



FHA INFO #21-02

January 12, 2021

FHA Connection Updated to Collect Expanded Home Mortgage Disclosure Act Data

Today, the Federal Housing Administration (FHA) announced that FHA Connection (FHAC) will be updated to capture expanded borrower demographic information that aligns with the Home Mortgage Disclosure Act (HMDA) regulations.

The expanded demographic information that will be collected in FHAC includes ethnicity, race, and sex, and complies with the revised Regulation C of HMDA. This additional information also aligns with the options provided on the redesigned Uniform Residential Loan Application (URLA/Fannie Mae Form 1003) as well as the [Demographic Information Addendum](#) to the existing URLA for forward mortgages, and the Residential Loan Application for Reverse Mortgages (Fannie Mae Form 1009).

The changes in FHAC will be effective and available on March 1, 2021. Demographic data previously entered under fields which are replicated in the revised FHAC screens will rollover.

FHAC Revised Screens

- Insurance Application
- Home Equity Conversion Mortgage (HECM) Insurance Application
- Borrower/Address Change
- Mortgage Credit Reject

The Ethnicity, Race, and Sex fields will be optional selections and users may select all boxes that apply. The question regarding how demographic information was provided is a required field and, if the application was taken in person, additional questions are required to be answered.

FHAC Business to Government Submissions

The FHAC Business to Government (B2G) submission requirements have also been updated to accommodate the new demographic information. Refer to the [B2G Interface webpage](#) for technical requirements. B2G submissions in the new format will be required no later than June 1, 2021.

Technology Open to Approved Lenders Scorecard

The Technology Open To Approved Lenders (TOTAL) Mortgage Scorecard will not be updated at this time and will continue to upload to FHAC the HMDA data provided in the legacy format. Any update to TOTAL Mortgage Scorecard will be communicated in the future.

Quick Links

- FHAC Business to Government (B2G) Interface webpage and Welcome Package: https://www.hud.gov/program_offices/housing/sfh/f17c
- Demographic Information Addendum: https://www.fanniemae.com/content/guide_form/urla-demographic-addendum.pdf
- URLA/FNMA 1003: <https://www.fanniemae.com/singlefamily/uniform-residential-loan-application>

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

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