



FHA Connection Facts & Tips

FHAC Accounts (Counselors and Coordinators)

FHAC user IDs:

1. FHAC user IDs will be sent via an encrypted email within two business days of when the ID was requested.
 - a. These emails may go to your “Junk” or “Spam” folder.
2. FHAC user IDs are 6 characters:
 - a. Four uppercase letters and two numbers.
 - b. Please Note: FHAC user IDs are not email addresses.
3. If you do not receive your user ID within two business days, please email housing.counseling@hud.gov. The email may be blocked by your organization’s firewall.
4. FHAC user accounts must be accessed every 90 days to remain active. If you do not access your account within 90 days, your User ID will be terminated, and it will have to be reinstated to activate the account.

FHAC passwords:

1. FHAC passwords must be exactly 8 characters and include at least one upper case character; at least one lower case character; at least one number; and at least one special character.
 - a. FHAC passwords are required to be changed every 90 days. If you have a valid user ID and don’t reset your password, it will default to the last 6 digits of your social security number.
2. Save your FHAC user ID and password together in a secure location.
3. Bookmark/favorite [FHA Connection](#) as well as the HUD Exchange [HUD Certified Housing Counselor Application Process page](#).

FHAC Applications (Counselors)

1. Take your time as you fill out the application.
2. Follow the instructions provided on the HUD Exchange [HUD Certified Housing Counselor Application Process page](#) as you fill out the application.
 - a. Please Note: Your computer may attempt to auto-populate personal information into the FHAC application. Prior to submitting the FHAC application, review the entered details closely to ensure all your information is accurate.
3. If you selected the incorrect housing counseling agency ID during your application, for example the parent agency ID instead of the branch agency you are employed at, please visit [Step #3: Request Validation for More Than One Employer](#). This page includes instructions to remove an employment request and re-add the correct agency.
4. If you work with an intermediary or for a branch affiliate of an intermediary, you must apply using the HCS ID of the branch or affiliate agency. To add the employment validation request for the branch agency, visit [Step #3: Request Validation for More Than One Employer](#).

FHAC Application Coordinators

1. Housing counselors cannot validate their own employment.
2. It is recommended that agencies have at least two Application Coordinators. At most, an agency can have four Application Coordinators.
3. Application Coordinators should take their time when entering their agency ID into FHAC. If the incorrect agency ID is entered, the Coordinator's user ID must be terminated, and the Coordinator will be required to restart the process.
4. Application Coordinators cannot have access to other secure systems located within FHAC (e.g., Electronic Line of Credit Control System (eLOCCS), Web Access Security Subsystem (WASS)) and cannot be an FHA lender coordinator.
5. Application Coordinators do not have to take or pass the HUD Housing Counseling Certification Exam.

Guide to ID Numbers

This process involves four ID numbers! Below is a list of the different ID numbers involved applicable usage.

Exam ID: a 10-digit ID number provided on the applicant’s profile page on hudhousingcounselors.com. You need this to apply for certification in FHA Connection.

FHAC User ID: A 6-character code unique to each user, used for logging into the FHA Connection system. No one else at your agency or the public will see or know your FHAC User ID.

Counselor ID: A 6-character code unique to each user, received upon request for employment verification and displayed on your counselor certificate. The public can [find you on HUD.gov](#) by your counselor ID.

HCS ID: A 5-digit code unique to your housing counseling agency, found in the Housing Counseling System (HCS). It is easy to find your agency HCS ID on the [HUD.gov HUD-approved housing counseling agency map](#).