

FHA Approval Lists

Use the **FHA Approval Lists** menu options to retrieve information from HUD lists, e.g., appraisers, inspectors, business partners, mortgage limits, and properties, as well as other information resources helpful in insurance endorsement processing.

The **FHA Approval Lists** functions provide:

- the ability to query HUD's official information lists, e.g., **Appraisers**
- links to case processing information available outside the FHA Connection, e.g., **GSA Lists**
- a lookup interface from other FHA Connection functions, e.g., **Case Number Assignment**. This lets you query **FHA Approval Lists** without exiting the page you are on. See the section **Access to FHA Approval Lists Information from Other Functions**.

Following the **FHA Approval Lists** menu (**Figure 1**), the **FHA Approval Lists Menu Items Descriptions** section explains each menu item and its use.

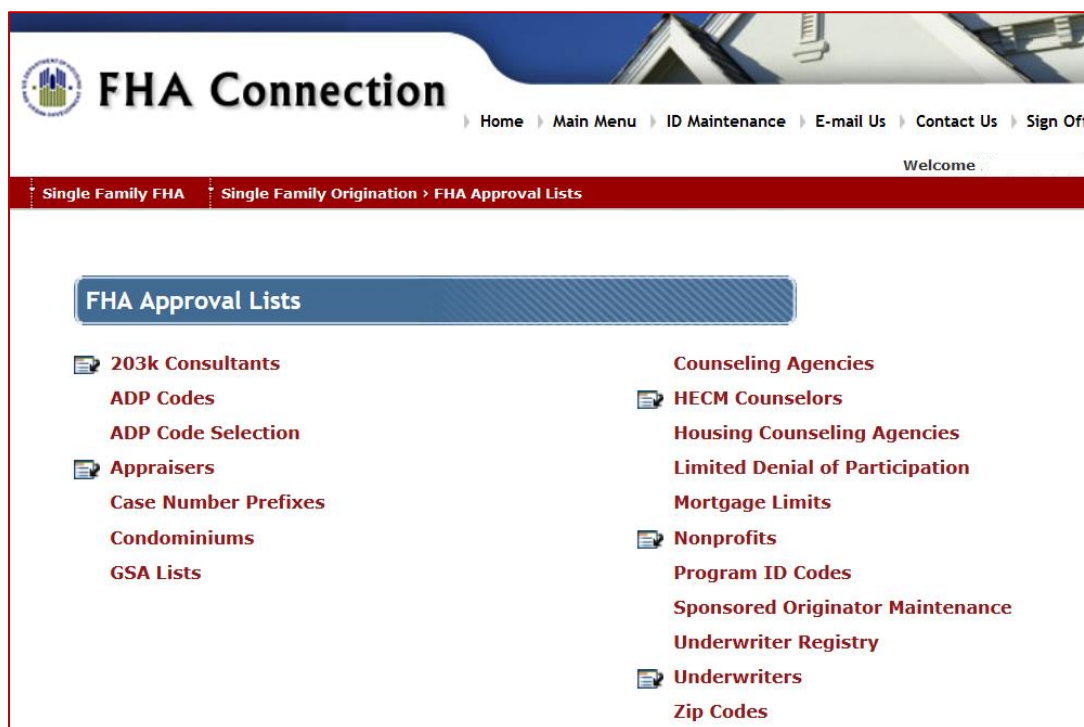


Figure 1: FHA Approval Lists menu

FHA Approval Lists Menu Items Descriptions

This section defines **FHA Approval Lists** menu items and describes the loan processing information each provides.

203k Consultants

Section 203k of the National Housing Act under the Federal Housing Administration (FHA) enables homebuyers and homeowners to finance the purchase (or refinancing) of a home and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.

203k consultants assist the borrower and Direct Endorsement (DE) lenders by aiding and preparing the necessary documents needed for 203k insurance endorsement by HUD. The **203k Consultants** option provides a listing of available HUD-approved 203k consultants. The list includes the consultant's full name, consultant ID, address, and telephone number. Authorized HUD Homeownership Center (HOC) personnel maintain the 203k listing and can add and update 203k consultant information as needed. Authorized lenders can view a version of the roster that includes consultant status and eligibility information. Also available is 203k consultant information without status and eligibility information for lenders interested in hiring a consultant.

ADP Codes

Automated Data Processing (ADP) codes are used in processing HUD-insured home mortgages. The codes correspond to the section of the National Housing Act (referred to as Section of the Act (SOA)) under which home loans are insured by the FHA. This view-only page provides a listing of the active ADP codes currently used to originate new loans.

Appraiser Selection by Lender

Appraiser Selection by Lender allows users to request basic statistical information regarding the appraisers that lenders have selected to perform appraisals for FHA cases during the most recent quarter. The report can be requested for a specific lender name or for all lenders in a specific state or city. The report provides a breakdown of the number and percentages of appraisals completed by minority, nonminority, male, and female appraisers for the lender in the most recent quarterly reporting period. For each lender listed, the race/gender statistics are grouped according to the state in which the appraisals were performed. This provides the percent of minority, nonminority, male, and female FHA appraisers selected by the lender within the state.

Appraisers

Appraisers allows authorized users to request a customized listing of active HUD-approved appraisers included on HUD's Appraiser Roster. HUD requires that FHA case appraisals be completed only by active appraisers listed on the roster. For a specific appraiser, enter the appraiser license number, or request a list of appraisers based on name, geographic location, ethnicity, race, and/or gender. The resulting list includes: appraiser name, license number/expiration date, address, telephone number, gender, ethnicity, and race indicator. **Note:** If an appraiser's license is expired more than 60 days, the appraiser is not included in the Appraisers List.

Case Number Prefixes

Case Number Prefixes is used to request a list of all HUD-issued FHA case number prefixes (the first three digits of an FHA case number) and the corresponding HOC and field office area information. You can choose to display the Case Number Prefixes List alphabetically by state/territory or field office name, or numerically by case number prefix or field office code.

Since HOCs now operate in place of HUD field offices, it is sometimes difficult to determine which field office was originally responsible for processing an older case. The Case Number Prefixes List feature can be especially helpful in helping to determine which field office is associated with an FHA case.

Condominiums

Condominiums is used by authorized HUD and lender personnel to request a listing of condominiums for a specific geographic area, status, name, and/or condo ID. In addition, authorized personnel may establish (*add*) or update a condominium project in HUD's system of record and add a submission to an existing condominium project as needed. The name of the condominium on the Condominiums List page is a link to additional information for that specific property.

GSA Lists

This is a link outside the FHA Connection to the General Service Administration's (GSA's) **System for Award Management (SAM)**. **SAM** consolidates Federal systems of information and is designed for the purpose of government-wide acquisition and award support. This system also provides access to various electronic reports that identify parties that are excluded throughout the U.S. Government (unless otherwise noted) from receiving Federal contracts or subcontracts as well as from certain types of Federal financial and nonfinancial assistance and benefits.

Counseling Agencies

Counseling Agencies provides a list of housing counseling agencies in HUD's Housing Counseling System (HCS) that employ one or more HUD-certified counselors and/or HECM counselors. The list is requested by the counseling agency name, geographic location, FHA status, and/or counseling classification. Available information can also be downloaded to a Microsoft® Excel® file if desired.

HECM Counselors

HECM Counselors provides a list of HUD-approved housing counselors that provide Home Equity Conversion Mortgage (HECM) counseling. These counselors are employed by HUD-approved housing counseling agencies that are included on HUD's Housing Counseling System (HCS). The list can be requested based on the housing counselor name, geographic location of the housing counseling agencies employing HECM counselors, counselor employment status, and the status on HUD's roster of counselors approved for HECM counseling. In addition to the counselor's name, the HECM Counselors List includes the name, address, telephone number, and Internet address of the housing counseling agency employing the counselor, plus employment date(s) and, if applicable, the roster termination date of the counselor.

Housing Counseling Agencies

The Housing Counseling Agencies is a link outside the FHA Connection to the **Talk to a Housing Counselor** page available from the HUD.gov website. This page provides links to:

- search for HUD-approved housing counseling agencies by state,
- get information regarding how to avoid foreclosure,
- get help for homeowners who may be faced with losing their home, and
- get information regarding housing counseling.

Limited Denial of Participation

This links outside the FHA Connection to HUD's **Limited Denial of Participation** Web page. A Limited Denial of Participation (LDP) is an action taken by a HUD field office or the Deputy Assistant Secretary for Single Family or Multifamily Housing which excludes a party from further participation in a HUD program area. This page provides: (a) a link to a mortgagee letter that explains LDP, and (b) a link to the Limited Denial of Participation and Voluntary Abstention List. This list is updated on a daily basis.

Mortgage Limits

The FHA sets limits on FHA mortgage loan amounts that HUD will insure. FHA mortgage limits are set individually by county and are based upon Fannie Mae/Freddie Mac limits on conventional mortgage loan amounts. **Mortgage Limits** allows you to request a current list of FHA/HUD mortgage limits for a specific state, county, or Core Based Statistical Area (CBSA) (referred to as MSA (Metropolitan Statistical Area)). The list itemizes FHA mortgage limits by county for one, two, three, or four-family units. In addition to the itemized list, your results also include a summary of the current basic standard FHA mortgage limits, high-cost area FHA mortgage limits, and Section 214 National Housing Act FHA mortgage limits.

Nonprofits

Nonprofits provides a listing of HUD-approved nonprofit agencies. HUD allows approved nonprofit agencies to participate in certain FHA activities in order to increase homeownership opportunities and affordable housing. The Nonprofits list includes each approved agency's legal name, Tax Identification Number, and address, as well as geographic participation and restriction information. From the list, users can access additional details for a specific nonprofit agency.

Program ID Codes

Program ID Codes provides a view-only listing of information on Program Identification (ID) codes used to identify Special Programs. The codes provided also apply when FHA insurance is pursuant to Section 223(e), and for VA-CRV and Direct Endorsement cases. The listing provides the code, program description, and a brief explanation of the program for each listed code.

Sponsored Originator Maintenance

Sponsored Originator Maintenance is used by HUD-approved lenders to establish a mortgage banker/broker as a *sponsored originator* in the FHA Connection. Once established, the sponsored originator may originate mortgages for a HUD-approved lender (*sponsor*). Authorized users may use **Sponsored Originator Maintenance** to retrieve a list of *Active* and/or *Terminated* sponsored originators and view their information. Only authorized HUD personnel can terminate or reinstate a sponsored originator's record in the FHA Connection (see the **FHA Single Family Housing Policy Handbook** (Handbook 4000.1) for more information).

Underwriter Registry

Underwriter Registry is used to add, terminate, and update underwriter information maintained by the FHA. A lender is required to use a HUD-registered underwriter to review/certify mortgage loan origination documents for compliance with the requirements of the FHA's mortgage insurance program. Using the Underwriter Registry, an underwriter is assigned an Underwriter ID that will remain associated with the individual throughout their tenure as a DE underwriter, no matter what lender the underwriter is employed by.

Underwriters

Underwriters allow authorized users to request a list of DE underwriters included in the Underwriter Registry. HUD requires that a lender use a HUD-registered underwriter to review/certify mortgage loan origination documents for compliance with the requirements of the FHA's mortgage insurance program. The Underwriters List can be requested for underwriters employed by a specific lender, located in a specific geographic location, and/or with a specific underwriter status; or the list can be requested for one specific underwriter based upon the underwriter's name or HUD-assigned underwriter identification number.


Zip Codes

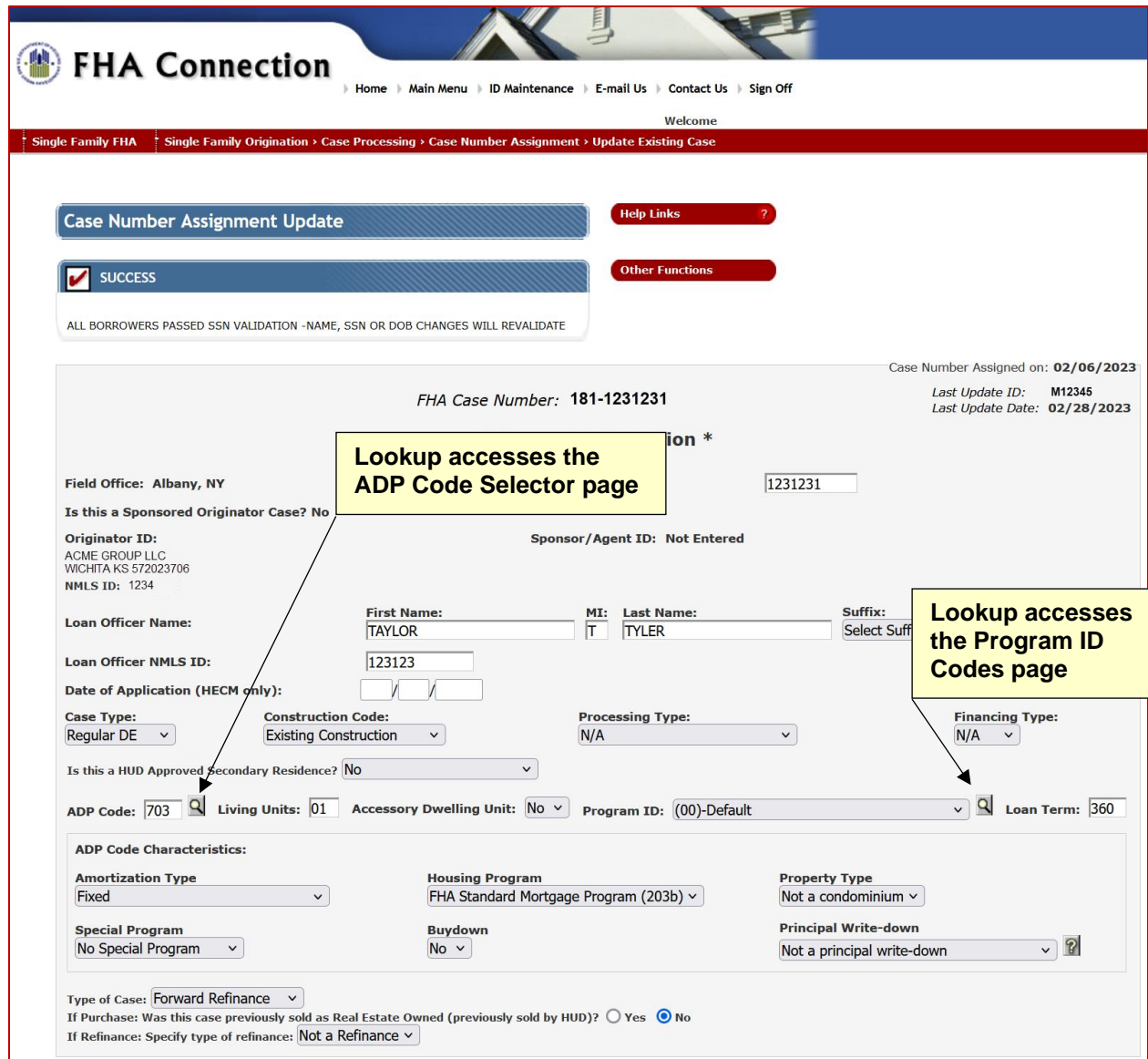
Zip Codes is used to request a list of zip codes for a specified area. The Zip Code List page provides view-only information, including zip code, city, state, county code, and county name, related HUD field office name, and field office type (i.e., relationship to zip code). You can request a listing of zip codes in a specific field office territory, state, city, or county. Alternatively, **Zip Codes** can be used to generate a list of jurisdictional and lender option field offices that correspond to a known zip code.

Access to FHA Approval Lists Information from Other Functions

Some **FHA Approval Lists** options are also available as lookups when you are using other applications, e.g., **Case Number Assignment** or **Insurance Application**.


Basic steps for using the lookups follow, with specific references to **Case Number Assignment** for illustration.

1. Use the lookup icon  next to a field to find information to enter in that field as you work in a specific function. For example, you may look up Program ID information without leaving the Case Number Assignment Update page (see **Figure 2** and step 2).



The screenshot shows the 'Case Number Assignment Update' page in the FHA Connection system. The page includes a navigation bar with links like Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. A success message states: 'ALL BORROWERS PASSED SSN VALIDATION - NAME, SSN OR DOB CHANGES WILL REVALIDATE'. The main form area displays the 'FHA Case Number: 181-1231231' and various fields for loan information. Two yellow callout boxes highlight lookup icons: one points to the 'ADP Code' field (value 703) with the text 'Lookup accesses the ADP Code Selector page', and another points to the 'Program ID' field (value (00)-Default) with the text 'Lookup accesses the Program ID Codes page'. The form also includes sections for 'ADP Code Characteristics' and 'Type of Case'.

Figure 2: ADP Code and Program ID lookups on Case Number Assignment Update

2. Click the **Program ID** lookup icon  to display the Program ID Codes view-only page. This page allows you to review the two-digit code, program reference information, and a brief explanation for each of the FHA insurance special programs (**Figure 3** provides a partial page sample).



FHA Connection

Program ID Codes This page provides information on Program Identification (ID) codes used to identify Special Programs. These codes also apply when FHA insurance is pursuant to Section 223(e), and for VA-CRV and Direct Endorsement cases.

See also [Historical Program ID Codes](#) that are no longer used for processing new FHA-insured home mortgages.

Two-digit code you may select from the drop-down list on the previous page

Code	Program	Explanation
01 ▲	Section 203(b)(9)	Housing for the elderly.
02	Section 203(h)	Disaster housing.
03	Sections 203(i) and 222	Low cost housing in suburban area.
04	Section 203(i)	Farm homes on five or more acres.
05	HUD employee loans.	
07	All home mortgage transactions pursuant to section 223(a) involving public housing properties sold by Federal, State, or local government or agencies thereof.	
08	All mortgage and home improvement transactions involving properties in redevelopment or urban renewal areas.	
10	Sections 203(b)(2) and 234(c)	Housing for veterans.
13	Section 220(d)(3)	Special veteran provision.
14	Sections 203 and 220	Veteran in urban renewal area.
30	Section 234(c)	Resale of a conventionally financed unit - veteran.

Figure 3: Partial Program ID Codes page

- If a special program is applicable to the case, determine the appropriate **Program ID** code.
- Click [Close](#) at the bottom of the Program ID Codes page to return to the previous FHA Connection page.