Using the FHA Connection

This *FHA Connection Guide* module describes and illustrates the many features and tools provided to assist you in using the FHA Connection, including:

- **Navigation and Organization in the FHA Connection**, provided through:
  - “Always Available” Information Links in the Page Header and Footer
  - Breadcrumb Trail (Red Banner) which shows your navigation path and links to previous pages
  - Page Title (Blue Banner) which identifies the current function and its processing stage

- **User Assistance in the Processing Environment**, including tools such as:
  - User Aids, e.g., buttons, drop-down lists, calendar, favorites lists, and lookups
  - Default Settings that affect processing outcomes
  - Success, Error, and Warning Messages
  - Training and Information Tools (available via the menu and processing pages)

- **Bookmarking FHA Connection Pages**

**Navigation and Organization in the FHA Connection**

The following navigational and organizational aids are provided in the FHA Connection.

**“Always Available” Information Links in the Page Header and Footer**

The “always available” information links in the headers and footers of FHA Connection pages provide access to menus and information pages (**Figure 1**). See *User Aids*, p. 6, for a description of these links.

**Note:** The header links are not available until you have signed on to the FHA Connection.
**Breadcrumb Trail (Red Banner)**

The navigation—breadcrumb—trail appears at the top of the page in a red banner. Its purpose is to display your location as you progress through the menu structure. Figure 2 shows this sequence, beginning from the Main Menu via the path Single Family FHA > Single Family Origination > Case Processing. Each title in the trail is also a direct link to that page or function.

*Note*: The breadcrumb trail is also helpful when receiving or providing user assistance.

When you have progressed through the menu structure from the Main Menu to a function-level menu, e.g., Case Processing (Figure 2), select a function in which to perform the desired processing task, e.g., Insurance Application. On each function page, the page title identifies the function and the processing stage you are in; this is explained and illustrated in Page Title Changes in Processing Functions (Figure 3) and Page Title Changes in List Functions (Figures 4 and 5).
**Page Titles (Blue Banner)**

The page title appears toward the top of the page in a blue banner. It is positioned directly below the red breadcrumb trail. The page title names the function you are using, e.g., **Insurance Application**, and the stage in using the function, e.g., Insurance Application (request), Insurance Application Update, or Insurance Application Results (Figure 3). **Page Title Changes in Processing Functions** and **Page Title Changes in List Functions** give examples of two types of pages and their naming patterns.

**Page Title Changes in Processing Functions.** The **Insurance Application** function pages shown in Figure 3 show the sequence of page title changes during a loan processing progression:

1. Initial (request) page: **function name alone** (Insurance Application)
2. Continued processing: **function name plus “update”** (Insurance Application Update) has fields open for authorized users to make changes or additions.
3. Processing stage completed: **function name plus “results”** (Insurance Application Results). Fields are view only. For users not authorized to update, the “results” page follows the query.

![Figure 3: Page title progression: request --> update --> results](image-url)
Page Title Changes in List Functions. List functions, e.g., those found on the FHA Approval Lists menu, allow retrieval of information from HUD lists. Examples are lists of appraisers, inspectors, business partners, mortgage limits, and properties. The examples from the FHA Approval Lists Underwriters function show the page title changes in a list function from query page (Figure 4) to results page (Figure 5).

Figure 4: Portion of Underwriters query page (for page title illustration)

Figure 5: Portion of Underwriters List page (for page title illustration)
User Assistance in the FHA Connection Processing Environment

The numerous and varied user assistance provisions discussed in the following sections are:

- **User Aids**, located directly on the page, e.g., links to contacts and resource pages, specialized buttons, or “favorites lists”
- **Default Settings**, i.e., preselected options in drop-down lists
- **Success, Error, or Warning Messages**
- **Training and Information Tools** located directly at the point of processing need.

**User Aids**

The FHA Connection integrates a number of user aids into its pages to assist users directly at the point of need during processing. Examples of these user aids are described and/or illustrated:

- **Buttons** assist in performance of standard and special purpose tasks and to expedite navigation.
  
  Some examples are:
  
  - **Send**: Transmits the page for processing
  - **Next**: Navigates to the next page in a list of results
  - **New Request**: Returns you to the initial data input (query) page of a function to enter a new request

- **The Calendar** provides an interactive function to select a date to enter in a field:

  ![Date Field with Calendar](image)

- **Favorites List** is used to build a resource list for data to enter in a field:

  ![Actual Appraiser Field with Favorites List](image)

  - The first time you click the **Favorites List** icon, a pop-up page, e.g., Add an Appraiser, appears for entry of appraiser information:

    ![Add an Appraiser](image)

    - **Pop-up page to build an Appraiser Favorites reference list**

  - The Appraiser Favorites List provides search, select, and list maintenance/update options:

    ![Appraiser Favorites List](image)
• Information pages include “always present” links in page header and footer (Figure 1).

Note: If you have not already done so, you may be required to sign on to the FHA Connection depending upon your selected link.

Page header links access:
- the Home page
- Main Menu (access points for business areas)
- ID Maintenance menu for password change/other administrative functions
- E-mail Us to contact Single Family FHA Connection Administrator
- Contact Us – FHA Resource Center, other contacts

Page footer links access:
- the HUD Housing/Federal Housing Administration (HUD HSG/FHA) Home page
- HUD Single Family Housing page
- HUD Multifamily Housing page
- HUDCLIPS
- Lenders Information
- Mortgagee Letters

• The Help link located at the upper right of the page provides very detailed assistance in the areas of business background, steps for processing, and field descriptions.

• Information links go to pages that provide detail on a specific form field, e.g., the information link for Case Query page’s Originator Name field, illustrated below, provides the lender’s address and telephone information.

• Lookup pages are reached by clicking the magnifying glass next to the relevant field, e.g., the ADP Code below. Use to obtain information for field input.

• Other Functions is offered in various business areas in the FHA Connection. Where available, it provides a drop-down list of options to view the currently displayed case or data in another function. For example, the drop-down list illustrated below is typical in origination functions.
• **Report or data display and download options** are provided in all functions that retrieve reports. This includes the ability to view information online and print it via the browser. Additional download and display capabilities, available in some functions, include:
  - Download to a Microsoft Excel®/spreadsheet file format
  - Display (for view, download, print) in portable document format (PDF) using Adobe® Reader® available from http://www.adobe.com

**Default Settings**

Some query pages open with preselected, default settings, e.g., a drop-down list with an option already selected. These preset options reflect the most common selection for a field, and are intended to expedite processing. An example is the **FHA Approval Lists Underwriters** function page which opens with **Underwriter ID** as the preselected **Sorted By** option for the results page (Figure 6). Checking all settings prior to submitting your input will ensure that the search and sort criteria are the ones you want.

![Figure 6: Default setting for Underwriters results page](image)

**Success, Error, and Warning Messages**

After you click to transmit an FHA Connection page, the information you entered on that page is checked against information in HUD databases and other official agency databases. Processing status is indicated by a Success, Warning, or Error message at the top of the page.

**Success Message.** A success message indicates successful processing (Figure 7).

![Figure 7: Success message appears beneath the page title at top of page](image)
**Error and Warning Messages.** Error and Warning messages offer help with processing problems. These messages appear at the top of the page in a blue banner to flag a problem (Figure 8). The brief Error message at the top of the page includes a **Review Errors** link. Click **Review Errors** to go to the bottom of the page where the Details section (Figure 9) describes the error.

Optionally, some function pages, e.g., the Insurance Application Update page, may have a **More Details** link that leads to an Error Message Details page (Figure 10) describing the error in more detail and offering tips on how to rectify it.

![Figure 8: Processing error on Insurance Application Update page](image1)

**Figure 8:** Processing error on Insurance Application Update page

![Figure 9: Error Details](image2)

**Figure 9:** Error Details

- **Brief statement of problem; optionally, has link to Error Message Details page**
- **Field name appears in red when selection or data entry in that field is incorrect**
- **Link to page-end Error Details section to review error(s)**
- **Error message**
The Error Message Details page describing the construction code selection error and how to rectify it is shown in Figure 10.

![Error Message Details pop-up page](image)

**Figure 10: Error Message Details pop-up page**

*Training and Information Tools*

Some FHA Connection training tools are available directly on the processing or menu page. This section briefly discusses three such tools:

- **Help**
- **What I Need to Know (WINK)** training modules
- **Processing a Mortgage for FHA Insurance**

For more detail on these and similar resources, see the *FHA Connection Guide: FHA Connection Training Resources* module.

**Help.** Reach the Help menu via **Help Links** which is provided at the upper right of FHA Connection function pages. The **Help** menu (Figure 11) includes **Business Background**, **Steps for Processing**, and **Field Descriptions**. Some business areas and functions offer variations of this Help.

![Help menu](image)

**Figure 11: Help menu**
What I Need to Know (WINK). These training modules are function-specific user aids located on the Single Family Origination Case Processing, Case Number Assignment, FHA Approval Lists, and Origination Reports menus adjacent to the functions they illuminate.

For example, the WINK icon to the left of a loan processing option, e.g., Case Number Assignment (Figure 12), opens a Topics page from which you can select the subject of interest.

Figure 12: WINK modules available via the Case Processing menu

Processing a Mortgage for FHA Insurance. Processing a Mortgage for FHA Insurance (Figure 13) is an illustrated tutorial available on the Single Family FHA Case Processing menu page. The tutorial is aimed at Title II Direct Endorsement (DE) lenders with access to HUD's origination system. Three workflows are available and depict the following business tasks:

- Purchase or Refinance Forward Mortgage Workflow
- 203(k) Rehabilitation Mortgage Workflow
- Home Equity Conversion Mortgage (HECM) Workflow

Figure 13: Main page of Processing a Mortgage for FHA Insurance