



# **Trust Fund Single Family Rehabilitation Program (SFR) with Roof Only Option (SFR-R) MITAS Review and Additional Q&A**

*Community Affairs  
May 2, 2019*



# RE-INTRODUCTION TO IHDA'S COMMUNITY AFFAIRS STAFF



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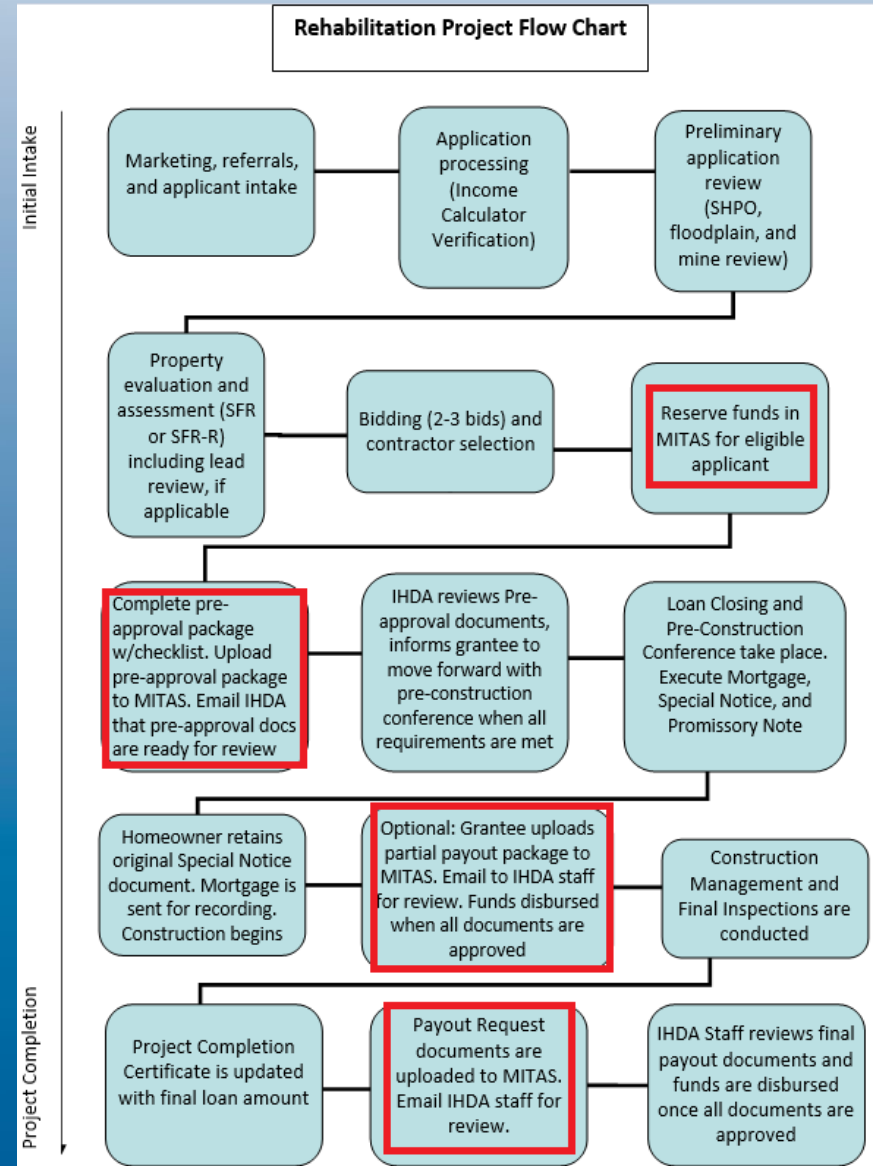
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**Point of Contact**  
**[TFSFRINFO@IHDA.ORG](mailto:TFSFRINFO@IHDA.ORG)**



# Rehabilitation Project Flow Chart:





# MITAS AND INCOME GUIDELINES RESOURCES

MITAS Program Documents (on IHDA website):

- SFR MITAS Reservation manual and Document Uploading Guide
- For now, please use the 2018 Income Limits/Calculator
- Stay tuned for 2019 Income limits/calculator
- Appendix H
  - System administrator form
  - FAQ

**Single Family Rehabilitation Program (SFR) Manuals and Forms**

- IHDA Property Standards
- 2019 Income Limits
- IHDA Income Calculator
- SFR Program Manual
- SFR MITAS Reservation Manual and Document Uploading Guide
- Appendix A-Guidance & Samples
- Appendix B-Checklists
- Appendix C-Application Info & Forms
- Appendix D-Environmental & SHPO
- Appendix E-Accessibility Documents
- Appendix F-Contractor Forms
- Appendix G-Summary & Payout Forms
- Appendix H-MITAS Forms
- Fillable Note and Mortgage

HOMEOWNERSHIP RENTAL HOUSING **COMMUNITY** DEVELOPERS LENDERS & REALTORS ABOUT US

Revitalization and Repair Programs

- Revitalization And Repair Programs
- Foreclosure Programs
- FAQs
- Contact Us

IHDA understands that investing in homes and communities across the state is an effective way to combat the ongoing effects of the housing crisis and assist with revitalization efforts. We work with local governments and non-profit organizations to offer programs that address vacant residential properties and the blight that usually follows to benefit communities. We also fund programs that allow homeowners to make necessary repairs and accessibility improvements, allowing residents stay in their homes while improving the quality of single-family housing and helping to create vibrancy in neighborhoods throughout Illinois.

ILLINOIS HOUSING  
DEVELOPMENT AUTHORITY

- Abandoned Property Program (APP) And Blight Reduction Program (BRP)
- Land Bank Capacity Program (LBCP) and Technical Assistance Network (TA Network)
- Home Accessibility Program (HAP)
- Single Family Rehabilitation (SFR)



# MITAS AND INCOME GUIDELINES RESOURCES


1. We have emailed all MITAS related documents to grantees to have on hand. The email was sent on 5/2/2019.
2. You can begin reserving under the different AMI groups now.
3. All other documents will be added to the **Revitalization and Repair Programs** section of the [www.IHDA.org](http://www.IHDA.org) website shortly.



# MITAS SYSTEM ADMINISTRATOR ASSIGNMENT

Designate your MITAS Administrator (Who will then request user IDs for up to 3 grantee staff members)

- Do this by filling out MITAS System Administrator form and email to [TFSFRinfo@ihda.org](mailto:TFSFRinfo@ihda.org) to request a User Name and Password.

  
**MITAS SYSTEM ADMINISTRATOR**

Dear Sponsor:

Please use this form to designate the system administrator(s) for the MITAS system that Community Affairs uses to reserve loans. System administrators are individuals at your institution who will be responsible for general maintenance of your institution's loan reservation services. System administrator duties include login information to new users and making users inactive when they no longer work at your agency.

Name of Lender (Agency):

Name of System Administrator #1:

Email Address:

Telephone:

Fax #1:

Mailing Address:

Street

City, State  Zip Code

Name of System Administrator #2:

Email Address:

Telephone:

Fax #1:

Mailing Address:

Street

City, State  Zip Code



# USER NAME AND PASSWORD ASSIGNMENT

- Once IHDA receives the completed MITAS System administrator form, IHDA will send over a “System Administrator Login Form” (see image), for all staff that you would like to have MITAS access (3 users)
- User Name and Password for your MITAS accounts should be indicated on this form.





**MITAS SYSTEM ADMINISTRATOR LOGIN INFORMATION**

Hello \_\_\_\_\_

\_\_\_\_\_ has been entered and activated in the MITAS system. You can now login to our site to start reserving loans at <https://ilrss.ihda.org/ilrss/>. Please see below for login information and the general Community Affairs contact information.

**Login Information**

Web Profile: Lender

Originator: \_\_\_\_\_

Branch: 0

Username: \_\_\_\_\_

Password: \_\_\_\_\_

Upon login the system will ask you to change your password. Please change it to something unique. Minimum password length is eight (8) characters including one (1) uppercase letter, one (1) lowercase letter and one (1) numeric digit.

**Community Affairs General Contact Information**

Email: [TFSFInfo@ihda.org](mailto:TFSFInfo@ihda.org)

Please let us know if you have any further questions.  
Thank you.





## MITAS FUNDS RESERVATION

- Refer to the MITAS Reservation Manual and Document Uploading Guide
  - Login to MITAS to Reserve funds: (<https://ilrss.ihda.org/ilrss>)
  - Enter information into required fields (see screenshots with highlighted yellow fields in Manual)
- You will receive a Commitment Confirmation

Note: The Commitment Confirmation is NOT a 'Pre-approval'



**IMPORTANT:**  
**ALWAYS USE INTERNET EXPLORER  
AS YOUR BROWSER FOR MITAS**



# MITAS LOGIN PAGE

Please log in:

Web Profile:  ▼

Originator:

Branch:

Username:

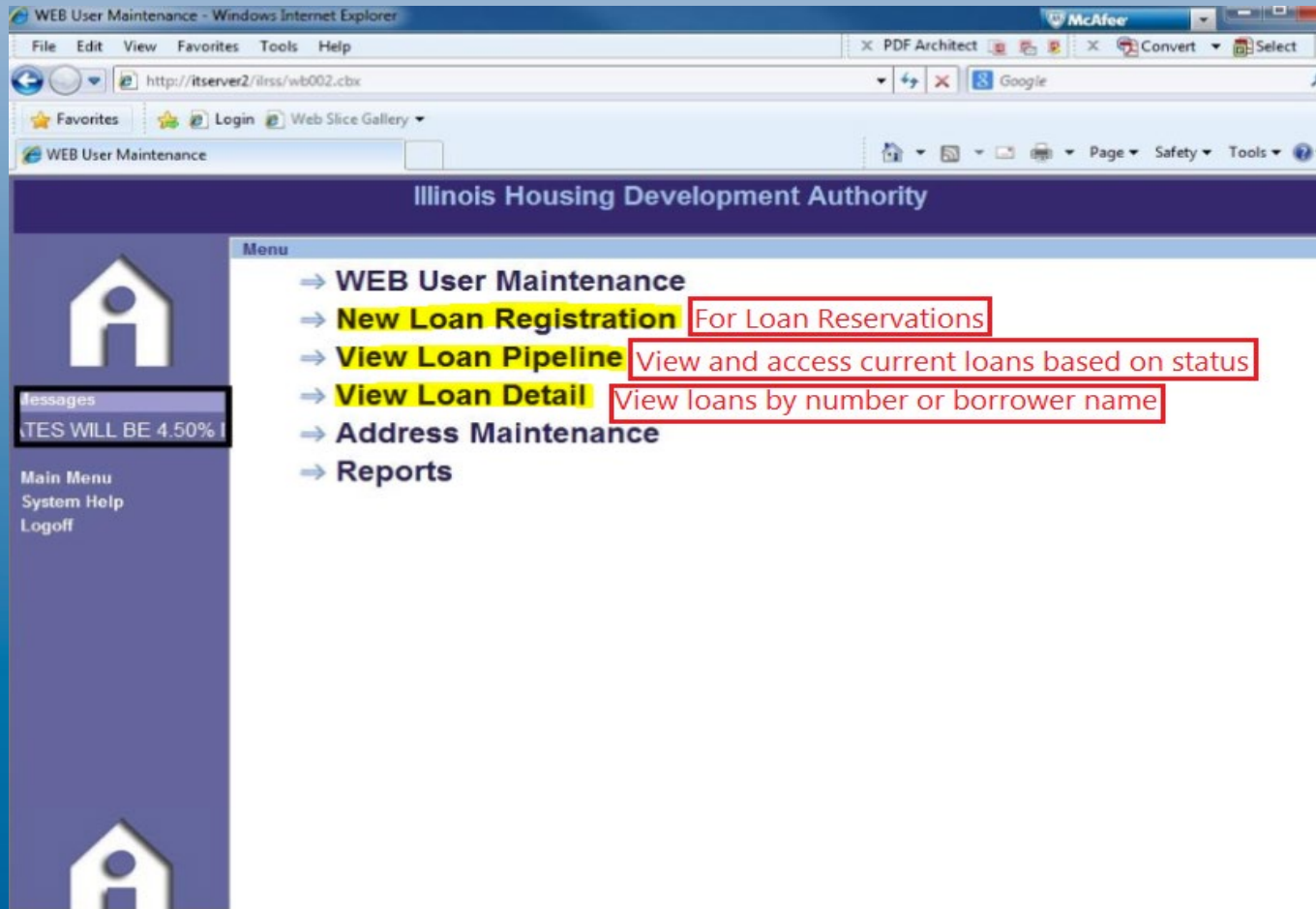
Password:

Password is case sensitive.

This computer facility is for authorized use only. Any access of this facility must be specifically authorized. If you are not authorized and attempt to gain access to this facility, you may be subject to criminal or civil litigation. All computer resources, user actions, and data, are subject to scrutiny.



# MITAS MAIN MENU SCREEN



WEB User Maintenance - Windows Internet Explorer

File Edit View Favorites Tools Help

http://itserver2/ilrss/wb002.cbix

McAfee

PDF Architect Convert Select

Google

WEB User Maintenance

Illinois Housing Development Authority

Menu

- WEB User Maintenance
- **New Loan Registration** For Loan Reservations
- **View Loan Pipeline** View and access current loans based on status
- **View Loan Detail** View loans by number or borrower name
- Address Maintenance
- Reports

Messages

TES WILL BE 4.50% I

Main Menu  
System Help  
Logoff



# LOAN REGISTRATION SCREEN

Click on the Back button to return to the main menu , or click on a Program from the list below, if available.

IHDA SINGLE FAMILY LOANS 9000 - Trust Fund	
Program Type	Available Amount
Single Family Rehab (Rnd-2): 80% AMI or Below	\$4,000,000.00
Single Family Rehab (Rnd-2): 50% AMI or Below	\$3,000,000.00
Single Family Rehab (Rnd-2): 30% AMI or Below	\$3,000,000.00

Back



# MITAS COMMITMENT CONFIRMATION

## (confirming reservation)

### *Commitment Confirmation*

Loan Status: Reservation  
Date:  
Lender: IHDA SINGLE FAMILY LOANS  
Branch: Trust Fund  
User ID: RBACON  
Loan Number: 1F000691  
Lender Loan Number:  
Mortgagor Last Name: JONES  
Mortgagor First Name: JOHN  
Mortgagor SSN: [REDACTED]  
Loan Type Codes: TRUST FUND  
Program Type: SFR - 50% AMI  
Sub Program: Single Family Rehab - 50%  
Unknown:  
Unknown:  
Unknown:  
Proposed Energy: No  
LTV: .0000  
PMI: .0000  
Loan Amount: \$45,000.00  
Assistance Amount: \$.00  
Loan Term: 060  
P&I: \$750.00  
Program Rate:  
Note Rate/Blended Note Rate: 0.0000  
Legal Description:

#### Disclaimer

ed for 0 days and will terminate and expire at the close of business on 00/00/0000. In the event the seller shall fail to submit the mortgage for inspection and purchase before the date of termination and expi  
orporation shall have no obligation to purchase the mortgage.

under the Program Compliance Underwriting Option. Seller has assumed full responsibility for credit and property requirements based on AHFC published guidelines.

#### Conditions/Comments:

ed on your behalf under the premise that accurate data has been input. The input of incorrect information may result in this confirmation being void. Please review this confirmation carefully and make appro  
offices for assistance.

Date Requested:

Due Date:

C... ..



# MITAS RESERVATION WALKTHROUGH



# MITAS DOCUMENT UPLOAD WALKTHROUGH

- The uploading process will be the same, whether you are uploading docs for Pre-approvals, Partial payouts, and Final Payout files
- Remember to email [TFSFRinfo@IHDA.org](mailto:TFSFRinfo@IHDA.org) that the files have been uploaded and are ready for review. Mention if the upload is for a pre-approval, partial payout, or final payout
- Reminder that you can only submit one partial and one final payout. If there are no partial Payout requests, then grantees will just upload the final.
- For admin disbursements, do not upload the Request for Payment to MITAS. Just email us at [TFSFRinfo@ihda.org](mailto:TFSFRinfo@ihda.org)
  - Only 2 admin draws allowed per grantee





# UPLOADING DOCUMENTS

## Illinois Housing Development Authority

Cross-Reference	Print Documents	Loan Application
<b>Document Images</b>	Cancel Commitment	Electronic Import

Retrieve a Loan:

Servicer Reference Number:

Loan Amount: \$45,000.00

Interest Rate: 0.0000 %

Term: 60 Payments

Purchase Price: \$.00

Reservation Expiration Date: 05/01/2019

Program: SFR (Rnd-2) 80% AMI

Sub Program: Single Family Rehab (Rnd-2): 80% AMI or Below

Allocation: Single Family Rehab (Rnd-2)

Underwriter Keith Pryor

Closer: \*

Originator:: IHDA SINGLE FAMILY LOANS

Originator Branch: 9000 - Trust Fund

Property: 510 E. WASHINGTON

BLOOMINGTON, IL 61701

Mortgagor Name	Social Security Number
SMITH JANE	XXX-XX-1111
JOHN SMITH	XXX-XX-2222

Loan Status	Date
Incomplete Reservation	05/01/2019
Reservation	05/01/2019

Unsatisfied Conditions	Requested	Due

Missing Documents	Requested	Due

Other Mortgages				
Loan Amount	Interest Rate	Term In Months	Amortization Type	Program



# UPLOADING DOCUMENTS

- Select “Browse”, not “Get Index Sheets”
- Select “Upload”
- Select “Process Now”
- Note: If the file is too large, you may get an upload error. Consider shrinking file size (especially images) and if that does not work, upload documents as separate files.

-Upload file size limit is 103 MB

This screen allows you to upload completed loan packages or individual loan documents as well as to retrieve and view previously uploaded loan documents.

**Upload Loan Document(s)**

Please click on the *Received* button next to the document you would like to view.  
Please browse for the document(s) you would like to upload, then click the *Upload* button to upload the document(s).  
If you experience problems uploading documents please try uploading fewer documents at a time.

TRUST FUND	Trust Fund Documents	<input type="text"/>	<input type="button" value="Browse..."/>	<input type="button" value="Get Index Sheets"/>
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# QUESTIONS?



## Additional Topics:

- Please do not use documents from Round 1, for projects in Round 2 of SFR.
  - We will send an email out shortly regarding MITAS documents for round 2 that you will need while making reservations in MITAS.
  - We will send a follow-up email after that regarding all other program documents.
- Reminder: 2019 Income Calculator and Income Limits will be shared shortly. For now, use 2018 documents.
- Pictures must be in color and labeled when submitted for pre-approval and payouts



## Additional Topics:

- Special Notice reminder, changes to the Promissory Note and Mortgage
  - Grantees do not need to mail IHDA the Special Notice, we only need digital copy. Have homeowner retain original, grantee should keep a copy on file.
    - Must include Special Notice with Final or Partial disbursements
- Send Mortgage for recording after it is executed, during pre-construction conference. Mail the original Promissory Note to IHDA.

**Illinois Housing Development Authority  
Community Affairs Department  
111 E. Wacker Dr., Suite 1000  
Chicago, IL 60601**



## Additional Topics:

### Certificate of Occupancy

- A Certificate of Occupancy is a document issued by a local government agency or building department certifying a building's compliance with applicable building codes and other laws indicating it to be in a condition suitable for occupancy. You must obtain this document if it is a requirement in your municipality.
- Include the Certificate of Occupancy with all other forms in the final payout package, if applicable.
- Owner Agreement forms – Use the docs from appendices on the IHDA website:
  - A: Note
  - B: Mortgage
  - C: Owner Affidavit
  - D: Contractor Payment Request Form
  - E: Certificate of Completion
  - F: Electronic Income Calculator
  - G: Construction Contract



# QUESTIONS?