



# *Frequently Asked Questions Servicing Mortgage Inspections*

## **Access to Scheduler**

### **Question 1: How do I access the Physical Assessment Subsystem Scheduler?**

*Answer 1:* All mortgagees access the inspection-related applications via the FHA Connection <https://entp.hud.gov/clas/>. Once on the FHA Connection home page, sign on, click multifamily and then click Physical Assessment Subsystem which will take you to Physical Inspection Main Menu.

### **Question 2: Where do I find FHA Connection registration coordinators and users forms?**

*Answer 2:* Once on the site click on registration and there are links to the application forms

### **Question 3: How do I become a FHA Connection Coordinator for my company?**

*Answer 3:* From the FHA Connection Home page <https://entp.hud.gov/clas/> click on registration (the light bulb). Once on the registration page, scroll down and look for the words “Application Coordinator Registration,” click on it and you will be taken to an electronic application. Fill it out completely and then press the send button. Once submitted, the FHA Connection will send your identification number (a.k.a. MID) to the “head” of your company. That person is the decision-maker and as appropriate will provide the MID to you. Since this part of the security arrangements involves the US Mail, there will be between 3 and 10 days in providing the MID.

### **Question 4: How do I become an FHA Connection User for my company?**

*Answer 4:* From the FHA Connection Home page <https://entp.hud.gov/clas/> click on registration (the light bulb). Once on the registration page, scroll down and look for the words “Standard User Registration,” click on it and you will be taken to an electronic application. Fill it out completely and then press the send button. The coordinator will retrieve your userid for you. Note that the coordinator will retrieve only the userid and so you have to remember your password. This normally takes one business day.

### **Question 5: What information do I need to complete the Coordinator registration form?**

*Answer 5:* The information required is self-explanatory and includes, name, SSN, etc. One particularly important bit of information is the 10 digit Title II Lender ID; you must have this handy. After filling in ALL the information about the applicant check the Authorization for Physical Assessment Subsystem Scheduler box. Finally press the submit button at the bottom of the page

### **Question 6: What information do I need to complete the Standard User registration form?**

*Answer 6:* The information required is self-explanatory and includes, name, SSN, etc. One particularly important bit of information is the 10 digit Title II Lender ID; you must have this handy. After filling in ALL the information about the applicant check the For Physical Assessment Subsystem box. Finally press the send button at the bottom of the page

### **Question 7: I am an existing FHA Connection user. How do I update authorization to use the Physical Assessment Subsystem Scheduler?**

*Answer 7:* Your FHA Connection coordinator will have to complete the following steps:

1. Sign onto FHA Connection
2. Click on the ID Maintenance icon
3. Click on the Authorization Update icon from the ID Maintenance Menu
4. Input the user ID into the FHA ID field and click the SEND button
5. Select Change for the Indicate Action field
6. Check the Physical Assessment Subsystem Scheduler box and click the SEND button to save the changes



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### **Question 8: When I click on the Physical Assessment Subsystem a blank screen shows up on the Physical Inspection Main Menu. What do I do?**

**Answer 8:** The likely cause is that you do not have proper access to the system. Ask your coordinator to update your authorization by following the steps outlined in the previous question regarding updating authorization for existing user. If this does not work call the Technical Assistance Center at 1-888-245-4860.

## **Scheduling**

### **Question 9: How do I view my portfolio?**

**Answer 9:** To view your portfolio follows the following steps:

1. Sign onto FHA Connection and go to the Physical Inspection Main Menu.
2. Click on Schedule/View Inspections.
3. Check the View Portfolio button and Submit

### **Question 10: How do I view inspection/investor reports?**

**Answer 10:** Sign onto FHA Connection and go to the Physical Inspection Main Menu.

1. Click on Schedule/View Inspections.
2. Check the View Portfolio button and Submit.
3. Click on the FHA number or Property ID and then click on Prior Inspection Data and you can view the reports
4. You can also view inspection/investor reports from any screen containing the FHA number and Property ID as links

### **Question 11: Who is a master scheduler?**

**Answer 11:** The servicing mortgagee company appoints the master scheduler via FHA Connection. This person is responsible for scheduling inspections for inspectors and answering questions about completed inspections that are placed on hold (See Inspection Review on the PASS Main Menu). Note: If you applied for the master scheduler role via HUD Secure Connection your authorities are limited in scope, then if you applied via the FHA Connection.

### **Question 12: How do I become a master scheduler?**

**Answer 12:** An employee within the servicing mortgagee company responsible for scheduling inspections is performing the role of a master scheduler. For people outside the company, the servicing mortgagee has to select a master scheduler(s) from a list of inspectors associated with their company and assigned properties to be scheduled.

### **Question 13: How do outside master schedulers access the Scheduler?**

**Answer 13:** Go to the REAC web site at <http://www.hud.gov/reac> and click on Online Systems to log in. Click on Physical Assessment Subsystem (PASS) and that takes you to the Physical Inspection Main Menu.

### **Question 14: I am a master scheduler, employed by a servicing mortgagee company, how do I access Scheduler?**

**Answer 14:** Go to the FHA Connection web site at <https://entp.hud.gov/clas/>. Once on the FHA Connection home page, sign on, click multifamily and then click Physical Assessment Subsystem which will take you to Physical Inspection Main Menu.



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### **Question 15: How do inspectors access the Scheduler?**

**Answer 15:** All inspectors access scheduler by going to the REAC web site at <http://www.hud.gov/reac> and click on Online Systems to log in. Click on Physical Assessment Subsystem (PASS) and that takes you to the Physical Inspection Main Menu.

### **Question 16: What is the procedure for scheduling inspections?**

**Answer 16:** Inspection scheduling allows many parts of the overall inspection protocol to Proceed. Inspections most often fail due to improper scheduling technique. For example, HUD has found proper scheduling to be so important that all HUD contractors and the staff they sub-contract with must meet specific scheduling targets. Failure to do so may result in disciplinary action.

Master Schedulers and inspectors both inside and outside the servicing mortgagee company should pay special attention to these scheduling steps. Steps marked with a “\*\*\*” are required to be met by servicing mortgagee master schedulers and inspectors (if the latter group is involved in the schedule process):

1. \*\* The master Scheduler should schedule all inspections in scheduler no later than 30 calendar days prior to the scheduled inspection date.
2. \*\* The inspector/master scheduler negotiates a time and date for the inspection and upon agreement, enters the date and time into the scheduler
3. The inspector/master scheduler provides advance notice to owners that local law or custom generally requires proper notice to residents and requests that the owner gives the notice. Keep a record of this request. More time and money is lost from failure of the owner to advise the tenants of the inspection than any other reason. REAC recommends that the owner provide notice that the inspection will occur on a series of days. This type of longer notice allows for unforeseen problems, weather delays for example, that might otherwise require a new schedule be devised. The Office of Housing recommends that the owner be given 15 days notice of the inspection.
4. The notice to owners should also include what is expected of the owner or their representative during the inspection. HUD uses a standard notice that is recommended for use by all parties.
5. \*\*\*Changes to posted schedules made within 48 hours of the schedule date are allowed, but notice to the REAC Technical Assistance Center at 1-888-245-4860 is required. Inspectors and master schedulers who do not provide this notice are subject to administrative penalties (this assumes that a MS is included in the inspector admin system).

### **Question 17: What steps are necessary before an inspection can be scheduled by the servicing mortgagee performing the role of the master scheduler?**

**Answer 17:** All inspections start with some basic process steps in the Servicing Mortgagee Scheduler/Portfolio Tool. These steps are designed in such a way that inspectors are “associated” with both the SM portfolio and with individual properties or groups of properties. AN INSPECTION CANNOT BE DOWNLOADED UNTIL THE ASSOCIATIONS ARE COMPLETED! The servicing mortgagee needs to do the following:

Have a list of inspectors (including any selected master schedulers) who will be doing business for you. A list of independent inspectors is available on our web site

[http://www.hud.gov/reac/pdf/pass\\_inspec.pdf](http://www.hud.gov/reac/pdf/pass_inspec.pdf).

1. Sign onto FHA Connection and go to the Physical Inspection Main Menu
2. Associate inspectors with company.
3. Assign inspectors to properties and schedule a date and time for the inspection.



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Note: Ensure schedule date is fine with the property owner who will in turn notify residents.

### **Question 18: What steps are necessary before the master scheduler outside the servicing mortgagee company can schedule an inspection?**

**Answer 18:** All inspections start with some basic process steps in the Servicing Mortgage Scheduler/Portfolio Tool. These steps are designed in such a way that inspectors are “associated” with both the SM portfolio and with individual properties or groups of properties. AN INSPECTION CANNOT BE DOWNLOADED UNTIL THE ASSOCIATIONS ARE COMPLETED! The servicing mortgagee needs to do the following:

1. Ask for a list of inspectors including the master scheduler(s) from the company that will be scheduling the inspections.
2. Sign onto FHA Connection and go to the Physical Inspection Main Menu
3. Associate inspectors with the servicing mortgagee company.
4. Assign master scheduler(s) to properties. See details in how to assign mater scheduler.
5. Master Scheduler then associates inspectors with properties and schedules dates for the inspections.
6. Note: Ensure schedule date is fine with the property owner who will in turn notify residents.

### **Question 19: How do I assign inspectors to properties and schedule inspections?**

**Answer 19:** The servicing mortgagee needs to do the following:

1. Have a list of inspectors who will be doing the inspections
2. Sign onto FHA Connection
3. Click on Multi Family FHA and click on Physical Assessment Subsystem to get to the Physical Inspections Main Menu
4. Click on Inspector Association for Servicing Mortgagee/Scheduling
5. Go through inspector listing and Add the inspectors on your list in step 1 and Submit
6. Go to the Physical Inspection main menu and click on Schedule/View Inspections
7. Click on View Unscheduled Inspections, erase all dates and hit Submit.
8. Click on Select Inspector and the list of inspectors selected in step 5 will be displayed
9. Select the inspector you want by clicking on the by clicking on the inspector id
10. Number appears in a box and click Apply All to assign all inspections to this inspector. You can also check the box next to the FHA number to select a portion of the properties to be assigned to a particular inspector and schedule a date and time for the inspection. Repeat steps 9 & 10 to assign different inspectors to different properties

### **Question 20: How do I assign master schedulers to properties?**

**Answer 20:** The servicing mortgagee needs to do the following:

1. Have a list of inspectors who will be doing the inspections
2. Sign onto FHA Connection
3. Click on Multi Family FHA and click on Physical Assessment Subsystem to get to the Physical Inspections Main Menu
4. Click on Inspector Association for Servicing Mortgagee/Scheduling
5. Go through inspector listing and Add the inspectors on your list in step 1 and Submit. Go back to the Physical Inspection Main Menu and select Schedule/View Inspections
6. Click on Assign Master Scheduler, check View Unassigned Inspections and erase all dates and hit Submit.



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7. Click on Select Master Scheduler and the list of inspectors selected in step 3 will be displayed
8. Select the inspector you want to be master scheduler by clicking on the inspector id
9. Number appears in a box and click Apply All to assign all inspections to this master scheduler. You can also check the box next to the FHA number to select a portion of the properties to be assigned to a particular master scheduler. Repeat steps 8 & 9 to assign properties to different master schedulers

### **Question 21: I am a HUD certified inspector working for an inspection company and will be acting as the mater scheduler for a mortgagee company. How do I schedule inspections?**

**Answer 21:** The servicing mortgagee will have to assign the properties to you first by following the procedures outlined in the previous question The master scheduler then needs to follow the following steps

1. Go to the REAC web site at <http://www.hud.gov/reac> and click on Online Systems to log in.
2. Click on Physical Assessment Subsystem (PASS) and that takes you to the Physical Inspection Main Menu.
3. Go to the Physical Inspection main menu and click on Schedule/View Inspections
4. Click on View Unscheduled Inspections and erase all dates and hit Submit.
5. Click on Select Inspector and the list of inspectors selected by servicing mortgagee will be displayed
6. Select the inspector you want by clicking on the inspector id
7. Number appears in a box and click Apply All to assign all inspections to this inspector. You can also check the box next to the FHA number to select a portion of the properties to be assigned to a particular inspector and schedule a date and time for the inspection. Repeat steps 6 & 7 to assign different inspectors to different properties

### **Question 22: How do I record changes in my portfolio?**

**Answer 22:** HUD Form 92080 is used to record changes. A copy of the form is available on the HUD web site. Look for forms and handbooks and search for Handbook 4110.2. The form is mailed to:

US Department of Housing and Urban Development  
Multifamily Insurance Operations Branch,  
PO Box 44124  
Washington DC 20026-4124

Contact the Technical Assistance Center at 1-888 245-4860 if you have already filed the paper work and loans are still missing. REAC will work with the Multifamily Insurance Operations Branch to assure accuracy.

### **Question 23: When do I have to schedule inspections?**

**Answer 23:** Inspections have to be scheduled 15 days prior to conducting the inspection.

### **Question 24: Can I change the inspection dates once entered into the scheduler?**

**Answer 24:** Yes but no changes can be made within 48 hours prior to the inspection without notification to HUD-REAC technical assistance center (1-888 245-4860)



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### **Question 25: Why do I have to notify REAC within 48 hours to change an inspection date?**

*Answer 25:* As part of its routine Quality Assurance process REAC inspectors monitor inspections in progress or soon after an inspection is completed. The REAC inspectors use the scheduler to arrange where they will be traveling. If a notice is not provided in this 48-hour period then the QA inspector may find himself out of position to complete the QA task. Master schedulers and inspectors who fail to notify REAC of changes will be subject to disciplinary action.

### **Question 26: How much time do I have to allow for rescheduling inspections?**

*Answer 26:* Generally, REAC protocols require 15 days notice. However, if the rescheduling to allow this advance notice is impossible then REAC expects that the master scheduler or the inspector will call the REAC TAC and inform that group of the scheduling dilemma. The party calling should always ask for a call number so that REAC can trace delays in responding to the inspector/master scheduler.

## **Inspection**

### **Question 27: Can I inspect a property that is not scheduled or does not show in the portfolio?**

*Answer 27:* No. To be able to download a property onto the Data Collection Device (DCD), which is used for conducting inspection, the property must show in the Physical Assessment Subsystem Scheduler and must be associated with the inspector who will be conducting the inspection.

### **Question 28: Can any inspector download any property?**

*Answer 28:* No. You have to be associated with a property before you can download that property.

### **Question 29: Can I send a new inspector to conduct an inspection if the scheduled inspector cannot make it on the inspection date?**

*Answer 29:* Yes but the condition is that the master scheduler has to associate new inspector with the property in the scheduling tool before he/she can download the property.

### **Question 30: What is Inspection Review?**

*Answer 30:* This is used for checking the status of inspections i.e. – successfully uploaded, accepted, rejected, posted etc...

### **Question 31: What is a posted inspection?**

*Answer 31:* When an inspection is conducted and successfully uploaded to HUD-REAC, it is reviewed for compliance with protocol. If there is any question, referred to as a challenge, the inspection is “posted” (sent) to the servicing mortgagee and the master scheduler for response within 10 business days.

### **Question 32: What are the steps to follow to respond to a question or challenge on an inspection?**

*Answer 32:* The servicing mortgagee or the master scheduler will have to do the following:

1. Click on Inspection Review on the Physical Inspection Main Menu
2. Click on the link under Posted located at the top of the Inspection Review query screen to access the Inspection Review – Inspection Inbox
3. Click on the Inspection that is challenged.
4. Check the Property, Participant, Building, NA/Defects and Sample pages for any challenges. Use comment boxes to explain what you did to resolve the problem.
5. Click save button after updates



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6. Once you have answered all of the challenged items return to the Inspector Inbox and the column Ready for HUD will say YES
7. Click on the YES link to submit your responses to HUD

**It is important that master schedulers, inside and outside the servicing mortgagee organization, checks the Inspection Review Inbox regularly for inspection status especially posted inspections.**

**For additional information visit our website at**

**<http://www.hud.gov/reac/products/prodpass.html> There are training manuals for scheduling and inspection review available on this web site. Call Technical Assistance Center at 1-888 245-4860 if you need further clarifications.**

***Question 33:* The loan for my property has been transferred to another mortgagee or has been paid off. What form should I file with HUD?**

***Answer 33a:*** If the loan has been transferred to another mortgagee, please file form 92080: Transfer of Ownership Form.

***Answer 33b:*** If the loan has been paid off or refinanced, please file form 9807:

Insurance Termination Request Form. To obtain these forms, please contact your local HUD office.

***Question 34:* Can an inspector inspect a property that has a score under 60?**

***Answer 34:*** A mortgagee can only schedule an under 60 inspection to be inspected by an inspector only if authorized by HUD. The only exception is refinancing the mortgage starts the clock again and the mortgagee can inspect under 60 properties.