CNA e-Tool

User Access Guide

April 21, 2020

1. Getting Started

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

The CNA e-Tool is a software application that is hosted on HUD's Secure Systems Platform. Obtaining access to any Secure Systems application requires the user to get a user ID credential.

1.1 Intended Audience

To access the CNA e-Tool Release 3.0, each organization external to HUD will need a coorindator. The role of the coordinator is to ensure their users are properly assigned system privleges (system access and roles). All users external to HUD will require an M-ID to access the CNA e-Tool Release 3.0.

This document is intended to serve as a user access guide for HUD employees and all external party users and their coordinators. As part of CNA e-Tool Release 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 who are serving as RAD Project Sponsors. A key change is that Needs Assessors did not need secured access to use the Excel based Assessment Tool template associated with earlier CNA e-Tool releases. Listed below are the following User ID credentials that are available and will be described in this document:

Users External to HUD

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

Users Internal to HUD

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

1.2 Secure Access Intoduction

HUD does not have a single enterprise access system that covers all HUD external parties who will use CNA e-Tool Release 3.0: (1) Lenders, (2) Multifamily Participant Business Parters, and (3) Multifamily Participant 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 roles for their employees. When an employee from an external party seeks CNA e-Tool access, they must notify their coordinator. The coordinator then assigns roles and access to the CNA e-Tool for their employees. The company coorindator takes care of changes in personnel and their access. The same pattern exists for all lenders, Multifamily Participant Business Partners, and Multifamily Participant PHA Users.

2 FHA Lender Access

Note to FHA Lenders who already use the CNA e-Tool:

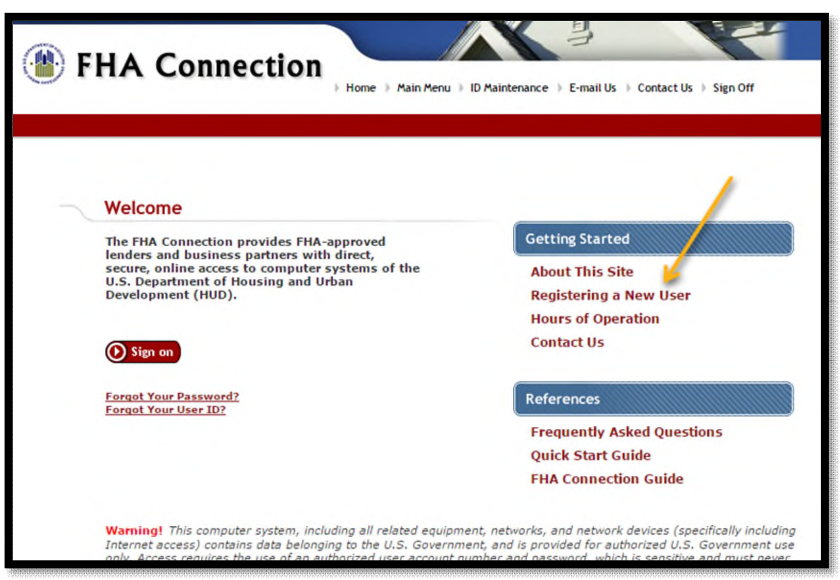
Most FHA originating Multifamily lenders have already gotten their Mortgagee Lender ID and have worked with their coordinator in the past to access the CNA e-Tool. All lenders who already have an M-ID and CNA e-Tool roles will be transferred over and no action will be required from either the lender or their coordinator as part of the Release 3.0 rollout.

The information below describes primarily what the FHA lender and their coordinators who were not previously using the CNA e-Tool prior to Release 3.0 need to do to get prepared for Release 3.0.

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

- Step 1: Get an FHA Connection issued Mortgee Lender ID (M-ID) by registereing 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.
- Step 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
- Step 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 own 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 own 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.   Information on obtaining a Mortgagee Lender ID can be found at the following URL: Registering a New User.



If the lender is running into issues with registration, then it is recommended that they read a document that explains the registration procedure, available as a PDF through the following URL: 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) in order to access the CNA e-Tool. Lenders must first login to FHA Connection at the following link: https://entp.hud.gov/clas/html/connection.cfm to start the login process.

- Step one: login to FHA Connection (which is a portal for FHA lenders)
- Step two: login to Secure Systems
- Step three: select the CNA e-Tool Application and then access the system.

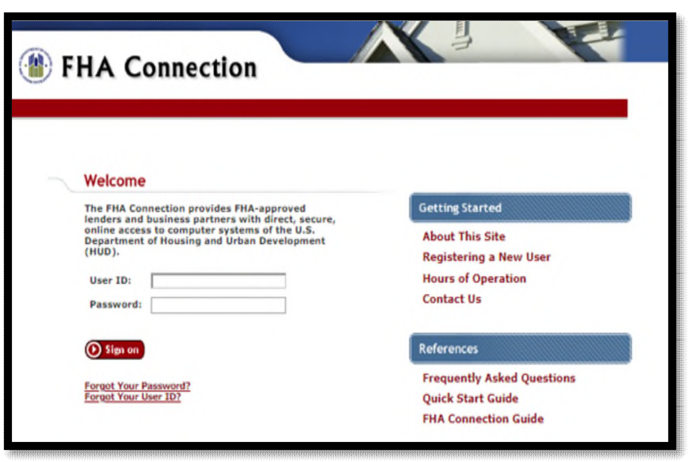
2.2 Responsibility of the FHA Lender Coordinator

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

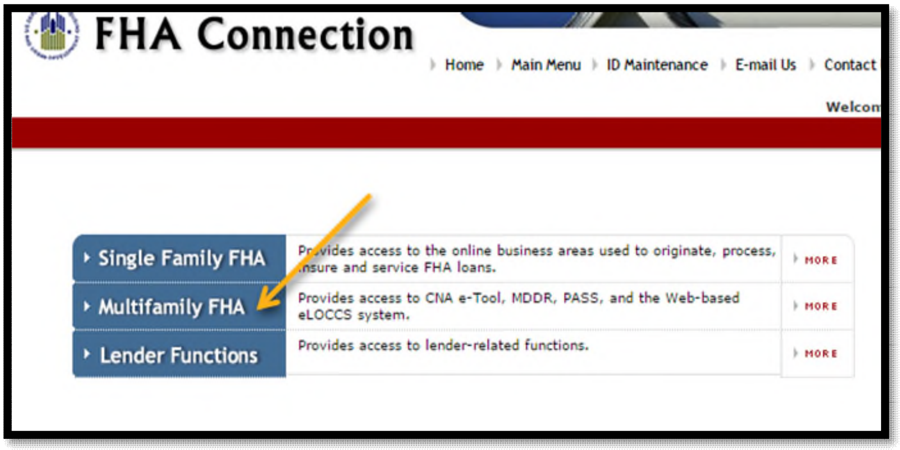
Prior to receiving the M-ID, the lender user may contact their company coordinator to let them know that they need an M-ID and a CNA e-Tool role(s). When FHA Connection generates the M-ID, the system emails the lender user informing them that their M-ID was issued. The lender's company coordinators are 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

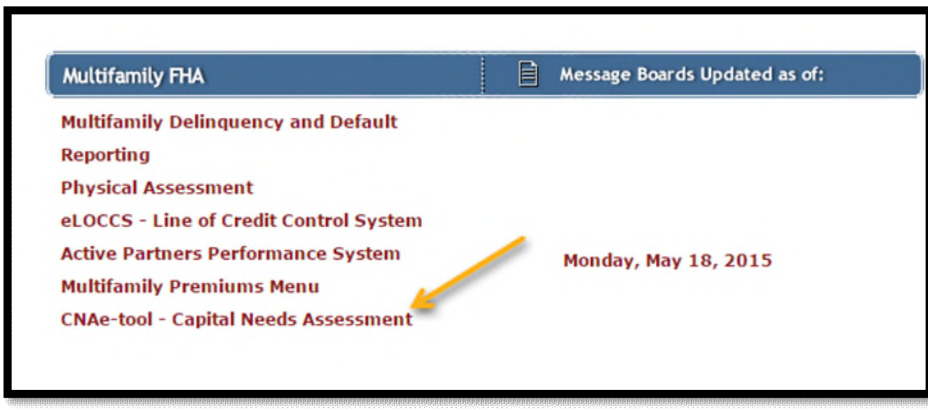
Once the lender user receives their M-ID and CNA e-Tool roles from their company coordinator, they can then access the CNA e-Tool. The very first thing they need to do is to sign on to FHA Connection at the following URL: https://entp.hud.gov/clas/html/connection.cfm



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



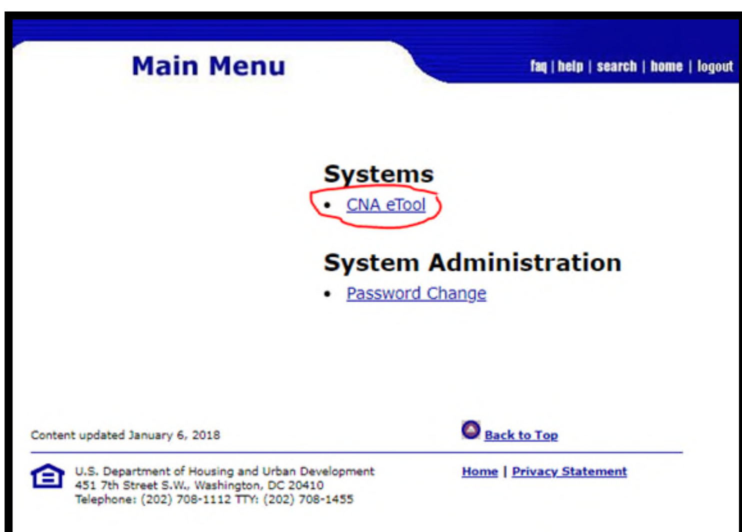
Next the lender should select CNA e-Tool – Capital Needs Assessment



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

In the next step, the user will be redirected to the following page that 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 has been authorized to access. In the final step, the lender must select the CNA e-Tool Application.



Note: Lender users should remember to login 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.

3 Multifamily Particpant User ID, Business Partner Access

3.1 Getting Started in APPS

In an effort to improve security (confidentiality and integrity) the Multifamily Business Partner and their Coordinator will now need a login credential to use the CNA e-Tool after Release 3.0 is deployed. This 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). Click this 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 Multifamily Participant ID (M-ID). Please see **Appendix B** to get more information on how to register in APPS.

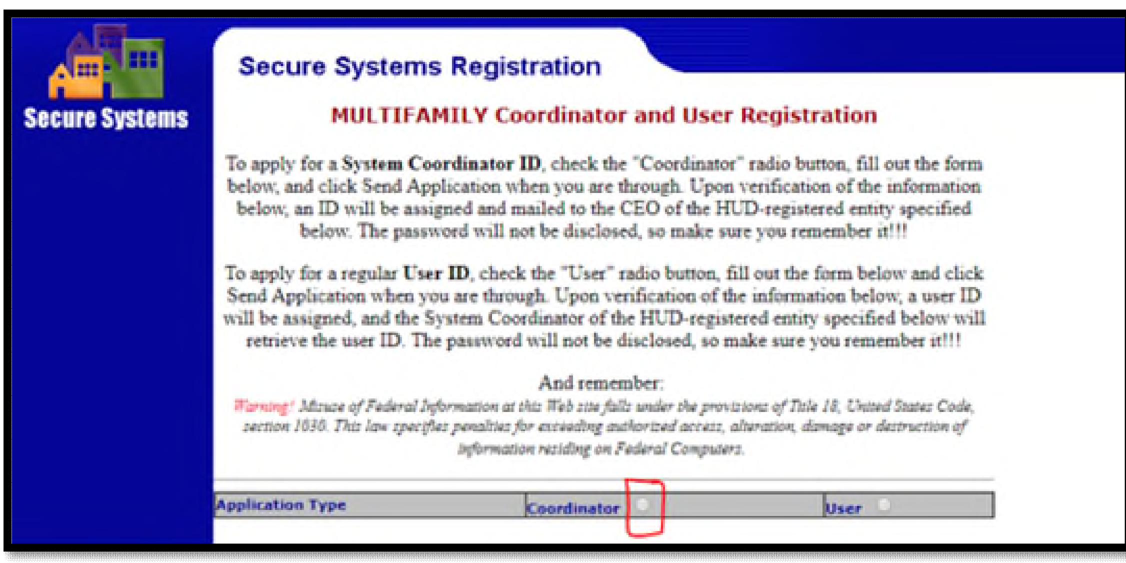
3.2 Credentials for the Multifamily Business Partner

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 login to the system.

The Multifamily Business Partner user and their coordinator require the M-ID credential in order 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 prior to applying for their M-ID credential. The Business Partner is assigned their roles only by their coordinator based on the TIN Number that they provide during the application process.

3.3 How to become a Multifamily Business Partner Coordinator

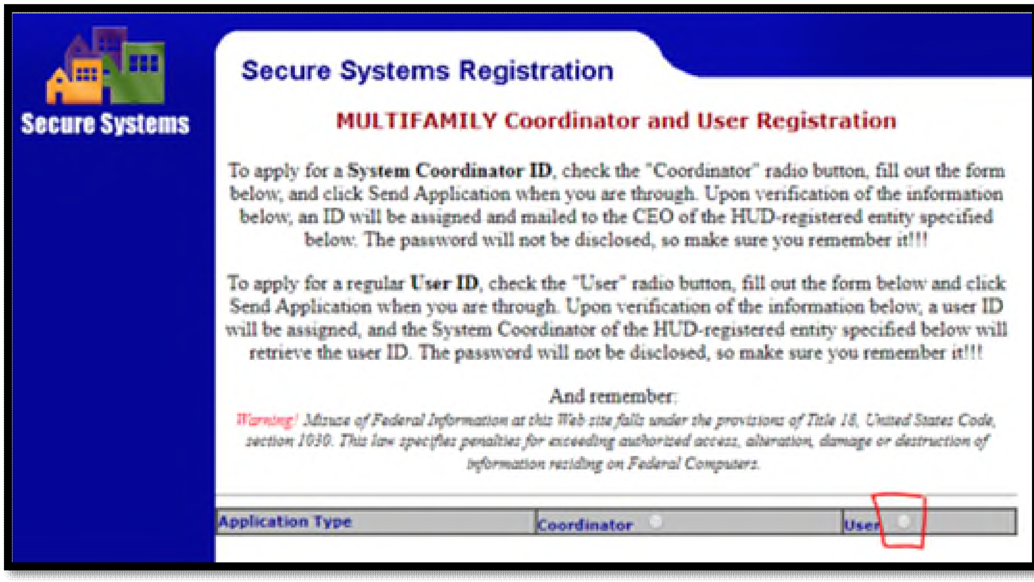
The Coordinator applicant must go to Secure Systems Business Partner Application page to apply to be a Coordinator for their organization.



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

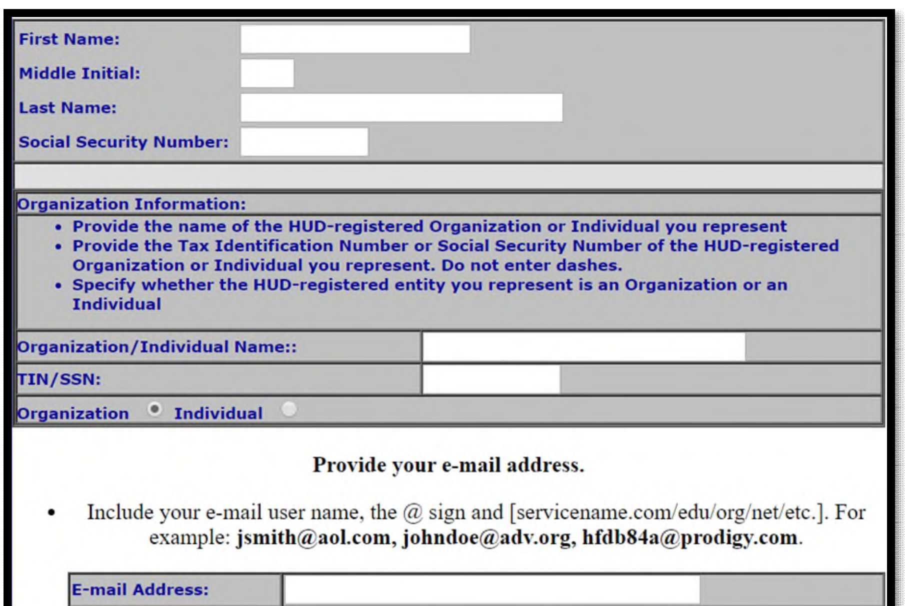
The Business Partner applicant must go to Secure Systems Business Partner Application page to apply to be a user for their organization.



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). The “Organization” radio button must be selected.



- 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.
- Upon verification of all information provided, the user will be assigned an M-ID. The organization's coordinator will retrieve the user ID for their employee, and ensure that they have access and roles for the CNA e-Tool.

3.6 Responsibility of the Business Partner Coordinator

Multifamily Business Partner Coordinators will grant/revoke access and roles to the CNA e-Tool through Secure Systems User Maintenance. The only CNA e-Tool roles available to the Business Partner are *External Viewer* and *External Submitter*.

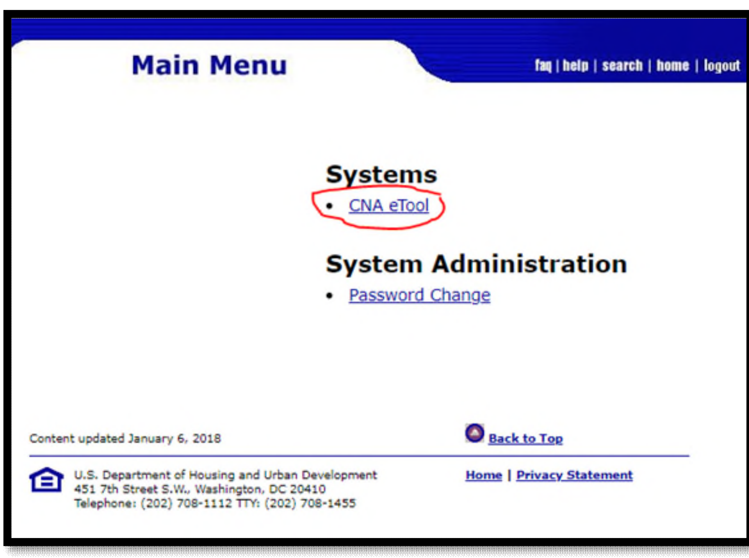
Please see **Appendix D** to get more information on how the Multifamily Participant Coordinator will grant and maintain accounts for their employee users. The Multifamily Business Partner Coordinator is responsible for assigning roles and access to their own M-ID and employee M-IDs within their own firm/organization. Prior to 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 Parter user receives their M-ID and gets their account provisioned by their coordinator, they access the CNA e-Tool 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 that needs to be reviewed in detail.

After clicking the "Accept" button, the user will be redirected to the Secure Systems Main Menu which will list 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 Application.



Note: All Multifamily Business Partner users and their coordinators should remember to login 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

4 Multifamily Particpant User ID, PHA User Access

4.1 Getting Started for the PHA

In an effort to improve security (confidentiality and integrity), the PHA User and their Coordinator will now need a login credential and CNA e-Tool Role(s) to use the system after Release 3.0 is deployed to submit RAD CNA projects. This will require those applying for an M-ID to know their five digit PHA Code. The PHA Code for your organization that can be found at the following URL: PHA Contact Information.

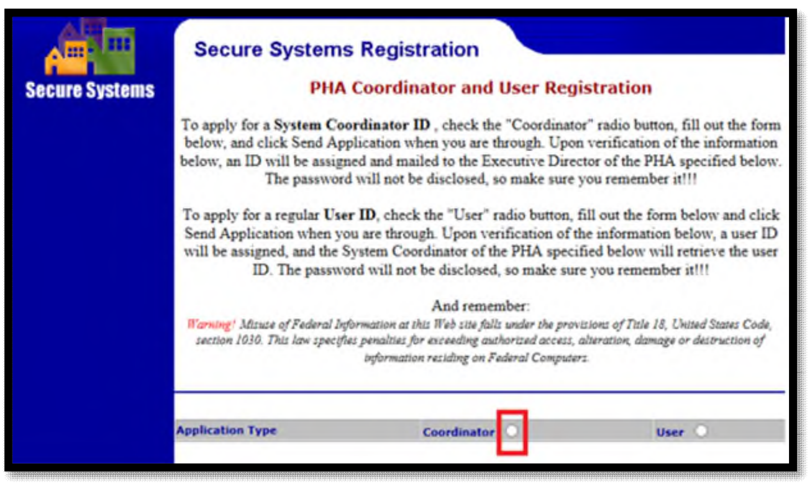
4.2 Credentials for the PHA User

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

The PHA User and their coordinator require the M-ID credential in order to access to the CNA e-Tool. Every PHA User who applies for an M-ID must also know their Organization Code (PHA ID) prior to applying for their M-ID credential. If you do not know your PHA ID then click the following link to find out what it is. The PHA User receives access and roles assigned by their coordinator. This is based on the PHA Code provided during the M-ID application process.

4.3 How to become a PHA Coordinator

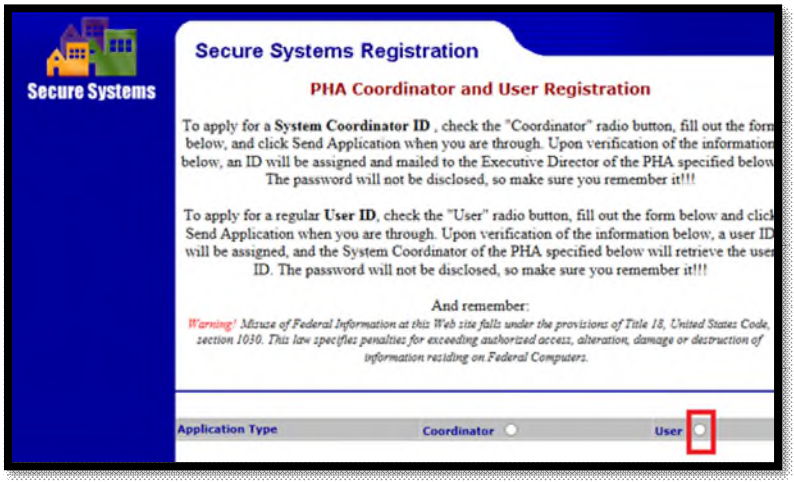
The PHA Coordinator applicant must go to Secure Systems PHA Application page to apply to be a Coordinator for their organization.



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 Secure Systems PHA Application page to apply to be a user for their organization.


Secure Systems

Secure Systems Registration

PHA Coordinator and User Registration

To apply for a **System Coordinator ID** , check the "Coordinator" radio button, fill out the form below, and click Send Application when you are through. Upon verification of the information below, an ID will be assigned and mailed to the Executive Director of the PHA specified below. The password will not be disclosed, so make sure you remember it!!!

To apply for a regular **User ID**, check the "User" radio button, fill out the form below and click Send Application when you are through. Upon verification of the information below, a user ID will be assigned, and the System Coordinator of the PHA specified below will retrieve the user ID. The password will not be disclosed, so make sure you remember it!!!

And remember:

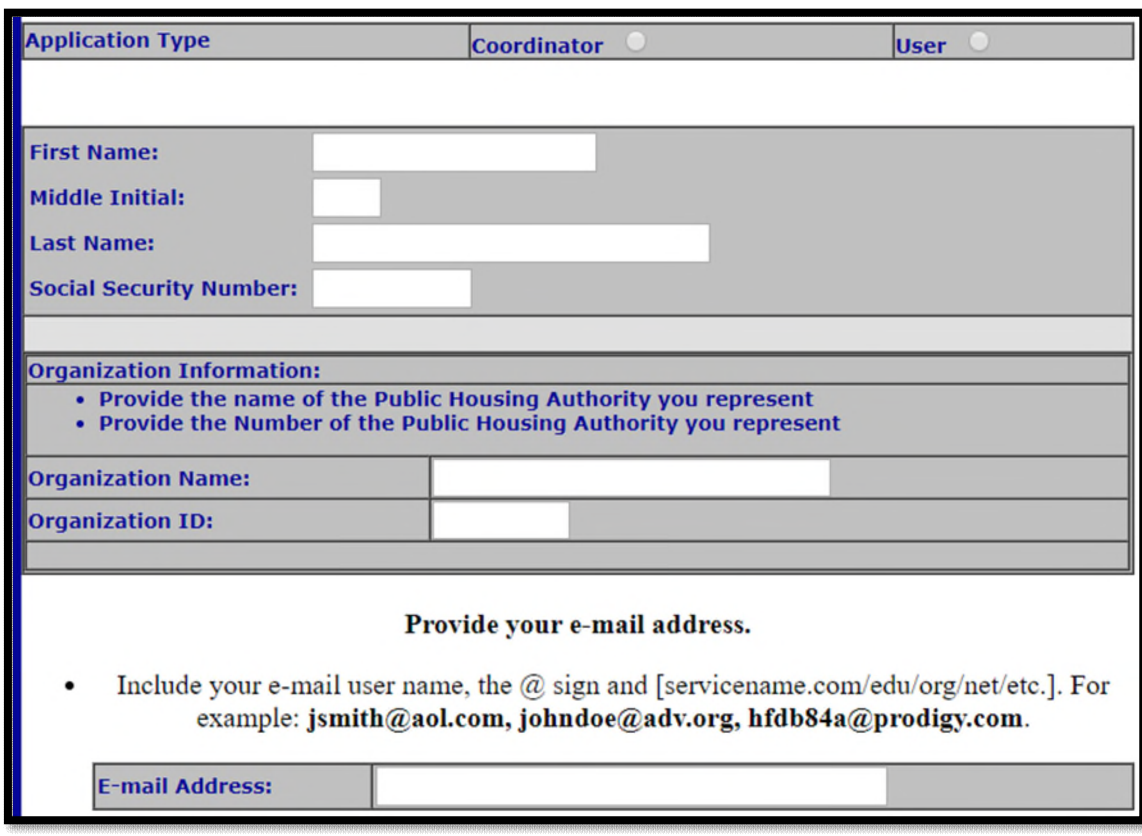
Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

Application Type Coordinator User

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.
- Upon verification of all information provided, the PHA user will be assigned an M-ID, and their organizational Coordinator will retrieve the user ID for their employee, and ensure that they have access and roles for the CNA e-Tool.

4.6 Responsibility of the PHA Coordinator

The PHA Coordinator will grant/revoke access and roles to the CNA e-Tool through Secure Systems User Maintenance. The only CNA e-Tool roles available are *External Viewer* and *External Submitter*.

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

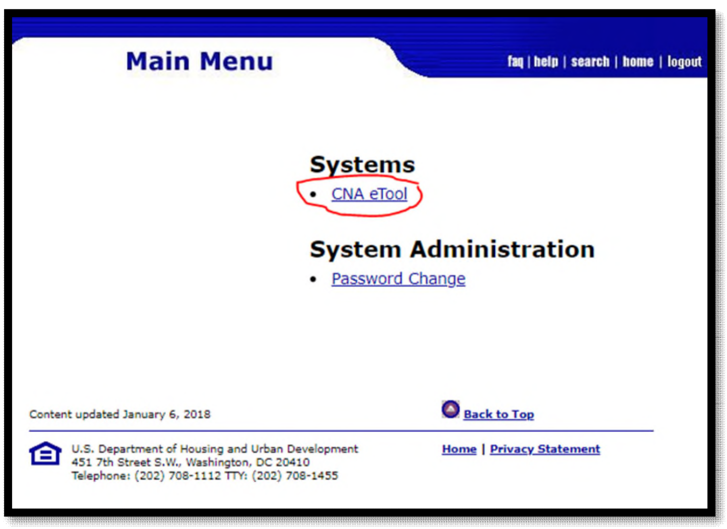
Prior to applying for an M-ID credential, the PHA user should contact their coordinator to let them know that they need CNA e-Tool roles and access. When Secure Systems issues the M-ID, the system emails the user informing them that their M-ID was issued.

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 Coordinator will login with their M-ID and password.

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

After clicking the "Accept" button, the PHA user will be 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 Application.



Note: All PHA Users should remember to login 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 in order to login 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:

    - **Assigner Role:** a role typically reserved for HUD branch chiefs or directors who assign work to individual staff reviewers (ie: underwriters, transaction managers, account executives, construction analysts), depending on their skill and the difficulty of the case. The Assigner is the only persons entitled to "Approve," "Return," or "Undo Approval" of a CNA. Only the Assigner has the ability to approve and undo approval of a CNA.

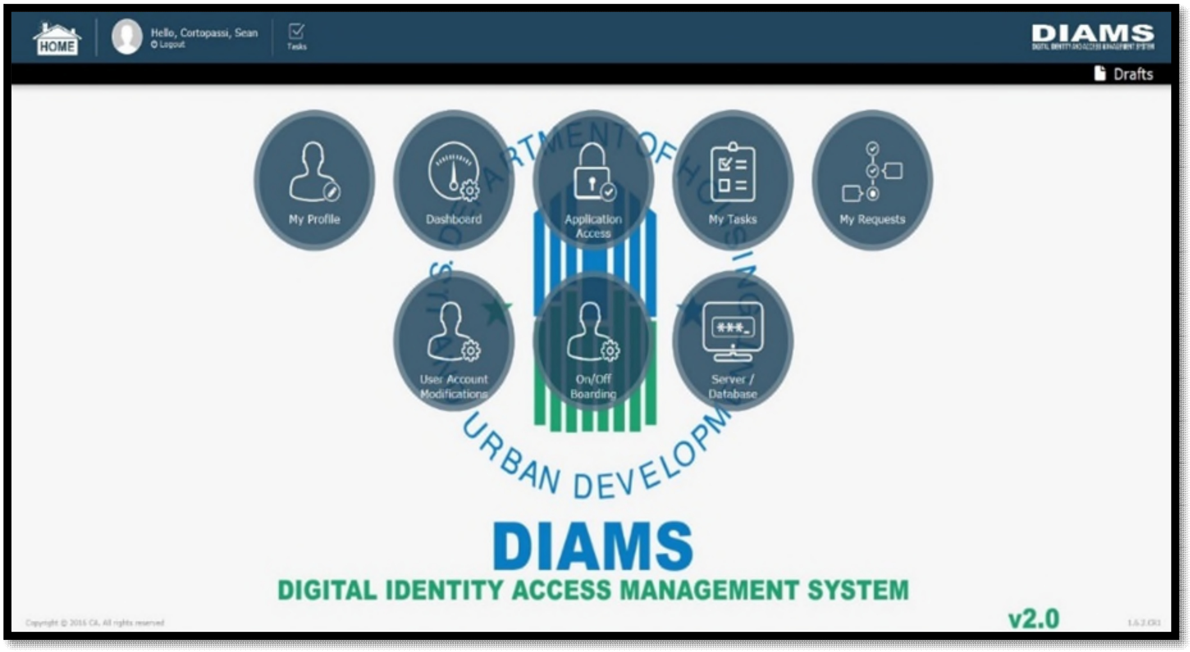
    - **Reviewer Role:** this role is for HUD staff reviewers (ie: underwriters, transaction managers, account executives, construction analysts) who have the primary task of completing a review of a CNA and making it "ready for decision". Reviewers are able to reassign a CNA to another reviewer when they need help or need to give a case to another reviewer. Reviewer is the primary "read-write" worker on the HUD side of the CNA discussion with external users. As part of Release 3.0, the reviewer will acquire the ability to return a CNA without intervening action by a Supervisor.

    - **Viewer Role:** a viewer is able to 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 as well 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 access/roles cannot be provided unless the user first 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 will be permanently saved in DIAMS where they will be routed to the designated approving official. The approving official is responsible for approving access for all application requests. If the request is not approved within two weeks, then the supervisor/GTM should send an email to 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.

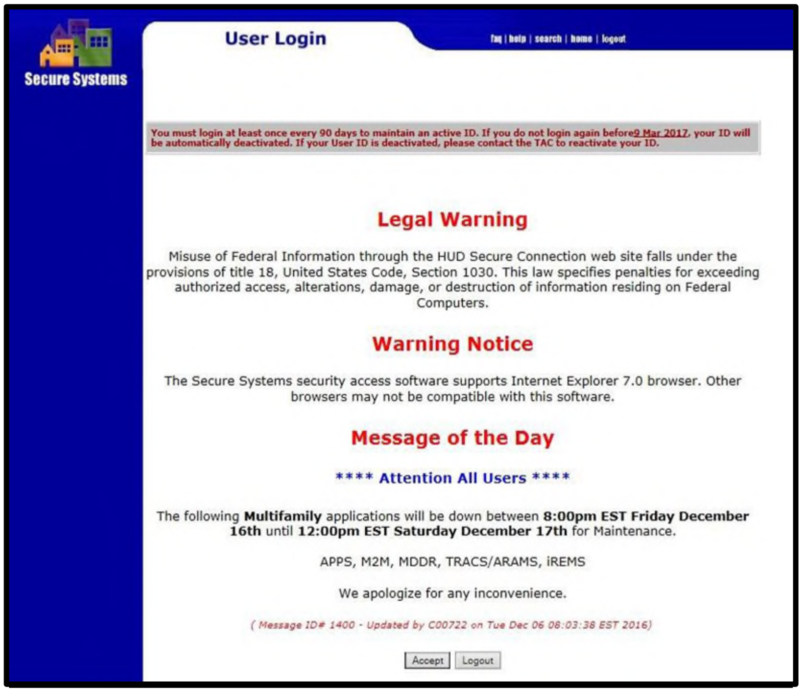


Note: HUD Federal and Contractor Employees must be authorized users of Secure Systems before they can acquire access or use the CNA e-Tool. Secure Systems access requests must be submitted and approved first in DIAMS. Only after Secure Systems access has been secured should the supervisor/GTM then request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

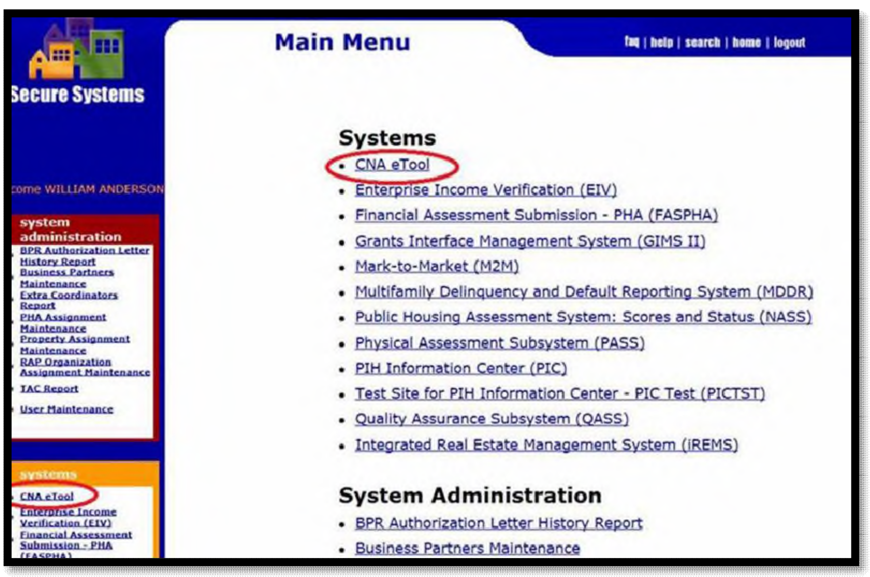
5.3 How HUD Employees will Navigate Secure Systems

HUD employees will be able to login 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 login to the application. SSO 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 should be reviewed in detail.



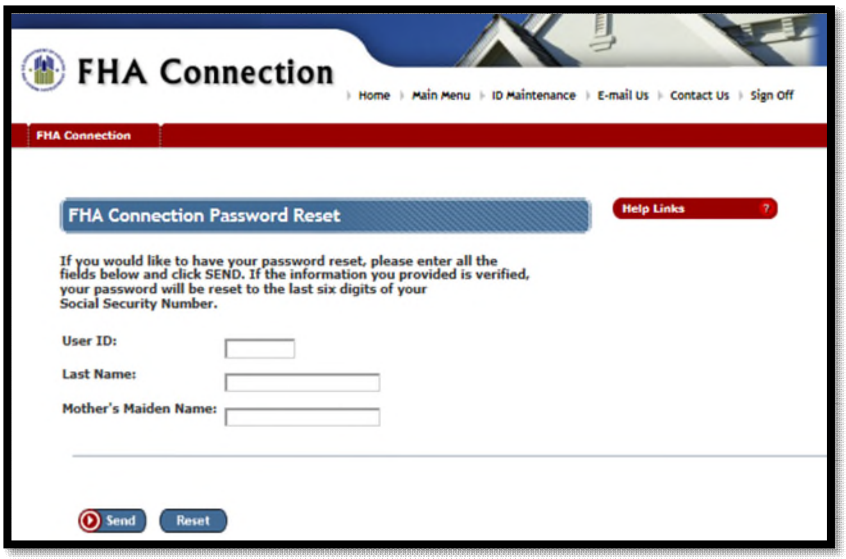
After clicking the "Accept" button, the user will be redirected to the Secure Systems Main Menu, which lists links to all applications that the user ID has been authorized to access. The user must select the CNA e-Tool Application.



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, then 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 will be reset to the last six digits of their Social Security Number.

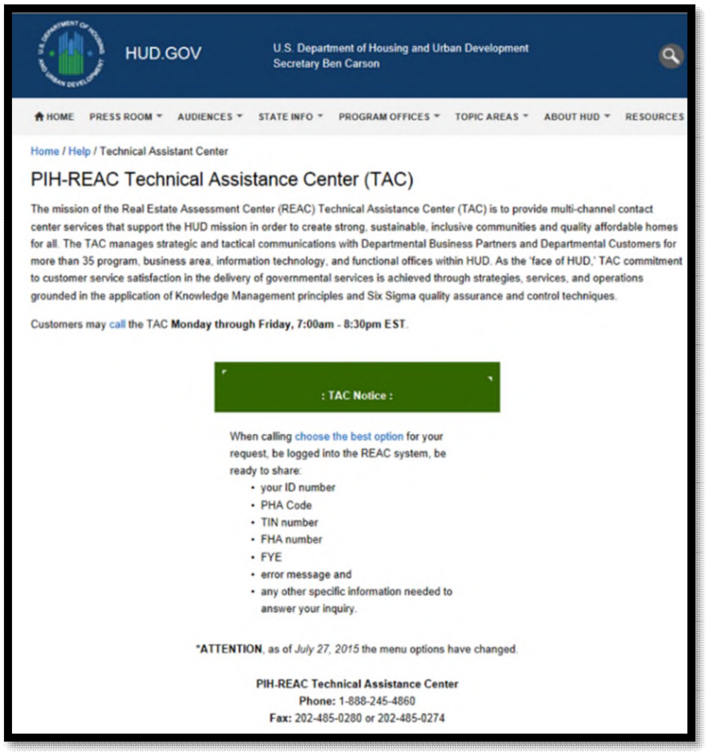


Note: The FHA lender should remember to login to both FHA Connection and Secure Systems at least once every 90 days to ensure that their M-ID is not locked due to inactivity.

When the FHA lender updates their FHA Connection password it will automatically prompt the Secure Systems password to also be reset as well. If the lender runs into issues then they should first clear their cache. If the FHA lender resets their password and is able to login in FHAC but not Secure Systems, then an email should be sent to CNAaccess@hud.gov for assistance.

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 (without logging into Secure Systems). This 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 every 60 days. If the Multifamily Business Parter or PHA User's Secure Systems password needs to be reset then they should go to the following link and enter their User 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, then the internal user should email their supervisor or GTM and ask for them to submit a DIAMS request on their behalf. The supervisor/GTM must select Secure Systems- P104 reactivation and not the CNA e-Tool. If the H-ID or C-ID's account is not reactivated by the Secure Systems Team within two weeks, then s an email should be sent to CNAaccess@hud.gov to let the System Administrator know so that action can be taken.

Secure Systems Independent User Registration is not authorized: Independent users have the ability to Register and acquire an Independent ID (I-ID) Credential in Secure Systems. However, the CNA e-Tool places restrictions on this credential and no CNA e-Tool user should get an I-ID to access the system. The I-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. I-IDs have another limitation in that another user will not be able to access the CNA associated with that I-ID in case the user retires or their account gets terminated. If a user has an active I-ID and wants to use the CNA e-Tool, then they should terminate that credential 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 who are having issues with their Local Area Network (LAN) Password or with their DIAMS requests may contact the HITS National Help Desk at 888-297-8689.

6.4 Tier III 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. 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. Prior to 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 issue cannot be resolved at the Tier I or Tier II Levels.

7 Important Notes about User Access

7.1 Personally Identifiable Information (PII)

During the registration and password reset process, users will 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 identificable 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 will be 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). This would be a violation of security regulations, increases the number of threats to HUD Systems, and could potentially jeopardize the user’s PII. If it is determined that misuse with 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. Applicants must provide an explanation and supporting documentation for all negative responses.

Please do not create credentials until all documents are available to apply for FHA-approval. Once the account is created, the credentials will automatically expire after 120 days.

There are four types of FHA lender approval:

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.

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.

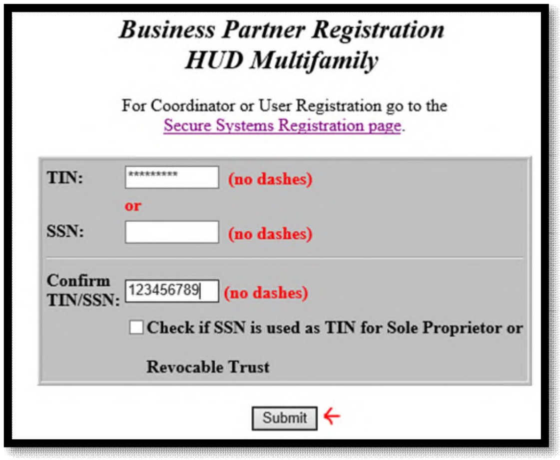
Government Mortgagee: Federal, state, or municipal government agencies, Federal Home Loan Banks, Freddie Mac or Fannie Mae may apply for this type of approval if they want to: originate, underwrite, close, endorse, service, purchase, hold, or sell FHA-insured Mortgages.

Investing Mortgagee: Organizations that want to invest funds under its own control may apply for this approval if they want to: purchase, hold, or sell FHA-insured Mortgages. An Investing Mortgagee may not originate, underwrite, or close FHA-insured Mortgages in its own name or submit applications for FHA mortgage insurance.

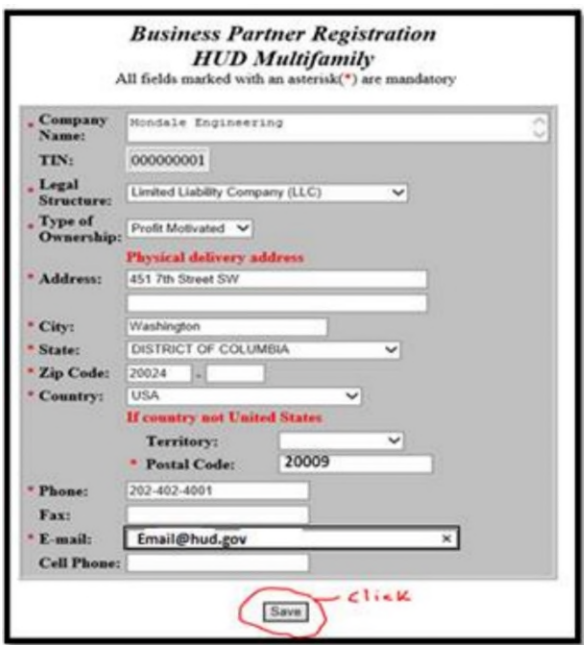
Lenders with questions who are currently preparing or planning to apply for FHA approval in the near future may contact the FHA Resource Center at answers@hud.gov or (800) 225-5342.

Appendix B: How the Business Partner Registers in APPS

If the Multifamily Business Partner Principal (or designee) 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 E-Mail address. See below for an example:



Then proceed to the next step:



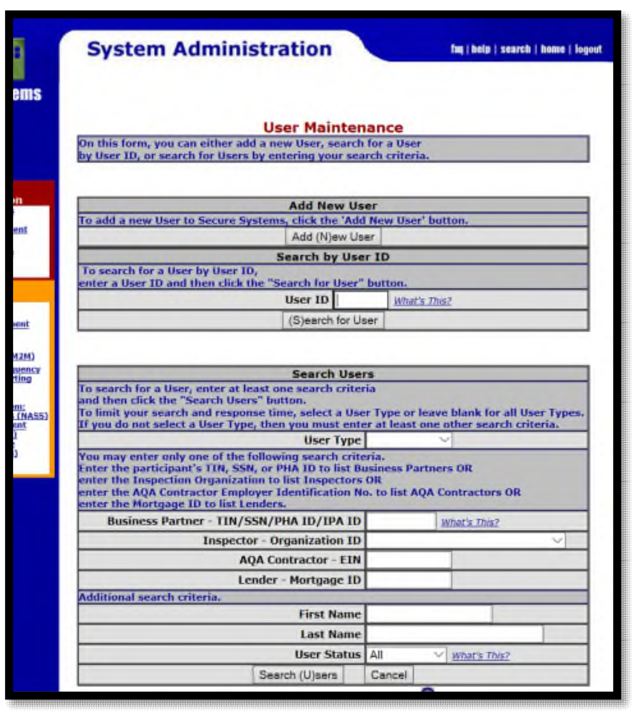
If successful, APPS will notify the requestor that the Information was received and will be processed overnight. Next the person who registered must determine who within their firm/organization will be there coordinator and they will have to wait at least 48 hours for APPS to process the TIN. Next have the Coordinator that you have selected: register for their M-ID at the following URL: link.

Appendix C: Multifamily Participant Coordinator Responsibilities

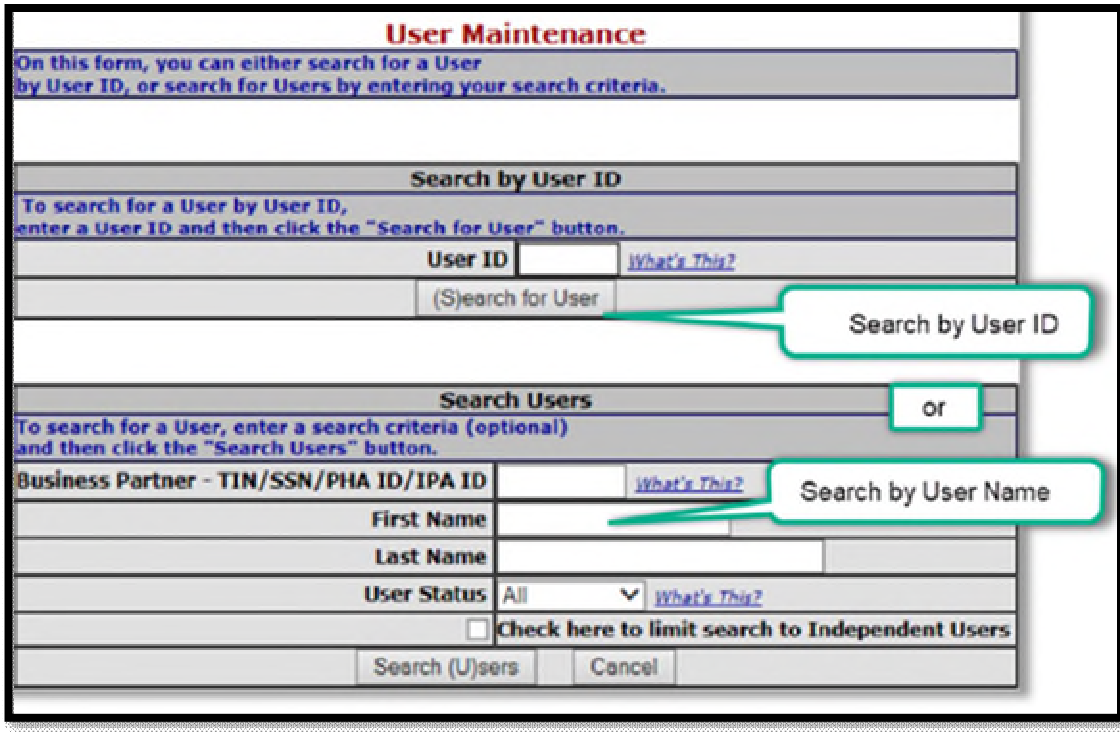
This is applicable to both the Multifamily Business Partner and PHA User Coordinators.

- The very first step for the coordinator is to login 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".

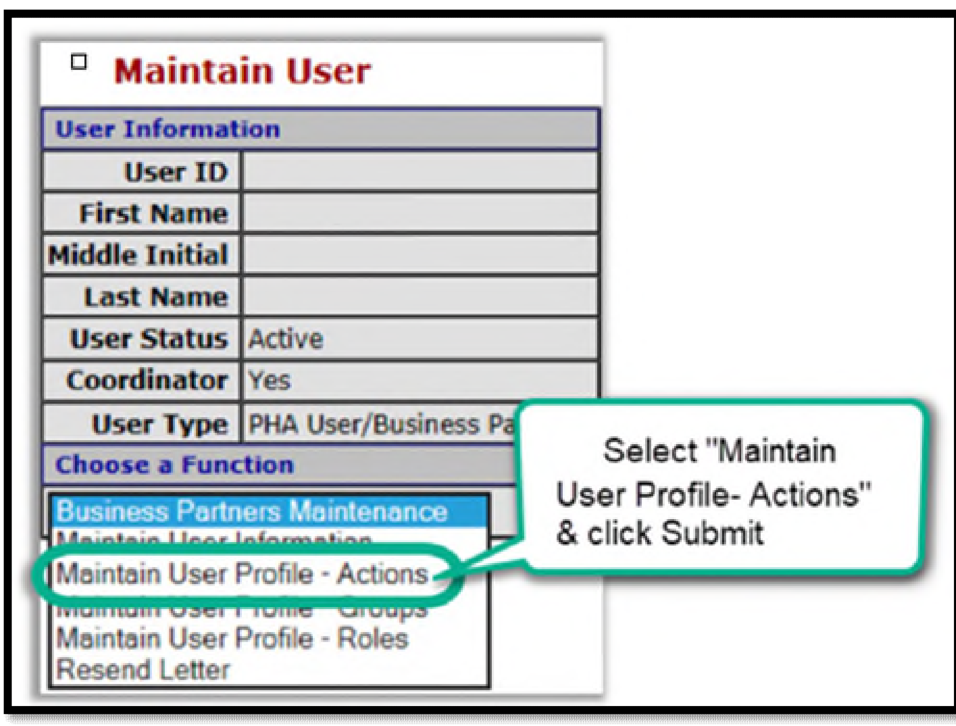
The screen will look as shown below:



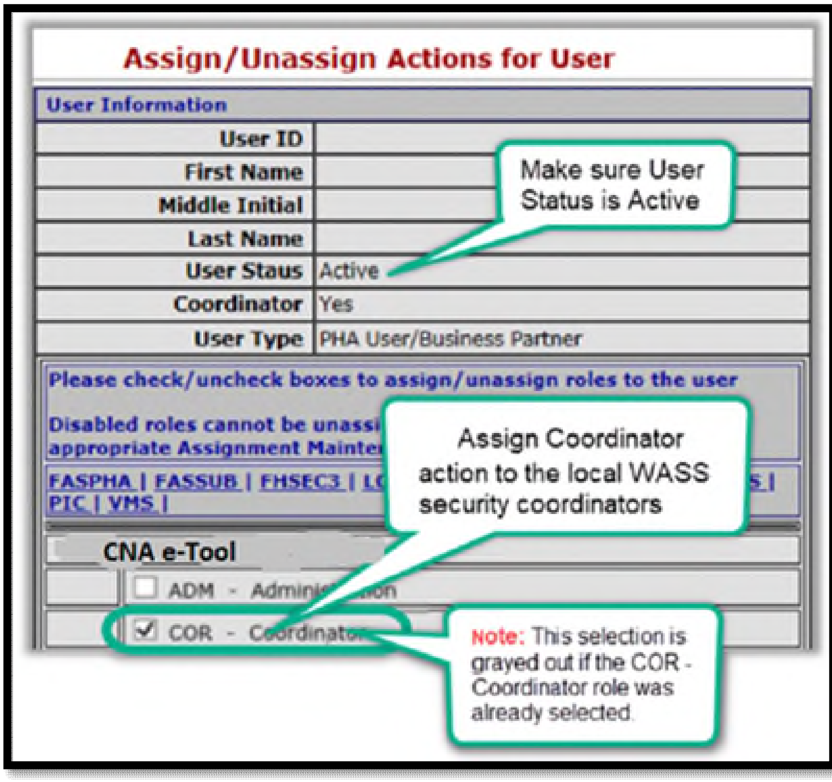
Next, within the User Maintenance screen, enter the User ID and "Search for User".



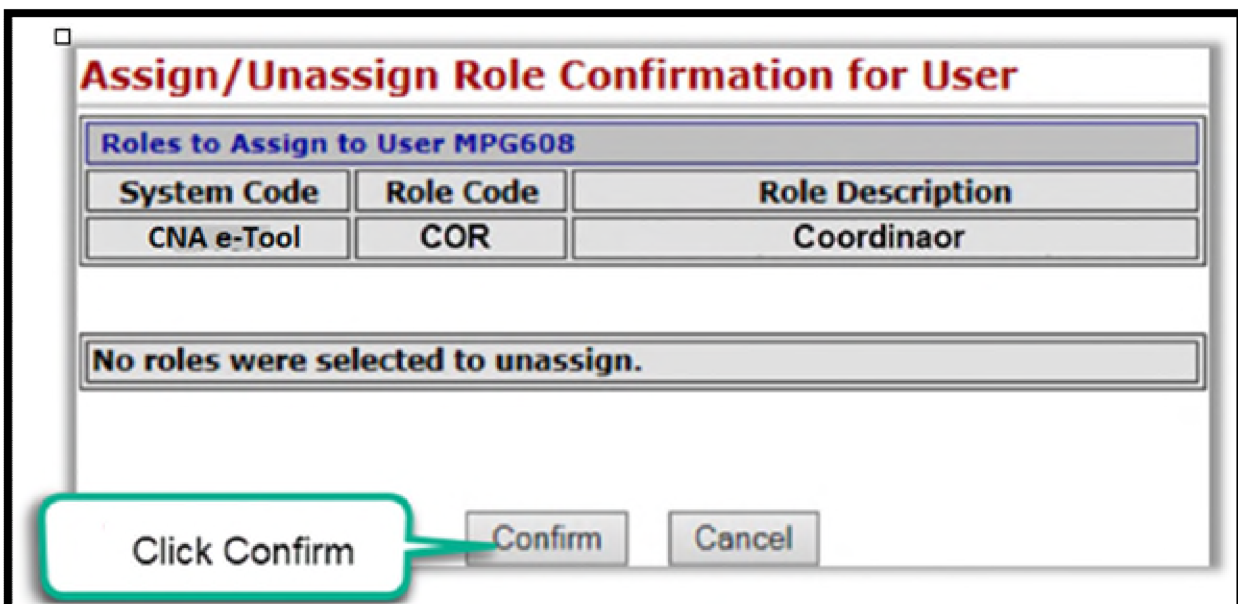
Next: the User information appears.



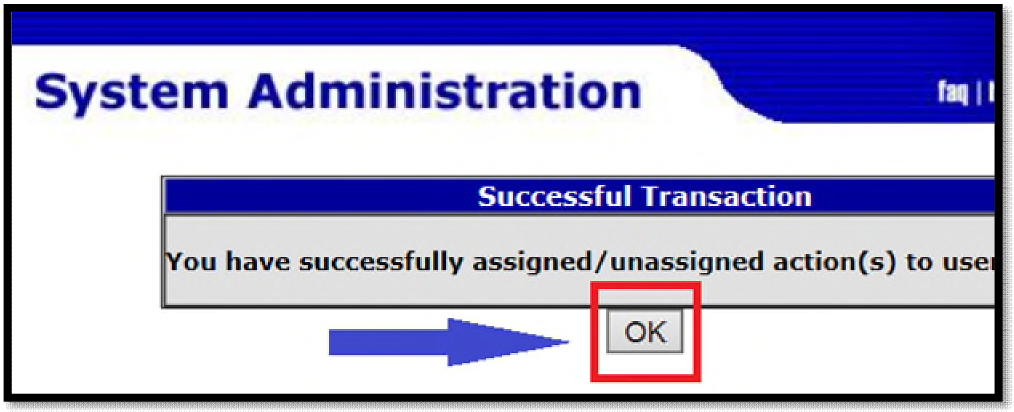
Next,click on the "Choose a Function" drop-down menu, select **"Maintain User Profile – Actions" and "Submit".**



Next, check the **"COR – Coordinator"** box under the Business Area heading of the subsystem for the CNA e-Tool.

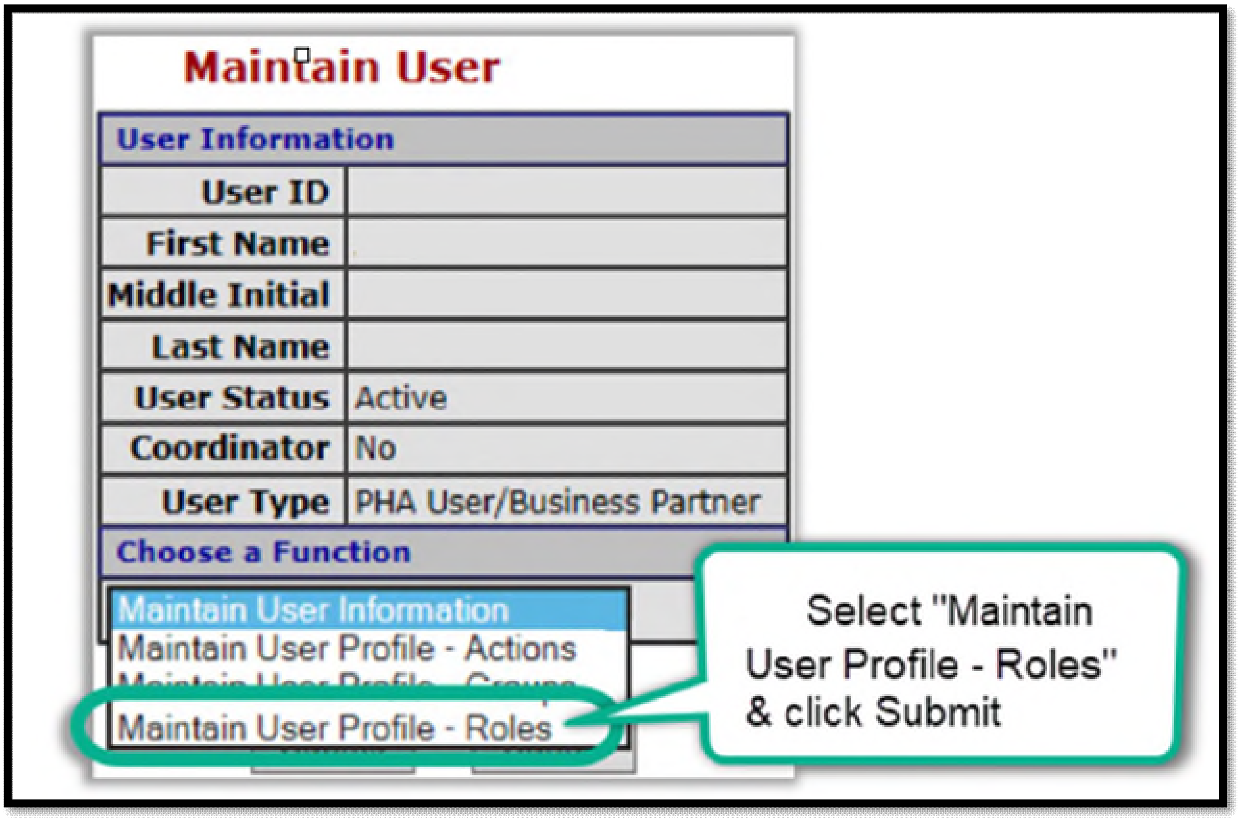


Nex,: click the Select **"Assign/Unassign Actions".**

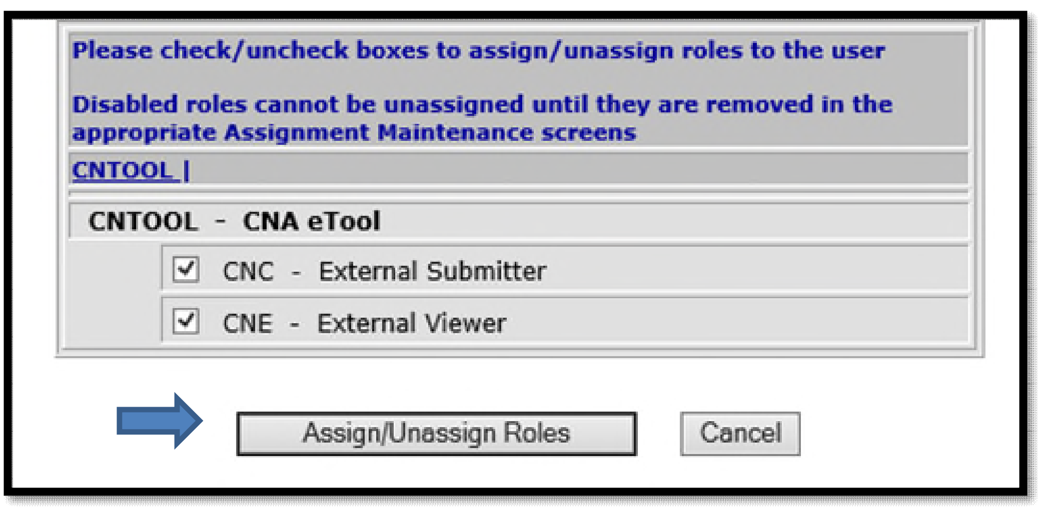


Next, select **"OK" and confirm CNA e-Tool Coordinator has been selected.**

Next, the system will take you back to the "Maintain User" info. Here is an example of what it will look like. Next you will need to select Maintain User Profiles – Roles.

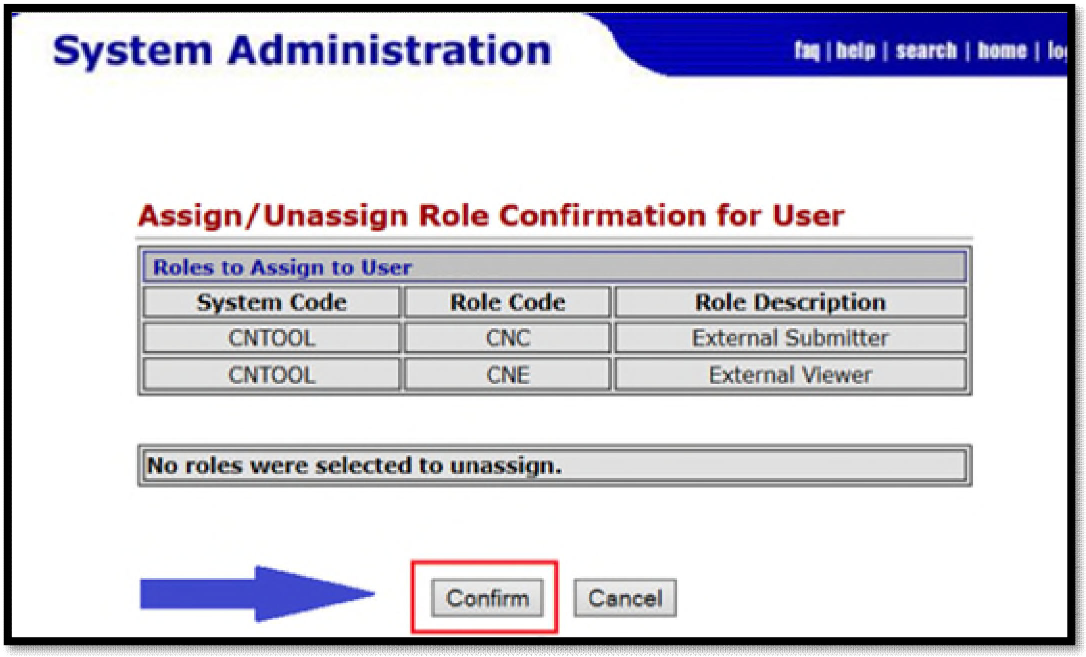


Next, on the “Choose a Function” drop-down menu, select **“Maintain User Profile – Roles” and “Submit”.**

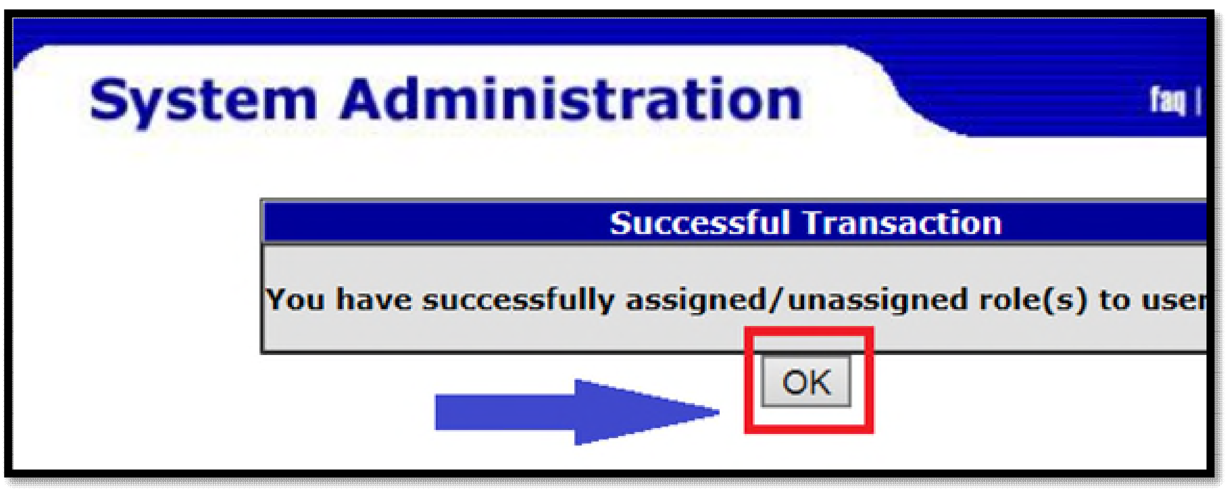


Next, under the headings going down, check the CNA e-Tool Roles for the user. There are only two options available for the CNA e-Tool: External Viewer or External Submitter.

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.

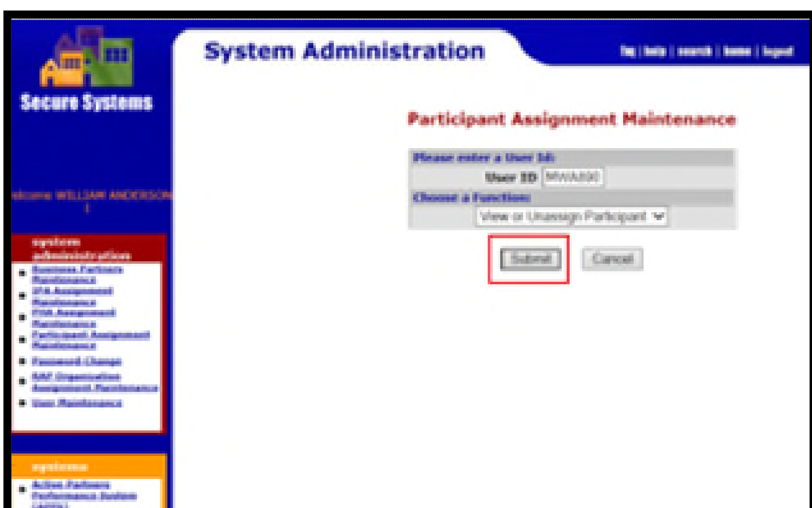
Multifamily Business Partner Coordinators:

Next,for Business Partner Coordinators: on the “Choose a Function” drop-down menu, select **“Participant Assignment Maintenance”** and **“Submit”. It will looks as follows.**

PHA Coordinators:

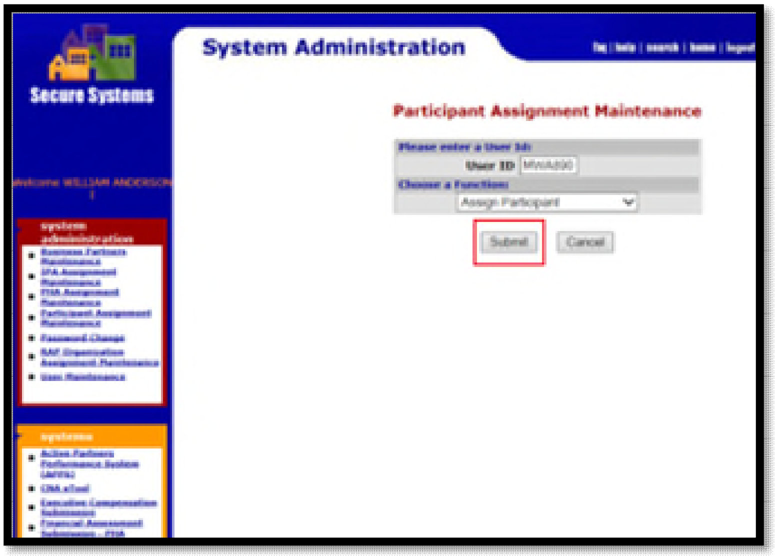
For PHAs, go to the System Administration menu on the left and select "PHA Assignment Maintenance". The Assignment Maintenance Process for PHA Coordinators is accessed alittle differently from the Business Partner Coordinator.

The PHA Coordinator must select PHA Assignment Maintenance as shown above.

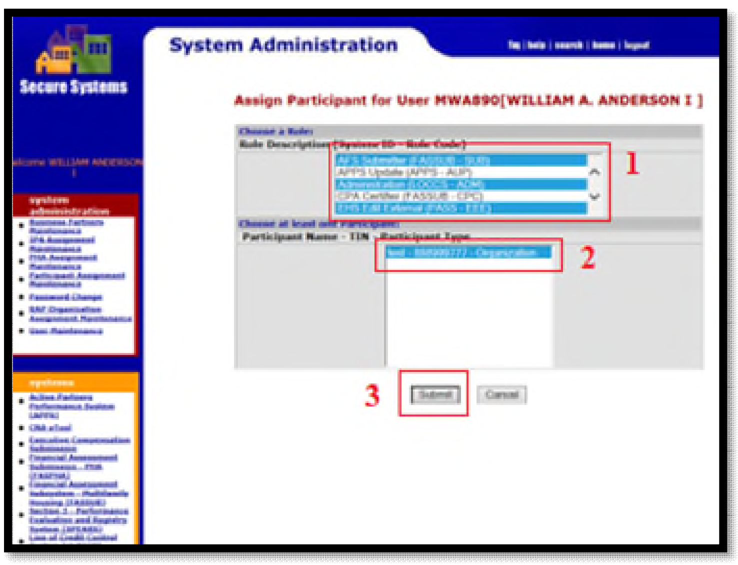


The Coordinator must put in the user's M-ID and scroll down to View or Unassign Participant and select submit. **This is applicable to both the Business Partner Coordinator and the PHA Coordinator.**

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”.**



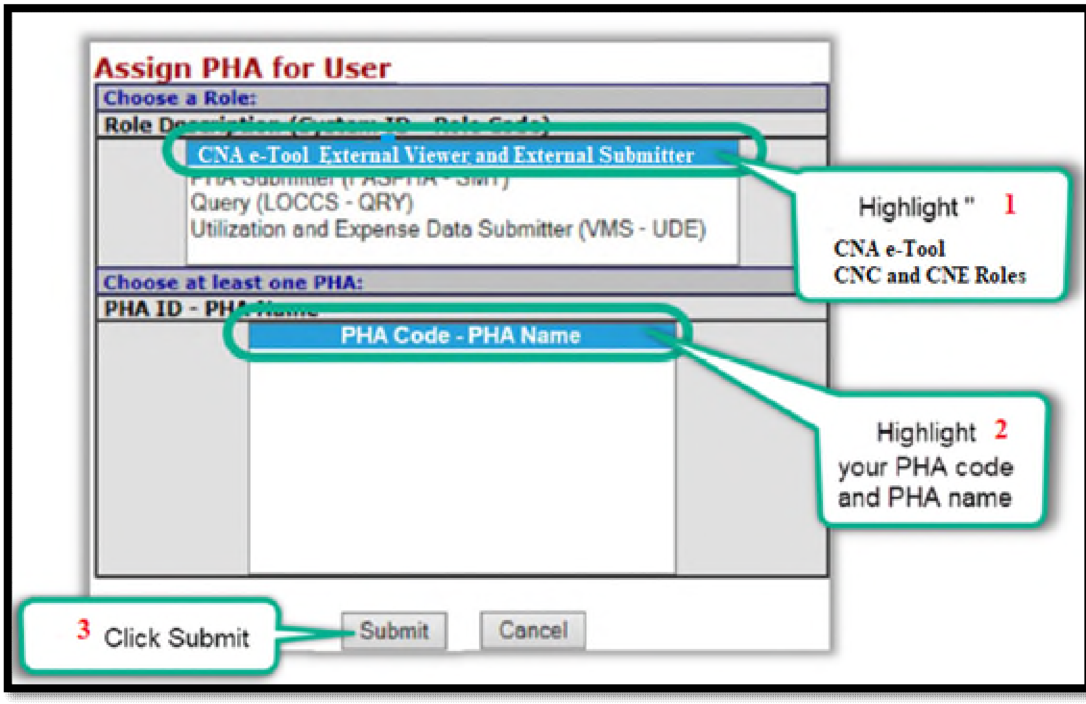
Example of the three step process for the Business Partner Coordinator

Step 1: **Highlight** the two CNA e-Tool roles at the top. There are only two options available for the CNA e-Tool: External Viewer or External Submitter.

Step 2: **Highlight** the entity’s (TIN) in the lower half.

Step 3: Select **“Submit”** to complete the process.

For PHAs, this step will appear as follows:



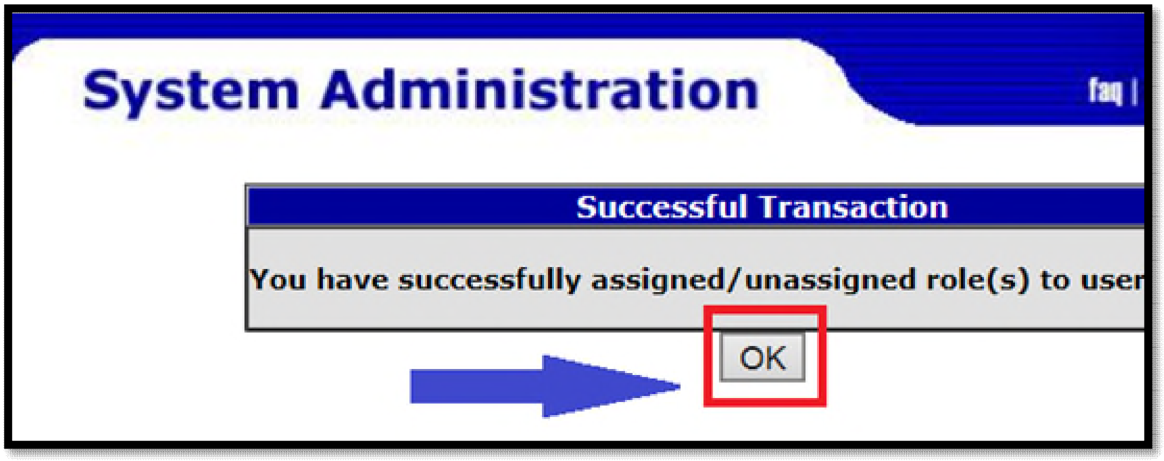
Example of the three step process for the PHA Coordinator

Step 1: **Highlight** the two CNA e-Tool roles at the top. There are only two options available for the CNA e-Tool: External Viewer or External Submitter.

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 Multifamily Participant Coordinators

Help desk support for Participant 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.