

Signing on/off the FHA Connection

This **FHA Connection Guide** module provides training on FHA Connection sign-on/sign-off related topics.

Sign on Requirements and Procedures

To sign on to the FHA Connection, you must first register and be authorized to use the system (see the **FHA Connection Guide** module: **FHA Connection Registration Procedures**). Upon successful registration and authorization setup, you receive your FHA Connection **user ID** from your Application Coordinator. Usage rules include:

- This user ID is a unique identifier assigned specifically to an individual within an organization. **Sharing the user ID is prohibited.**
- As an authorized user, you are accessing a secure HUD system with requirements and penalties regarding information access, alteration, damage, or destruction, as is noted on the registration form that you complete and on the Warning posted on the **FHA Connection Welcome** page (Figure 1).

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).

[Sign on](#)

[Forgot Your Password?](#)
[Forgot Your User ID?](#)

Getting Started

- [About This Site](#)
- [Registering a New User](#)
- [Hours of Operation](#)
- [Contact Us](#)

References

- [Frequently Asked Questions](#)
- [Quick Start Guide](#)
- [FHA Connection Guide](#)

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 1: FHA Connection description as a secure system and federal information warning

- To sign on, enter the user ID assigned to you and the password you chose during registration for your access to the FHA Connection (Figure 2).
- As recommended on the FHA Connection registration form, it is important to remember the password you recorded on that form as it is not provided back to you when HUD issues your user ID. In the event of a password problem, use the **Forgot Your Password?** link to access the **Password Reset** page (see **Password Reset** in this module).

If you continue to have a problem:

- contact your institutional Application Coordinator, or
- the FHA Resource Center or the FHA Connection Single Family Administrator whose contact information is available via the **Contact Us** links on the **Welcome** page (Figure 2)
- First-time users of the FHA Connection must sign on and then change their password immediately (a security procedure as the initial password is recorded on the registration form). This 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 in a written note, message, or workstation file.

Sign on Steps

Multifactor authentication (MFA) is used for signing on to the FHA Connection. For details, see the MFA User Manual at https://apps.hud.gov/pub/chums/User_Manual_FHAC_MFA.pdf and the instructional video at https://apps.hud.gov/pub/chums/MFA_Demo.mp4.

Follow these steps to sign on to the FHA Connection:

1. On the **FHA Connection Welcome** page click **Sign on (Figure 2a)**.

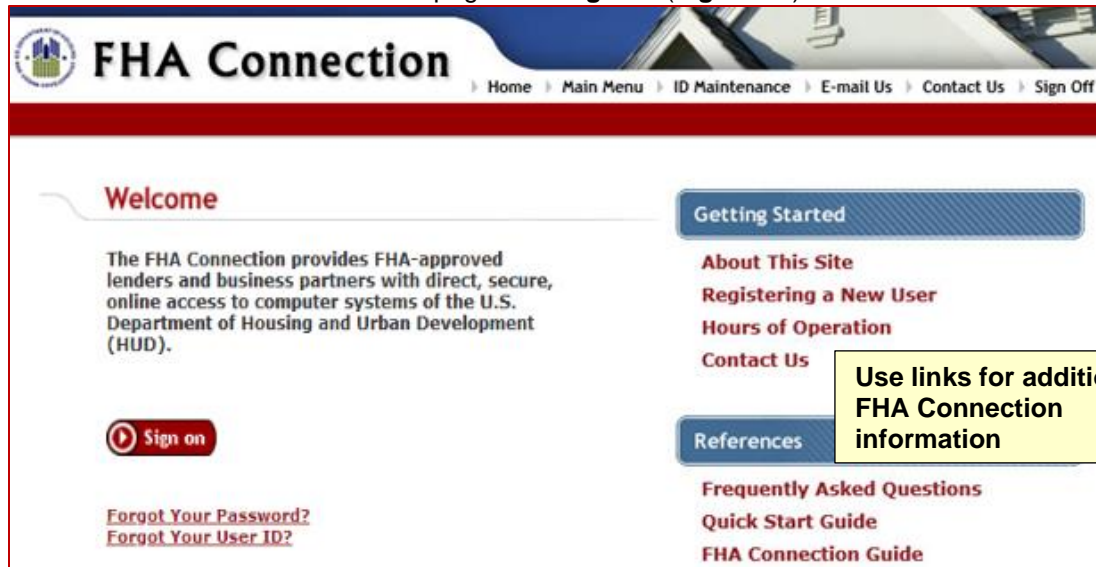



Figure 2a: Welcome page for signing on to the FHA Connection (upper part of page displayed)

2. A pop-up legal notice is displayed (Figure 2b). Read the displayed information and click **Agree to Legal Notice** to continue.



FHA Connection Legal Notice

Legal Notice: U.S. Department of Housing and Urban Development
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- 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.
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- 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.
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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.

FHA Connection Privacy Statement
Privacy Act Statement
Authority: The information you provide is collected pursuant to 6 USC 1523 (b)(1)(A)-(E), the E-Government Act of 2002 (Pub. L. 107 347, 44 USC 3501 note; and in the HUD Information Technology Security Policy 2400.25.

Purpose: The Department of Housing and Urban Development (HUD) uses the Okta enterprise Identity Credential and Access Management (Okta eICAM or Okta) identity cloud platform to secure and validate internal and external HUD user identities. Okta supports the EO 14028 and OMB M-22-09 Federal Zero Trust mandates, including Multifactor Authentication (MFA).

Routine Uses: For internal and external HUD application users to utilize Okta services, they must provide their full name and phone number to build an Okta user profile to access other HUD applications. The Okta user profile allows internal and external HUD users to use Okta services for Authentication and Authorization Validation, Multifactor Authentication (MFA), and Single-Sign-On (SSO) for access to other HUD applications.

HUD limits access to Okta information to HUD personnel and contractors or other agents charged with protecting HUD information systems and networks to ensure the security of sensitive personal or business-related information of participants in HUD programs. According 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.

Disclosure: Providing this information is voluntary; however, failure to provide the requested information will result in no access to the system required to access other HUD applications. The system SORN is located at GSA/GOVT-10.

Figure 2b: Legal Notice message

- A sign in window is displayed. Enter your FHA Connection user ID and click **Next** (Figure 2c). A window stating **Verify with your password** is then displayed (Figure 2d). Enter your eight-character password and click **Verify**.

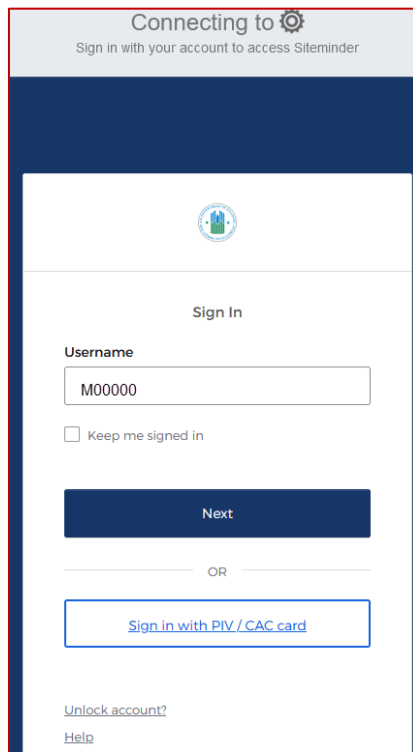


Figure 2c: MFA Sign in page

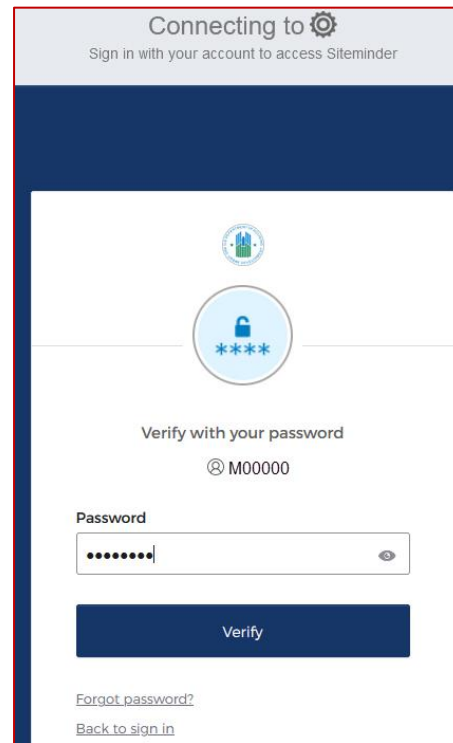


Figure 2d: MFA Password Verification

Note: Initially, you are prompted to set up your security methods. Your phone information and a security question/answer must be provided.

- A window stating **Verify with your phone** is displayed. Click **Receive a code via SMS** or **Receive a voice call instead** (Figure 2e).

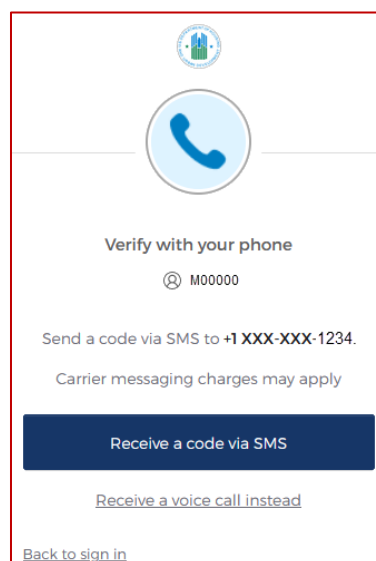
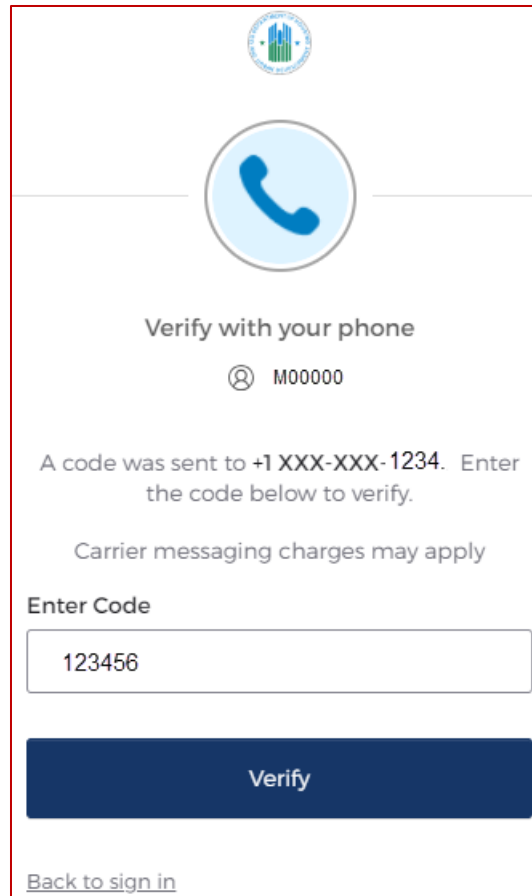


Figure 2e: MFA Password Verification

5. A **Verify with your phone** window is displayed (**Figure 2f**). Enter the unique code received via your phone and click **Verify**.



Verify with your phone

M00000

A code was sent to +1 XXX-XXX-1234. Enter the code below to verify.

Carrier messaging charges may apply

Enter Code

123456

Verify

[Back to sign in](#)

Figure 2f: MFA Password Verification

6. The FHA Connection Main Menu appears for you to select a business area in which to work (**Figure 3**). Click **Single Family FHA**, **Multifamily FHA**, or **Lender Functions** to reach those menus, or use other **Main Menu** options, i.e., page header and footer links, or FHA Connection Resources.

The screenshot shows the 'Main Menu' page of the FHA Connection. At the top, a navigation bar contains links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. Below this is a section titled 'Access business area menus of:' with three bullet points: Single Family FHA, Multifamily FHA, and Lender Functions. To the right, a 'Page header links' callout points to the navigation bar. Below the bullet points is a table with three rows, each corresponding to a menu item. Each row has a description and a 'MORE' link. Below the table is a section titled 'FHA Connection Resources' with three paragraphs: 'HUDCLIPS', 'Lenders Information', and 'Mortgagee Letters'. A 'Links to additional information' callout points to these paragraphs. Below the resources is a 'Page footer links' callout pointing to a blue bar containing links: HSG/FHA Home Page, HUD Single Family Housing Page, HUD Multifamily Housing Page, HUDCLIPS, Lenders Information, Mortgagee Letters, and HUD Single Family Housing Policy Handbook 4000.1.

Access business area menus of:

- Single Family FHA
- Multifamily FHA
- Lender Functions

Page header links

Home ▶ Main Menu ▶ ID Maintenance ▶ E-mail Us ▶ Contact Us ▶ Sign Off

▶ Single Family FHA	Provides access to the online business areas used to originate, process, insure and service FHA loans.	▶ MORE
▶ Multifamily FHA	Provides access to CNA e-Tool, MDDR, PASS, and the Web-based eLOCCS system.	▶ MORE
▶ Lender Functions	Provides access to lender-related functions.	▶ MORE

FHA Connection Resources

Links to additional information

HUDCLIPS: The HUD Client Information and Policy System (HUDCLIPS) offers HUD clients free access to HUD's official repository of policies, procedures, announcements, and other materials using full-text online searches.

Lenders Information: The Lenders page located on HUD's Internet Web site provides access to information originated and maintained by HUD's Office of Housing on how to become an FHA lender, what FHA lenders need to know, and a comprehensive index of FHA-related information.

Mortgagee Letters: For case numbers assigned before September 14, 2015, the FHA Mortgagee Letters page on HUD's Internet Web site enables you to view online and/or print all mortgagee letters issued since 1976.

HUD Single Family Housing Policy Handbook 4000.1: The Federal Housing Administration's (FHA) Single Family Housing Policy Handbook (SF Handbook; HUD Handbook 4000.1) is a consolidated, consistent, and comprehensive source of FHA Single Family Housing policy.

Page footer links

HSG/FHA Home Page | HUD Single Family Housing Page
 HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters
 HUD Single Family Housing Policy Handbook 4000.1

Figure 3: Main Menu page

7. For detailed, illustrated training for using the FHA Connection's menus and functions, refer to other **FHA Connection Guide** modules, including **Using the FHA Connection**, and modules located in the Single Family Origination, Single Family Servicing, and Neighborhood Watch sections of the **FHA Connection Guide** website.

Password & User ID Guidelines and Problem Solving

Below are specific guidelines pertaining to password creation and entry, password change, and password problem solving and reset.

Password Rules

- Passwords MUST NOT be disclosed:
 - At initial sign on, new users are prompted to change their password immediately. 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.
- 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
 - one 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, and
- Cannot be changed to any of the last 24 passwords used.

Note: Click [Help Links](#) on the **Password Change** page (Figure 5) for assistance.

Password Change

Password change is required every 90 days. If it is not changed within the 90-day time frame, the **Password Change** page appears automatically when you next attempt to sign on. The following steps show how to change your password (at any time, as needed or required):

1. Sign on to the FHA Connection and select **ID Maintenance** (Figure 3); from the **ID Maintenance** page, select **Password Change** (Figure 4).

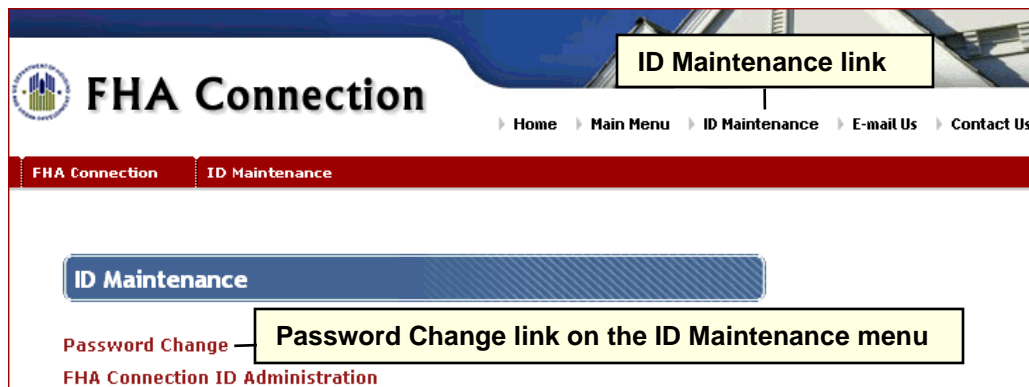


Figure 4: Password Change link on the ID Maintenance menu

2. On the **Password Change** page (Figure 5), enter and re-enter the new password. When the page reappears with a Success message, navigate to the desired menu to begin processing.

Figure 5: Password Change page

Password Reset

If you forget your password, you can reset it using the FHA Connection's **Password Reset** page accessed using the **Forgot Your Password?** link on the **Welcome** page (Figure 6).

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).

User ID:

Password:

[Getting Started](#)

[About This Site](#)

[Sign on](#)

[Forgot Your Password?](#)

[Forgot Your User ID?](#)

FHA Connection Password Reset

If you would like to have your password reset, please enter all the fields below and click SEND. If the information you provided is verified, your password will be reset to the last six digits of your Social Security Number.

User ID:

Last Name:

Mother's Maiden Name:

Figure 6: FHA Connection Password Reset page from the FHA Connection Welcome page

Enter your **User ID**, **Last Name**, and **Mother's Maiden Name**. Upon verification of the entered information, the password is reset to the last six digits of your **Social Security Number**. If you are unable to reset your password, contact your Application Coordinator, the FHA Resource Center, or the FHA Connection Single Family Administrator for password reset or to receive sign on assistance. Use the **Contact Us** links on the **Welcome** page (Figure 2) to find FHA Resource Center or Single Family Administrator contact information.

After a password reset, sign on using the last six (6) digits of your Social Security Number (SSN). The page for the **Password Change** function (Figure 5) automatically appears, requiring you to create a new password. This is a security measure.

Account Lockout

If you enter an incorrect password on three consecutive sign on attempts to the FHA Connection, your user ID/account will be locked (you will be unable to sign on) and the FHA Connection **Password Reset** page is displayed. Your user ID will remain locked until you reset your password (see the **Password Reset** section).

Retrieving a Forgotten User ID

If you have forgotten your HUD-assigned user ID, click the **Forgot Your User ID?** link on the **FHA Connection Welcome** page (Figure 7) to begin the process of retrieving your ID. Complete and submit the displayed page (Figure 7) and follow the instructions provided which are based upon your User ID and the entered information.

The image shows two overlapping screenshots of the FHA Connection website. The top screenshot is the 'Welcome' page, and the bottom screenshot is the 'Forgot Your User ID' page.

Welcome Page:

- Header: FHA Connection logo and navigation links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, Sign Off.
- Section: **Welcome**
- Text: 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).
- Form: User ID: Password:
- Buttons: **Sign on** (with play icon), **Forgot Your Password?**, **Forgot Your User ID?**
- Right sidebar: **Getting Started** button, links for **About This Site**, **Registering a New User**, **Hours of Operation**, and **Contact Us**.

Forgot Your User ID Page:

- Header: FHA Connection logo and navigation links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, Sign Off.
- Section: **Forgot Your User ID**
- Text: If you have misplaced your FHA Connection user ID and would like to be sent the user ID, please enter all the fields below and click SEND. If the information you provided is verified, you will be notified of how you will be issued your FHA Connection user ID.
- Form: Last six (6) digit of SSN: Last Name: Mother's Maiden Name:
- Buttons: **Send** (with play icon), **Reset**

Figure 7: FHA Connection Forgot Your User ID page from the FHA Connection Welcome page

User ID Termination/Reinstatement

If you have not signed on to the FHA Connection for 90 days, your user ID is terminated. If there are no authorization problems, you can be reinstated by your Application Coordinator.

As part of the reinstatement process, your password is reset to the last six (6) digits of your Social Security Number (SSN). After reinstatement, sign on by entering your user ID in the **User name** field and entering the last six (6) digits of your Social Security Number (SSN) in the **Password** field. The page for the **Password Change** function (Figure 5) automatically appears, requiring you to create a new password. This is a security measure.

Signing off of the FHA Connection

After completing your work on the FHA Connection, or if you need to be away from your computer, you should end your current session by signing off of the FHA Connection. This security measure will help prevent unauthorized users from accessing sensitive information using your assigned User ID.

To sign off of the FHA Connection, click **Sign Off**, which is located in the page header (**Figure 3**). You are returned to the **Welcome** page of the FHA Connection (**Figure 1**).

In addition, you are automatically signed off if you do not actively use the FHA Connection for a period of 20 minutes. When this automatic sign off occurs, the last page that you accessed remains displayed (with any previously entered information). However, when you attempt to process the current page or go to a new page, the **FHA Connection Welcome** page appears and requires that you sign on again. After successfully signing back on, the system responds to your last action (e.g., it processes the page with all previously entered information if you had clicked **Send** or displays the page you were attempting to access). However, if your sign on attempt is not successful or if you close the browser and then sign on to the FHA Connection, any previously entered information that was not processed must be reentered.