

# FHA Connection Registration Procedures

**All new FHA Connection users** must register to receive HUD authorization and a user ID in order to use the FHA Connection. Access to the FHA Connection is provided *only* to users:

- directly authorized by HUD through HUD's assignment of a user ID to that specific individual
- in continuing good standing

**Important:** The FHA Connection is a secure system, subject to the provisions of *Title 18, United States Code, section 1030* which specifies penalties for exceeding authorized access, alteration, damage, or destruction of information residing on Federal Computers. All users are responsible for following the rules outlined in the **Secure System Access Requirements** section of this **FHA Connection Guide** module.

## FHA Connection Registration Process

The following key registration steps and information apply to all FHA Connection users:

1. All Registration forms are accessible via the FHA Connection Welcome page). In the Welcome page's **Getting Started** section (Figure 1), use the **Registering a New User** link (<https://entp.hud.gov/clas/reginfo.cfm>) to reach the Registering to Use the FHA Connection page (Figure 2).

**Welcome**

The FHA Connection provides FHA-approved lenders and business partners with direct, secure, online access to computer systems of the U.S. Department of Housing and Urban Development (HUD).

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**Getting Started section**

**Getting Started**

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**Legal Notice:** U.S. Department of Housing and Urban Development  
By accessing this system, you agree to the Rules of Behavior for this system and are bound by the following Terms and Conditions:

- This computer system, including all related equipment, networks, and network devices (specifically including Internet access) contains data belonging to the U.S. Government, and is provided for authorized U.S. Government use only.
- Access requires the use of one or more Multi-factor Authentication methods, which ties the account to an authorized user, validated by either account number and password or PIV ID card and PIN that must never be shared with anyone at any time. Doing so increases the risk of access by an unauthorized person posing as you.
- Authorized personnel will treat information about HUD computing resources (i.e., system names, technologies employed, etc.) as sensitive and will not reveal it to unauthorized personnel.
- This computer may be monitored for all lawful purposes, including ensuring that its use is authorized, to facilitate protection against unauthorized access, and to verify operational security.
- During monitoring, information may be examined, recorded, copied, and used for authorized purposes.
- All activities and information, including personal information, associated with the use of this system may be monitored. Use of this computer system, authorized or unauthorized, constitutes consent to monitoring.
- Misuse or unauthorized use may subject you to criminal prosecution.
- Evidence of unauthorized use collected during monitoring may be used for administrative, criminal, or other adverse action. Use of this system implies understanding of these terms and conditions.

Authority: Section 203, National Housing Act, Pub. L. 73-479; Section 255, National Housing Act, Pub. L. 100-242; 42 U.S.C. 3543 - Sec. 3543 - Preventing fraud and abuse in Department of Housing and Urban Development programs; U.S. Federal Criminal Code 18 USC 1030 - Fraud and Related Activity with Computers; and HUD Information Technology Security Policy 2400.25.

**Click link to reach registration forms and information**

**Figure 1: Registration forms and information links from the Welcome page (no sign on required)**

2. The table on the Registering to Use the FHA Connection page (**Figure 2**) organizes registration forms and their related information by **Type of User**. The **Registration** column associated with each **Type of User** provides registration information and links to the appropriate forms.

### Registering to Use the FHA Connection

An FHA Connection user ID and password are required to log on to the FHA Connection. To obtain an ID, an applicant must register according to the procedures defined for the user type. Refer to the table below.

**Privacy Act Statement**  
**Authority:** HUD is authorized to collect Personally Identifiable Information (PII), including Social Security Numbers (SSNs) by Section 203, National Housing Act, Pub. L. 73-479, Section 255, National Housing Act, Pub. L. 100-242, 42 U.S.C. 3543 - Sec. 3543 - Preventing fraud and abuse in Department of Housing and Urban Development programs, and in U.S. Federal Criminal Code 18 USC 1030 - Fraud and Related Activity with Computers, HUD Information Technology Security Policy 2400.25, and in HUD Handbook 4000.1.

**Purpose:** HUD will use this information, including Social Security Numbers (SSNs) to verify the identity of all individuals who request a user ID to access HUD information systems.

**Routine Uses:** The information will be used by and disclosed to HUD personnel and contractors or other agents to protect HUD information systems and networks as well as to safeguard sensitive PII and/or business-related information of participants in HUD programs that use CAVIRS and/or other information systems in fulfilling their Congressionally-mandated missions. Pursuant to the published Privacy Act System of Records Notices (SORNs), HUD may share the information with other program offices within HUD, and with law enforcement or other government agencies as necessary to respond to potential or actual threats to the security of Federal information systems and related data.

or SSN) is voluntary; however, failure to provide the requested information may delay or prevent access to this system is publicly available at: [https://www.hud.gov/program\\_offices/officeofadministration/privacy\\_act/](https://www.hud.gov/program_offices/officeofadministration/privacy_act/)

Type of User	Description
<ul style="list-style-type: none"> <li>FHA-approved Lender (Single Family or Multifamily)</li> <li>Service Bureau</li> </ul>	<p>The organization must designate an employee to act as an FHA Connection Application Coordinator. FHA-approved lenders can have a maximum of four Application Coordinators. Application Coordinators maintain the FHA Connection user IDs for the entire organization (besides using the FHA Connection applications for which they are authorized).</p> <ul style="list-style-type: none"> <li>Prior to applying for an Application Coordinator user ID, the applicant should verify the <a href="#">mailing address</a> HUD has on record for the organization to avoid possible mailing delays. For a lender, this is the e-mail address of the lender's Administrative Contact on record in HUD's Lender Electronic Assessment Portal (LEAP). For a service bureau, this is the home office mailing address HUD has on record for the organization with attention to its Chief Executive Officer (CEO).</li> <li>The Application Coordinator applicant completes the <a href="#">Application Coordinator Registration</a> form to obtain an FHA Connection user ID.</li> <li>If a user ID is issued for a lender's Application Coordinator, an e-mail message disclosing the Application Coordinator's FHA Connection user ID is sent to the lender's Administrative Contact in LEAP. Upon final approval by the Administrative Contact, the FHA Connection user ID is provided to the Application Coordinator.</li> </ul> <p>If a user ID is issued for a service bureau's Application Coordinator, a notification letter disclosing the user ID is mailed within 7 to 10 days to the organization's home office mailing address, to the attention of the CEO. Upon final approval by the CEO, the FHA Connection user ID is provided to the Application Coordinator.</p>
	<ul style="list-style-type: none"> <li>Once the Application Coordinator receives an ID, other employees of the organization (Standard Users) can request FHA Connection user IDs for themselves by completing the <a href="#">Standard User Registration</a> form.</li> <li>All registration forms are processed overnight. An e-mail message is sent to the e-mail address provided on the applicant's registration form notifying the applicant if an FHA Connection user ID was issued. If an ID was not issued, an explanation is provided.</li> <li>The Application Coordinator obtains the ID issued for the Standard User by accessing FHA Connection ID Administration through the FHA Connection's ID Maintenance menu. The Application Coordinator grants the Standard User the appropriate FHA Connection application authorizations (see <a href="#">User Administration</a> in the FHA Connection Guide for details). The FHA Connection user ID is then disclosed to the Standard User by the Application Coordinator. Application Coordinators can maintain their own FHA Connection user ID information and grant themselves the appropriate FHA Connection application authorizations.</li> </ul>

For additional registration information, see [FHA Connection Registration Procedures](#) in the FHA Connection Guide and [Frequently Asked Questions - Registration and Sign-on](#).

**Note:** To establish a service bureau for a Title II lender, send a request via e-mail to [LenderAssistance@hud.gov](mailto:LenderAssistance@hud.gov). To establish a service bureau for a Title I lender, call the Premiums Help Line at (800) 669-5152, x2832. For additional information, see [Service Bureau Administration](#) in the FHA Connection Guide.

**Column for Type of User, e.g., HUD-approved Lender or Service Bureau**

**Column provides Registration information, links to forms and resources for each respective user type**

**Application Coordinator Registration form information**

**Standard User Registration form information**


Figure 2: Segment of Registering to Use the FHA Connection page (HUD-approved Lender/Service Bureau)

3. The following information is needed to complete the registration form: name, telephone number, mother's maiden name, Social Security Number (SSN), e-mail address, and lender ID or service bureau ID.

4. It is important to remember the password that you enter on the registration form as it must be used for your initial sign on. For security reasons, it is not provided back to you with your authorization. As part of your first sign on to the FHA Connection, you will be prompted to change this initial password (another system security measure). **FHA Connection Password Change** is automatically presented for you to make this change. To continue processing, you then sign on again to the FHA Connection using the new password.
5. There are **two main categories of user types**:
  - **Standard Users**, who perform loan processing, servicing, or other related business tasks (see **Standard User Registration**), and make up the largest number of FHA Connection users
  - **Application Coordinators**, who maintain/administer the access needs of their institution's Standard Users (see **Application Coordinator Registration**)
6. For an organization new to the FHA Connection, the establishment of HUD-approved Application Coordinators must take place prior to any user registration because the Application Coordinator administers and maintains Standard Users' IDs. Each Single Family HUD-approved lender can establish up to four Application Coordinators (all other organizations can establish from two to four Application Coordinators based upon the organization type). Each institution or agency should establish at least two Coordinators to ensure a backup is available (see **Application Coordinator Registration**).

**Note:** Prior to registration, **HUD-approved lenders** should verify the *e-mail address* of their organization's Administrative Contact on record in HUD's Lender Electronic Assessment Portal (LEAP). The authorization notification is sent to this e-mail address.

For **service bureaus**, verify the *home office address* on record with HUD to facilitate receiving the Application Coordinator's authorization and user ID.

Use **Help Links**  at the upper right of all registration forms (and FHA Connection processing pages) for very detailed assistance on **Business Background**, **Steps for Processing**, and **Field Descriptions**.

## Registration Terms Defined

The following table defines key terms used in the FHA Connection registration process. It also provides a brief statement of the roles of system users.

**Table 1: Registration Terms Defined**

Term	Definition
<b>Application Coordinator</b> (user's role within an organization)	Maintains user access to the FHA Connection. Tasks include setting up user authorizations to specific system applications and their functions; performing ID maintenance; and password reset, etc. An Application Coordinator may also be a Standard User if tasked by their organization to perform online loan processing or servicing. (Single Family Housing lenders may have up to four Application Coordinators. All other institutions/organizations can establish from two to four Application Coordinators based upon the organization type.)
<b>Standard User</b> (user's role within an organization)	Performs online FHA business processing, e.g., originating or servicing loans.
<b>Title I Lender</b> (based on the type of loans the institution processes)	Title I lenders process or service loans for property improvements and the purchase of manufactured housing. A lender may be approved by HUD for both Title I and Title II.
<b>Title II Lender</b> (based on the type of loans the institution processes)	Title II lenders process or service loans for single family homes. See Title I Lender.

Table 1: Registration Terms Defined

Term	Definition
<b>User Name (User ID)</b>	The user ID issued by HUD that authorizes an individual user to access the FHA Connection. The user ID is entered in the <b>User Name</b> field in the Sign on dialog box when logging on to the FHA Connection. Each FHA Connection user must obtain their own user ID.
<b>User Type</b> (defined according to the HUD business area in which the institution or organization works)	<b>HUD-approved Lender</b> Processes Single Family or Multifamily HUD-insured loans
	<b>Service Bureau</b> Processes monthly mortgage insurance premiums for HUD-approved lenders
	<b>HUD-approved Appraiser</b> Performs property appraisals for FHA cases (if on the FHA Appraiser Roster); and/or participates in HUD's appraiser review process
	<b>HUD-certified Housing Counselor</b> Conducts housing counseling and/or HECM counseling
	<b>Auditor/Independent Public Accountant</b> Assists HUD-approved lenders with annual audit
	<b>CAIVRS user that is not a HUD-approved lender or is a non-HUD federal agency</b> Accesses the Credit Alert Verification Reporting System (CAIVRS), a delinquent federal borrower's database, to pre-screen creditworthiness

For information specific to user type and related links, go to the **Quick Start Guide by Audience Group** at: <https://entp.hud.gov/qckstart/qckstrtr.cfm>.

For specific registration steps and examples, see the **Application Coordinator Registration** and **Standard User Registration** sections that follow below.

## Application Coordinator Registration

Organizations designate specific people to employees as Application Coordinators so that they can:

- set up authorizations for their organization's Standard Users to use FHA Connection system applications
- assist Standard Users with changes to their authorizations or their nonsecure data (e.g., e-mail address), and resetting passwords

Application Coordinators may also be assigned by their organization to function as Standard Users, e.g., to perform loan origination or loan servicing tasks.

To register, select the user type of your organization on the Registering to Use the FHA Connection page (<https://entp.hud.gov/clas/reginfo.cfm>) (**Figure 2**). This page provides the links to Application Coordinator registration forms in a table that lists registration information for **all organizational types**.

**Remember:** Application Coordinators must be approved prior to any **user** registration as Application Coordinators are the ones who administer and maintain Standard User IDs. Each institution should establish at least two Application Coordinators to provide backup.

## Completing the Application Coordinator Registration Form

The Application Coordinator Registration forms *for ALL user types* begin with a similar data input section requiring name, SSN, address, telephone number, e-mail address, and password selection and password verification (**Figure 3**).

First Name:

Middle Initial:

Last Name:

Social Security Number:  -  -

Organization Name:

Telephone Number:  -  -

Provide your e-mail address.

- Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com.

E-mail Address:

Re-enter E-mail Address for Verification:

Choose a Password.

- You will enter your password each time you use this service. *Note: Your password must be 8 characters in length and have at least one uppercase letter, one number, and one special character. Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g., with upper and lower case letters, etc.*

Password:

Re-enter Password for Verification:

For future verification, please provide your Mother's Maiden Name:

Figure 3: User data input section of Application Coordinator Registration form

*Title I and Title II lenders, service bureaus, and multifamily lenders* must complete the requisite additional section that follows for system application selection (**Figure 4**). System application selection for each is described in following sections.

### System Application Selection Overview

On the Application Coordinator Registration form used by Title I and Title II lenders, service bureaus, and multifamily lenders, the system application selections are organized in two main sections, according to user type:

- the **Title II Lender** and **Service Bureau authorizations** which follow the **Choose your System Applications** heading on the form (**Figure 4**). (See the **System Application Selection: Title II Lenders** and the **System Application Selection: Service Bureaus** sections.)
- the **Title I Lender authorizations** which follow the Title II lender and service bureau authorizations on the form (**Figures 5 and 6**). (See the **System Application Selection: Title I Lenders** section.)



### System Application Selection: Title II Lenders

Title II lenders may select from more than 15 HUD system applications. **Figure 4** shows the Title II **Choose your System Applications** section where the applicable ID is entered, and the system application options are selected. The example in **Figure 4** shows options for CHUMS users.

To use this section:

1. In the **Title II Lender ID** field (**Figure 4**), enter your ten-digit Title II lender ID.
2. Continue to the **Authorization for...** sections to select application(s) (and functions), e.g., **CHUMS Applications**. Depending upon whether an access level must also be set, an authorization is established by either:
  - Clicking the desired **checkbox(es)**, e.g., **MIC/NOR List**
  - Clicking **radio button(s)** to select each authorization AND at the same time assign its access level, e.g., the **Insurance Application** authorization at the *Add/Update* access level.

**Note:** HUD-approved multifamily lenders register according to the procedure above, entering their FHA Lender ID in the **Title II Lender ID** field and selecting the applicable authorizations.

Choose your System Applications.

• Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One ID must be entered and one corresponding application must be chosen.

Authorization for Lender Electronic Assessment Portal Applications. Please Note: These roles apply to both Title I and Title II Lender IDs.

<input type="checkbox"/> Institution View Only	<input type="checkbox"/> Institution Data Entry	<input type="checkbox"/> Branch Data Entry
<input type="checkbox"/> Notice of Material Events	<input type="checkbox"/> Recertification Data Entry	<input type="checkbox"/> Recertification Payment
<input type="checkbox"/> Electronic Funds Transfer/Cash Flow Account Setup	<input type="checkbox"/> Corporate Officer Reviewer	

Title II Lender ID:  Service Bureau:

Authorization for CHUMS Applications:

<input type="checkbox"/> CAIVRS Authorization	<input type="checkbox"/> Case Query	<input type="checkbox"/> Mortgage Insurance Certificate
<input type="checkbox"/> Case/Appraisal Transfer	<input type="checkbox"/> Refinance Authorization	<input type="checkbox"/> Underwriter Registry
<input type="checkbox"/> Underwriters	<input type="checkbox"/> Origination/Escrow Closeout Reports	<input type="checkbox"/> MIC/NOR List
<input type="checkbox"/> Mortgagee Performance Report	<input type="checkbox"/> MIP Calculator	<input type="checkbox"/> HOPE for Homeowners AUS
<input type="checkbox"/> HECM Referral	<input type="checkbox"/> Case Cancel/Reinstate	<input type="checkbox"/> Counseling Certificate

Appraisal Processing:	<input type="radio"/> Add/Update <input type="radio"/> Query (Read-Only) <input checked="" type="radio"/> Not Authorized	Case Number Assignment:	<input type="radio"/> Add/Update <input type="radio"/> Query (Read-Only) <input checked="" type="radio"/> Not Authorized
Insurance Application:	<input type="radio"/> Add/Update <input type="radio"/> Query (Read-Only) <input checked="" type="radio"/> Not Authorized	Inspector Assignment:	<input type="radio"/> Add/Update <input type="radio"/> Query (Read-Only) <input checked="" type="radio"/> Not Authorized

Figure 4: Application Coordinator system application selection section (Title II Lender illustration)

3. An explanation of these systems and their applications is provided via (see the **Field Descriptions**).

### System Application Selection: Service Bureaus

A service bureau may request access to the Title II **Monthly Premiums** applications and/or the Title I insurance and claims systems applications. As an example of the service bureau authorization process, refer to **Figure 4** which shows the **Choose your System Applications** heading.

1. In the **Service Bureau** field shown in **Figure 4**, enter the five-digit ID for the service bureau by which you are employed.
2. Continue to the portions of the Application Coordinator Registration form with the desired authorizations, e.g., the **Monthly Premiums Applications** shown as an example in **Figure 5**.

**Authorization for Monthly Premiums Applications:**

<input type="checkbox"/> Portfolio	<input type="checkbox"/> Billing	<input type="checkbox"/> Reconciliation
<input type="checkbox"/> Lender Notification	<input type="checkbox"/> Advance Notices	<input type="checkbox"/> Refund Transactions
<input type="checkbox"/> Case Detail	<input type="checkbox"/> Reallocation Transactions	<input type="checkbox"/> Add Case to Payment
<input type="checkbox"/> Submit Payment File	<input type="checkbox"/> View Payment History	<input type="checkbox"/> View File Transmission History


**Update or View Payment:**

☐ Update  
☐ Query (Read-Only)  
☐ Not Authorized

Figure 5: Some Service Bureau authorization options

### System Application Selection: Title I Lenders

Title I lenders use this section as follows:

1. In the **Title I Lender ID** field (**Figure 6**), enter your ten-digit Title I lender ID.
2. Continue to the **Authorization for...** section with the applicable authorizations, e.g., **Report Single Loans**, and click the checkbox(es) beside the desired authorization(s).
3. An explanation of these systems and their applications is provided via [Help Links](#) .

**Authorization for Title I Applications:**

<input type="checkbox"/> Report Single Loans	<input type="checkbox"/> Report Single Refinances	
<input type="checkbox"/> Claim Inquiry	<input type="checkbox"/> Download Bills	<input type="checkbox"/> Case Number Assignment
<input type="checkbox"/> Upfront Premium Payment	<input type="checkbox"/> Request for Endorsement Letter	<input type="checkbox"/> Insurance Application
<input type="checkbox"/> Case Binder List	<input type="checkbox"/> Case Query	<input type="checkbox"/> LIC/NOR List
<input type="checkbox"/> Upfront Payment History		
<input type="checkbox"/> Loan Data Changes	<input type="checkbox"/> Case Cancel	
<input type="checkbox"/> Annual Premium Payment	<input type="checkbox"/> Annual Payment History	<input type="checkbox"/> Case Transfer
<input type="checkbox"/> Endorsement Aging Query	<input type="checkbox"/> FHA PowerSaver Loan	<input type="checkbox"/> Portfolio

**Underwriters:**

☐ Add/Update  
☐ Query (Read-Only)  
☒ Not Authorized

**Refund Query:**

☐ Query (Read-Only)  
☒ Not Authorized

Figure 6: Title I Lender ID input fields and Title I Lender authorization options

**Important:** See the **Secure System Access Requirements** section for rules regarding access to and use of the FHA Connection.

## Standard User Registration

Standard Users are those who will perform online business tasks for their organization using the FHA Connection. The following steps are an overview of the Standard User registration process, including the workflow and tasks:

1. Standard Users register online using the appropriate Standard User Registration form as outlined in the **Standard Users Registration Procedures** section that follows.
2. A new user ID is generated for the specific user after the employee applicant successfully completes the registration form.
3. The Application Coordinator then obtains the issued ID online via the FHA Connection ID Administration page, enters the proper authorizations, and provides the user ID to the new user.
4. Following registration, for future needs, employees contact their organizational Application Coordinator for assistance with:
  - Password reset problems
  - Changing permissions to FHA Connection functions
  - Authorization to use a new FHA Connection function
  - Updating nonsecure employee information.

**Note:** For organizations new to FHA Connection use, Standard User registration must be preceded by Application Coordinator establishment (see **Application Coordinator Registration**).

### Standard User Registration Procedures

The Standard User Registration forms **for ALL user types** have a similar data input section requiring: name, SSN, address, telephone number, e-mail address, and password selection and password verification (**Figure 7**).

The screenshot displays the 'Standard User Registration' form. At the top, there is a blue header bar with the title 'Standard User Registration' and a red 'Help Links' button with a question mark icon. Below the header, a paragraph instructs the user to fill out the form and click 'Send' upon completion. A warning note follows, stating that misuse of federal information is prohibited under Title 18, United States Code, section 1030. The form fields are organized into sections: 'First Name', 'Middle Initial', and 'Last Name' (each with a text input box); 'Social Security Number' (with three separate boxes for digits and hyphens); 'Organization Name' (with a long text input box); 'Telephone Number' (with three separate boxes for digits and hyphens); 'Provide your e-mail address.' (with a bulleted example of email format); 'E-mail Address:' (with a text input box); 'Re-enter E-mail Address for Verification:' (with a text input box); 'Choose a Password.' (with a bulleted note on password requirements); 'Password:' (with a text input box); 'Re-enter Password for Verification:' (with a text input box); and 'For future verification, please provide your Mother's Maiden Name:' (with a text input box).

Figure 7: User data input section of Standard User Registration form



The Standard User Registration form for **Title I and Title II lenders, service bureaus, and multifamily lenders**, illustrated here, follows the user data input section with a detailed system application selection section (**Figure 8**). However, the registration form for **all other user types** consists *only* of the user data fields illustrated in **Figure 7**.

**This section provides relevant system application options**

Choose your System Applications.

• Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One ID must be entered and one corresponding application must be chosen.

☐ For Lender Electronic Assessment Portal. Please Note: These roles apply to both Title I and Title II Lender IDs.

Title II Lender ID:  Service Bureau:  **Enter the applicable ID (if Title II or Service Bureau)**

**Title II or Service Bureau authorization request section**

<input type="checkbox"/> For CHUMS	<input type="checkbox"/> For Monthly Premiums	<input type="checkbox"/> For Mortgage Record Changes
<input type="checkbox"/> For Claims Processing	<input type="checkbox"/> For Upfront Premiums	<input type="checkbox"/> For Neighborhood Watch
<input type="checkbox"/> For Home Equity Conversion Mortgage Reports	<input type="checkbox"/> For Multifamily Applications	<input type="checkbox"/> For Physical Assessment Subsystem
<input type="checkbox"/> For Development Application Processing	<input type="checkbox"/> For eLOCCS - Line of Credit Control Subsystem	<input type="checkbox"/> For Active Partners Performance System
<input type="checkbox"/> For Capital Needs Assessment	<input type="checkbox"/> For FHA Subsidiary Ledger	<input type="checkbox"/> For Application Submission and Processing System
<input type="checkbox"/> For Loan Review System		

Title I Lender ID:  **Enter the applicable ID (if Title I)**

☐ For Title I ☐ For Credit Alert Interactive Voice Response System ☐ For Neighborhood Watch

**Title I authorization request section**

Figure 8: Standard User system application selection section

Additionally, some user types, e.g., HUD-approved lenders and service bureaus, have a Standard User Registration form that is separate from the Application Coordinator Registration form. Other user types' forms are a common form requiring selection of the option to register either as a Standard User or Application Coordinator.

**Important:** See the **Secure System Access Requirements** section for rules regarding access to and use of the FHA Connection.

## Secure System Access Requirements

The FHA Connection is a secure system. All users authorized to use the FHA Connection must observe the following legal requirements:

- Each FHA Connection user must obtain his/her own user ID. Only HUD can issue user IDs, and this user ID is associated with only one individual.
- FHA Connection user IDs are NOT to be shared. Terminated user IDs are not reissued to another user. Using an FHA Connection user ID assigned to another person falls under the provisions of *Title 18, United States Code, section 1030*, which specifies penalties for **exceeding authorized access**, alteration, damage or destruction of information residing on Federal Computers. This information is prominently posted on the FHA Connection Welcome page (**Figure 9**), on the registration forms, and on the FHA Connection ID Administration form used by the Application Coordinator.

**Welcome**

The FHA Connection provides FHA-approved lenders and business partners with direct, secure, online access to computer systems of the U.S. Department of Housing and Urban Development (HUD).

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[Forgot Your Password?](#)  
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**Location of legal warning citing secure system access requirements**

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**Legal Notice: U.S. Department of Housing and Urban Development**  
By accessing this system, you agree to the Rules of Behavior for this system and are bound by the following Terms and Conditions:

- This computer system, including all related equipment, networks, and network devices (specifically including Internet access) contains data belonging to the U.S. Government, and is provided for authorized U.S. Government use only.
- Access requires the use of one or more Multi-factor Authentication methods, which ties the account to an authorized user, validated by either account number and password or PIV ID card and PIN that must never be shared with anyone at any time. Doing so increases the risk of access by an unauthorized person posing as you.
- Authorized personnel will treat information about HUD computing resources (i.e., system names, technologies employed, etc.) as sensitive and will not reveal it to unauthorized personnel.
- This computer may be monitored for all lawful purposes, including ensuring that its use is authorized, to facilitate protection against unauthorized access, and to verify operational security.
- During monitoring, information may be examined, recorded, copied, and used for authorized purposes.
- All activities and information, including personal information, associated with the use of this system may be monitored. Use of this computer system, authorized or unauthorized, constitutes consent to monitoring.
- Misuse or unauthorized use may subject you to criminal prosecution.
- Evidence of unauthorized use collected during monitoring may be used for administrative, criminal, or other adverse action. Use of this system implies understanding of these terms and conditions.

**Authority:** Section 203, National Housing Act, Pub. L. 73-479; Section 255, National Housing Act, Pub. L. 100-242; 42 U.S.C. 3543 - Sec. 3543 - Preventing fraud and abuse in Department of Housing and Urban Development programs; U.S. Federal Criminal Code 18 USC 1030 - Fraud and Related Activity with Computers; and HUD Information Technology Security Policy 2400.25.

Figure 9: Title 18, United States Code, section 1030 statement on Welcome page

Additionally, you are prompted to set up a new FHA Connection password at initial sign on to the FHA Connection. See the **Password Rules** section below. See also the **FHA Connection Guide** module *Signing on to the FHA Connection*.

### Password Rules

Passwords **MUST NOT** be disclosed. At initial sign on, new users are required via presentation of a **Password Change** page to change their password immediately before using the FHA Connection. This security procedure is due to the registration password being recorded on the registration form. From this point on, your password should be known only by you and should never be shared, displayed online, or divulged publicly in any way. This includes, but is not limited to, examples such as provision to third parties in telephone conversations, placing on office message boards, and/or recording it in a written note or message or in a workstation file.

Password creation rules follow in **Figure 10**.

### FHA Connection Password Creation Rules

**Password creation rules include the following:**

- **MUST be changed every 90 days**
- **MUST be eight (8) characters in length**
- **MUST contain at least one:**
  - **number,**
  - **uppercase letter, and**
  - **special character, e.g., @, #**
- **ARE case sensitive, e.g., if M@ry1#Ab is your password, entering m@ry1#aB will fail**
- **MUST include numbers, letters, and a special character**
- **Cannot be changed to any of the last 24 passwords previously used.**

Figure 10: FHA Connection Password Creation Rules

## Sample Forms: Application Coordinator and Standard User

To provide a detailed example of the Application Coordinator and Standard User registration forms for illustration, the full forms for Title I and Title II lenders, service bureaus, and HUD-approved multifamily lenders are provided in the following sections.

### Application Coordinator Form for Title I and Title II Lenders, Service Bureaus, and HUD-approved Multifamily Lenders

The full form for Title I and Title II lenders, service bureaus, and HUD-approved multifamily lenders is provided in **Figures 11-13**. The top portion of the form (**Figure 11**) illustrates required user data inputs common to Application Coordinator forms for all user types. The **Choose your System Applications** portion is divided into two figures, due to its size, to allow display for printing from this document. **Figure 12** and the top segment of **Figure 13** contain the selection options for Title II lenders, service bureaus, and HUD-approved multifamily lenders. Title I lenders system application selection options appear in the bottom segment of **Figure 13**.

**Note:** Users wishing to have the form on hand for reference may prefer to print the **online version** of this form. Use of letter size paper prints the form in approximately 4 pages; use of legal size paper prints the form in approximately 2 1/2 pages. This Application Coordinator form is available at <https://entp.hud.gov/idapp/html/register.cfm?Coordinator=Y>.

Application Coordinator Registration

Help Links ?

To apply for an Application Coordinator ID, fill out the form below and click Send when you are through. Upon verification of the information below, an ID will be assigned and mailed to the CEO of your organization. The password will not be disclosed, so make sure you remember it!!!

**Note:** This form is to be used for Application Coordinators only. To apply for a Standard User ID, fill out the Standard User Registration form on the FHA Connection. Please see your organization's Application Coordinator for assistance. And remember:

**Warning!** Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

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**First Name:**

**Middle Initial:**

**Last Name:**

**Social Security Number:**  -  -

**Organization Name:**

**Telephone Number:**  -  -

Provide your e-mail address.

- Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com.

**E-mail Address:**

**Re-enter E-mail Address for Verification:**

Choose a Password.

- You will enter your password each time you use this service. **Note:** Your password must be 8 characters in length and have at least one uppercase letter, one number, and one special character. **Important:** At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g., with upper and lower case letters, etc.

**Password:**

**Re-enter Password for Verification:**

For future verification, please provide your Mother's Maiden Name:

Figure 11: Top portion of Application Coordinator Registration form

Choose your System Applications.

• Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One ID must be entered and one corresponding application must be chosen.

Authorization for Lender Electronic Assessment Portal Applications. Please Note: These roles apply to both Title I and Title II Lender IDs.

☐ Institution View Only      ☐ Institution Data Entry      ☐ Branch Data Entry  
☐ Notice of Material Events      ☐ Recertification Data Entry      ☐ Recertification Payment  
☐ Electronic Funds Transfer/Cash Flow Account Setup      ☐ Corporate Officer Reviewer

Title II Lender ID:  Service Bureau:

Authorization for CHUMS Applications:

☐ CAIVRS Authorization      ☐ Case Query      ☐ Mortgage Insurance Certificate  
☐ Case/Appraisal Transfer      ☐ Refinance Authorization      ☐ Underwriter Registry  
☐ Underwriters      ☐ Origination/Escrow Closeout Reports      ☐ MIC/NOR List  
☐ Mortgagee Performance Report      ☐ MIP Calculator      ☐ HOPE for Homeowners AUS  
☐ HECM Referral      ☐ Case Cancel/Reinstate      ☐ Counseling Certificate

Appraisal Processing: ☐ Add/Update  
☐ Query (Read-Only)  
☒ Not Authorized

Case Number Assignment: ☐ Add/Update  
☐ Query (Read-Only)  
☒ Not Authorized

Insurance Application: ☐ Add/Update  
☐ Query (Read-Only)  
☒ Not Authorized

Inspector Assignment: ☐ Add/Update  
☐ Query (Read-Only)  
☒ Not Authorized

Nonprofits: ☐ Query (Read-Only)  
☒ Not Authorized

Escrow Closeout: ☐ Add/Update  
☒ Not Authorized

203K Consultants: ☐ Query (Read-Only)  
☒ Not Authorized

Mortgage Credit Reject: ☐ Add/Update  
☐ Query (Read-Only)  
☒ Not Authorized

Notice of Return: ☐ Query (Read-Only)  
☒ Not Authorized

Borrower/Address Change: ☐ Update  
☐ Query (Read-Only)  
☒ Not Authorized

Electronic Binder Additions: ☐ Make Additions  
☒ Not Authorized

Lender Insurance History: ☐ Query (Read-Only)  
☒ Not Authorized

Property/Borrower Validation: ☐ Query  
☒ Not Authorized

203K Calculator: ☐ Update  
☐ Query (Read-Only)  
☒ Not Authorized

HECM Calculator: ☐ Add/Update  
☐ Query (Read-Only)  
☒ Not Authorized

Condominium Approval Maintenance: ☐ Query (Read-Only)  
☒ Not Authorized

Condominium Reviewer Registry: ☐ Update  
☐ Query (Read-Only)  
☒ Not Authorized

Authorization for Monthly Premiums Applications:

☐ Portfolio      ☐ Billing      ☐ Reconciliation  
☐ Lender Notification      ☐ Advance Notices      ☐ Refund Transactions  
☐ Case Detail      ☐ Reallocation Transactions      ☐ Add Case to Payment  
☐ Submit Payment      ☐ View Payment History      ☐ View Batch File Transmissions

Update or View Payment: ☐ Update  
☐ Query (Read-Only)  
☒ Not Authorized

Figure 12: Middle portion of Application Coordinator Registration form



## Authorization for Mortgage Record Changes Applications:

☐ Transfers ☐ Assumptions ☐ Terminations ☐ Case Inquiry

## Authorization for Claims Processing Applications:

☐ Claims Status ☐ Title Approval ☐ Claim Input ☐ Claim Remittance

## Authorization for Upfront Premiums Applications:

Payments: ☐ Pay Upfront Premium ☐ Payment History

## Case Information:

☐ Case Corrections  
☐ Case History  
☐ Case Master Summary  
☐ Payment Details  
☐ Unendorsed Cases

## Reports:

☐ Penalties Due  
☐ Refinance Exceptions  
☐ Refunds Disbursed  
☐ Refund Details  
☐ Suspended Payments

## Authorization for Neighborhood Watch Applications:

☐ Summary Data ☐ Loan Details

## Authorization for Home Equity Conversion Mortgage Reports Applications:

☐ Query Reports

## Authorization for Multifamily Delinquency and Default Reporting Applications:

☐ Point of Contact ☐ Data Submission

## Authorization for Physical Assessment Subsystem Applications:

☐ Scheduler ☐ Single Family REO Inspection

## Authorization for Development Application Processing Applications:

☐ MAP Discipline Assigner ☐ MAP User

## Authorization for eLOCCS - Line of Credit Control Subsystem Applications:

☐ Query ☐ Administrator

## Authorization for Active Partners Performance System Applications:

☐ APPS Update

## Authorization for Capital Needs Assessment Applications:

☐ External Submitter ☐ External Viewer

## Authorization for FHA Subsidiary Ledger Applications:

☐ Query

## Authorization for Application Submission and Processing System Applications:

☐ Lender Submitter

## Authorization for Loan Review System Applications:

☐ Read Only ☐ Response Submission ☐ Indemnification Submission

Title I Lender ID:

## Authorization for Title I Applications:

☐ Report Single Loans ☐ Report Single Refinances  
☐ Claim Inquiry ☐ Download Bills ☐ Case Number Assignment  
☐ Upfront Premium Payment ☐ Request for Endorsement Letter ☐ Insurance Application  
☐ Case Binder List ☐ Case Query ☐ LIC/NOR List  
☐ Upfront Payment History  
☐ Loan Data Changes ☐ Case Cancel  
☐ Annual Premium Payment ☐ Annual Payment History ☐ Case Transfer  
☐ Endorsement Aging Query ☐ FHA PowerSaver Loan ☐ Portfolio

Underwriters: ☐ Add/Update ☐ Query (Read-Only) ☒ Not Authorized  
 Refund Query: ☐ Query (Read-Only) ☒ Not Authorized

## Authorization for Credit Alert Interactive Voice Response System Applications:

☐ Inquiry

## Authorization for Neighborhood Watch Applications:

☐ Summary Data ☐ Loan Details

Figure 13: Lower portion of Application Coordinator Registration form

## Standard User Form for Title I and Title II Lenders, Service Bureaus, and HUD-approved Multifamily Lenders

The full form for Title I and Title II lenders, service bureaus, and HUD-approved multifamily lenders is provided in **Figures 14-15**. The top portion of the form (**Figure 14**) consists of the required user data inputs common to Standard User Registration forms for all user types. The bottom portion (**Figure 15**) provides system application selection options for Title II lenders, service bureaus, and HUD-approved multifamily lenders and Title I lenders.

Trainers or users wishing to have the form on hand for reference may prefer to print the **online version** of this form. Use of letter size paper prints the form in a single page. This Standard User form is available at <https://entp.hud.gov/idapp/html/register.cfm?Coordinator=N>.

Standard User Registration

Help Links ?

To apply for an Standard User ID, fill out the form below and click Send when you are through. Upon verification of the information below, a Standard User ID will be assigned, and the Application Coordinator of your organization will retrieve the user ID. The password will not be disclosed, so make sure you remember it!!!

**And remember:**

**Warning!** Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

---

First Name:

Middle Initial:

Last Name:

Social Security Number: --

Organization Name:

Telephone Number: --

Provide your e-mail address.

- Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com.

E-mail Address:

Re-enter E-mail Address for Verification:

Choose a Password.

- You will enter your password each time you use this service. **Note: Your password must be 8 characters in length and have at least one uppercase letter, one number, and one special character. Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g., with upper and lower case letters, etc.**

Password:

Re-enter Password for Verification:

For future verification, please provide your Mother's Maiden Name:

Figure 14: Top portion of Standard User Registration form

The first part of the **Choose your System Applications** section of the Standard User Registration form (**Figure 13**) provides system application selection options for Title II lenders, service bureaus, and HUD-approved multifamily lenders. The lower segment provides the Title I lender options.

**Choose your System Applications.**

• Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One ID must be entered and one corresponding application must be chosen.

☐ For Lender Electronic Assessment Portal. Please Note: These roles apply to both Title I and Title II Lender IDs.

Title II Lender ID:  Service Bureau:

<input type="checkbox"/> For CHUMS	<input type="checkbox"/> For Monthly Premiums	<input type="checkbox"/> For Delinquent Loans
<input type="checkbox"/> For Mortgage Record Changes	<input type="checkbox"/> For Claims Processing	<input type="checkbox"/> For Upfront Premiums
<input type="checkbox"/> For Neighborhood Watch	<input type="checkbox"/> For Home Equity Conversion Mortgage Reports	<input type="checkbox"/> For Multifamily Applications
<input type="checkbox"/> For Physical Assessment Subsystem	<input type="checkbox"/> For Development Application Processing	<input type="checkbox"/> For eLOCCS - Line of Credit Control Subsystem
<input type="checkbox"/> For Active Partners Performance System	<input type="checkbox"/> For Capital Needs Assessment	<input type="checkbox"/> For FHA Subsidiary Ledger
<input type="checkbox"/> For Application Submission and Processing System	<input type="checkbox"/> For Loan Review System	

Title I Lender ID:

<input type="checkbox"/> For Title I	<input type="checkbox"/> For Credit Alert Interactive Voice Response System	<input type="checkbox"/> For Neighborhood Watch
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Figure 15: Lower portion of Standard User Registration form