



**TO: All FHA-Approved Mortgagees**

**NEWS AND UPDATES**

**In this Announcement:**

- Register Now for Onboarding to the Electronic Appraisal Delivery (EAD) Portal
- Use of Department of Energy’s (DOE) Home Energy Score with Energy Efficient Homes “Stretch Ratio” Policy Effective January 25, 2016

See below for details.

**Register Now for Onboarding to the Electronic Appraisal Delivery (EAD) Portal; Only Three Phases Remaining**

Did you know that there are only three available phases remaining for onboarding to the Federal Housing Administration’s (FHA) Electronic Appraisal Delivery (EAD) portal before the June 27, 2016 mandatory use date?

If you haven’t yet done so, **now is the time to register** for one of the remaining onboarding phases:

Phase #	Phase Start Date	Phase End Date	Status
5	February 15, 2016	April 15, 2016	Closing to new registrants on February 14, 2016
6	March 15, 2016	May 15, 2016	Closing to new registrants on March 14, 2016
7	April 15, 2016	June 15, 2016	Closing to new registrants on April 14, 2016

All appraisals for FHA case numbers assigned on or after June 27, 2016 must be submitted to FHA through the EAD portal. Mortgagees who have not registered for **and completed** onboarding to the EAD portal before this date will not be able to: submit appraisals to FHA; manually enter appraisal information in the FHA Connection (FHAC) Appraisal Logging Screen; **or endorse loans for insurance.**

**Registering for an Onboarding Phase**

To register for an onboarding phase, a mortgagee’s designated FHA Application Coordinator should follow the steps outlined on FHA’s EAD Portal [Mortgagee Onboarding Process](#) web page. Mortgagees must be registered to participate in their chosen onboarding phase **before** the start date of the phase, and must register to participate in an onboarding

phase for each of their approved FHA Lender IDs. More details about the onboarding phase are available in FHA's [Onboarding to the EAD](#) fact sheet.

### **New FHA EAD Portal *Lender Agent Administrator Guide* Now Available**

The new FHA EAD Portal [Lender Agent Administrator Guide](#) is now available on FHA's EAD portal web page. This user guide provides detailed information for third-party service providers designated by a mortgagee to upload appraisal reports and data to the portal on behalf of the mortgagee. Third-party service providers that build a direct integration interface with the EAD portal will need to complete development and testing to obtain certification before delivering appraisals through their interface.

Before a designated third-party service provider can access the portal, a mortgagee's EAD Administrator must first initiate the relationship within the EAD portal by filling out and submitting FHA's [Electronic Appraisal Delivery \(EAD\) Portal Lender Agent Registration](#) form available on the Veros website. Once processed, the submission of this form will initiate the registration process for the designated third-party service provider's Lender Agent Administrator. The *Lender Agent Administrator Guide* provides additional information on the registration of, and EAD portal use by, a mortgagee's designated third parties.

### **EAD Portal Maintenance Outage January 24, 2016**

During the weekend of January 23, 2016, FHA will implement updates to the EAD portal. The portal will be unavailable Sunday, January 24, 2016 from approximately midnight to 3:00 a.m. (Eastern).

### **[Quick Links](#)**

- Get information, user guides, fact sheets, and more on FHA's [EAD Portal web page](#) at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/lender/origination/ead](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead).
- Review the newly posted FHA EAD Portal *Lender Agent Administrator Guide* at:  
[http://portal.hud.gov/hudportal/documents/huddoc?id=SFH\\_EAD\\_LenderAgent.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=SFH_EAD_LenderAgent.pdf).
- Access the FHA [Electronic Appraisal Delivery Portal Lender Agent Registration](#) form and submission instructions for mortgagees' EAD Administrators at: <http://pages.veros.com/EADLenderAgentRegForm.html>.
- View FHA's pre-recorded EAD portal webcast training modules:
  - [FHA Training for Lender Users: 100 – FHA Electronic Appraisal Delivery \(EAD\) Portal](#)
  - [FHA Training for Lender Administrators: 101 – FHA Electronic Appraisal Delivery \(EAD\) Portal](#)
  - [Electronic Appraisal Delivery \(EAD\) Portal: Direct Integration Service Provider Technical Overview](#)

## **Use of DOE's Home Energy Score with Energy Efficient Homes "Stretch Ratio" Policy Effective January 25, 2016**

As a reminder, the policies contained in the Federal Housing Administration's (FHA) September 30, 2015 [Mortgagee Letter 2015-22](#), *New Standards for Energy Efficient Homes (EEH) "Stretch Ratio" Policy: Incorporating the Department of Energy's (DOE) Home Energy Score* become effective for case numbers assigned on or after January 25, 2016.

On this date, FHA will update both its online and portable document format (PDF) *Single Family Housing Policy Handbook* 4000.1 (SF Handbook) to reflect that the policy changes announced in Mortgagee Letter 2015-22 are now effective policy incorporated into the SF Handbook.

### **[Quick Links](#)**

- View [Mortgagee Letter 2015-22](#) on HUD.gov at: <http://portal.hud.gov/hudportal/documents/huddoc?id=15-22ml.pdf>.

- Access the online or PDF of the SF Handbook 4000.1 from HUD's [Client Information Policy Systems](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg) web page, at: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/handbooks/hsg](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg).

## Resources

- Contact the FHA Resource Center:
  - Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
  - E-mail the FHA Resource Center at [answers@hud.gov](mailto: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 Information Relay Service at 1-800-877-8339.

### RESOURCE INFORMATION

<b>FHA INFO Archives:</b>	Visit the <a href="#">FHA INFO Archives</a> to access FHA INFO messages issued from 2012 to the present.	
<b>Subscribe/Unsubscribe Instructions:</b>	To subscribe to the Single Family FHA INFO mailing list you can use this link: <a href="#">FHA INFO</a> or send a request by email to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> <a href="mailto:aaa@xyz.com">aaa@xyz.com</a> <a href="mailto:bbb@xyz.com">bbb@xyz.com</a> <a href="mailto:ccc@xyz.com">ccc@xyz.com</a> <a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.	
<b>Resource Links:</b>	<a href="#">Archived Webinars</a> <a href="#">Career Opportunities</a> <a href="#">Contracting Opportunities</a> <a href="#">Events &amp; Training</a> <a href="#">FHA Forms</a> <a href="#">FHA Homeownership Centers</a> <a href="#">FHA Mortgage Letters</a>	<a href="#">Foreclosure Assistance</a> <a href="#">Grant Opportunities</a> <a href="#">HUD Homes Property Listings</a> <a href="#">HUD.gov</a> <a href="#">Making Home Affordable</a> <a href="#">Presidentially Declared Disaster Areas</a> <a href="#">Visit our Single Family Home Page</a>



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