insight quick step user guide

Revised January 2024

chfa®

financing the places where people live and work

introduction

Insight is a web-based application that allows CHFA's multifamily property owners, management agents, and business finance customers secured access to property, loan, and contact information.

External customers will initially log into the application with a user ID assigned by the system administrator and a system-generated password, which may be later changed by the user.

The current version of Insight offers the same great account maintenance functionality.

For more information, please contact us at cssupport@chfainfo.com.

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1. registering for insight

To register for an Insight account, please go to: https://www.echfa.com/Insight/login and click the link under **New to Insight?**

New to Insight?

If you are new to Insight, you can request a new user account. Once your account is created, return here to login.

Select which type of account you would like to request:

- **Business Loan Registration** – for commercial loan users

- **Multifamily Property and Loan Registration** – for multifamily management agents and owners

Complete the registration form in its entirety and allow up to 24 hours for approval. Missing information such as your CHFA property names (multifamily registrants only) may cause a delay in approval.

If you are requesting access to the CHFA loan and you are not named on the original loan documentation, it is CHFA's policy to require a completed Authorization to Communicate to a Third Party form before CHFA can release any loan-specific information. The form can be found at: https://submit-irm.trustarc.com/services/validation/9ddb3af5-7565-4f84-af16-71185b5b4fc3.

2. logging in

To log in to Insight, enter in your username and password and press the "Log In" button. You can also recover your username and reset your password if you have forgotten them. If you are a new user to Insight and do not have a username/password, click on the "request a new user account" link and follow the registration instructions in the previous section.

insight

User Name

User Name

Password

Password

Log-In

New to Insight?

If you are new to Insight, you can request a new user account.
Once your account is created, return here to login.

Forgot Your Password?

If you have forgot your password or password expired, please
click here to reset your password.

Forgot Your User Name?

If you have forgotten your user name click here to recover your
user name.

For more information, please contact support at cssupport@chfainfo.com or 303.297.CHFA (2432)

colorado housing and finance authority

1981 Blake Street
Denver, Colorado 80202

348 Main Street
Grand Junction, Colorado 81501

303.297.chfa (2432)
800.877.chfa (2432) toll free
800.659.2656 tdd

970.241.2341
800.877.8450 toll free

www.chfainfo.com

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to the Nondiscrimination Coordinator, 1.800.877.2432, TDD/TTY 800.659.2585, CHFA, 1981 Blake Street, Denver, Colorado 80202-1272, available weekdays 8:00am to 5:00pm.

terms and conditions   privacy and security
policy

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Your home page will differ depending on what type of customer you are (business finance versus multifamily). You may use the "Search" bar to filter your list of properties by the info listed in the columns, such as property name or loan number. To view additional information for a property or a loan, hover over the action icons to see the name of the page you will be navigated to, then click.

For multifamily property users with access to view loans, simply click the "Show Loans" link to the right of the property name to view the loans related to the property and the loan-related action items.
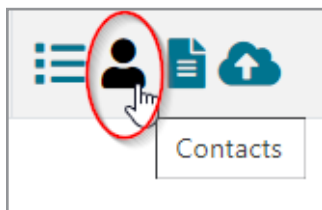

From the home page, multifamily property users may also view each development's property types and next management review year by clicking the "Details" icon.
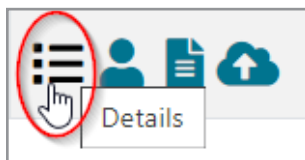
property details

Property Type:	CHFA Loan, FHA Insured, 4% Non-Comp T/C, PAB: CHFA, Resyndication
County:	Arapahoe
FHA#:	101-98
Contract Expiration:	---
Funding Expiration:	---
Placed in Service:	11/23/2016
Family:	Y
Elderly:	N
Special Needs:	---
REAC Score:	---
Last MOR Rating (S8):	---
Last Program Compliance Management Review:	11/07/2022
Next Management Review (Year):	2023
Contracted/Total Units:	0/80

To view all contacts listed for the property, including CHFA Officer contact information, click the "Contacts" icon, then "Show Details."

## property contacts

Name		Company	Role
	Show Details		Site Contact
	Show Details		Consultant
Elizabeth Duhegraham	Show Details	COLORADO HOUSING AND FINANCE AUTHORITY	Asset Management Officer
	Show Details	, LLC	Project Owner

4. reviewing documents

Various property documents are available to view and download from Insight, including:

- Annual Owner Certifications

- Previous annual submissions

- Governing documents (LURA, CHFA Regulatory Agreement, etc.)

- Management review reports

- Reserve account statements

- Section 8 voucher and contract documents

a. Documents are viewable by individual property. To the right of the Property Number, click the "Documents" icon under Actions.
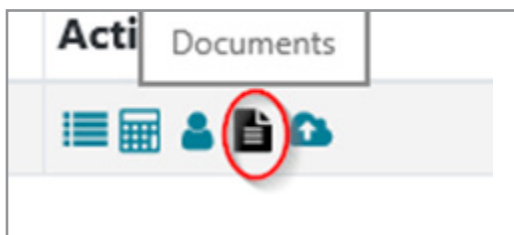
b. In the "property documents" window that opens, you may select a group of documents from the drop-down menu, or search for a specific document in the Search box. Once a list of documents appears, click on the document name in blue to open the document.

Group	Type	Name
AM-Agreements	AM-IRS Form 8609 Allocation Certification	am-irs form 8609 allocation certification - priscilla fox - - 3/6/2018 -
AM-Correspondence	AM-Audit Confirmation	am-audit confirmation - 9z01-531 - - 005003818 - 0005003818 - - - 1/5/2024 -
AM-Governing Documents	AM-CHFA-Regulatory Agreement	am-chfa-regulatory agreement - - alyssa swenson - 2017 - 8/25/2017 -
AM-Governing Documents	AM-LURA	am-lura - - priscilla fox - - 2/2/2018 -
AM-Management Review	AM-Management Review Executed for PC	2017 - am-management review executed for pc - 5/2/2017 -
AM-Management Review	AM-Management Review Executed for PC	2020 - am-management review executed for pc - 7/16/2020 -
AM-Management Review	AM-Management Review Executed for PC	2023 - am-management review executed for pc - 3/16/2023 -

Showing 1 to 7 of 95

Previous 1 2 3 4 ... 14 Next

5. submitting annual owner certifications

To complete your Annual Owner Certification (AOC), you must be registered for CHFA's Insight system. AOCs will only be accessible through Insight and can be prepared by management.

Please note: the finalized document will require owner registration to electronically submit and sign.

Please have the following information on-hand before you begin completing and submitting the AOC:

- Ownership Tax ID [Housing Tax Credit (HTC) only]

- Explanation, dates, list of unit numbers uninhabitable over 30 days during the reporting year

- Casualty losses, dates, and causes (HTC only)

- Hazard insurance claims, dates, and causes (Loan only)

- Verification of property's NextGen Occupancy and Demographics data is current through December 31st of the reporting year

a. CHFA recommends that Insight users use the latest version of Google Chrome, Microsoft Edge, or Safari to complete the Annual Owner Certification. Use of other browsers may affect the functionality of this section. Once you have logged into Insight using one of the recommended browsers, navigate to your property, and select the "Annual Owner Certifications" icon under "Actions."
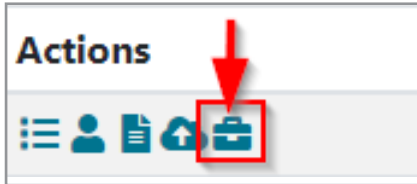
b. If your property only has one funding type (HTC or CHFA Loan), your AOC form will open immediately upon clicking the toolbox icon.

If your property has both HTC and a CHFA Loan, you will see two separate AOCs under your property name which you will need to submit. Select "Review Form" next to the AOC type to open the form:

c. **Tip:** If you must switch to another screen, scroll to bottom, and click "Save Progress" to avoid losing data. All questions and fields must be complete before the form can be submitted for owner signature.

The top portion of the form is auto-populated with the property information and the certification period. Use the calendar icon under "Report Date" to enter the date the report is being prepared. Additionally, if the property has HTCs, enter the "Tax ID # of Ownership Entity."

If any data on this section is incorrect, please contact your CHFA Program Compliance Officer (PCO).

owner certification of continuing program compliance

Housing Tax Credit

Report Date		Certification Period	January 1, 2023
mm/dd/yyyy	🗓		December 31, 2023

Project Name	Project Number
WCMS Test Property	WCMS-Test

Address
123 Main Street

City	State	Zip+4	County
Denver	CO	80202	Denver

Tax ID# of Ownership Entity

Name of Ownership Entity
COLORADO HOUSING AND FINANCE AUTHORITY

d. For new HTC properties only, check the appropriate box to describe the property's IRS reporting status.

Please note: if either box is checked in this section, the remaining questions will be hidden. Please proceed to step g.

If either of the following applies, please check the appropriate box and proceed to sign and date the certification. For developments with a CHFA loan, an Owner Certification of Continuing Loan Compliance must also be completed.

☐ No buildings have been Placed in Service as of the end of the reporting year.

☐ At least one building has been Placed-In-Service as of the end of the reporting year but Owner elects to begin Credit Period in a subsequent year in accordance with the Code, IRS Notices, or Treasury Regulations.

e. For all other properties, proceed with answering the remaining questions on the AOC form. If a question requires an additional explanation, a pop-up box will open for you to provide detailed information.

1	The Project met the minimum set-aside requirements of the Average Income test under Section 42(g)(1)(C) of the Code elected by the Owner on the Project's IRS Form(s) 8609.	● True　○ False
2	There has been no change in the applicable fraction (as defined in Section 42(c)(1)(B) of the Code) for any building in the Project.	○ Change　● No Change
3	The Owner completed an initial or move-in Tenant Income Certification for each low-income household and has received documentation to support that certification.	● True　○ False
4	The Owner has completed an Annual Recertification for each low-income household as required by CHFA. If "False", provide an explanation. Previous management was late on conducting Annual Recerts. New management took over 10/1/23 and actively updating all AR's with a deadline of March 1, 2024.	○ True　● False
5	For mixed income developments with market rate/unrestricted units, the Owner has received an annual Tenant Income Certification from each low-income household and income and asset documentation to support that certification.	○ True　○ False　○ N/A (100% Affordable)　ⓘ
6	Each low-income unit in the Project has been rent-restricted under Section 42(g)(2) of the Code.	○ True　○ False

f. Click on the "i" in the blue circle for additional help regarding that question.

question help　✕

Any casualty loss that causes a unit, common area, etc., to be unsuitable for occupancy must be reported to CHFA within 10 days. Casualty loss is defined by the IRS as: damage, destruction, or loss of property that renders a LIHTC unit/building/common area unsuitable for occupancy and results from an identifiable event that is sudden, unexpected, or unusual. Examples include: Floods, wildfires, earthquakes, tornados, Methamphetamine contamination, kitchen fires, vandalism.

Close

g. Please provide current contact information.

h. **If you are completing the AOC as a management agent**, you will click the
    "Submit for Owner Certification" button and this will update the AOC status to
    "Management Company – Complete." It will be necessary for the property owner to
    then login to Insight to review, sign, and submit the AOC for review by CHFA.

If you are the owner: please read and agree to the disclosures, then type your
name to sign the AOC and then click "Submit for Compliance Review." The date of
signature/submission will auto-populate.

Disclosures

electronic record and signature disclosure

By selecting the check-box below, you confirm that:
- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Colorado Housing and Finance Authority as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Colorado Housing and Finance Authority during the course of your relationship with Colorado Housing and Finance Authority.

☐ I have reviewed the Electronic Record and Signature Disclosure in its entirety, and I agree to use electronic records and signatures.

chfa eSignature disclosure

☐ The electronic signature included in this certification, in any form, is intended to authenticate this writing, bind the signor hereto, and to otherwise have the same force and effect as manual signatures. Delivery of a copy of this certification bearing an original or electronic signature by electronic mail in portable document format (.pdf) form, or by any other electronic means intended to preserve the original form of the document, will have the same effect as physical delivery of the paper document bearing an original or electronic signature.

Signature

The owner herby certifies that:
- The Project is in continuing compliance with the CHFA Regulatory Agreement and/or Land Use Restriction Agreement (the "LURA") executed by the Owner, which currently encumbers the Project.
- The Project is in continuing compliance with all applicable laws, rules, and regulations that govern the Project, including the terms of the Internal Revenue Code, the Treasury Regulations, the State Allocation Plan, and the State Agency Post Year 15 Compliance Monitoring Policy, as applicable.
- This certification and any attachments are made under Penalty of Perjury.
- The information provided in this certification is accurate and complete.
- Failure to accurately complete this form in its entirety will result in noncompliance with the program requirements.
- No person other than the authorized signatories of the owner or the general partner may sign this certification without the prior written consent of CHFA.

Signature	Date
	mm/dd/yyyy

Save Progress   Submit for Compliance Review

*All fields are required when submitting for compliance review.

i. Once the owner has signed and submitted the AOC, the CHFA PCO will review for accuracy. If the AOC does not require any revisions, the AOC status will show "Compliance Review - Accepted" and a copy will be available in the property's Insight documents and available for download.

If the submitted AOC requires revisions or the PCO needs further clarification, the management/owner will receive an email with instructions to log back into Insight with a cure date to submit revisions.

Upon opening the AOC form, it will be necessary to refer to the public comments at the top of the form and then scroll down to the Revision Required notes for the questions needing additional clarification (see below). Only the questions needing clarification will be available for editing and the remaining questions will be grayed-out.

Once clarifications/corrections are added, please repeat step h to resubmit the AOC.

j. AOC status definitions

- **New:** AOC is ready for management or owner to complete

- **Management Company–In Progress:** Management has started progress on AOC

- **Management Company–Complete:** AOC has been completed by management and submitted to the owner for signature

- **Owner–In Progress:** Owner is reviewing AOC for accuracy

- **Owner–Complete:** Owner has reviewed, signed, and submitted AOC to CHFA for review

- **Compliance Review–In Progress:** CHFA PCO is reviewing AOC for accuracy

- **Resubmit Required:** CHFA PCO has returned AOC and the form is pending corrections by owner/agent

- **Compliance Review–Accepted:** CHFA PCO has reviewed and accepted AOC and the final copy is available for viewing and downloading in Insight

6. uploading other annual required documents

Insight offers a secure method to deliver required compliance documents to your CHFA Officer (e.g., budgets, IRS forms 8609 and 8703, audited financial statements, management review/MOR supporting and response documents, etc.).

a. Documents are uploaded by individual property. Scroll down to find the property for which the document is being submitted. To the right of the Property Number, click the "Upload Documents" icon.
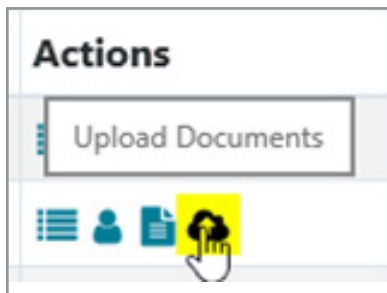
b. In the "property documents upload" window, select the "year to view" that applies to the document you are submitting. For example:

i.   To submit an audited financial statement for the compliance period January 1 to December 31, 2018, select 2018.

ii. To submit a budget for fiscal year 2020, select 2020.

c. The window will load a list of compliance document types and due dates by program. Scroll down to find the applicable program (CHFA Loan, HTC, or Section 8).

d. Within each program group is a list of available document types for that property. For the Document type you are submitting, press the "add file" button.

e. A "Choose File to Upload" window will open. Navigate to your document, highlight it, and click "Open."

f. Your document will now appear in red in the "property documents upload" window with a status of "upload pending."

a. To upload to CHFA, you must click "Upload File(s)" at the bottom of the window. Once the upload is complete, the document name will appear in green with a status indicating the upload date and time.

h. Once your document is uploaded, the Program Compliance Officer or Section 8 MOR Specialist assigned to that property will receive a notice of the submission within 24 hours.

Remember: if submitting reports for different years, update the "year to view" dropdown selection at the top of the "property documents upload" screen.

7. making a loan payment

a. Click on the "Make a Payment" icon and complete all required fields in the "Submit Loan Payment" window, check the "I agree to the Terms and Conditions" box, then press the "Submit Payment" button.

   Please note: you will not be able to make a payment online via Insight if your account is more than 30 days past due.

submit loan payment
000654321

payment details   * Indicates required fields.

☑ **Current Due** $1,073.95
  on 08/01/2018
☐ **Late Fee** $0.00
Total Payment:* $1,073.95

bank details

Bank Name*   [   ]

Routing Number*   [   ]   Confirm Routing Number*   [   ]

Account Number*   [   ]   Confirm Account Number*   [   ]

Account Type ● Checking ○ Savings   Locate Checking Account# and Routing#

contact info

Person Paying*   [   ]   Phone Number*   [   ]

Email Address*   [   ]   Confirm Email Address*   [   ]

☐ *I agree to the Terms and Conditions   **Submit Payment**

Close

b. When the payment confirmation window appears, verify that the information is correct. If changes need to be made, click on the "Back" button to navigate to the previous window. Otherwise, click the "Make Payment" button. An email verifying that the payment was completed will be sent to the email address that was entered in the contact info section.

submit loan payment
000654323

payment confirmation

Total Payment	$1,073.95
Bank Name	CHFA
Routing Number	000067894
Account Number	12345
Person Paying	Jane Doe
Contact Phone	303-297-7432
EMail Address	janedoe@chfainfo.com

Please review the payment information. If it is correct, please press the 'Make Payment' button to submit the payment. If there are any issues with the payment, CHFA will contact you.

Thanks for using ePay.

Back   Make Payment

Close

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https://dev-echfa.develop.colphfa.org/Insight/home   chfa home page   chfainfo.com

View Favorites Tools Help

home   forms & documents

submit loan payment
0000521006

via Apartments
via Apartments Phase II
Aromor Apartments
Arroyo Village
Artspace Loveland Lofts
Arvada Cottages
Arvada House

payment complete

Thank you for posting your payment!

Please note the following:

- A confirmation email will be mailed to you verifying the system has captured your submission for payment.
- Once the payment is processed, you will receive a second email with the reference ID regarding the payment transaction being made.
- If there are insufficient funds in the account, you will be charged with a NSF Fee of $50.00.
- If the payment is suspended in our system for any reason, we will contact you.
- It may take up to 48 hours for the payment to post to the account.

Loan Number	Type	Balance	Next Due Date	T
0000522990	542 (C)	$3,528,111.66	8/1/2018	S
0000521006	HOF CHFA	$234,426.39	8/1/2018	S

Arvada Place

Asbury Park Apartments

If you would like to set up a recurring automatic monthly payment, please send an e-mail to cssupport@chfainfo.com. Please put "Recurring Payment Set Up" in the subject line of your email.

Thank you for using ePay!

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colorado housing and finance authority

chfa   *financing the places where people live and work*

Dear   Jane Doe,

Thank you for using CHFA ePay.

Your payment for loan #XXXXXX9212 was submitted. The reference number for your payment is #323287. Please note that it may ta

If you would like to set up an automated recurring monthly (ACH) payment, please email cssupport@chfainfo.com with your request.
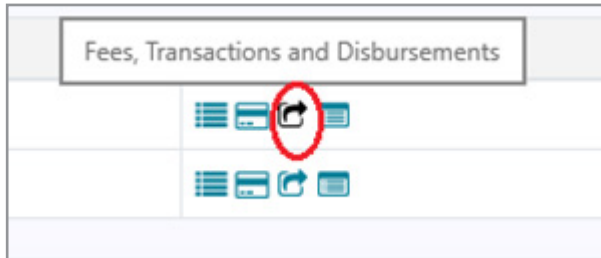
If you should have additional questions, please call 1-800-877-CHFA (2432) and ask for a Commercial Loan Servicing Representative
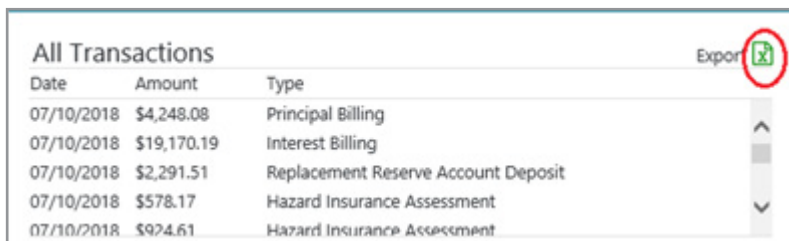
8. exporting transaction history

To review and export transaction history please follow these steps:

   a. From the loan grid click on the "Fees, Transactions and Disbursements" icon.

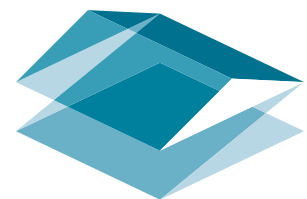   b. Click on the green export button.

   c. Loan transaction data will be exported. The latest 24 months' worth of transactions are available for export.

9. assistance

If you have any questions about Insight, please contact your CHFA Commercial Loan Servicing representative, CHFA Program Compliance Officer, or email cssupport@chfainfo.com.

800.877.chfa (2432)
800.659.2656 tdd

www.chfainfo.com

EQUAL HOUSING
OPPORTUNITY

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