

Signing on/off of the FHA Connection

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

- **Sign on Requirements and Procedures**
 - Sign on Steps
- **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**).



The screenshot shows the FHA Connection website's welcome page. 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 is titled "Welcome" and contains a description of the system, a warning about federal information, and a sign-on form. The sign-on form includes fields for "User ID:" and "Password:", a "Sign on" button, and links for "Forgot Your Password?" and "Forgot Your User ID?". On the right side, there are two sections: "Getting Started" with links for "About This Site", "Registering a New User", "Hours of Operation", and "Contact Us"; and "References" with links for "Frequently Asked Questions", "Quick Start Guide", and "FHA Connection Guide".

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 FHA Connection's 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:

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

The screenshot shows the FHA Connection Welcome page. 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 is titled 'Welcome' and contains the following 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).

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.

Below the warning is a sign-on form with two input fields: 'User ID:' and 'Password:'. A yellow callout box labeled 'Enter your User ID and Password' points to these fields. Below the form is a red 'Sign on' button with a right-pointing arrow. A yellow callout box labeled 'Click after entering your User ID and Password' points to this button. To the right of the form are two blue boxes. The top one is 'Getting Started' and contains links for 'About This Site', 'Registering a New User', 'Hours of Operation', and 'Contact Us'. The bottom one is 'References' and contains links for 'Frequently Asked Questions', 'Quick Start Guide', and 'FHA Connection Guide'. A yellow callout box labeled 'Use links for additional FHA Connection information' points to these two boxes. At the bottom left, there are two links: 'Forgot Your Password?' and 'Forgot Your User ID?'. A yellow callout box labeled 'Click after entering your User ID and Password' also points to these links.

Figure 2: FHA Connection Welcome page for Sign on to the system

2. Click **Sign on**. The **Main Menu** appears for you to select a business area in which to work (**Figure 3**).
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. A table below lists these three categories with brief descriptions and 'MORE' links. Further down is a section for 'FHA Connection Resources' with three links: HUDCLIPS, Lenders Information, and Mortgage Letters, each with a brief description. At the bottom, there is a footer with several links: HSG/FHA Home Page, HUD Single Family Housing Page, HUD Multifamily Housing Page, HUDCLIPS, Lenders Information, and Mortgage Letters. Callouts identify 'Page header links', 'Page footer links', and 'Links to additional information'.

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 MDDR, PASS, and the Web-based eLOCCS system.	▶ MORE
▶ Lender Functions	Provides access to lender-related functions.	▶ MORE

FHA Connection Resources

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.

Mortgage Letters: 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.

Page footer links

HSG/FHA Home Page | HUD Single Family Housing Page
 HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgage Letters

Figure 3: Main Menu page

4. 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* Web site.

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.

- Passwords creation rules are that passwords:
 - MUST be changed every 21 days
 - MUST have exactly 6 characters
 - MUST contain at least one number, and may consist entirely of numbers
 - ARE case sensitive, e.g., if MARY11 is your password, entering mary11 will fail
 - MAY include numbers or letters
 - MAY NOT include punctuation
 - MAY HAVE ONLY two special characters: the underscore (_) and the hyphen (-)

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

Password Change

Password change is required every 21 days. If it is not changed within the 21-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**).

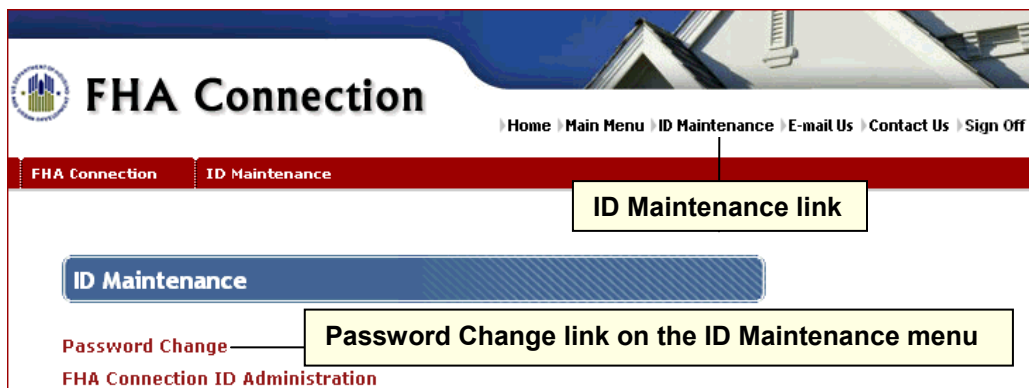


Figure 4: Password Change link on the ID Maintenance menu

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 FHA Connection's Welcome page (**Figure 6**).

The image shows two screenshots of the FHA Connection website. The top screenshot is the 'Welcome' page, which features a navigation menu, a 'Welcome' heading, a brief description of the service, a warning about federal information, a sign-in form with 'User ID' and 'Password' fields, a 'Sign on' button, and links for 'Forgot Your Password?' and 'Forgot Your User ID?'. A blue arrow points from the 'Forgot Your Password?' link to the bottom screenshot. The bottom screenshot is the 'FHA Connection Password Reset' page, which includes a title bar, a 'Help Links' button, and instructions: '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.' Below the instructions are input fields for 'User ID:', 'Last Name:', and '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 screenshots of the FHA Connection website. The top screenshot is the 'Welcome' page. It features the FHA Connection logo and navigation links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. The main content area includes a 'Welcome' message, a 'Getting Started' button, and links for 'About This Site', 'Registering a New User', 'Hours of Operation', and 'Contact Us'. There are also 'References' links for 'Frequently Asked Questions', 'Quick Start Guide', and 'FHA Connection Guide'. A 'Sign on' button is present, along with links for 'Forgot Your Password?' and 'Forgot Your User ID?'. A blue arrow points from the 'Forgot Your User ID?' link to the bottom screenshot.

The bottom screenshot is the 'Forgot Your User ID' page. It features the FHA Connection logo and navigation links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. The main content area includes a 'Forgot Your User ID' heading, a message: '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.', and three input fields: 'Last six (6) digit of SSN:', 'Last Name:', and 'Mother's Maiden Name:'.

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 six (6) months, 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 one hour (60 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.