



# HUD Survey of FHA-Approved Single Family Mortgage Lenders

This brief, confidential survey solicits your opinion—as a spokesperson for your company—of the service being provided to you by the U.S. Department of Housing and Urban Development (HUD)/Federal Housing Administration (FHA). Please answer the questions by placing an “x” in the box of the response that comes closest to describing your experiences with HUD. If you deal with more than one HUD program, office, or employee, please take all of your experiences into consideration when answering the questions.

Your responses will remain confidential. Neither you nor your company will be identified in reporting the survey findings to HUD/FHA or anyone else. The survey is being conducted by Silber & Associates, an independent and non-partisan research organization.

Please complete the questionnaire this week and return it in the enclosed envelope. If you need assistance, please telephone Silber & Associates toll-free at 1-888-SILBER-1 (888-745-2371) or e-mail support@SAsurveys.com.

1. How **frequent** have your company’s **contacts** been **with HUD/FHA** during the past twelve months?

Very frequent (PLEASE GO TO Question 2)  
 Somewhat frequent (PLEASE GO TO Question 2)  
 Not very frequent (PLEASE GO TO Question 2)  
 None at all    →    **On behalf of your business or organization, are you in a position to assess and comment on the performance of HUD’s organization and programs?**  
 Don’t know    →   

Yes (CONTINUE)  
 No    →    **PLEASE FORWARD TO APPROPRIATE PERSON, OR RETURN QUESTIONNAIRE IF THERE IS NO SUCH PERSON**  
 Don’t Know    →   

2. During the past twelve months has your company had contact with:

|  | Yes | No | Don't Know |
|--|-----|----|------------|
|--|-----|----|------------|

|   |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|
| a. HUD personnel in HUD’s Washington DC Headquarters office   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. HUD personnel in one or more of HUD’s field offices        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. HUD personnel in one or more HUD/FHA Homeownership Centers | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. HUD personnel in the National Servicing Center             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

3. HUD has several **different responsibilities**. On one hand, it provides various forms of **support** (for example, funding, technical assistance, information) and, on the other, it has a **regulatory** responsibility (that is, it makes rules, assures compliance with those rules, makes assessments). In your company’s relationship with HUD, would you say HUD is mainly providing support to you, mainly regulating you, or doing both about equally?

|                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|

Mainly providing support to you    Mainly regulating you    About equally providing support and regulating you    Neither/something other    Don't know

4. Thinking first about **HUD/FHA programs** with which you currently deal and then about how HUD runs those programs, how satisfied or dissatisfied are you, in general, with:

|  |                          |                          |                          |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a. The HUD programs you currently deal with  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. The way HUD currently runs those programs | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Very satisfied    Somewhat satisfied    Somewhat dissatisfied    Very dissatisfied    It depends    Don't know

5. Listed below are several different ways to think about **your relationship with HUD/FHA**.

For each item, indicate your level of satisfaction or dissatisfaction at the present point in time. Check "Not Applicable" if the situation does not apply to your company (for example, if you do not currently receive information from HUD).

How satisfied or dissatisfied are you, in general, with...?

|   | Very satisfied           | Somewhat satisfied       | Somewhat dissatisfied    | Very dissatisfied        | Not applicable           | Don't know               |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a. The <b>quality</b> of the <b>information</b> you currently receive from HUD  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. The <b>timeliness</b> of the <b>information</b> you currently receive from HUD   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. The <b>timeliness of decision-making by HUD</b> (such as requests for waivers, rulings, and approvals)                                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. The <b>quality</b> of <b>guidance</b> you currently get from HUD   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. The <b>consistency</b> of <b>guidance</b> you currently get from HUD   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. The <b>clarity of HUD rules and requirements</b> that apply to your company; in other words, how easy they are to understand               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. The <b>responsiveness</b> of the <b>people</b> with whom you currently deal at HUD   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. The <b>competence</b> of the <b>people</b> with whom you currently deal at HUD   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. The extent to which <b>HUD employees</b> have the <b>knowledge, skills, and ability</b> to do their work                                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Your ability to <b>reach</b> the <b>people at HUD</b> whom you need to contact   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k. The <b>time commitment</b> required to <b>comply</b> with <b>HUD reporting</b> requirements (e.g., annual renewal process, FHA Connection) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

6. HUD/FHA provides **training and technical assistance** through different methods. For each method listed below, please indicate how useful or not useful you've found it. Check "Have not used" if you haven't used the method for HUD training or technical assistance.

|   | Very useful              | Somewhat useful          | Not too useful           | Not useful at all        | Have not used            | Don't know               |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a. HUD-sponsored <b>conferences</b>                                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. HUD-sponsored <b>satellite broadcasts</b>                              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. HUD-sponsored <b>training programs</b> conducted by <b>contractors</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. HUD's/FHA's <b>Webpage</b>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. HUD's <b>Webcast training</b>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

7. HUD/FHA has increasingly relied on **electronic transmission** to communicate with its partners. Based on your experience in the past 12 months, please indicate how effective or ineffective each of the following has been as a tool for HUD to convey important information to you, such as notices and guidance. Check "Have not used" if HUD hasn't communicated with you this way.

|   | Very effective           | Somewhat effective       | Not too effective        | Not effective at all     | Have not used            | Don't know               |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a. HUD <b>listserves</b> (automated mailing lists of subscribers to which HUD sends <b>e-mail</b> messages) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. HUD's <b>Website</b> postings  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. HUD's <b>E-mail</b> (individual correspondence to or from a HUD employee)                                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

8. FHA's **Neighborhood Watch Early Warning System** allows FHA-approved lenders to identify and analyze the performance of loans they originate, underwrite, or service. It is intended to highlight exceptions so that potential problems are readily identifiable. How satisfied or dissatisfied are you with each of the following aspects of the Neighborhood Watch Early Warning System?

|   | Very satisfied           | Somewhat satisfied       | Somewhat dissatisfied    | Very dissatisfied        | Don't know               |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a. The <b>basic information tools</b> such as "Early Warnings," "Servicing," "Analysis," or "Details" | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. The " <b>Lender Reporting</b> " element  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. The " <b>Help/Abort</b> " menu   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. The " <b>Feedback</b> " feature  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

8a. If you are "somewhat dissatisfied" or "very dissatisfied" with any aspect of the Neighborhood Early Watch Warning System, please tell us the reason for your dissatisfaction.

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9. In general, how satisfied or dissatisfied are you with the following HUD/FHA systems, considering such things as ease of use, availability of technical assistance, etc.
- |   | Very satisfied           | Somewhat satisfied       | Somewhat dissatisfied    | Very dissatisfied        | Don't know               |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a. The <b>Neighborhood Watch Early Warning System</b>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. <b>FHA Connection</b> , which provides FHA-approved lenders and business partners with direct, secure, online access to HUD computer systems | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

10. FHA maintains a **Resource Center** allowing mortgagees and loan correspondents to **seek information or ask questions** regarding loan products, processing issues, mortgage credit guidelines, property analysis guidelines, use of FHA Connection, etc. The Center can be contacted by telephone or e-mail or searched online (via the Internet).

Are you aware of the **Resource Center**?

- Yes (please go to question 11)    No (please skip to question 12)    Don't know (please skip to question 12)

11. [If yes to question 10]: Overall, how **satisfied or dissatisfied** are you with the **Resource Center**—taking into account such things as the quality of information you received, the responsiveness of staff, the ease or difficulty of reaching the Resource Center, etc.? **If you have not used it in the last year or so, mark "Have not used."**

Satisfaction or dissatisfaction with the assistance received via:

- |   | Very satisfied           | Somewhat satisfied       | Somewhat dissatisfied    | Very dissatisfied        | Don't know               | Have not used            |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a. Telephone "helpline" (1-800-CALL-FHA)                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. E-mail to the Resource Center (info@fhaoutreach.com) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Internet (fhaoutreach.gov/FHAFAQ)                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

12. At both the HUD Headquarters and field office levels, FHA regularly conducts **Quality Assurance Monitoring Reviews** that include on-site loan-level examination of lender files as well as assessment of lenders' compliance with FHA loan origination and servicing requirements. Please indicate how useful or not useful you have found the information you receive from such Quality Assurance Monitoring Reviews.

- |  | Very useful              | Somewhat useful          | Not too useful           | Not useful at all        | Don't know               | Not received monitoring review |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------------|
|  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>       |

12a. If you answered "not too useful" or "not useful at all" to Question 10: Please tell us how Quality Assurance Monitoring Reviews could be made more useful to you.

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13. In addition to the mortgage monitoring conducted by FHA's Homeownership Centers and other Departmental reviews of insured mortgage operations, FHA conducts **Post Endorsement Technical Reviews** that are intended to provide useful feedback to lenders regarding compliance with FHA requirements. Please indicate how useful or not useful you have found the information you receive from Post Endorsement Technical Reviews.

- |  | Very useful              | Somewhat useful          | Not too useful           | Not useful at all        | Don't know               |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
|  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

13a. If you answered "not too useful" or "not useful at all" to Question 11: Please tell us how Post Endorsement Technical Reviews could be made more useful to you.

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14. As compared to what it was like prior to 2008, has your **FHA-insured loan volume** since 2008 increased, decreased, or stayed about the same?

Increased by a large amount   
  Increased by a small amount   
  Stayed about the same   
  Decreased by a small amount   
  Decreased by a large amount   
  Don't know

15. **How long** has your company been an FHA-approved mortgagee or loan correspondent?

For more than 10 years   
  For between 5 and 10 years   
  For less than 5 years   
  Don't know

16. At present, taking everything into consideration, how satisfied or dissatisfied are you with **HUD's/FHA's overall performance**?

Very satisfied   
  Somewhat satisfied   
  Somewhat dissatisfied   
  Very dissatisfied   
  Don't know

17. Please indicate the **title/position** of the primary person who answered these questions:

Owner or Senior Officer                       Division or Branch Manager  
 Administrative Assistant/Secretary         Loan Officer/Underwriter/Quality Control Specialist  
 Other Lender Employee                       Other: \_\_\_\_\_

18. Taking into account all the jobs in your employment history, **how many years**, in total, have you **interacted with HUD/FHA** as part of your job?

Less than 1 year   
  1 - 3 years   
  4 - 6 years   
  7 - 9 years   
  10 years or more

19. Among your functions, are you **involved in** or **responsible for** any of the following aspects of your company's **FHA operations**? *Please check all that apply.*

Loan Origination                       Underwriting                       Processing  
 Quality Control                       Servicing                       Secondary Marketing  
 Office Administration                       Other: \_\_\_\_\_

20. What **type of mortgagee or loan correspondent** is your company?

Supervised Mortgagee/Full Eagle                       Non-Supervised Mortgagee/Full Eagle  
 Supervised Loan Correspondent/Mini-Eagle         Non-Supervised Loan Correspondent/Mini-Eagle  
 Government Mortgagee                       Investing Mortgagee  
 Don't Know

21. Which HUD/FHA **Homeownership Center or Centers** do you interact with on a regular basis? Mark all that apply.

Atlanta                       Denver                       Philadelphia                       Santa Ana

We welcome and appreciate any comments you may have about HUD/FHA. PLEASE PRINT. Add paper as needed.

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**Thank You for Completing the HUD Survey of FHA-Approved Single Family Mortgage Lenders.**  
 A prepaid envelope is enclosed for your convenience. *Please return your completed questionnaire to:*  
**HUD SURVEY, c/o Silber & Associates, 13067 12 Hills Road, Suite B, Clarksville, MD 21029-1144**  
**QUESTIONS ABOUT THE SURVEY? CALL: 1-888-SILBER-1    FAX: 1-410-531-3100    E-MAIL: SUPPORT@SASurveys.COM**