**Pay.gov must be used for the online payment** of the following Office of Residential Care (ORCF) Fees for all FHA ORCF mortgage insurance applications:

1. Application/Exam Fee
2. Reopening Fee, if required
3. Upfront MIP
4. Inspection Fee

**Creating a User Account**

Lenders are to establish their own internal procedures for paying ORCF Fees through Pay.gov.

These procedures will not be dictated by HUD; however, Lenders that are planning to access the Pay.gov public form on a recurring basis may find it useful to create a Pay.gov user account through the self-enrollment process.

To create an account, click the “Create an Account” button in the upper right corner at the following website and follow the instructions: [Pay.gov - Home](https://www.pay.gov/public/home).

**Completing the Payment Form**

1. To pay an ORCF Fee, visit the following website and complete the HUD Healthcare Programs Fees form: [Pay.gov - Healthcare Program Fees](https://www.pay.gov/public/form/start/64315063).
2. The following fields must be carefully completed on the form:
   1. FHA Lender Name – enter the Lender’s name (up to 200 characters)
   2. FHA Lender Number – enter the Lender’s 5-digit Lender ID Number
   3. Project Name – enter the project name (up to 200 characters)
   4. FHA Project Number – enter the 8-digit FHA Project Number
   5. Project City – enter the name of the city where the project is located
   6. Project State – enter the name of the state or commonwealth where the project is located
   7. Program Type – select the appropriate loan program type from the pull-down menu
   8. Project Type – select the appropriate activity/project type from the pull-down menu. (**Note:** This selection can only be made after the Program Type has been selected.)
      1. Assisted Living
      2. Board and Care
      3. Nursing/ICF
      4. **If the project has more than one type of unit/bed, use the type that has the most beds**
   9. Is the project located in an Opportunity Zone? – select one:
      1. Yes
      2. No
   10. Does the project have new or existing Low-Income Housing Tax Credits (LIHTC)? – select one:
       1. Yes – 4% LIHTC / Tax Exempt Bonds
       2. Yes – 9% LIHTC
       3. No
   11. Section of the Act – this 3-digit SOA code will be populated automatically after the Program Type and Project Type have been selected. **NOTE: It is critical that the correct Program and Project Type be selected in Steps 7 & 8 to avoid needing correction SOA code.**
   12. Fee Type – select the appropriate fee type from the pull-down menu:
       1. Application/Exam Fee (fee type 7)
       2. Reopening Fee (fee type 6)
       3. Upfront Mortgage Insurance Premium (MIP) (fee type 2)
       4. Inspection Fee (fee type 6)
   13. Fee Amount – enter the correct fee or Upfront MIP amount.
   14. Fund – this will populate automatically after the Program Type, Project Type, and Fee Type have been selected.



1. After the information has been submitted and accepted, Pay.gov will provide the submitter a receipt of the transaction which includes the information entered into the form and a Pay.gov Tracking ID. The receipt confirms that a payment was processed through Pay.gov but does not confirm that the funds have cleared. ACH transactions generally require one banking business day to settle. In instances of insufficient funds, a supplemental payment will be required.

A copy of the receipt must be included in the application or closing package submitted to the HUD Office. If it is later discovered that any of the information that was entered into Pay.gov is incorrect, the lender should notify the HUD Office so that it can be corrected.