

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**
- **Password & User ID Guidelines and Problem Solving**, including:
 - **Password Rules**
 - **Password Change**
 - **Password Reset**
 - **Account Lockout**
 - **Retrieving a Forgotten User ID**
 - **User ID Termination/Reinstatement**
- **Signing off of the FHA Connection**

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).
- 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).

The screenshot shows the FHA Connection website interface. At the top, there is a navigation bar with links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. The main content area features a 'Welcome' section with a message from the Department of Housing and Urban Development (HUD). Below this, there is a 'Sign on' button and links for 'Forgot Your Password?' and 'Forgot Your User ID?'. To the right, there are sections for 'Getting Started' (About This Site, Registering a New User, Hours of Operation, Contact Us) and 'References' (Frequently Asked Questions, Quick Start Guide, FHA Connection Guide). A prominent warning message states: 'Warning! By accessing this system, you agree to the Rules of Behavior for this system and are bound by the following Terms and Conditions:'. This is followed by a list of terms and conditions, including: '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 an authorized user account number and password, which are sensitive and must never be shared with anyone at any time.', 'User account numbers are only granted to individuals who possess a valid Social Security Number, which will be collected along with other personally identifiable information (PII), and may be used for any lawful purpose, including verifying the user's identity.', '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.', 'All activities and information, including personal information, associated with the use of this system 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.', 'Misuse or unauthorized use is strictly prohibited and may be subject to criminal prosecution. Evidence of misuse collected during monitoring may be used for administrative, criminal, or other adverse action.', and 'Social Networking and posting organizational information on public websites is strictly prohibited without the authorization of HUD's Office of the Chief Information Officer (OCIO)'. At the bottom, there is an 'Authority' section citing 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. The footer contains 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 1: FHA Connection description as a secure system and federal information warning

- 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

Use the following steps to sign on to the FHA Connection:

- Enter your HUD-assigned user ID and password on the **FHA Connection Welcome** page (**Figure 2**).

The screenshot shows the top portion of the FHA Connection website. At the top left is the FHA logo and the text 'FHA Connection'. To the right is a navigation menu with links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. Below the navigation is a red banner with the word 'Welcome' in white. The main content area is divided into two columns. The left column contains a sign-on form with fields for 'User ID:' and 'Password:', a 'Sign on' button with a play icon, and links for 'Forgot Your Password?' and 'Forgot Your User ID?'. The right column contains a 'Getting Started' section with links for 'About This Site', 'Registering a New User', 'Hours of Operation', and 'Contact Us'. Below that is a 'References' section with links for 'Frequently Asked Questions', 'Quick Start Guide', and 'FHA Connection Guide'. Two yellow callout boxes are present: one on the right side pointing to the 'Getting Started' section with the text 'Use links for additional FHA Connection information', and one in the center pointing to the sign-on form with the text 'Enter your User ID and Password, then press Enter'.

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

- Click **Sign on**. The **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 (**Figure 3**).

The screenshot shows the main menu of the FHA Connection website. At the top, there is a navigation bar with 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 menu items 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 sub-sections: 'HUDCLIPS', 'Lenders Information', and 'Mortgagee Letters'. A 'Links to additional information' callout points to this section. At the bottom, there is a 'Page footer links' callout pointing to a blue bar containing several 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

- 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

Specific guidelines apply in the processes of password creation and entry, password change, and password problem solving and reset. The following subsections cover key password topics:

- **Password Rules**
- **Password Change**
- **Password Reset**
- **Account Lockout**
- **Retrieving a Forgotten User ID**
- **User ID Termination/Reinstatement**

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
 - Cannot be changed to any of the last eight 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).

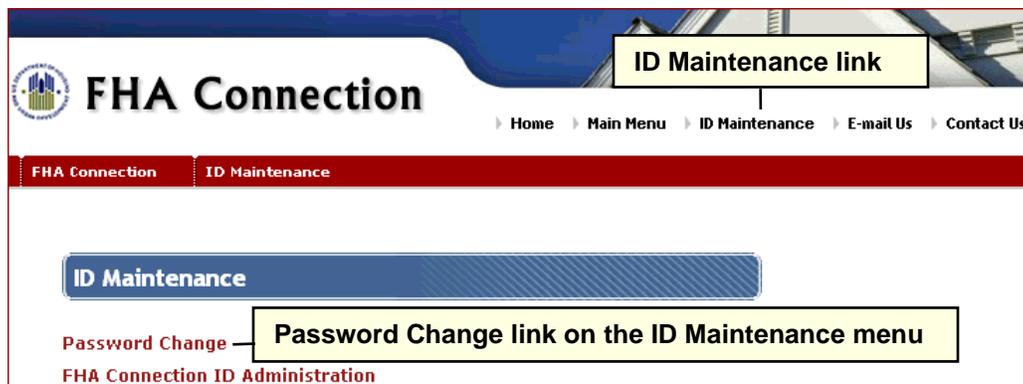


Figure 4: Password Change link on the ID Maintenance menu

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.

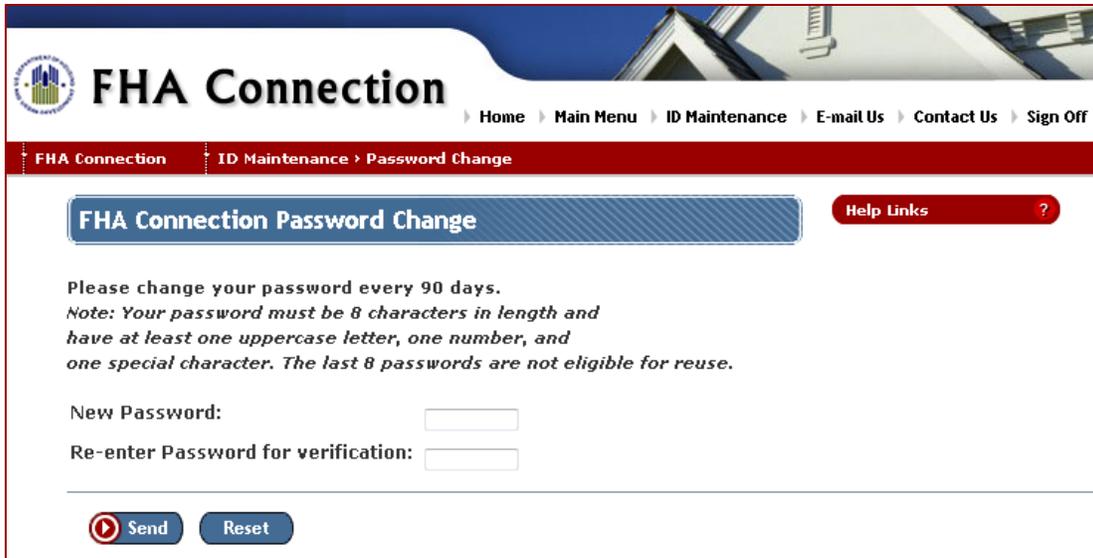


Figure 5: Password Change page

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).



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 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** (blue button), [About This Site](#), [Registering a New User](#), [Hours of Operation](#), [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** (blue button)
- 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.