select tool allows users to select all characteristics applicable to the subject property.



## Intention to Preserve Affordability

As applicable to the subject property, select one of the following options based on the sponsor’s intention to preserve affordability restrictions at the time when, or before, the current restrictions terminate:

- Yes, or
- No.

## Regulatory Restrictions

Users will now provide all regulatory restrictions applicable to the subject property using a button at the bottom of the page called “Add Regulatory Restriction.”

After clicking the button, select the type of regulatory restriction in the “Regulatory Restrictions” dropdown menu:

- Project-Based HAP/Project-Based Voucher,
- New LIHTC (8+ years remaining in the initial compliance period),
- LIHTC Preservation,
- State or Local (Regulatory Authority), or
- Additional Restriction (such as Deed Restrictions, etc.).

**Best Practice: Please ensure all regulatory restrictions for the subject property are captured (i.e., if a property is subject to both a HAP contract and LIHTC restrictions, the user will submit two regulatory restriction entries) and continually updated throughout the underwriting process.**

See below for a sample entry of each selection.



### Project-Based HAP/Project-Based Voucher

1. Indicate the project-based contract/renewal option type:
  - MarkUp -to-Market,
  - Contract Renewals for Projects with Current Rents at or Below Comparable Market Rents,
  - Referral to HUD’s Office of Recapitalization,
  - Renewal of Projects Exempt from or not Eligible for Debt-Restructuring,
  - Renewal of Portfolio Reengineering Demonstration or Preservation Contracts, or
  - Opt-Outs.
2. Indicate the most recent contract effective date: recent effective date per the relevant contract.
3. Indicate the contract expiration date.
4. Indicate the use agreement expiration date: contract expiration date per the use agreement. If there is not a use agreement tied to the property, please leave the field blank.

Click the plus button ( + ) to add one or more AMI attributes. Note: please indicate “30,” “50,” or “80” in the “AMI Level %” dropdown. Identify the number and percentage of units covered by the contract using the “# of Units Restricted” and “% Units Restricted” fields.

### Add Regulatory Restriction

\* Regulatory Restrictions  
Project-Based HAP/Project-Based Voucher

Project Based Contract/Renewal Option Type  
Option 1: Mark-Up-To-Market

--None--

✓ Option 1: Mark-Up-To-Market

Option 2: Contract Renewals for Projects with Current Rents At or Below Comparable Market Rents

Option 3: Referral to HUD's Office of Recapitalization

Option 4: Renewal of Projects Exempt from or not Eligible for Debt-Restructuring

Option 5: Renewal of Portfolio Reengineering Demonstration or Preservation Contracts

Option 6: Opt-Outs

### Add Regulatory Restriction

\* Regulatory Restrictions  
Project-Based HAP/Project-Based Voucher

Project Based Contract/Renewal Option Type  
Option 1: Mark-Up-To-Market

Most Recent Contract Effective Date  
Sep 1, 2022

Contract Expiration Date  
Sep 1, 2042

Use Agreement Expiration Date  
Sep 1, 2062

**Add AMI Levels by clicking the + button below**

* AMI Level % ⓘ	* # of Units Restricted	* % Units Restricted	
50	99	99%	

+



### New LIHTC (8+years remaining in the initial compliance period) & LIHTC Preservation

1. Indicate the tax credit period end date: 10 years after the “placed in service date,” during which benefits of tax credits are received by investors.
2. Indicate the initial compliance period end date: 15 years after the placed in-service date.
3. Indicate the extended use period end date: 15 or more years after the initial compliance period end date – the date at which affordability restrictions terminate.

Click the plus button ( + ) to add one or more AMI attributes. Note: please indicate AMI levels required per the agreement (i.e., “30,” “50,” or “60”) in the “AMI Level %” dropdown. Identify the number and percentage of units covered by the contract using the “# of Units Restricted” and “% Units Restricted” fields.

### Add Regulatory Restriction

\* Regulatory Restrictions  
LIHTC Preservation

Tax Credit Period i  📅      Initial Compliance Period i  📅

Extended Use Period i  📅

**Add AMI Levels by clicking the + button below**

* AMI Level % <span style="font-size: x-small;">i</span>	* # of Units Restricted	* % Units Restricted	🗑️
30	10	10%	🗑️
50	20	20%	🗑️
60	70	70%	🗑️

+

### State or Local (Regulatory Authority) & Additional Restriction (such as Deed Restrictions, etc.)

1. Indicate the name of the state/local/additional restriction.
2. Provide a description of the state/local/additional restriction’s program or structure.
3. Indicate the date of implementation.
4. Indicate the date of expiration.
5. Indicate whether the restriction covers rent and/or income restrictions by choosing one of the options below:
  - Rent,
  - Income, or
  - Rent and Income.

Click the plus button ( + ) to add one or more AMI attributes. Note: please indicate AMI levels required per the agreement (i.e., “30,” “60,” or “80”) in the “AMI Level %” dropdown. Identify the number and percentage of units covered by the contract using the “# of Units Restricted” and “% Units Restricted” fields.

### Add Regulatory Restriction

\* Regulatory Restrictions  
State or Local (Regulatory authority)

Name of State/Local Restriction

Description of State/Local Restriction

Date of Implementation  📅      Date of Expiration  📅

Rent and/or Income Restrictions  
Rent and Income Restriction

**Add AMI Levels by clicking the + button below**

* AMI Level % <span style="font-size: x-small;">i</span>	* # of Units Restricted	* % Units Restricted	🗑️
80	40	40%	🗑️

+



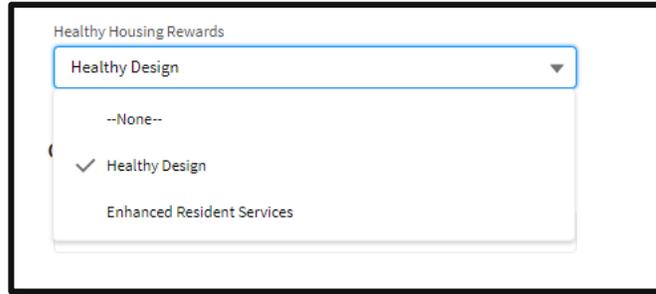
## Other Updates to the Properties Tab

### Healthy Housing Rewards

In the “Property Information” section, a “Healthy Housing Rewards” field has been added.

Select one of the following options as applicable to the subject property:

- Healthy Design, or
- Enhanced Resident Services (ERS).



The screenshot shows a dropdown menu titled "Healthy Housing Rewards". The selected option is "Healthy Design". The menu is open, showing three options: "--None--", "✓ Healthy Design", and "Enhanced Resident Services".