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ILLINOIS AFFORDABLE HOUSING TRUST FUND
MITAS Loan Reservation System
FREQUENTLY ASKED QUESTIONS (FAQ)

Note to reader: This is a partial list and is meant to serve as a general guide. For complete guidance, see the MITAS Reservation Manual and Document Uploading Guide for the applicable Trust Fund Program. This FAQ may be updated from time to time. Please check back.

Additionally, the terms "Community Affairs" and "IHDA" should be read as interchangeable in this document.

System Overview

1) **What is MITAS, and how does it connect to the ILRS web portal?**
   MITAS is a loan origination system used by IHDA to generate Trust Fund program loans, and carry out the disbursement of associated funds. The ILRS web portal is an access point to the MITAS system, through which grantees can carry out loan reservations under the various Community Affairs programs to which they have access.
   - For purposes of this FAQ, readers should interpret the terms "MITAS" and "ILRS" to be equivalent.

General Best Practices

2) **Does Community Affairs provide guidance on carrying out the loan reservation process?**
   Yes. Community Affairs maintains a *Reservation Manual and Document Uploading Guide* for each Trust Fund program. These guides are provided to each grantee prior to the opening of a new program round. They are also found on the IHDA website. See, https://www.ihda.org/my-community/revitalization-programs/,and look in the applicable program section.

3) **Which internet browser should be used when reserving a loan?**
   When attempting to reserve a loan via the ILRS web portal, grantees should use the **Internet Explorer** browser. Other web browsers, especially Google Chrome, do not provide adequate compatibility with the MITAS online reservation system.

4) **If a problem is encountered during a loan reservation or document upload, how should IHDA be contacted?**
   If you encounter an issue while reserving funds or uploading disbursement documents, please reach out to Community Affairs via the applicable program email proxy :
   - TFHAPinfo@ihda.org for the Home Accessibility Program
   - TFSFRinfo@ihda.org for the Single Family Rehabilitation Program
   - TFCIFinfo@ihda.org for the Habitat for Humanity Program

   In the communication, provide a short description of the issue, the applicable loan number, borrower information, and AMI % sub-group. Also, **include relevant screenshots**.

User Accounts and Passwords

5) **How should my organization request access, and/or changes to an individual's access to the MITAS system?**
   Grantees should complete a MITAS System Administrator Form, and submit it via the applicable program email proxy. This form is supplied by IHDA prior to the program's opening.

6) **My organization participates in more than one IHDA Trust Fund program. Will my user information be the same across the programs?**
   No. Each program round's user information and pertinent loan reservation permissions are unique. Therefore, an organization/individual will receive a new user account and password for each new program round to which they are a grantee.
   - It is strongly advised that individuals and organizations keep a record of all MITAS user accounts and password information that they utilize, and they update the information as necessary.

7) **My MITAS password does not work/needs to be changed?**
   If your MITAS password is not working or needs to be changed, reach out to Community Affairs via the applicable email proxy to request help. Remember to include information on the program and round, and the individual(s) needing assistance.

8) **My MITAS account says that it is locked?**
   If your MITAS account is locked, this is most likely from too many incorrect username or password entries during an attempted login. When this occurs, reach out to Community Affairs via the applicable program email proxy, and request that your account(s) be unlocked.

9) **My MITAS account says that it is expired/invalid?**
   If a MITAS user account is not used for an extended period of time, it will lock due to inactivity. If this occurs, please contact Community Affairs and request the reactivation of the account(s) in question.

10) **I need to access the MITAS system, but it is blocked. Why is this?**
   The primary reason grantees will be blocked from the MITAS system is due to program expiration. All IHDA Trust Fund programs are setup to automatically block grantee access to the MITAS system when the program reaches its scheduled closing date. Program closing dates are listed within individual grant agreements, and referenced in the applicable program webinars and other materials provided prior to the start of the program.

   Should you need to access the MITAS system to complete a loan reservation or upload pre-approval or disbursement packages, contact Community Affairs via the applicable program email proxy and alert us to the situation. We will work with you accordingly.

Loan Reservations

11) **Are certain fields required during a loan reservation?**
   Yes. IHDA uses mandatory fields during all loan reservations. These fields must be populated or the given reservation cannot be completed. For a listing of these fields, consult the applicable program's *MITAS Reservation Manual and Document Uploading Guide*. Mandatory fields are highlighted in yellow on the screenshots, which are included in each section of the guide.

   As previously mentioned, these Guides are accessible on the IHDA website's Community and Revitalization section, https://www.ihda.org/my-community/revitalization-programs/, and by looking under the applicable program.

12) **I am attempting to reserve funds, but there are not enough in the applicable AMI% sub-group, what should be done?**
   If a given AMI% sub-group has limited funds, grantees should immediately contact Community Affairs and request assistance. If the program has enough remaining funds, IHDA will work with the grantee to complete the loan reservation.

13) **A loan was reserved in MITAS under the wrong AMI % sub-group. What should be done?**
   Grantees should endeavor to carry out all MITAS loan reservations under the qualifying AMI% sub-group per the IHDA Income Calculator. If a loan was reserved in error, grantees have two options:
   - **Loan reservation is incomplete** -- grantee should immediately notify IHDA of the issue. Next, they should cancel the loan reservation. After notifying IHDA, and cancelling the loan, the grantee should begin the reservation *under the correct AMI% sub-group*.
   - **Loan reservation has been completed** -- grantee should immediately notify IHDA of the issue and supply all relevant loan and borrower information. Community Affairs will then work with the grantee to correct the error and ensure a successful loan reservation.

14) **What should I do if I need to cancel a loan for any reason?**
   Should you need to cancel a loan for any reason, immediately contact Community Affairs via the applicable program email proxy, and alert us to the situation. Please provide the relevant loan number, borrower information, and reason for the cancellation. We will work with you to successfully cancel the loan.

Document Uploading

15) **Why is my document upload unsuccessful?**
   The following are the most common reasons for document upload failure:
   - **Document size is too large for upload**. The ILRS has a file size limit of 103 MB, and sometimes required Trust Fund documents exceed this limit. Consider reducing the PDF file size, (reducing image sizes may help), or breaking up the documents into two sections, and upload them individually.
   - **Grantee uses the wrong file import option**. Grantees should only upload Trust Fund documents via the "Document Images" option in the ILRS, and not the "File Import" option.

   If the file upload continues to fail despite this guidance, contact Community Affairs via the applicable program email proxy, and alert us to your situation.

Other Issues

16) I am experiencing an issue, which is not listed here. What should I do?

If an issue is occurring, which is not listed in this FAQ, grantees should immediately contact IHDA via the applicable program email proxy, and provide us with a thorough issue description, applicable loan and borrower information, and screenshots. Community Affairs will review the provided materials and work with grantees accordingly.