CNA e-Tool Version 3.0

USER ACCESS GUIDE

July 13, 2021

Getting Started

The Capital Needs Assessment Electronic Tool (CNA e-Tool) automates the initiation, preparation, submission, review, and approval of a Capital Needs Assessment (CNA). Find the CNA e-Tool webpage at the following URL: https://www.hud.gov/program_offices/housing/mfh/cna

The CNA e-Tool Version 3.0 is a web-based application that uses HUD's Secure Systems Platform. Obtaining access to any Secure Systems application requires the user to get a user ID credential.

Intended Audience

To access the CNA e-Tool Version 3.0, each organization external to HUD will need a coordinator. The role of the Coordinator is to ensure their users are correctly assigned system privileges. All users external to HUD will require an M-ID to access CNA e-Tool Version 3.0.

This document is a user access guide for HUD employees and all external party users and their coordinators. As part of CNA e-Tool Version 3.0, all users will need a credential to use the system. External parties requiring secured access will consist of FHA Lenders, Needs Assessors, Participating Administrative Entities, and Public Housing Authorities (PHA) serving as Rental Assistance Demonstration (RAD) Project Sponsors. Listed below are the following User ID credentials that are available and described in this document:

Users External to HUD

- Mortgagee Lender ID (M-ID) → FHA Lender
- Multifamily Business Partner (M-ID)→ Needs Assessor, and Participating Administrative Entity
- PHA User (M-ID) → Public Housing Agency Employee/Consultant

Users Internal to HUD

- HUD Staff ID (H-ID) or Contractor ID (C-ID) → HUD Employee

Secure Access Introduction

HUD does not have a single enterprise access system that covers all HUD external parties who will use CNA e-Tool Version 3.0: (1) Lenders, (2) Multifamily Business Partners, and (3) PHA Users. Therefore, the credentialing process is different for all three to acquire their M-ID and CNA e-Tool access and roles. If the external party wants to do business with HUD, then that company will first need to have an established organizational identity. This process requires the external party to identify its coordinators and to manage access and provide CNA e-Tool

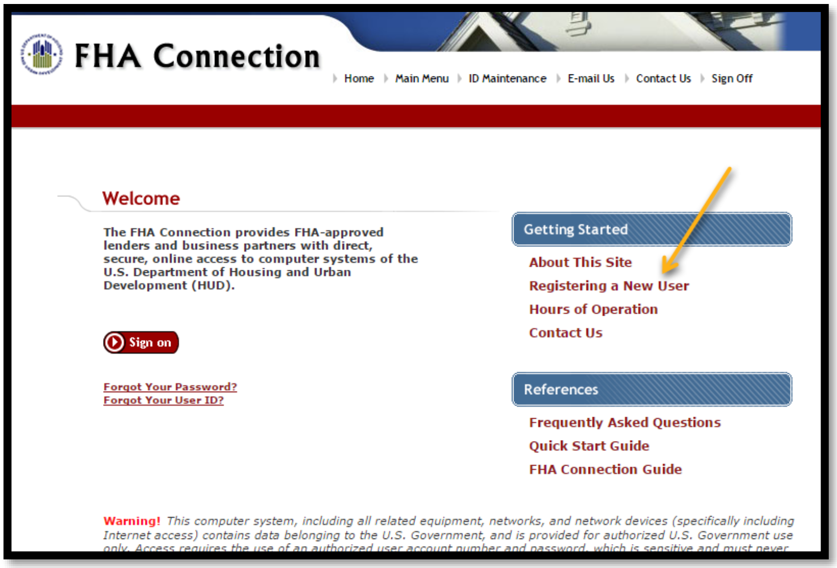
Version 3.0 roles for their employees. When an employee from an external party seeks CNA e-Tool access, they must notify their Coordinator. The Coordinator then provisions the User ID for their employees. Finally, the company coordinator takes care of changes in personnel and their access. The same pattern exists for all lenders, Multifamily Business Partners, and PHA Users.

FHA Lender Access

Lenders and their coordinators need to do the following in chronological order:

1. Get an FHA Connection issued Mortgagee Lender ID (M-ID) by registering in FHA Connection (if they do not have an M-ID already). The lender will need to take note of their M-ID and save their password for the login process.
2. The lender then needs to contact their Coordinator. The lender should let their Coordinator know if they want to have the External Viewer and/or External Submitter Roles for the CNA e-Tool
3. The Coordinator will give their lenders CNA e-Tool roles through the FHAC ID Maintenance.

Note: FHA Lenders have only two roles available within the CNA e-Tool: External Submitter or External Viewer. These roles must be assigned to the lender by their company coordinator. Please refer to the FHA Connection user registration instructions for more details. The CNA e-Tool Team cannot give lender roles or access to the CNA e-Tool. All FHA Lenders must go through their company coordinator in FHAC, and that person will grant/revoke access and roles to the CNA e-Tool through FHAC's ID Maintenance once the lender's M-ID is established. More Information on obtaining a Mortgagee Lender ID is available at the following URL: ***Registering a New User.***



If the lender runs into issues with registration, they should read through the following document, which explains the registration procedure: **FHAC Registration Procedures**. In addition, the lender should contact their lender company coordinator for assistance with CNA e-Tool access and roles. This PDF also discusses how a lender can register as a coordinator. For more information on how to become an FHA Approved Lender, see **Appendix A.**

2.1 FHA Lender Login Process Overview

FHA Lenders will need a Mortgagee Lender ID (M-ID) to access the CNA e-Tool. Lenders must first log in to FHA Connection at the following link: **https://entp.hud.gov/clas/html/connection.cfm** to start the three-step login process.

1. Login to FHA Connection (which is a portal for FHA lenders)
2. Login to Secure Systems
3. Select the CNA e-Tool Version 3.0

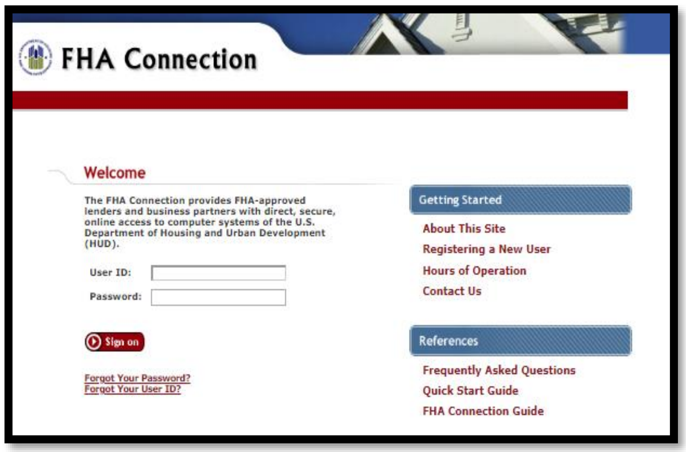
2.2 Responsibility of the FHA Lender Coordinator

The lender company coordinator is responsible for assigning the External Viewer and/or External Submitter roles to the M-ID lender users within their own company. For more information about granting access and roles, please go to the following URL: **https://entp.hud.gov/pdf/mp_gs2_reguser.pdf**

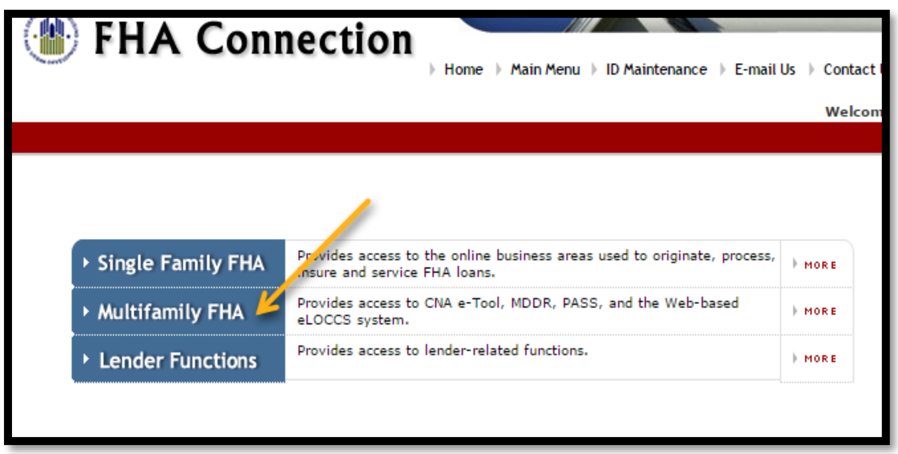
Before receiving the M-ID, the lender user may contact their company coordinator to let them know that they need an M-ID and a CNA e-Tool role(s). When FHA Connection generates the M-ID, it automatically emails the lender user (informing them that their M-ID was issued). The lender's Company Coordinators are copied on the email so that the lender user will have the email addresses of their coordinators to facilitate future communication if needed.

2.3 Visual of the FHA Lender Login Process

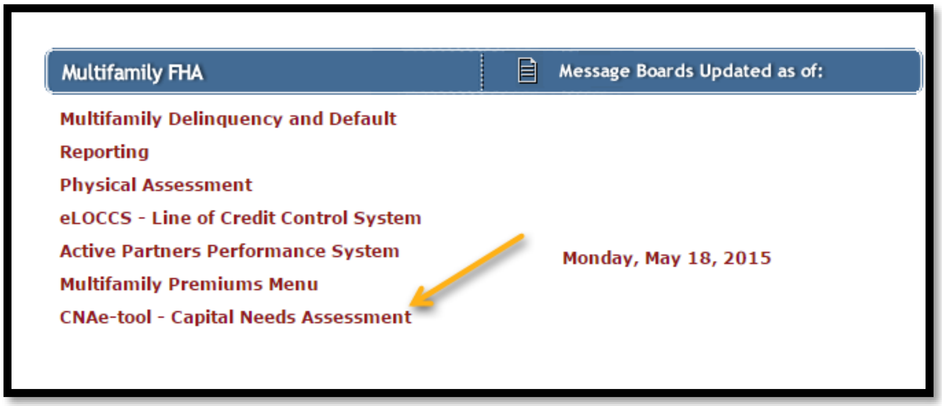
Once the lender user receives their M-ID and CNA e-Tool roles from their company coordinator, they can access the CNA e-Tool. The very first thing they need to do is to sign on to FHA Connection at the following URL: https://entp.hud.gov/clas/html/connection.cfm



Next, the lender user should navigate to the Multifamily main menu.

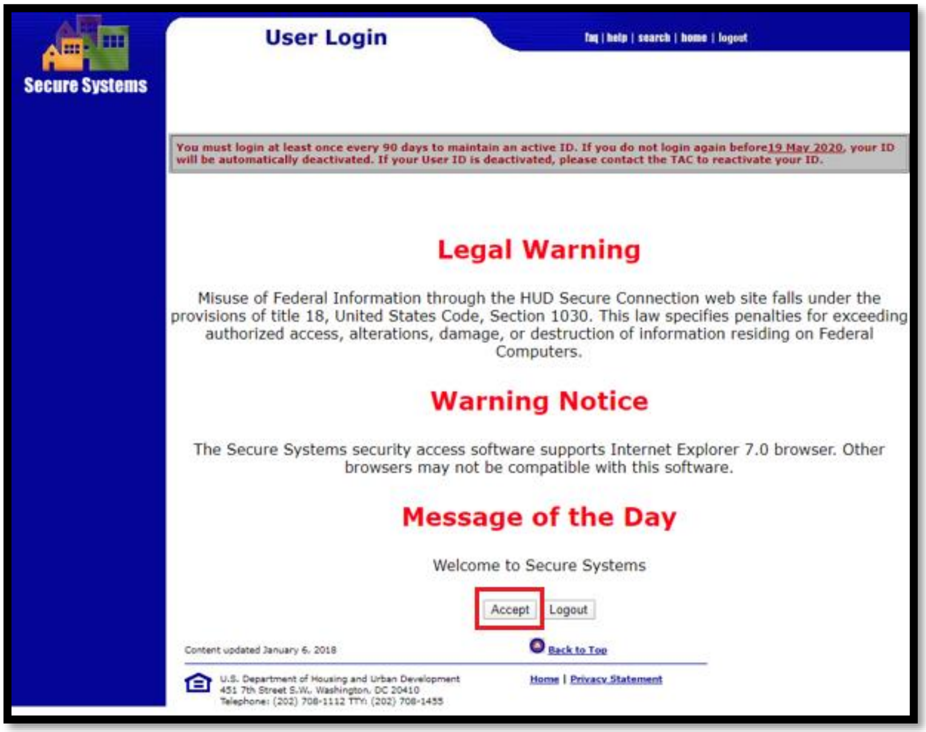


Next, the lender should select CNA e-Tool – Capital Needs Assessment

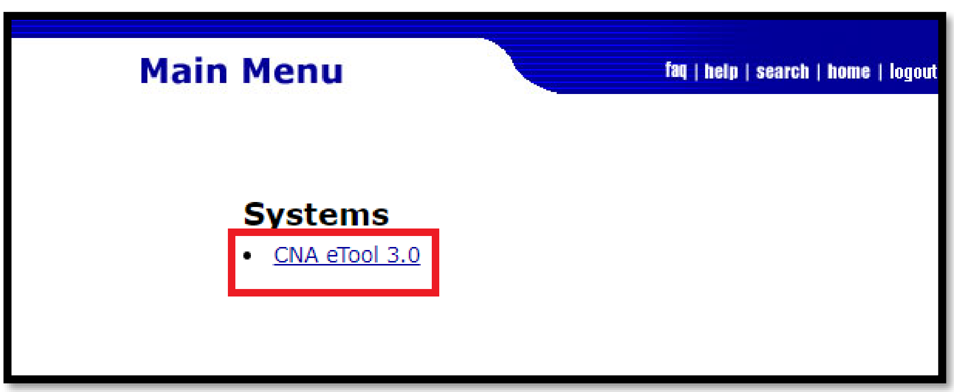


Next, the lender will be redirected to the Secure Systems login screen. Then, the lender will be required to enter their credentials again (M-ID and Password) to log in to Secure Systems.

In the next step, the user will be redirected to the following page, which should be reviewed in detail.



After clicking the “Accept” button, the lender will be redirected to the Secure Systems Main Menu, which will list links to all applications that the user ID is authorized to access. In the final step, the lender must select the CNA e-Tool 3.0.



Note: Lender users should remember to log in to both FHA Connection and Secure Systems at least once every 90 days to ensure that their M-ID is not locked due to inactivity.

Multifamily Business Partner Access

3.1 Getting Started in APPS

To improve security, both the Multifamily Business Partner and their Coordinator must have login credentials. To start this process, it will require the principal of the firm/organization (or their designee) to register based on their Tax Identification Number (TIN) in the Active Partners Performance System (APPS). Please click this IRS **link** to find out how to get a TIN. APPS registration is a prerequisite before any Business Partner user, or their Coordinator can apply for their M-ID. Please see **Appendix B** to get more information on how to register in **APPS**.

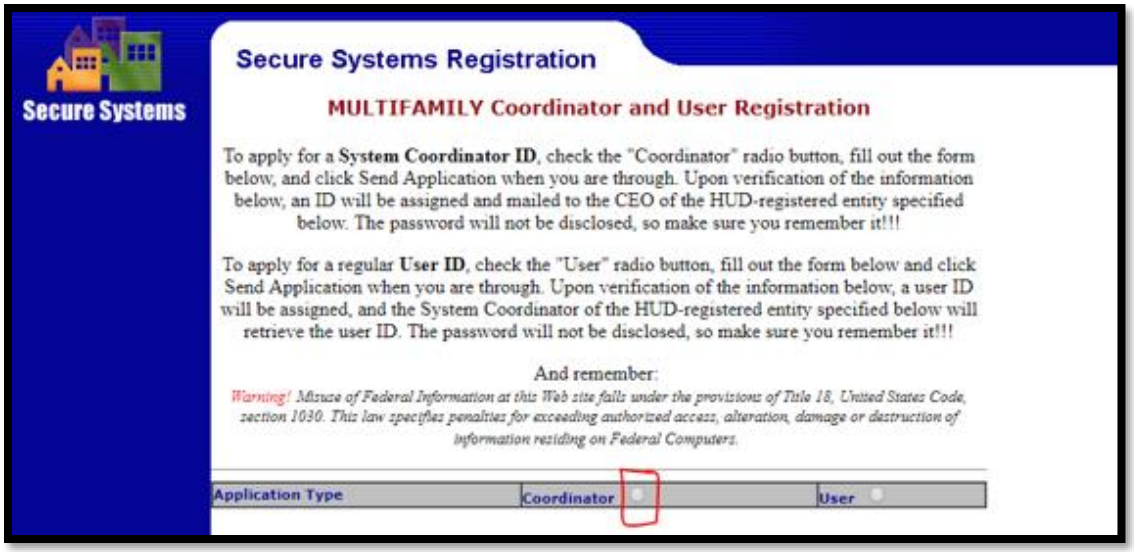
3.2 Credentials for the Multifamily Business Partner

After the M-ID is acquired, it will serve as the Business Partner's username going forward. When logging into Secure Systems to access the CNA e-Tool, they will also need their password to log in to the system.

The Multifamily Business Partner user and their Coordinator require the M-ID credential to access the CNA e-Tool. Every Multifamily Business Partner who applies for an M-ID must also know their Firm/organization's TIN Number before applying for their M-ID credential. The Business Partner is assigned their roles only by their Coordinator based on the TIN Number they provide during the application process.

3.3 How to become a Multifamily Business Partner Coordinator

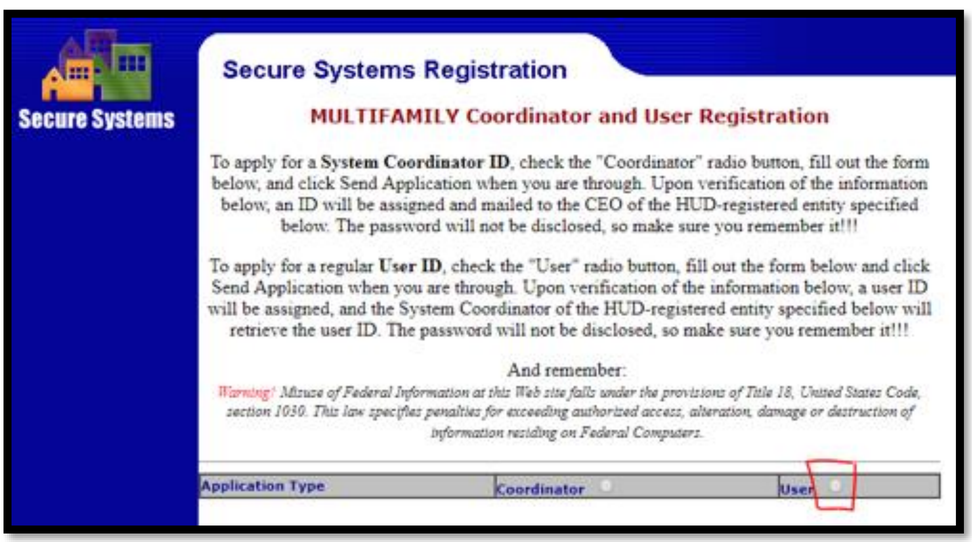
The Coordinator applicant must go to the **Secure Systems Business Partner Application page** to apply to be a Coordinator for their organization.



To apply, the Coordinator must check the “Coordinator” radio button, fill out the form below, and click “Send Application” when complete.

3.4 How to become a Multifamily Business Partner User

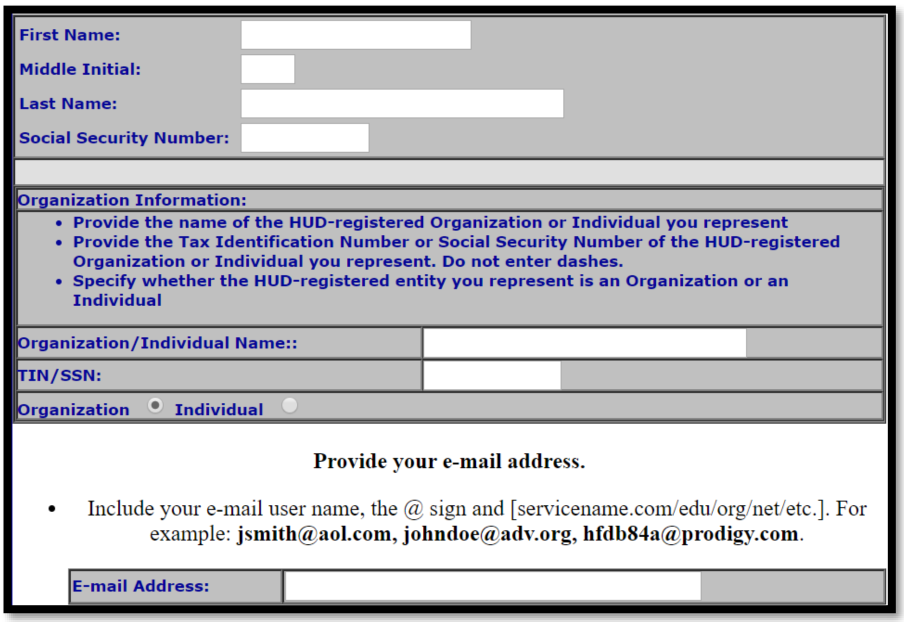
The Business Partner applicant must go to the [Secure Systems Business Partner Application page]() to apply to be a user for their organization.



To apply, the user must check the “User” radio button, fill out the form below, and click “Send Application” when complete.

3.5 Additional Information Required for M-ID Credential to be issued

The Secure Systems credential application process requires both the Coordinator and the user applicant to provide the following information to acquire their M-ID credential: First Name, Middle Initial, Last Name, Social Security Number (SSN), Organization Name, Organization Tax ID Number (TIN), and Email Address (this is HUD Policy). You must select the "Organization" radio button in this step.


First Name:
Middle Initial:
Last Name:
Social Security Number:

Organization Information:

- Provide the name of the HUD-registered Organization or Individual you represent
- Provide the Tax Identification Number or Social Security Number of the HUD-registered Organization or Individual you represent. Do not enter dashes.
- Specify whether the HUD-registered entity you represent is an Organization or an Individual

Organization/Individual Name::
TIN/SSN:
Organization Individual

Provide your e-mail address.

- Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: **jsmith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com**.

E-mail Address:

Upon verification of all information provided, the Coordinator's M-ID will be assigned and mailed to the principal (or the designee) who registered their firm/organization in APPS.

Note: A firm/organization must first have a coordinator in place before the user can apply for their M-ID credential.

Note: It is possible to have up to four coordinators, and having at least one back is highly recommended.

Upon verification of all information provided, the user will be assigned an M-ID. The Coordinator will retrieve the user ID for their employee, ensure that the employee has access and roles, and complete the TIN assignment maintenance for the CNA e-Tool Version 3.0.

3.6 Responsibility of the Business Partner Coordinator

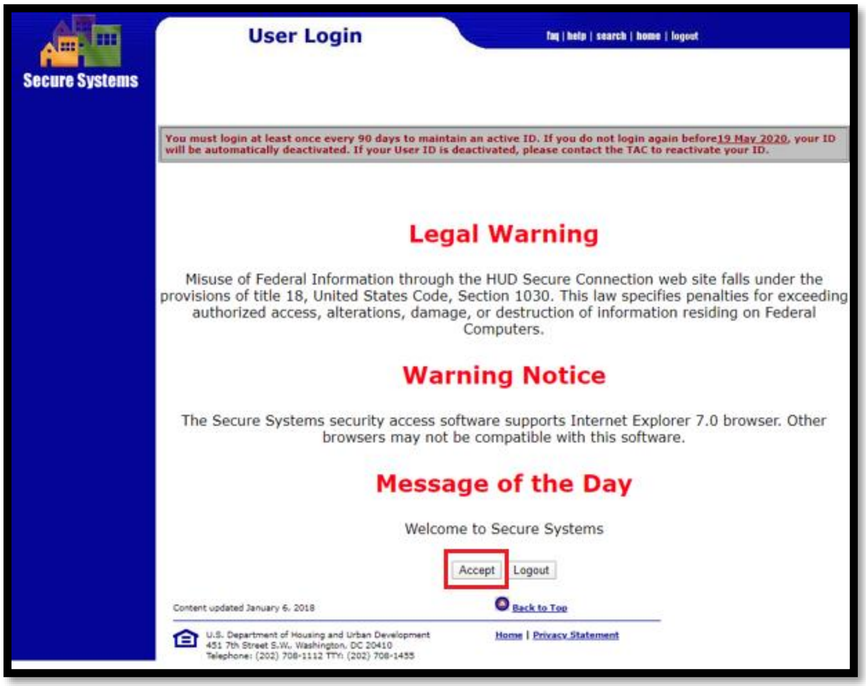
Multifamily Business Partner Coordinators will grant/revoke access and roles to the CNA e-Tool Version 3.0 through Secure Systems User Maintenance. This process also requires TIN assignment maintenance to be done. The only CNA e-Tool roles available to the Business Partner are *External Viewer* and *External Writer*.

Please see **Appendix D** to get more information on how the Multifamily Participant Coordinator will grant and maintain accounts for their employee users. The Multifamily Business Partner Coordinator is responsible for assigning roles and doing TIN assignment maintenance to their own M-ID and employee M-IDs within their own firm/organization. Before applying for an M-ID credential, the Multifamily Business Partner user should contact their Coordinator to let them know that they need CNA e-Tool roles and access.

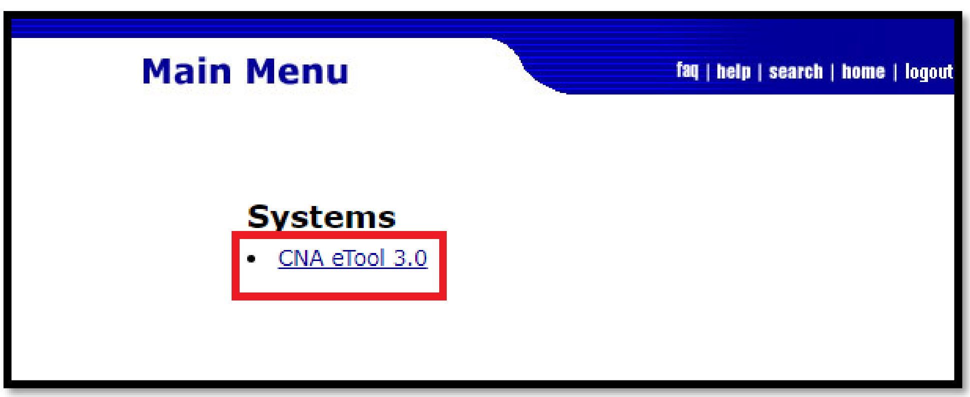
3.7 Visual of the Business Partner Login Process

Once the Multifamily Business Partner user receives their M-ID and gets their account provisioned by their Coordinator, they access the CNA e-Tool Version 3.0 by logging into the Secure Systems Platform at the following URL: **https://hudapps.hud.gov/HUD_Systems**. After clicking the URL, the login process requires the M-ID and password to be entered before clicking the “Login” button.

In the next step, the user will be redirected to the following page. Review this page in detail.



After clicking the "Accept" button, the user is redirected to the Secure Systems Main Menu, which will list links to all applications that the user ID is authorized to access. In the final step, the user must select the CNA e-Tool Version 3.0.



Note: All Multifamily Business Partner users and their coordinators should remember to log in to Secure Systems at least once every 90 days to ensure that their M-ID is not locked due to inactivity. Business Partners can access the CNA e-Tool application with their M-ID through Secure Systems at the following link: ***https://hudapps.hud.gov/HUD_Systems***

PHA User Access

4.1 Getting Started For The PHA

To improve security (confidentiality and integrity), the PHA User and their Coordinator need a login credential and CNA e-Tool Role(s) to use CNA e-Tool Version 3.0. Those applying for an M-ID login credential must know their five-digit PHA Code. Find your organization's PHA code at the following URL: **PHA Contact Information**.

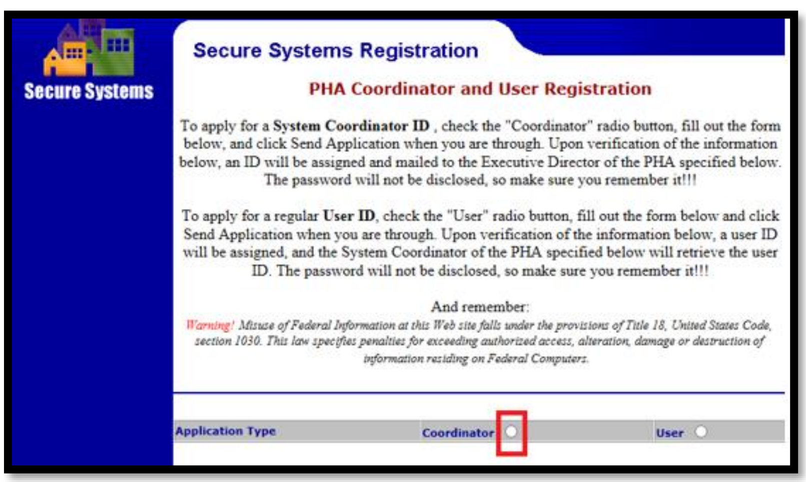
4.2 Credentials For The PHA User

After the M-ID is acquired, it will serve as the username going forward in Secure Systems.

The PHA User and their Coordinator require M-ID credentials to access CNA e-Tool Version 3.0. **The Coordinator in the PHA provides access to the PHA User and assigns their roles.** The PHA Code provided during the M-ID application process makes the connection between the User and Coordinator. Therefore, every PHA User who applies for an M-ID must also know their Organization Code (PHA ID) before applying. If you do not have your PHA ID, click the following **link** to find out what it is.

4.3 How To Become a PHA Coordinator

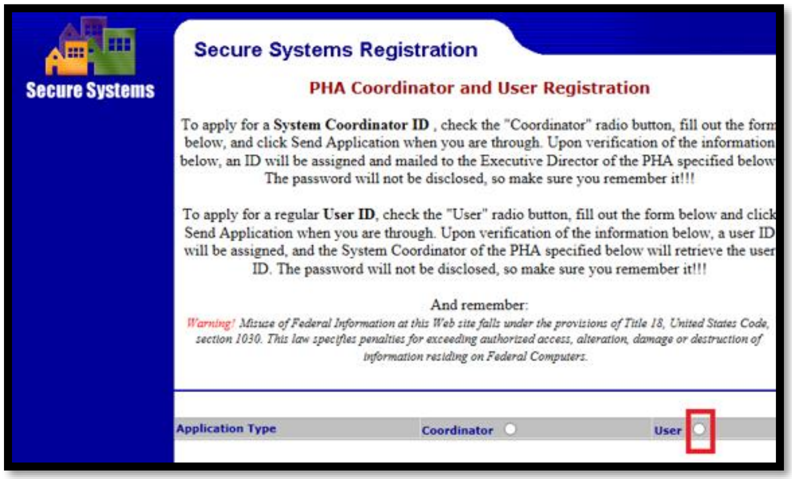
The PHA Coordinator applicant must go to the **Secure Systems PHA Application page** to apply to be a Coordinator for their organization.



To apply, the Coordinator must check the "Coordinator" radio button, fill out the form below, and click Send Application when complete.

4.4 How To Become a PHA User

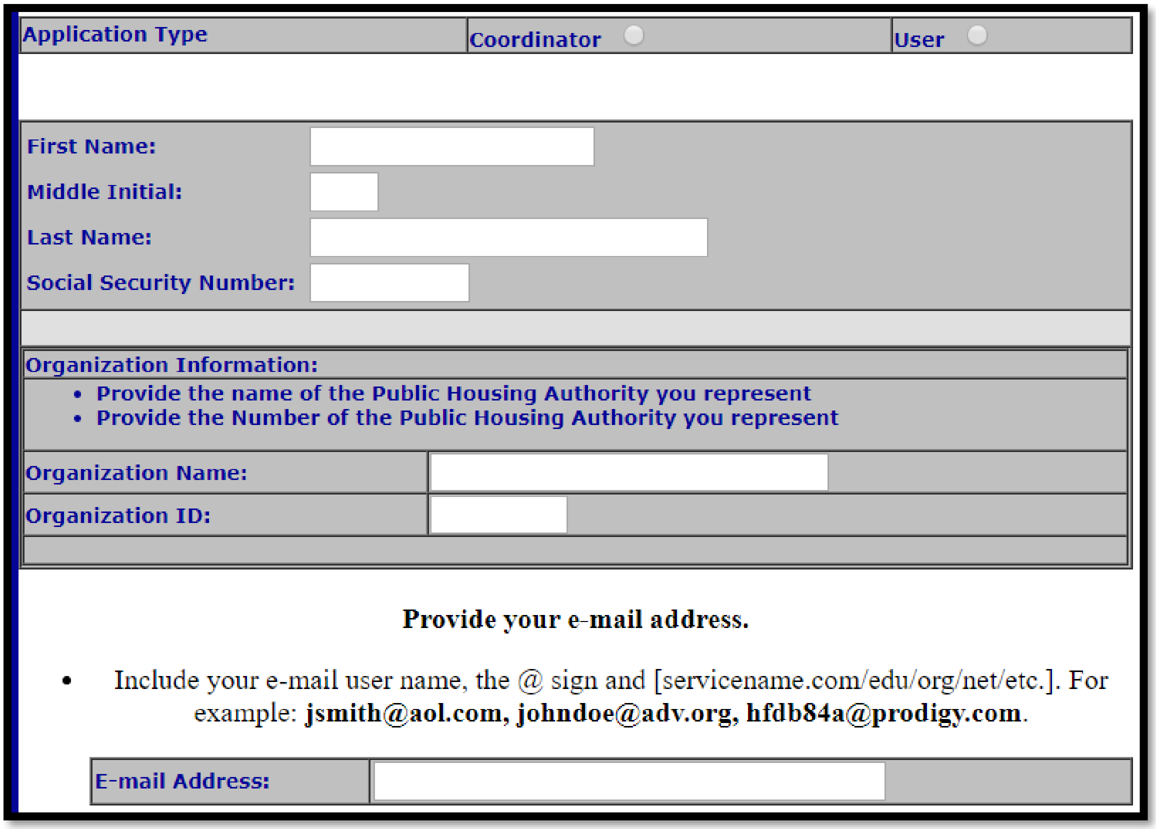
The PHA user applicant must go to the [Secure Systems PHA Application page] to apply to be a user for their organization.



To apply, the user must check the “User” radio button, fill out the form below, and click “Send Application” when complete.

4.5 Additional Information Required For M-ID Credential To Be Issued

The Secure Systems credential application process requires both the Coordinator and the user applicant to provide the following information to acquire their M-ID credential: First Name, Middle Initial, Last Name, Social Security Number (SSN), Name of PHA, PHA Code for Organization ID, and Email Address (this is HUD Policy).


Application Type | Coordinator | User

First Name:
Middle Initial:
Last Name:
Social Security Number:

Organization Information:
- Provide the name of the Public Housing Authority you represent
- Provide the Number of the Public Housing Authority you represent

Organization Name:
Organization ID:

Provide your e-mail address.

- Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: **jsmith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com**.

E-mail Address:

Upon verification of all information provided, the Coordinator's M-ID will be assigned.

Note: A PHA must first have a coordinator in place before the user can apply for their credential.

Once Secure Systems verifies all information provided, they will assign the PHA user an M-ID. The PHA Coordinator will retrieve the ID for their employee and ensure that they have access and the correct roles for the CNA e-Tool.

4.6 Responsibility of the PHA Coordinator

The PHA Coordinator will grant/revoke access & role and do PHA Assignment Maintenance for themselves, and their employee's through Secure Systems User Maintenance. The only CNA e-Tool Version 3.0 roles available are *External Viewer* and *External Writer*.

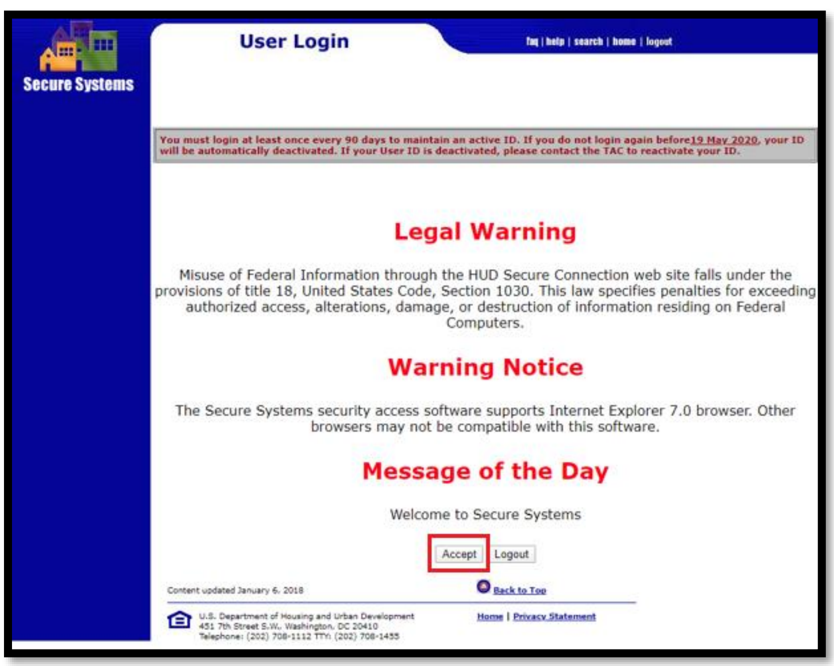
The PHA Coordinator is responsible for assigning roles and doing PHA assignment maintenance to their own M-ID and employee M-IDs for the PHA. Please see Appendix D to get more information on how the PHA Coordinator will grant and maintain accounts for their employees.

Before applying for an M-ID credential, the PHA user should contact their Coordinator to let them know that they need CNA e-Tool roles and access. After Secure Systems issues the M-ID, the system emails the user, informing them that their M-ID was issued.

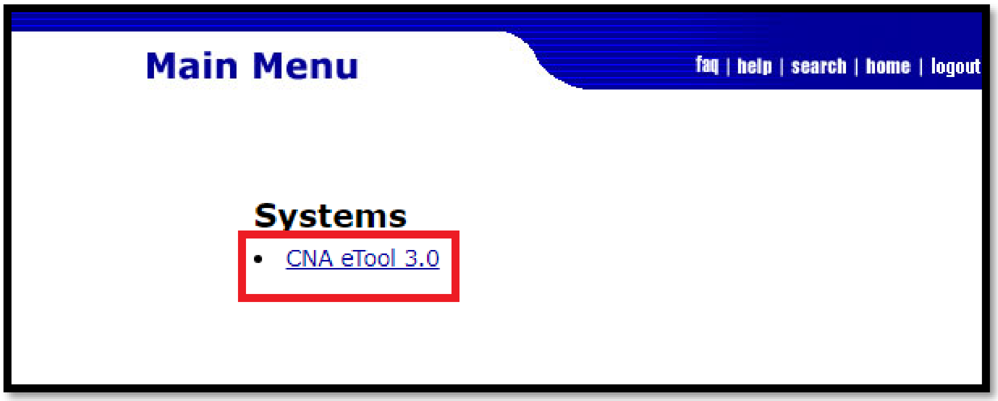
4.7 Visual of the PHA User Login Process

Once the PHA user receives their M-ID and gets their account provisioned by their Coordinator, they can then access the CNA e-Tool by logging into the Secure Systems Platform at the following URL: https://hudapps.hud.gov/HUD_Systems. PHA Users and their Coordinators will log in with their M-ID and password.

In the next step, the user will be redirected to the following page. That page should be reviewed in detail.



After clicking the "Accept" button, the PHA user is redirected to the "Secure Systems Main Menu," which lists links to all applications that the user ID has been authorized to access. In the final step, the user must select the CNA e-Tool 3.0.



Note: All PHA Users should remember to log in to Secure Systems at least once every 90 days to ensure that their M-ID is not locked due to inactivity. PHA Users can access the CNA e-Tool with their M-ID through Secure Systems at the following URL:
https://hudapps.hud.gov/HUD_Systems

5. HUD Employee Access

HUD employees (and contractors) will access the CNA e-Tool with their H-ID or C-ID through the Secure Systems website at the following URL: **https://hudapps.hud.gov/ssmaster**. Because Single Sign On (SSO) is enabled, they should not have to put in their H-ID or C-ID and Local Area Network (LAN) Password.

5.1 HUD Employee User ID and Login Overview

In rare instances, the SSO may not be operational. In that case, the HUD employee will have to input their H-ID or C-ID user name and LAN password to log in to the Secure Systems Platform and then the CNA e-Tool application.

5.2 Acquiring Access/Roles Process for HUD Employees

1. The H-ID/C-ID User who requires access should send an email to their supervisor or GTM and request that they submit a Digital Identity Access Management System (DIAMS) request on their behalf for the CNA E-TOOL - P282. The supervisor/GTM should state if their employee needs the viewer, reviewer, and/or supervisor roles. See below for a description:

    - **Supervisor Role:** a role typically reserved for HUD branch chiefs or directors who assign work to individual staff reviewers (i.e., underwriters, transaction managers, account executives, construction analysts), depending on their skill and the difficulty of the case. The supervisor is the only person entitled to “Approve,” “Return,” or “Undo Approval” of a CNA.
    - **Reviewer Role:** this role is for HUD staff reviewers (i.e., underwriters, transaction managers, account executives, construction analysts) who have the primary task of completing a review of a CNA and making it “ready for decision.” Reviewers can reassign a CNA to another reviewer when they need help or need to give a case to another reviewer. The Reviewer is the primary “read-write” worker on the HUD side of the CNA discussion with external users. As part of Version 3.0, the reviewer can return a CNA without intervening action by a Supervisor.
    - **Viewer Role:** a viewer can see all CNAs but cannot write to any record, make any decision, or make an assignment.

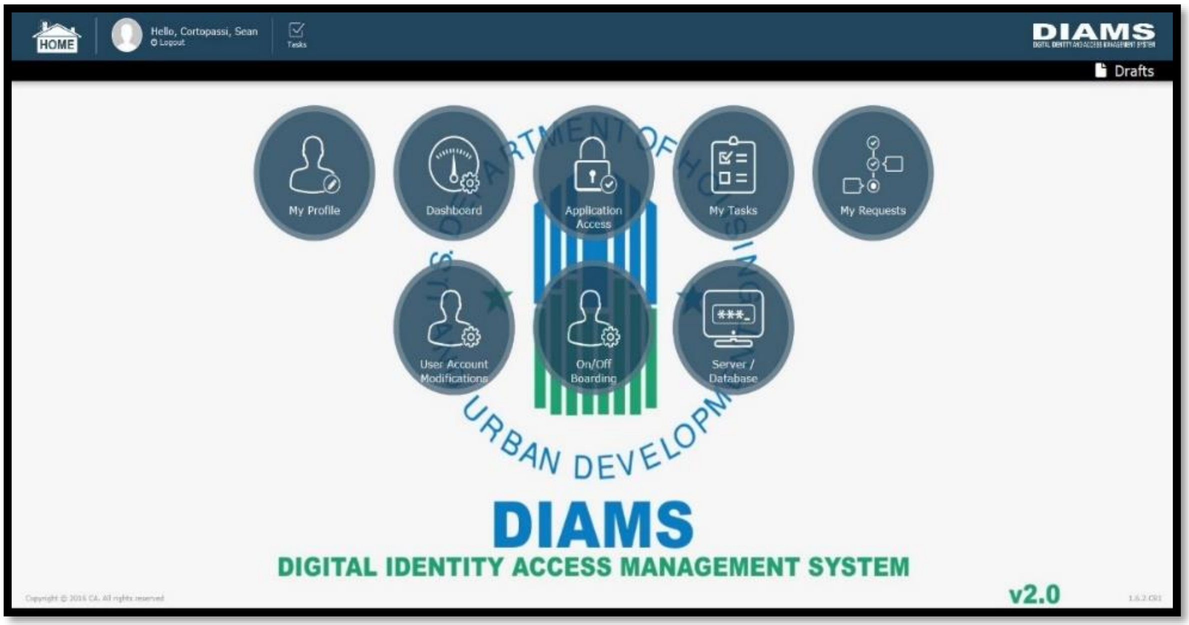
    As part of a HUD user’s request, they should include their signed **Rules of Behavior** (ROB). The C-ID user should send an email to their Government Technical Monitor (GTM), include their signed ROB, and request that they submit a **DIAMS** request on their behalf for the CNA E-TOOL - P282. The supervisor/GTM should state if the contractor needs the Viewer, Reviewer, and/or Supervisor roles and email their employee’s signed ROB to **CNAaccess@hud.gov**.

2. The requester’s supervisor/GTM must also request Secure Systems- P104 access in DIAMS if the requesting H-ID User or C-ID User does not already have Secure Systems access. CNA e-Tool cannot grant roles/access until the user can access the Secure Systems Platform; thus, it is a mandatory dependency.

3. The requesting H-ID user’s supervisor or C-ID User’s GTM will submit all requests using DIAMS. All requests are permanently saved in DIAMS, which routes them to the designated approving official. The approving official is responsible for approving all application access requests. If the request is not approved within two weeks, the

supervisor/GTM should email CNAaccess@hud.gov for assistance.

4. The H-ID User or C-ID User and their requesting supervisor/GTM will receive an email once the approving official has completed the request for application access.

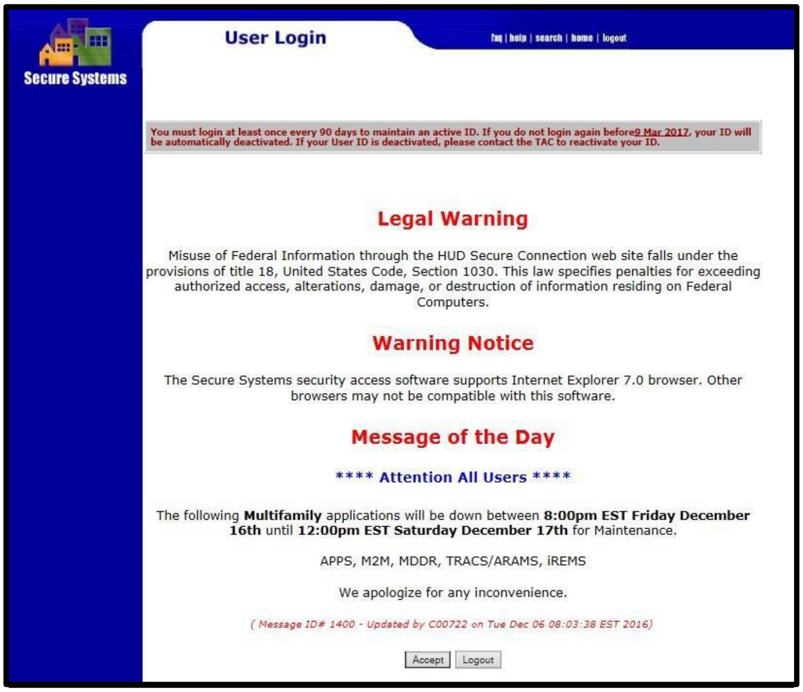


Note: HUD Federal and Contractor Employees must be authorized users of Secure Systems before acquiring access or using the CNA e-Tool. Secure Systems access requests must be submitted and approved first in DIAMS. Only after Secure Systems access is secured should the supervisor/GTM then request access for the CNA e-Tool.

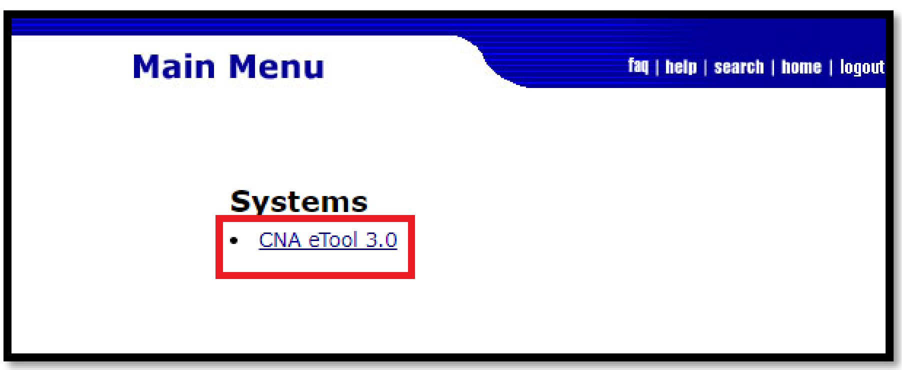
5.3 How HUD Employees will Navigate Secure Systems

HUD employees will be able to log in to the Secure Systems Platform at the following link: https://hudapps.hud.gov/ssmaster/. The HUD employee must have Secure Systems Access, CNA e-Tool Access, and at least one CNA e-Tool Role in order to log in to the application. Single Sign-On should be enabled, but if it is not, then the user will need to put in their LAN password and H-ID or C-ID.

In the next step, the user will be redirected to the following page. That page should be reviewed in detail.



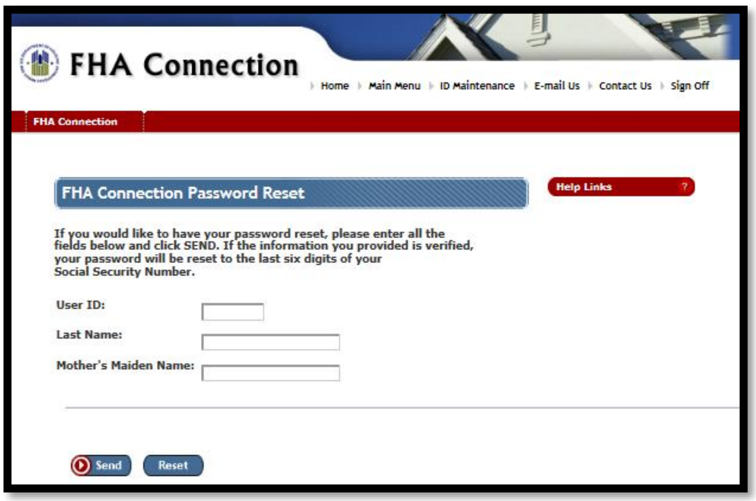
After clicking the “Accept” button, the user is redirected to the Secure Systems Main Menu, which lists links to all applications that the user ID has been authorized to access. The user must select the CNA e-Tool 3.0.



6. Help Desk Support

6.1 FHA Connection Support

FHA lenders with Mortgagee IDs may receive assistance through the FHA Connection Help Desk email sfadmin@hud.gov. A lender terminated Mortgagee ID can only be reactivated by their own FHA Company Coordinator, not the FHAC Help Desk. If the FHA Lender needs to reset their FHAC Password, they should go to the following link: **FHAC Password Reset**. The password reset process requires the FHA lender's M-ID, Last Name, and Mother's Maiden Name, and they must click the "Send" button. As a default, the lender's password is reset to the last six digits of their Social Security Number.

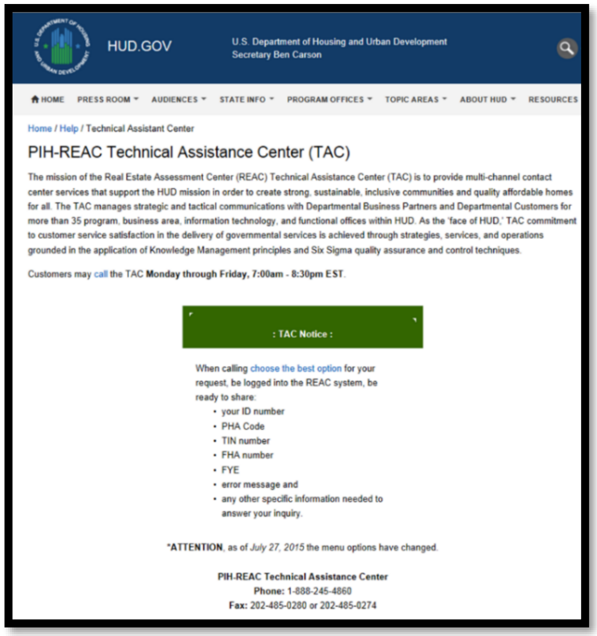


Note: The FHA lender should remember to log in to both FHA Connection and Secure Systems at least once every 90 days to ensure that their M-ID is not locked due to inactivity.

When the FHA lender updates their FHA Connection password, it will automatically prompt the Secure Systems password to be reset. If the lender runs into issues, then they should first clear their cache.

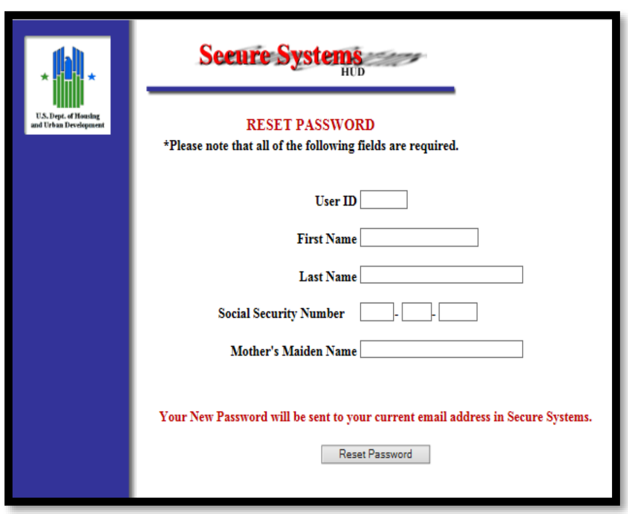
6.2 Secure Systems support

Help desk support for users who have issues with Secure Systems is provided by The Public and Indian Housing (PIH), Real Estate Assessment Center (REAC), Technical Assistance Center (TAC). The help desk can be reached by phone at 1-888-245-4860 from Monday through Friday, 7:00am - 8:30pm EST. Their website is the following URL: https://www.hud.gov/program_offices/public_indian_housing/reac/support/tac.



90 Days of Inactivity in Secure Systems: All IDs become inactive and go into terminated status (requiring reactivation) after 90 days of inactivity (not logging into Secure Systems). This policy applies to every User Credential: H-ID, C-ID, and all M-IDs.

Multifamily Business Partners and PHA Users: may be prompted to change their Secure Systems Passwords. If the Multifamily Business Partner or PHA User's Secure Systems password needs to be reset, they should go to the following [link.](link) Users should enter their M-ID, First Name, Last Name, Social Security Number, Mother's Maiden Name and click the "Reset Password" button.



HUD Employee Secure Systems reactivation: If the H-ID or C-ID Holder's credential becomes terminated due to inactivity in Secure Systems, the user should email their supervisor or GTM and ask them to submit a DIAMS request. The supervisor/GTM must select Secure Systems-P104 reactivation and not the CNA e-Tool. If the Secure Systems Team does not reactivate the H-ID or C-ID's account within two weeks, email **CNAaccess@hud.gov** to let the System Administrator know.

Secure Systems Independent User Registration is not authorized: Independent users can Register and acquire an Independent ID Credential in Secure Systems. However, the CNA e-Tool Version 3.0 places restrictions on this credential, and no CNA e-Tool user should get an Independent ID to access the system. The Independent ID lacks the PHA Code or a TIN and therefore does not offer the level of security and accountability required to match the system's security requirements. Independent IDs have another limitation in that another user will not be able to access the CNA associated with that PHA Code or TIN if the user retires or their account gets terminated. If a user has an active Independent ID and wants to use the CNA e-Tool Version 3.0, they should terminate that ID and apply to be a Multifamily Participant Business Partner or PHA User.

6.3 HUD Employees Support

Help desk support for H-ID and C-ID users with issues with their Local Area Network (LAN) Password or their DIAMS requests may contact the HITS National Help Desk at 1-888-297-8689.

6.4 Tiered Support from the System Administrator

Tier I: If an FHA Lender, Multifamily Business Partner, or PHA User has an access issue, they should first go to their Coordinator for assistance. Likewise, HUD employees should first contact their supervisor or GTM for assistance.

Tier II: The next step is to contact the respective help desk (FHA Connection, Secure Systems, or the HITS National Helpdesk). In addition, the **CNA e-Tool Ask-A-Question Help Desk** is used for addressing business or policy-related questions and can also assist with general access-related questions.

Note: Sometimes, after resetting a password, the user computer's cache needs to be reset. Before contacting Tier III support, the user should reset their cache to see if that remediates the issue.

Tier III: CNAaccess@hud.gov is for trouble-shooting technical support for access-related issues and should only be contacted if the problem cannot be resolved at the Tier I or Tier II Levels. **Please note that CNAaccess can not assign roles or provide user IDs for external users, only HUD staff.**

7. Important Notes about User Access

7.1 Personally Identifiable Information (PII)

During the registration and password reset process, users may be required to provide their Social Security Number (SSN) and mother's maiden name to complete the registration or password reset process in Secure Systems or FHAC. Users may have concerns about providing this information on the Internet and wonder why the forms require this sensitive personally identifiable information (PII). According to government regulations, the User's SSN is required when trying to access a Federal computer system. HUD requires the SSN and mother's maiden name to verify identity before processing the registration or password reset forms. The information is being entered into a secure environment and is used exclusively for the registration or password reset process.

Emailing PII: A user's SSN, Tax Identification Number (TIN), and mother's Maiden Name is PII. PII is protected by the Privacy Act of 1974, as amended (5 U.S. Code 552a). It is the user's duty and responsibility to safely and securely transmit and communicate PII. Placing SSN, Mother's maiden name, and TIN in the body of an email is not a secure way to transfer this information. We suggest whenever submitting a request with PII, it should be in a password-protected document, and then the password should be sent separately.

7.2 Sharing Passwords and Credentials

Users should never share their password or credential information with anyone (even if it is within their own firm or organization), as this would violate security regulations. Sharing passwords increases the number of threats to HUD Systems and could potentially jeopardize users' PII. If it is determined that misuse of a credential has occurred, there will be penalties, and future access/credentials may be revoked.

Appendix A: How to Become an FHA-approved Lender

New lender applicants must complete an **online application** and attach the **required documents** in accordance with the **FHA Housing Policy Handbook** (Handbook 4000.1). In addition to submitting the required documentation, all lenders must confirm compliance through the **Initial Certification Statements**. In the event of negative responses, applicants must provide an explanation and supporting documentation in response.

Lenders must successfully complete the certification process before the potential user can apply for credentials/ a Mortgagee ID. Once the Mortgagee account is created, the credentials will automatically expire after 90 days.

There are four types of FHA lender approval:

1. **Nonsupervised Mortgagee:** Lending institutions may apply for this type of approval if they want to: originate, underwrite, close, endorse, service, purchase, hold, or sell FHA-insured Mortgages.
2. **Supervised Mortgagee:** Banks, savings banks, and credit unions may apply for this type of approval if they want to: originate, underwrite, close, endorse, service, purchase, hold, or sell FHA-insured Mortgages.
3. **Government Mortgagee:** Federal, state, or municipal government agencies, Federal Home Loan Banks, Freddie Mac, or Fannie Mae may apply for this type of approval if they want to: originate, underwrite, close, endorse, service, purchase, hold, or sell FHA-insured Mortgages.
4. **Investing Mortgagee:** Organizations that want to invest funds under their control may apply for this approval if they wish to purchase, hold, or sell FHA-insured Mortgages. An Investing Mortgagee may not originate, underwrite, or close FHA-insured Mortgages in its name or submit applications for FHA mortgage insurance.

Help Desk Support for Lenders
Lenders with questions who are currently preparing or planning to apply for FHA approval in the near future may contact the FHA Resource Center at answers@hud.gov or (800) 225-5342.

Appendix B: How new Needs Assessors Firms Register in APPS

If a Needs Assessor firm has not already done so, they will need to register their firm/organization in the Active Partners Performance System (APPS). [APPS] allows any firm/organization to provide their previous participation information directly to HUD for processing via the Internet. Click this [link] to find out how to get a TIN. Those who need to register can go to the following URL: [APPS Registration Page]. They will need to provide firm/organization name, Nine digit TIN, legal structure, Ownership Type, Address, City, State, Zip, Country, Phone, and Email address. See below for an example:

Then proceed to the next step:

If successful, you will not get an error message. Next, APPS will notify the requestor that the submission was received and will be processed overnight. The Principal/Owner who registered must determine who within their firm/organization will be their Coordinator, and they will have to wait at least 48 hours for APPS to process the TIN. Next, have the Coordinator you have selected: register for their M-ID at the following URL: **link**.

Note: Only after the Coordinator registers will the letter be mailed to the address during the APPS registration process. The letter will provide the Coordinator with their M-ID. After the M-ID is known, please notify ***CNAaccess@hud.gov*** *of the M-ID and the name of your firm so that it can be added to the drop-down list of selectable Needs Assessors within the Version 3.0 User Interface.*

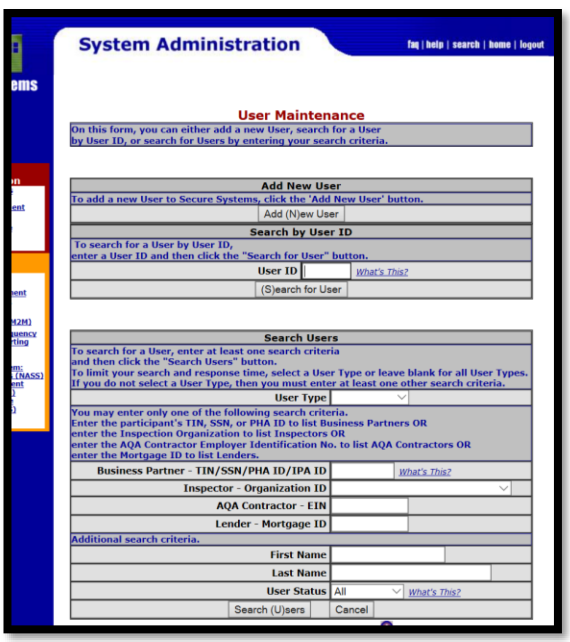
Appendix C: Multifamily Business Partner Coordinator Responsibilities

The very first step for the Coordinator is to log in at the following URL: https://hudapps.hud.gov/HUD_Systems.

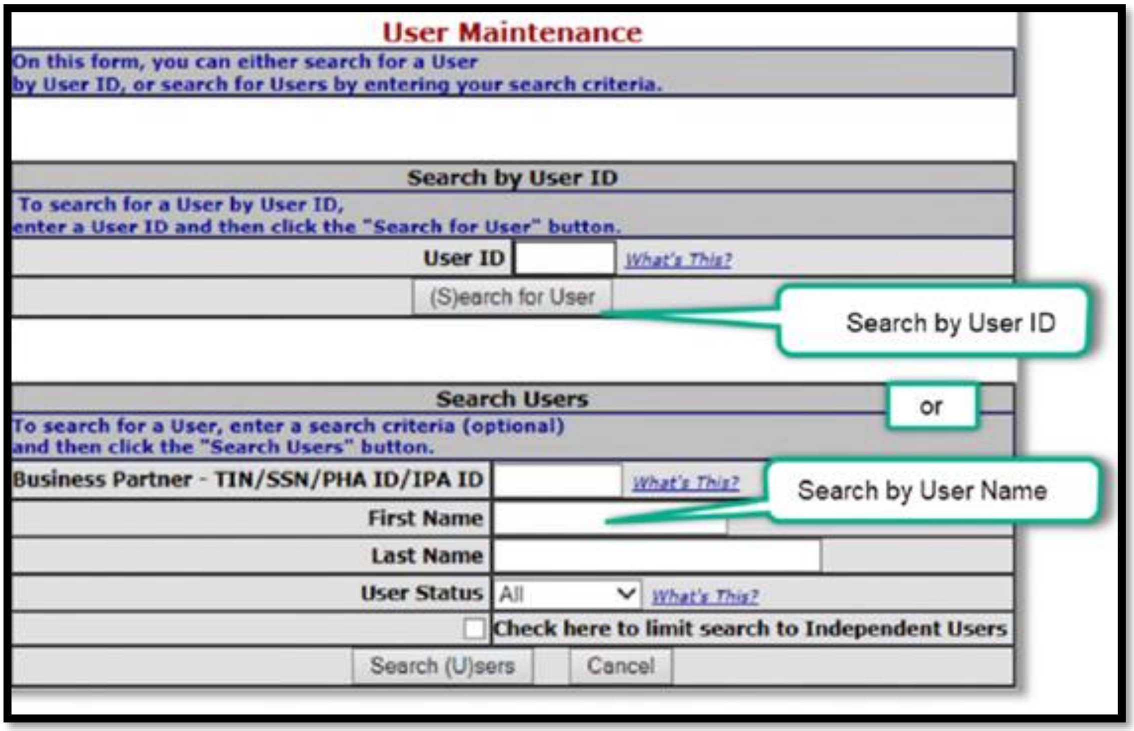
Next, the Coordinator must put in their user M-ID and Password.

Next, the Coordinator clicks “User Maintenance.”

The screen will look as shown below:

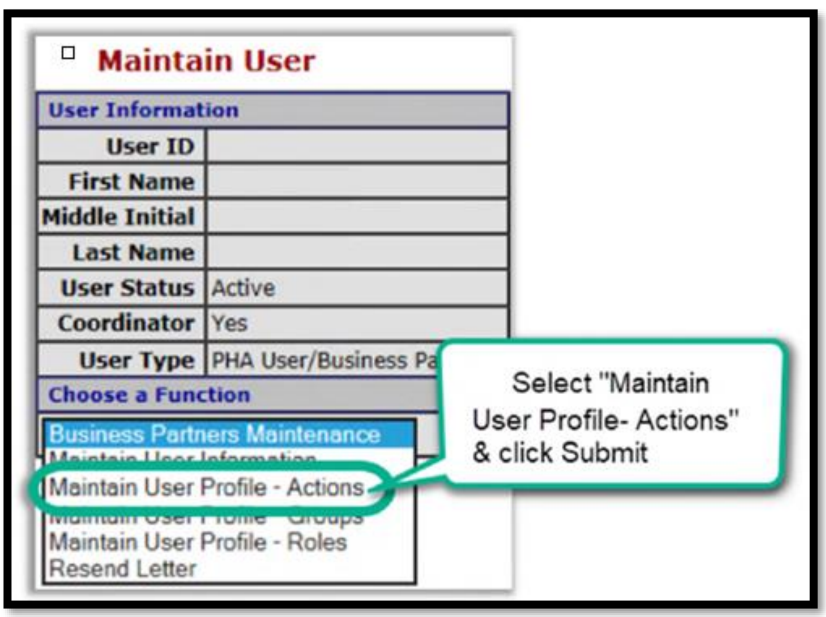


Next, within the User Maintenance screen, enter the user M-ID or can put in the First and Last Name and click "Search Users."

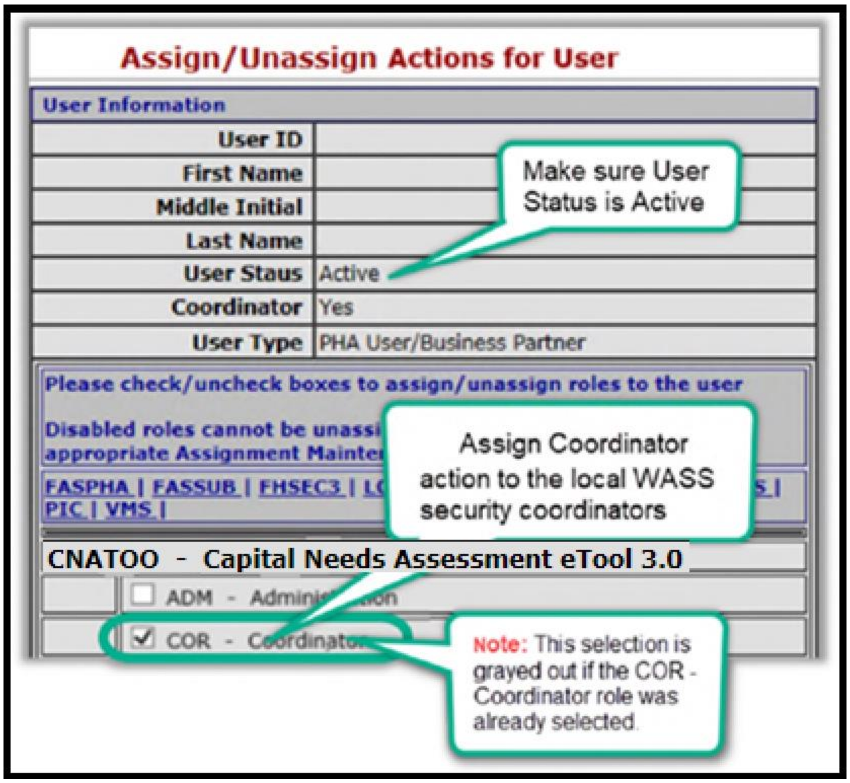


This will provide a User List, and you will need to click the M-ID.

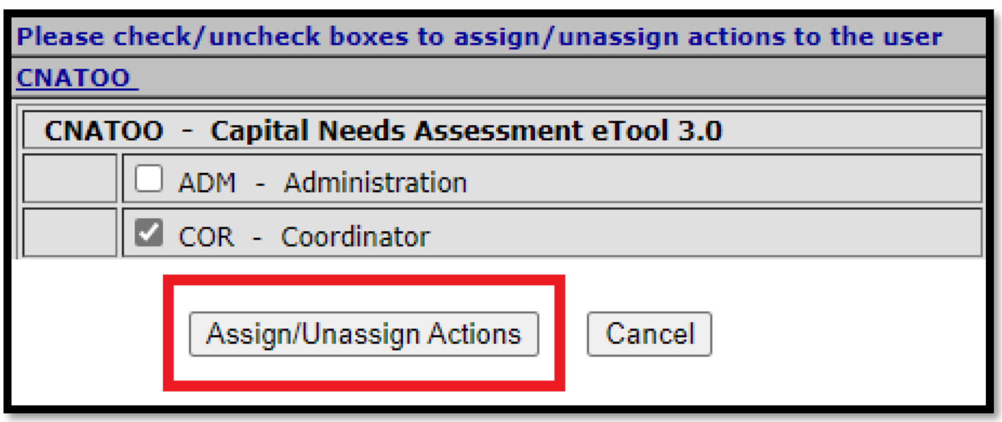
Next: the User information appears.

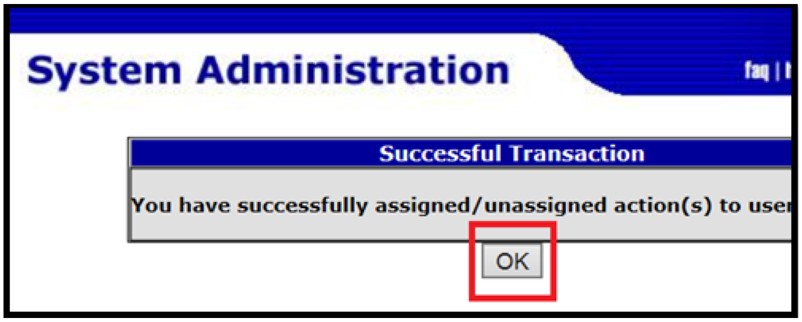


Next, click on the “Choose a Function” drop-down menu, select **“Maintain User Profile – Actions” and “Submit.”**



Next, click the Select **“Assign/Unassign Actions.”**

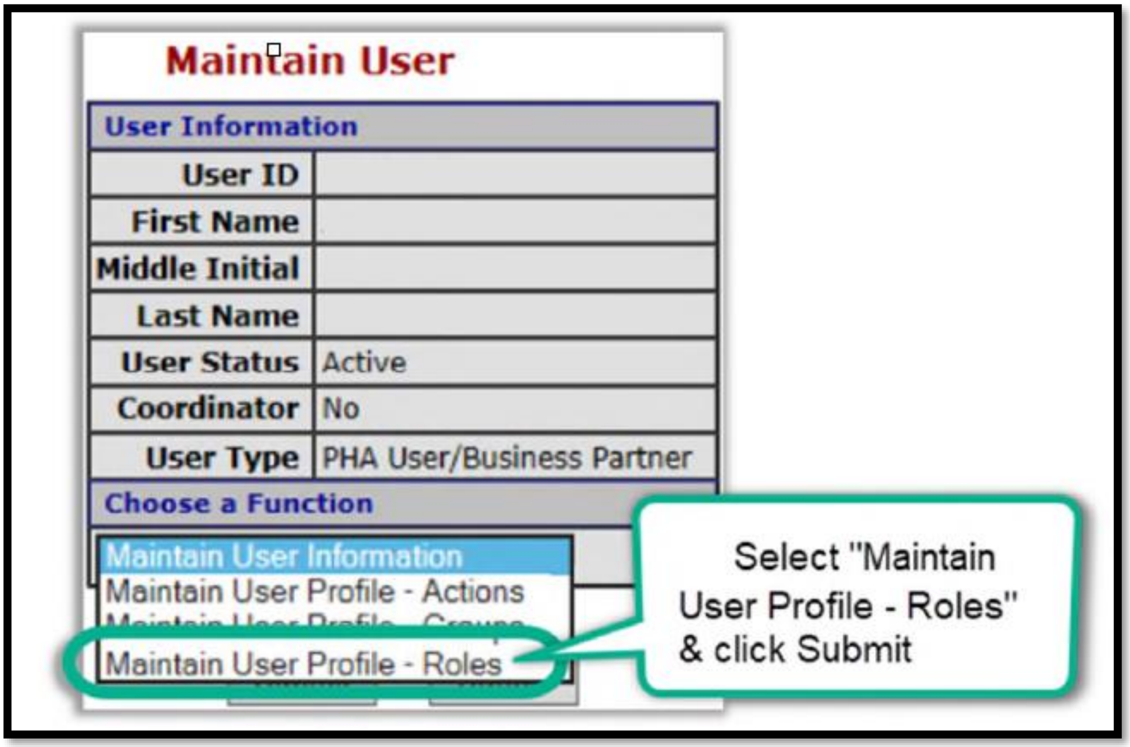




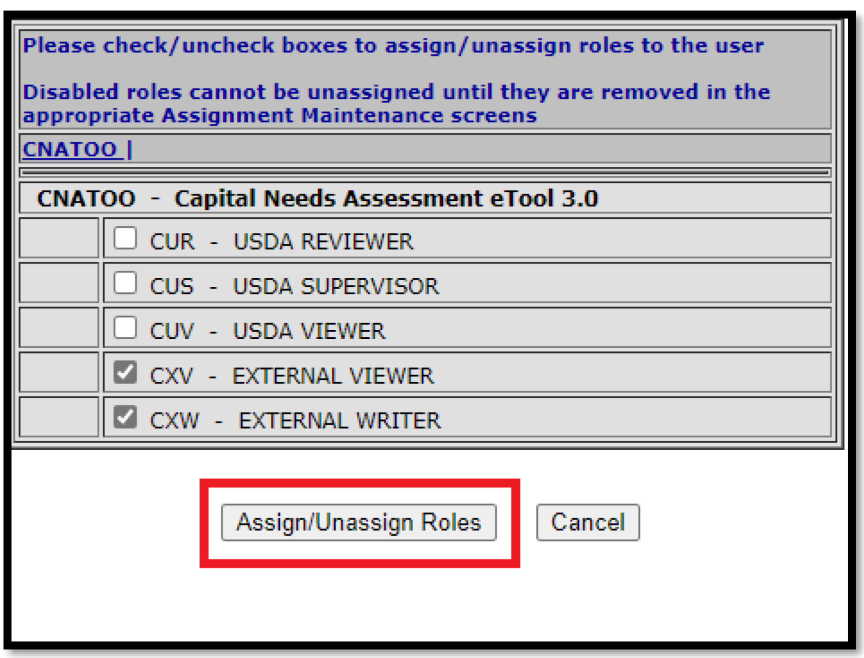
Next, select **"OK" and confirm CNA e-Tool Coordinator has been selected.**

Next, the system will take you back to the "Maintain User" info. Here is an example of how it will look.

Next, you will need to select Maintain User Profiles – Roles.

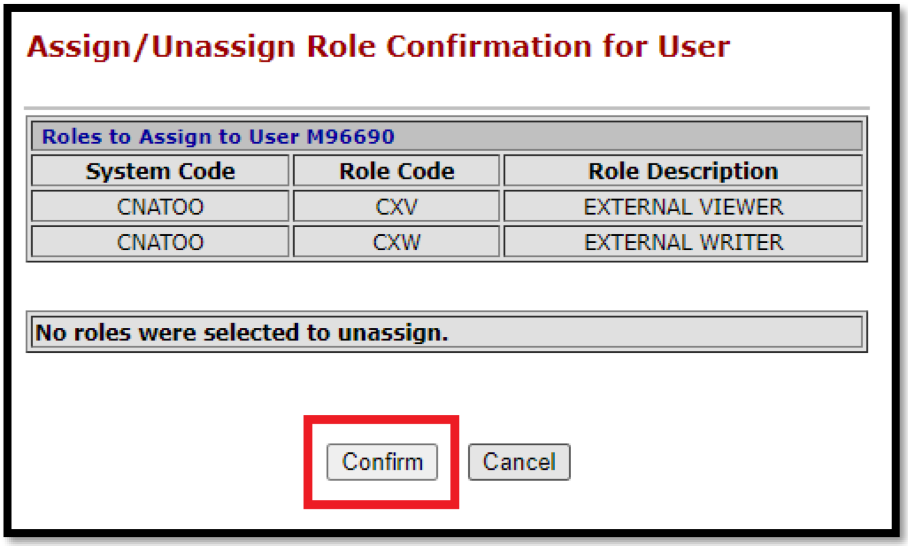


Next, on the "Choose a Function" drop-down menu, select **"Maintain User Profile – Roles" and "Submit."**

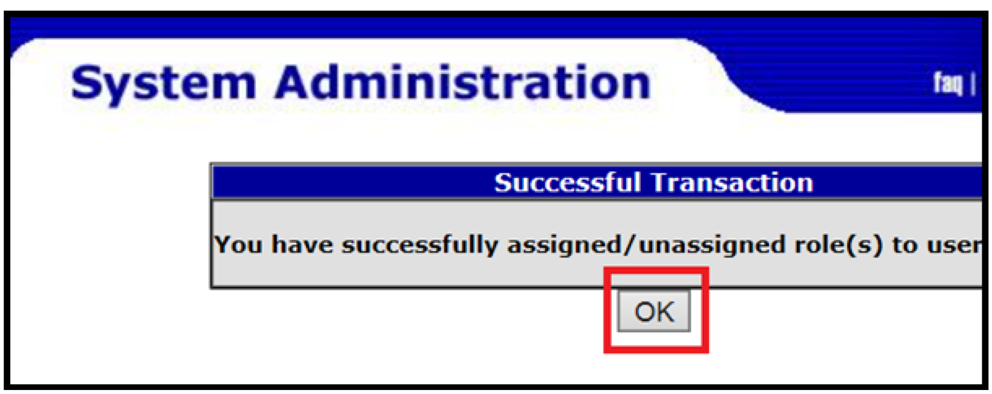


Next, under the headings going down, check the CNA e-Tool Roles for the user. You should only select CNA e-Tool: External Viewer and/or External Writer.

Next, Once the CNA e-Tool Roles are chosen, Select **"Assign/Unassign Roles."**



Next, select **"Confirm"** to confirm all the roles selected.



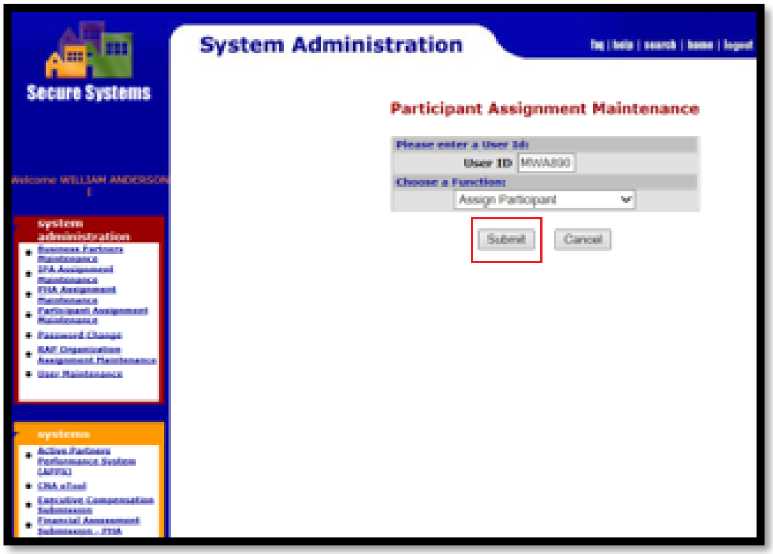
Next, select **"OK."**

Next, the system will take you back to the "Maintain User" info.

Next, click on the drop-down list

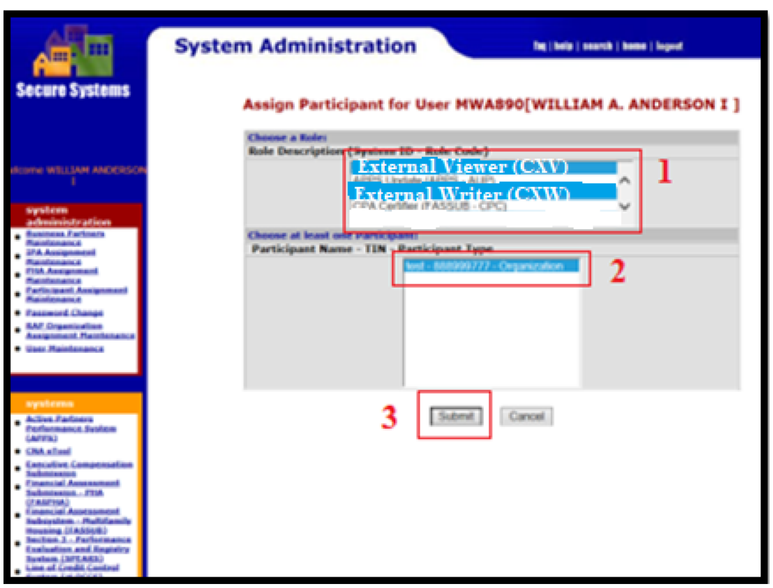
Click on the "Choose a Function" drop-down menu, select **"Participant Assignment Maintenance,"** and **"Submit."** **It will look as follows.** Note you will not be able to do TIN Assignment Maintenance until the CNA e-Tool 3.0 roles are first granted (this is a mandatory dependency).

Next, on the "Assignment Maintenance," enter the User's M-ID in the User ID field. Under "Choose a Function," Select the **"Assign Participant"** option and click the **"Submit" button.**



Next, on the "Assignment Maintenance," enter the User's M-ID in the "User ID" field. Under "Choose a Function," Select the **"Assign"** option and **"Submit."**

Next, under role description, select one or both of the CNA e-Tool roles. Only two roles are available for CNA e-Tool 3.0. They are External Viewer (CXV) and/or External Writer (CXW).



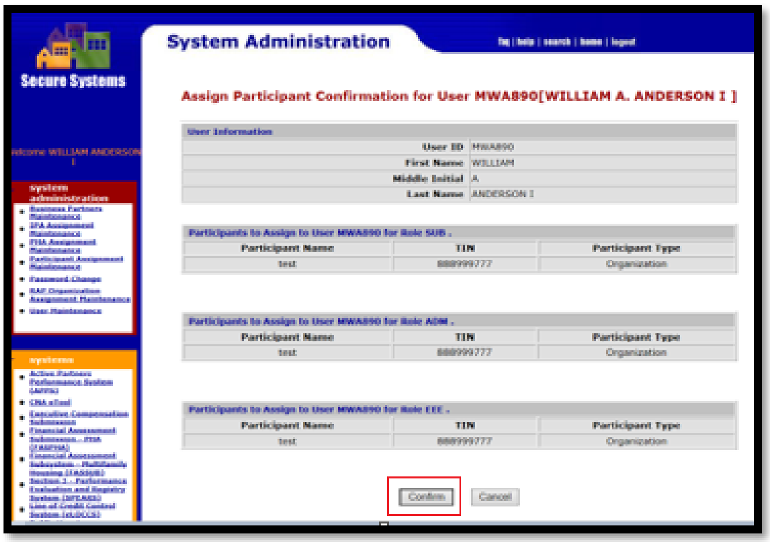
Example of the three-step process for the Business Partner Coordinator

Step 1: **Highlight** the two CNA e-Tool roles. You should only select CNA e-Tool: External Viewer (CXV) and/or External Writer (CXW).

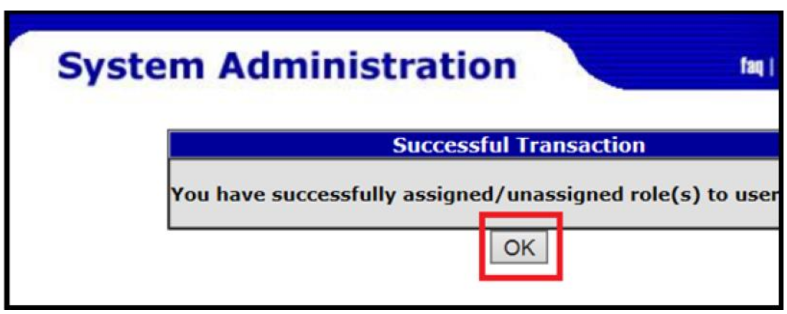
Step 2: **Highlight** your (TIN) in the lower half under Participant Name.

Step 3: Select **"Submit"** to complete the process.

Next, the Coordinator will get a confirmation screen. Select **"Confirm."**



Next: Select **"OK."**



Set-up is complete. Any new role assignments or action within User Maintenance takes two (2) business days to be effective.

Help Desk Support for Multifamily Business Partner Coordinators
Support for issues with the assignment process is provided by The Public and Indian Housing (PIH), Real Estate Assessment Center (REAC), Technical Assistance Center (TAC). The help desk can be reached by phone at 1-888-245-4860 from Monday through Friday, 7:00am - 8:30pm EST.

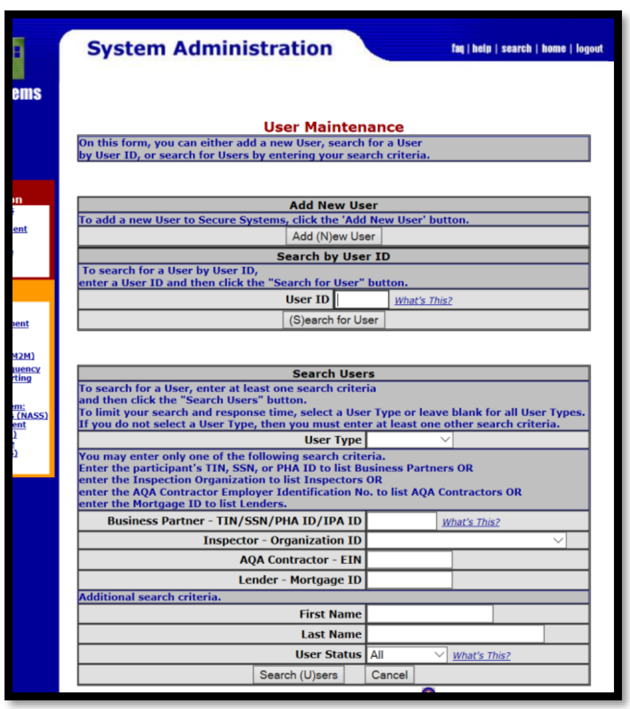
Appendix D: PHA Coordinator Responsibilities

The very first step for the Coordinator is to log in at the following URL: https://hudapps.hud.gov/HUD_Systems.

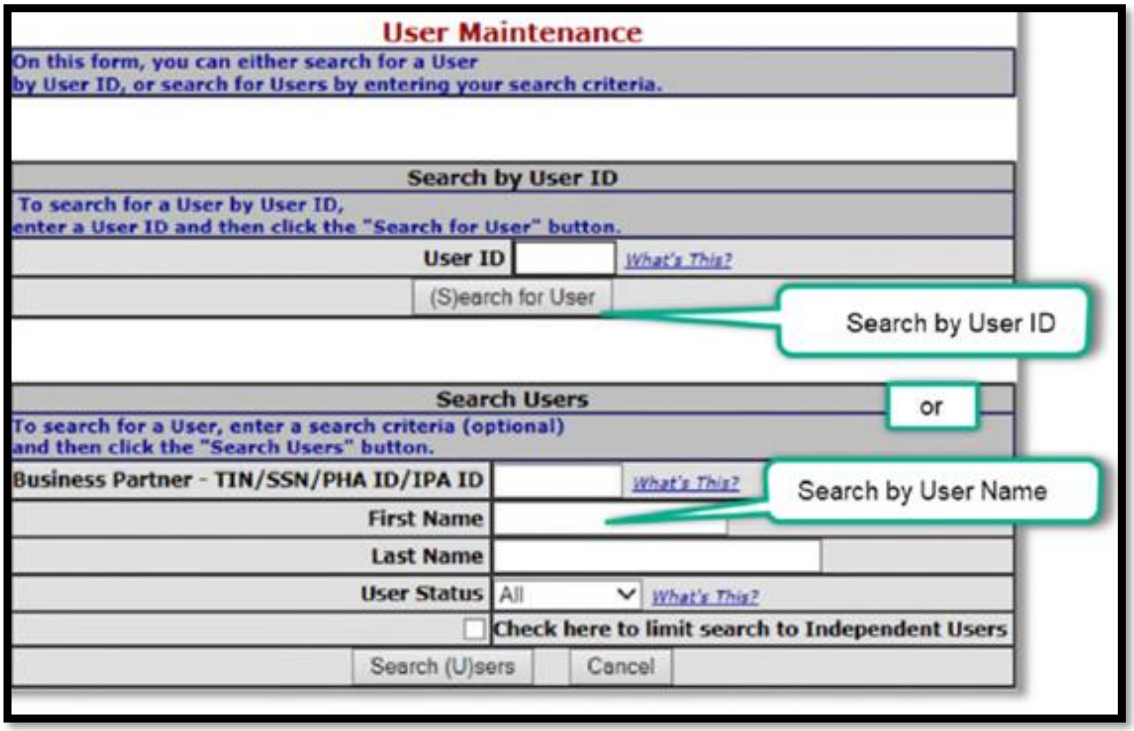
Next, the Coordinator must put in their user M-ID and Password.

Next, the Coordinator clicks "User Maintenance."

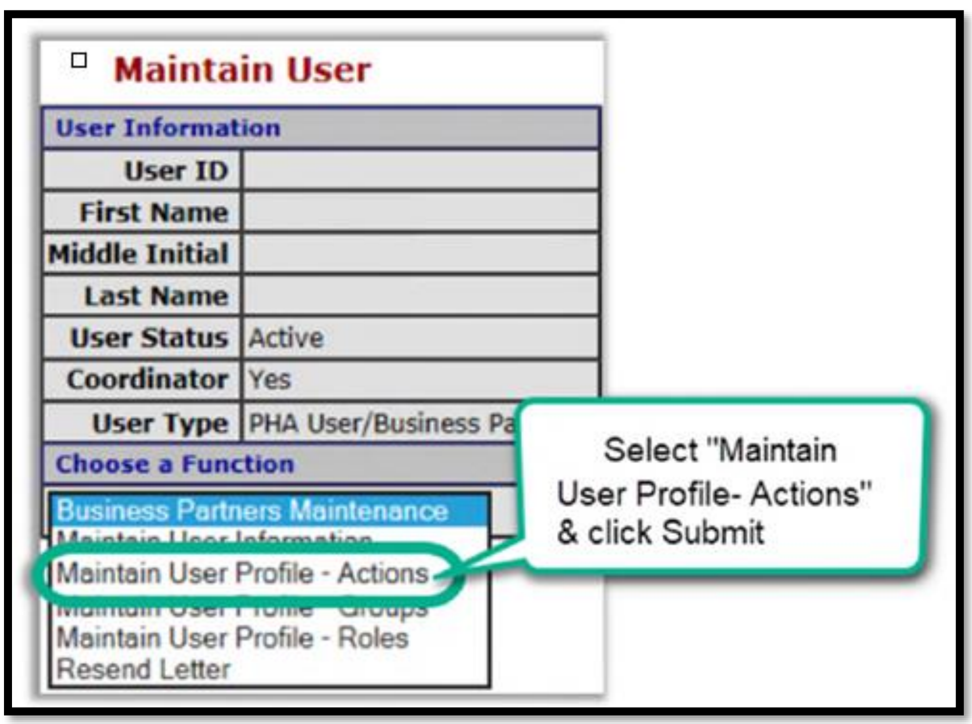
The screen will look as shown below:



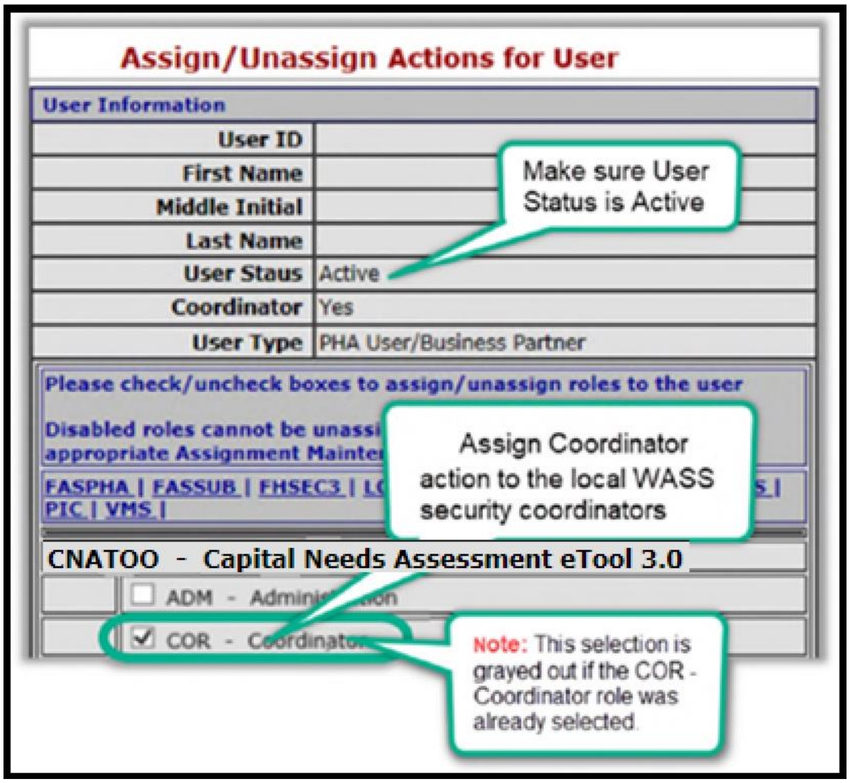
Next, within the User Maintenance screen, enter the User ID and "Search for User."



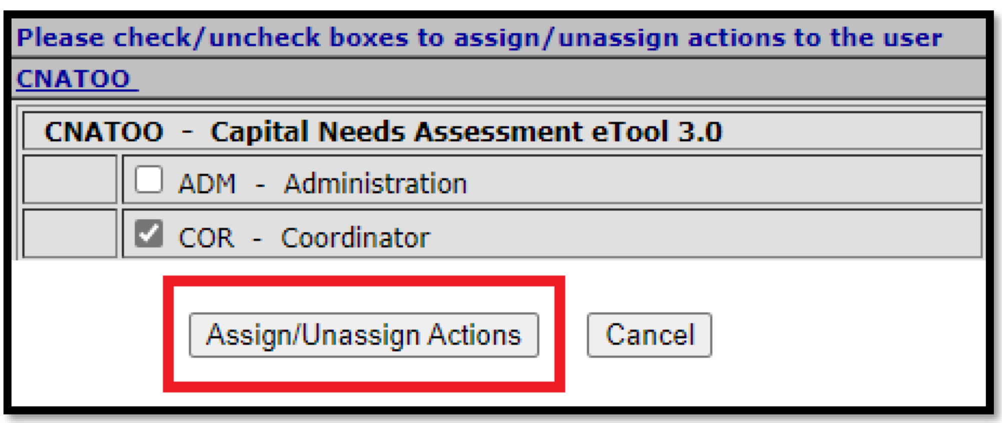
Next: the User information appears.

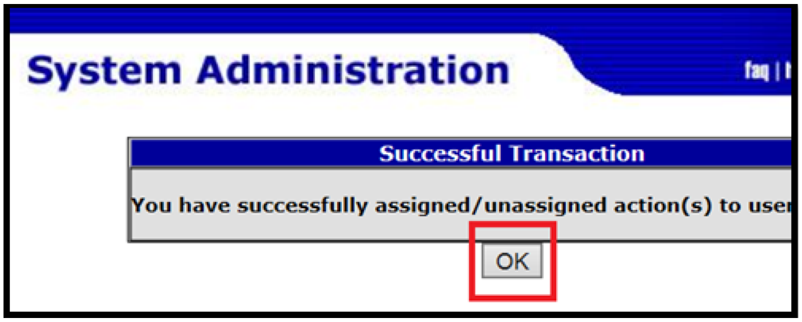


Next, click on the “Choose a Function” drop-down menu, select **“Maintain User Profile – Actions” and “Submit.”**



Next, click the Select **“Assign/Unassign Actions.”**

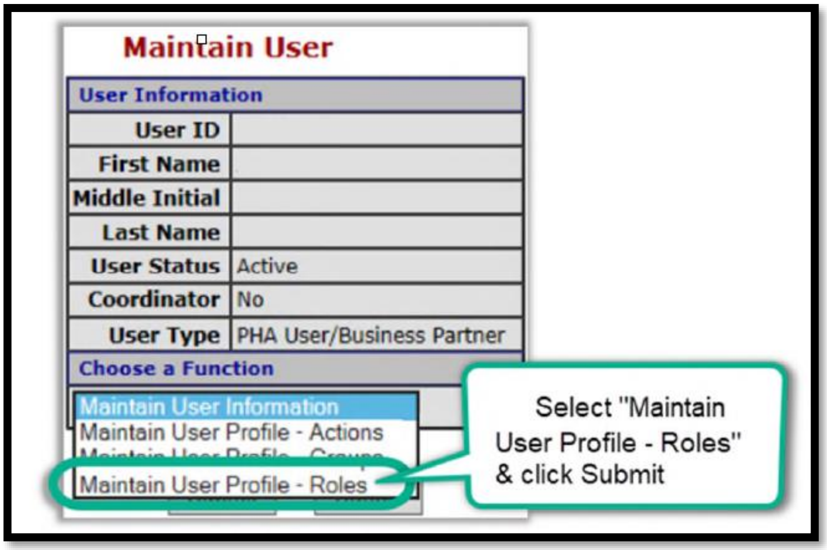




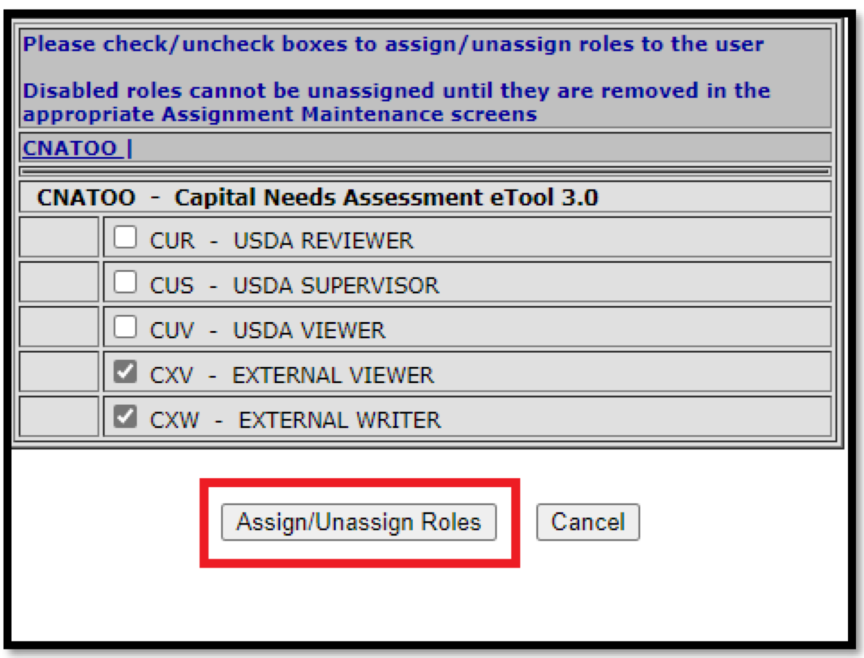
Next, select **"OK" and confirm CNA e-Tool Coordinator has been selected.**

Next, the system will take you back to the "Maintain User" info. Here is an example of how it will look.

Next, you will need to select Maintain User Profiles – Roles.



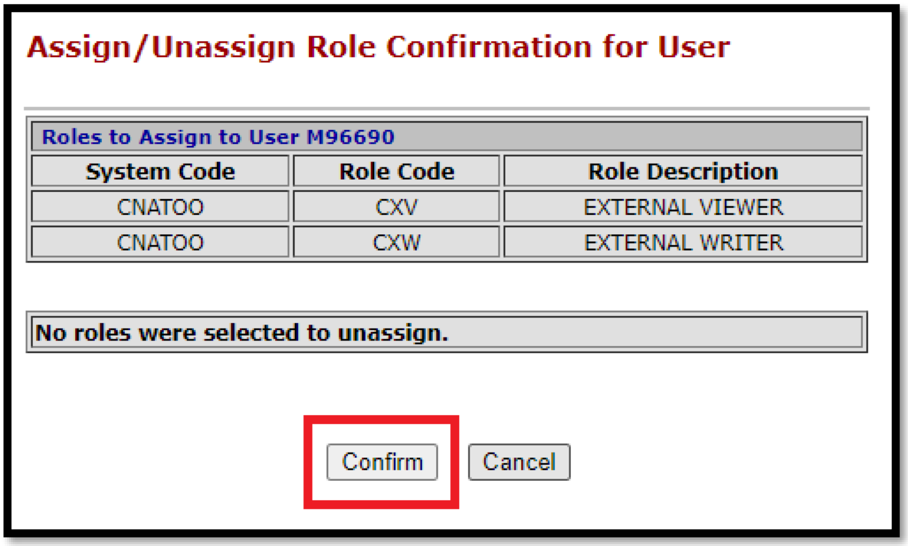
Next, on the "Choose a Function" drop-down menu, select **"Maintain User Profile – Roles" and "Submit."**



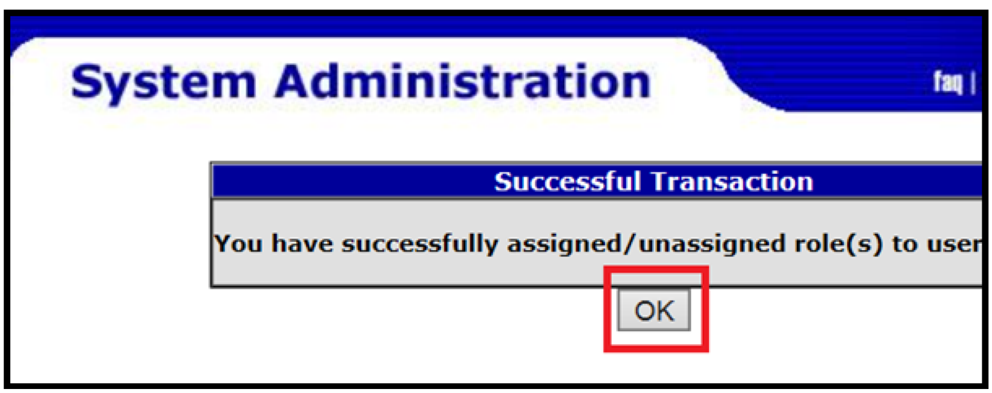
Next, under the headings going down, check the CNA e-Tool Roles. There are only two options you can select for CNA e-Tool: External Viewer (CXV) and/or External Writer (CXW).

Next, Once the CNA e-Tool Roles are chosen, Select **"Assign/Unassign Roles."**

Next, select **"Confirm"** to confirm all the roles selected.

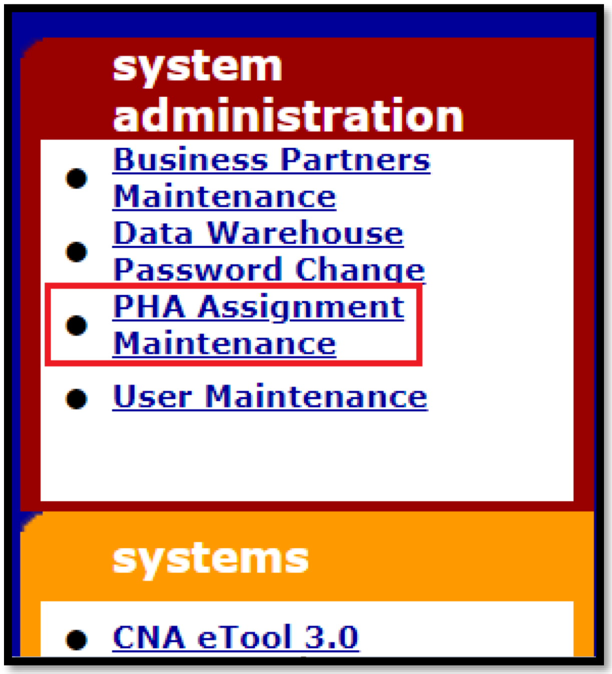


Next, select **"OK."**



Next, the system will take you back to the "Maintain User" info.

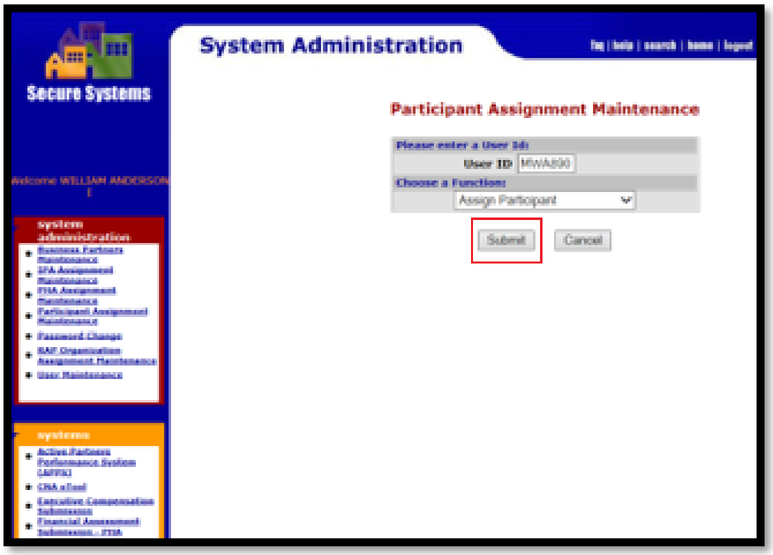
Important: Next, Go to the System Administration menu on the left and select "PHA Assignment Maintenance." The Assignment Maintenance Process for PHA Coordinators.



The PHA Coordinator must select PHA Assignment Maintenance as shown above. Note you will not be able to do PHA Assignment Maintenance until the CNA e-Tool 3.0 roles are first granted (this is a mandatory dependency).

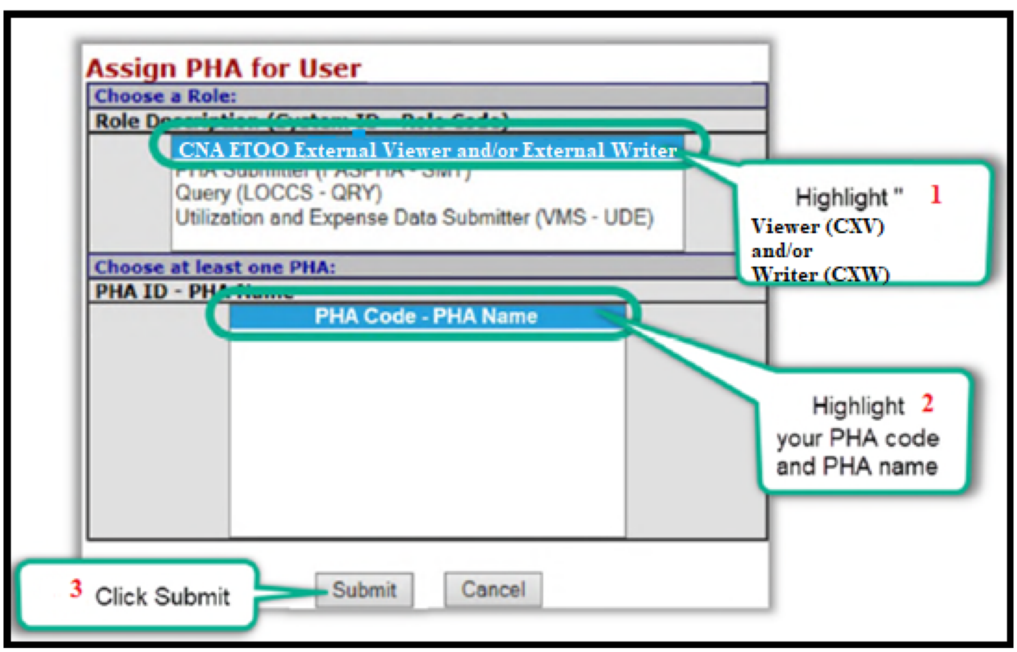
The Coordinator must put in the PHA user's M-ID and scroll down to View or Unassign Participant and select submit.

Next, on the "Assignment Maintenance," enter the User's M-ID in the User ID field. Under "Choose a Function," Select the **"Assign Participant"** option and click the **"Submit" button.**



Next, on the "Assignment Maintenance," enter the User's M-ID in the "User ID" field. Under "Choose a Function," Select the **"Assign"** option and **"Submit."**

It will appear as follows:



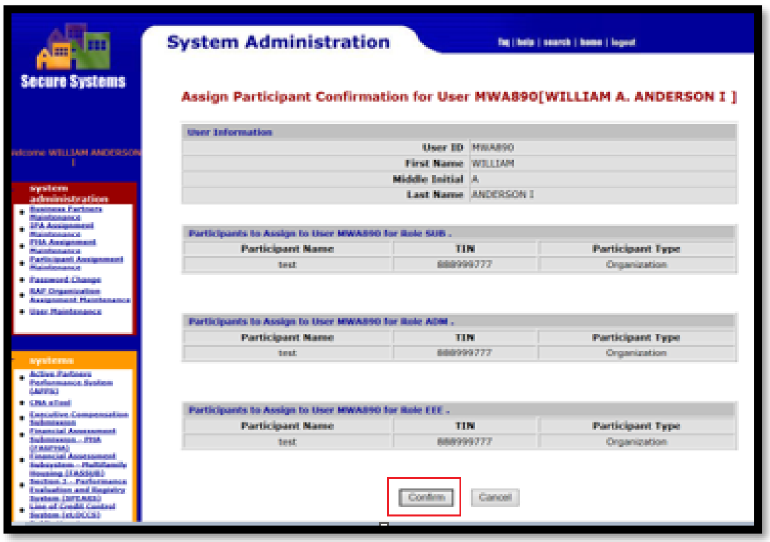
Example of the three-step process for the PHA Coordinator

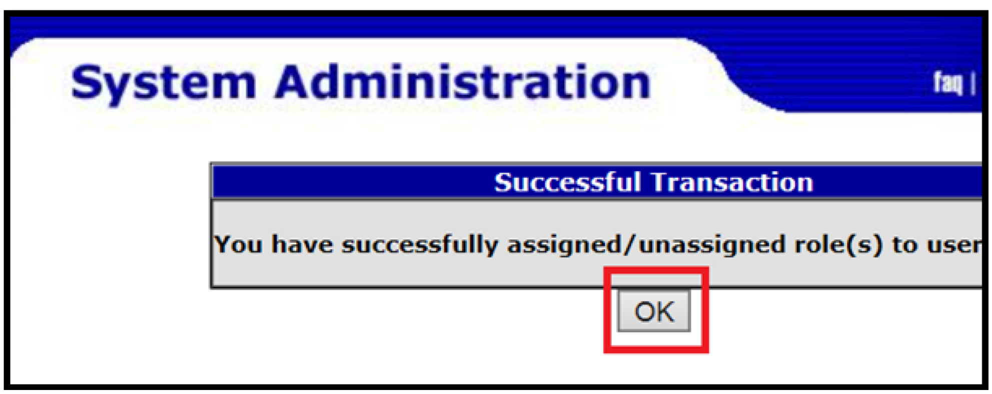
Step 1: **Highlight** the two CNA e-Tool roles at the top. You should only select CNA e-Tool: External Viewer (CXV) and/or External Writer (CXW).

Step 2: **Highlight** the PHA Code in the lower half.

Step 3: Select **"Submit"** to complete the process.

Next, the Coordinator will get a confirmation screen. Select **"Confirm."**





Next: Select **"OK."**

Set-up is complete. Any new role assignments or action within User Maintenance takes two (2) business days to be effective.

Help Desk Support for PHA Coordinators

Help desk support for PHA Coordinators who have issues with the assignment process is provided by The Public and Indian Housing (PIH), Real Estate Assessment Center (REAC), Technical Assistance Center (TAC). The help desk can be reached by phone at 1-888-245-4860 from Monday through Friday, 7:00am – 8:30pm EST.

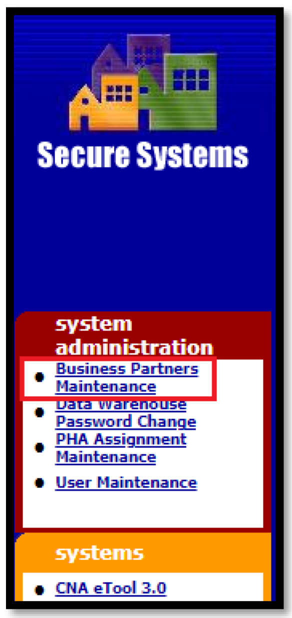
Appendix E: How to become a PHA Consultant

Note if a credentialed M-ID user (non-coordinator Business Partner) wants to become a PHA consultant, they will need to follow these steps in Secure Systems. This is outside the purview of the CNA e-Tool, but these instructions are provided as a courtesy.

Start of Process: Talk with the PHA Coordinator and let them know they will need to follow these steps to make your M-ID a consultant to their PHA.

Step 1: The PHA Coordinator must log in to Secure Systems with their active M-ID and password at the following: **URL**

Step 2: They must select: Business Partner Maintenance



Step 3: Put in the consultant's M-ID and select: Add New/Delete Existing Relationship. See example:

Step 4: Type in the PHA ID. On the drop-down, make sure it says "PHA," and click submit

Step 5: The PHA mailing address will be sent a code by post. The code is required to activate the relationship for the consultant. This will ensure the M-ID is connected to that PHA going forward.

Step 6: PHA Assignment Maintenance is still required if the PHA wants the consultant to Initiate, prepare, and/or submit a CNA within the CNA e-Tool Version 3.0.