FHA Connection Registration Procedures

All new FHA Connection users must register themselves 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).

![Figure 1: Registration forms and information links from the Welcome page (no sign on required)](image_url)
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.

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

- **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**

<table>
<thead>
<tr>
<th>Type of User</th>
<th>Description</th>
</tr>
</thead>
</table>
| FHA approved Lender (Single Family or Multifamily) | 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). Prior to applying for an Application Coordinator user ID, the applicant should verify the **mailing address** 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). The Application Coordinator applicant completes the **Application Coordinator Registration** form to obtain an FHA Connection user ID. If a user ID is issued for a lender’s Application Coordinator, an e-mail message disclosing the Application Coordinator’s FHA 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. 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. 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 **Standard User Registration** form. 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. 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 **User Administration** 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.

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.*

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 back up 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>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Coordinator</td>
<td>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.)</td>
</tr>
<tr>
<td>Standard User</td>
<td>Performs online FHA business processing, e.g., originating or servicing loans.</td>
</tr>
<tr>
<td>Title I Lender</td>
<td>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.</td>
</tr>
<tr>
<td>Title II Lender</td>
<td>Title II lenders process or service loans for single family homes. See Title I Lender.</td>
</tr>
</tbody>
</table>
**Table 1: Registration Terms Defined**

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>User Name (User ID)</td>
<td>The user ID issued by HUD that authorizes an individual user to access the FHA Connection. The user ID is entered in the <strong>User Name</strong> field in the Sign on dialog box when logging on to the FHA Connection. Each FHA Connection user must obtain their own user ID.</td>
</tr>
</tbody>
</table>
| User Type (defined according to the HUD business area in which the institution or organization works) | **HUD-approved Lender**  Processes Single Family or Multifamily HUD-insured loans  
**Service Bureau**  Processes monthly mortgage insurance premiums for HUD-approved lenders  
**HUD-approved Appraiser**  Performs property appraisals for FHA cases (if on the FHA Appraiser Roster); and/or participates in HUD’s appraiser review process  
**HUD-certified Housing Counselor**  Conducts housing counseling and/or HECM counseling  
**FHA Subsidiary Ledger (FHASL) business partner**  Supports HUD financial/internal management processes  
**Auditor/Independent Public Accountant**  Assists HUD-approved lenders with annual audit  
**CAIVRS user that is not a HUD-approved lender or is a non-HUD federal agency**  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/qckstrt.cfm](https://entp.hud.gov/qckstart/qckstrt.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 persons to register 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](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).

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 (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.

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:

- Portfolio
- Billing
- Reconciliation
- Lender Notification
- Advance Notices
- Refund Transactions
- Case Detail
- Reallocation Transactions
- Add Case to Payment
- Submit Payment File
- View Payment History
- 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 see the Field Descriptions).

Authorization for Title I Applications:

- Report Single Loans
- Report Single Refinances
- Claim Inquiry
- Download Bills
- Upfront Premium Payment
- Request for Endorsement Letter
- Insurance Application
- Case Binder List
- Case Query
- LIC/MOR 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
- 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).

![Standard User Registration Form](image-url)

**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.

**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.
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 eight 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.

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
- Refinancing Data Entry
- Recertification Payment
- Electronic Funds Transfer/Cash Flow Account Setup

Title II Lender ID: __________________ Service Bureau: __________________

Authorization for CHUMS Applications:

- CAIVRS Authorization
- Case Query
- Refinance Authorization
- Underwriter Registry
- Underwriters
- Origination/ESCROW Closeout Reports
- MIP/NOR List
- Mortgage Performance Report
- HIP Calculator
- Electronic Case Binder Upload
- HOPE for Homeowners
- HECM Referral
- Counseling Certificate

Appraisal Processing:

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

Case Number Assignment:

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

Inspector Assignment:

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

Escrow Closeout:

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

Mortgage Credit Reject:

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

Nonprofits:

- Query (Read-Only)
- Not Authorized

Notice of Return:

- Query (Read-Only)
- Not Authorized

203K Consultants:

- Query (Read-Only)
- Not Authorized

Borrower/Address Change:

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

Lender Insurance History:

- Query (Read-Only)
- Not Authorized

Additions:

- Make Additions
- Not Authorized

Condominium Approval Maintenance:

- 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 Payments:

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

203K Calculator:

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

Authorization for Delinquent Loans Applications:

- Delinquent Loan Reporting Registration
- Delinquent Loan Reporting
- Delinquent Loan Status Request
- Transaction Set 824 Advice Notices
- Active Default Case Query

Authorization for Mortgage Record Changes Applications:

- Transfers
- Assumptions
- Terminations
- Case Inquiry

Figure 12: Middle portion of Application Coordinator Registration form
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.

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](image)

*Figure 15: Lower portion of Standard User Registration form*