

FHA Connection User Guide

This guide will walk you through accessing the system, key functions, and how to complete basic operations.

FHA Connection User Guide

A Comprehensive Guide by The Housing Assistant



INTRODUCTION

FHA Connection (FHAC) is a secure web-based system used by approved FHA lenders and HUD partners to perform a variety of essential functions including case number assignment, insurance processing, CAIVRS checks, and much more. This guide will walk you through accessing the system, key functions, and how to complete basic operations.

SECTION 1: ACCESSING FHA CONNECTION

1.1 What is FHA Connection?

FHA Connection is an online system that provides real-time access to FHA-related systems and data.

1.2 Who Uses It?

- FHA-approved lenders
- Loan correspondents
- Sponsored originators
- Underwriters and processors

1.3 How to Register:

| User Type | Registration Portal | Notes |
|-----------------|---|-------------------------------|
| Lender Admin | https://okta.hud.gov | Create user IDs and roles |
| Individual User | Lender Admin assigns access | Must use company domain email |

1.4 Logging In:

- Visit: <https://okta.hud.gov>
- Use your FHA Connection User ID and Password

SECTION 2: NAVIGATING FHA CONNECTION

Main Menu Sections:

- Case Processing
- Single Family Servicing
- Appraisal Logging
- Lender Functions
- Insurance

Sample Navigation Tree:

- > FHA Connection Home
 - > Case Processing
 - > Case Number Assignment
 - > Appraisal Logging
 - > Lender Functions
 - > CAIVRS Authorization

SECTION 3: OBTAINING A CASE NUMBER

3.1 Requirements Before Case Number Assignment:

- Borrower information
- Subject property address
- Loan type (203(b), 203(k), etc.)
- Sponsoring lender ID (if applicable)

3.2 Step-by-Step Process:

1. Log in to FHA Connection
2. Select: Case Processing > Case Number Assignment
3. Complete the online form with:
 - Borrower details
 - Property address
 - Lender ID and case sponsor (if any)
4. Submit to generate case number

3.3 Visual Flowchart: Case Number Assignment

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[Login] → [Case Processing] → [Case Number Assignment] → [Input Info] → [Submit] → [Case Number Issued]

SECTION 4: CHECKING CAIVRS

4.1 What is CAIVRS?

Credit Alert Interactive Voice Response System (CAIVRS) is a federal database used to determine if a borrower has a default on federal debts.

4.2 How to Access in FHA Connection:

1. Log into FHAC
2. Navigate to: Lender Functions > CAIVRS Authorization
3. Input:
 - Borrower's SSN
 - First and last name
4. System will return either a 'Clear' or 'Hit' result

4.3 Interpreting Results:

| Result | Meaning | Action Needed |
|--------|--------------------------------------|-----------------------------------|
| Clear | No federal default | Proceed with FHA loan |
| Hit | Borrower has delinquent federal debt | Must resolve issue before closing |

SECTION 5: TIPS & TROUBLESHOOTING

Common Issues:

- Password Expired: Reset via Admin
- Data Mismatch: Confirm exact spelling and SSN
- Locked Account: Contact Lender Admin or HUD helpdesk

Helpful Links:

- FHA Connection Main: <https://okta.hud.gov>
- HUD Resource Center: <https://www.hud.gov>