Kentucky Homeowner Assistance Fund Process

Step in Process	Party	System	Task
1	Homeowner	Application Portal	Completes initial application/document upload. Hits submit.
2	Application portal generates automatic email to protectioncenter@kyhousing.org notifying of new application submission.		
3	KHC Call Center	HPC System	Assigns case to counseling agency. Updates PPC Admin portal with case number and counseling agency assignment. Marks email complete.
4	KHC Call Center	PPC Admin	Completes data entry in HPC (if New HOAF Client) or existing.
5	Housing Counseling Agency or KHC Processor	HPC System	Completes enrollment into HOAF under programs. Then, reviews application and supporting docs. Asks homeowner for missing items. Reviews for eligibility. Updates HOAF tabs for requested services.
6	Housing Counseling Agency or KHC Processor	PPC Admin	When file review is complete and ready, submits file to KHC Underwriting.
7	PPC Admin portal generates automatic email to protectioncenter@kyhousing.org notifying of new underwriting submission. PPC Portal also moves file to KHC UW pipeline.		
8	KHC Call Center	HPC/ PPC System	From the automated email, call center checks to match PPC requested services to HPC HOAF Program Tabs- Confirming checks for programs.
9	KHC Call Center	HPC System	Once confirmed, changes status of the case to File Rec'd. Marks email complete. If HPC and PPC do not match, a communication will be sent to counselor to correct missing information.
10	KHC Servicer Liaison or closer?	HPC System	Pulls daily File Rec'd report.
11	KHC Servicer Liaison or closer?	Docusign	Creates and distributes the Third Party Authorization forms for homeowners on the daily File Rec'd report.
12	KHC Underwriter	PPC Admin	Reviews the file for underwriting.
13	KHC Underwriter	HPC System	While reviewing in PPC Admin portal, notes all pend or approval conditions in HPC system. *Checks HOAF tabs for appropriate documentation.* Changes status to Pend/Approved/Denied based on decision.
14	KHC Underwriter	PPC Admin	Once review is complete and data updated in HPC System, prints pend/approval/denial letter to PPC portal. Notes decision in PPC portal.
15	PPC Admin portal moves file back to counseling agency to obtain missing items and it also notifies homeowner of decision.		
16	Housing Counseling Agency or KHC Processor	PPC Admin	Reviews files for outstanding conditions. Works with homeowners to obtain/clarify. Submits back to KHC for review.
17	PPC Admin portal moves file back to underwriter queue.		
18	KHC Underwriter	PPC Admin	Reviews submitted pend conditions.
19	KHC Underwriter	HPC System	Clears conditions and approves the file.
20	KHC Underwriter	PPC Admin	Marks file approved.
21	PPC Admin portal generates automatic email to housing counselor and homeowner, notifying of decision.		
22	KHC Servicer Liaison	HPC System	Pulls daily approved file report (report doesn't currently exist). Uses that report to create CDF I records.
23	KHC Servicer Liaison	Outlook/SFTP sites/P: Drive folder	Distributes I Records and corresponding Third Party Authorizations to the servicers.

24	KHC Servicer Liaison	Outlook/SFTP sites/P: Drive folder	Monitors Outlook/SFTP sites for O and V records from servicers.
25	KHC Servicer Liaison	HPC System	Updates the loan data when V records is returned. Changes status to Servicer Approved. For O's, notifies underwriter to deny file (manager will assist with the first few).
26	KHC Servicer Liaison	PPC Admin	For other payees: reviews invoices for completion. Asks for updated invoices if needed.
27	KHC Servicer Liaison	HPC System	Marks each of the "other payees" complete in the HoAF Closing screen. Verifies the HoAF Closing screen to see which cases are complete and ready to close (include a safeguard at this step).
28	KHC Processor/Closer	HPC System	Reviews the Servicer Approved, not closed report daily.
29	KHC Processor/Closer	Docusign	When ready to close, creates closing package in Docusign. Distributes to homeowners.
30	KHC Processor/Closer	HPC System	When completed packages are returned, adds closing date in HPC System and changes status to Servicing.
31	KHC Servicer Liaison	HPC System	Each Tuesday, processes reinstatement payments via Batch Payment Accept. Will perform separately for each payment type.
32	KHC Servicer Liaison	HPC System	First week of the month, processes monthly mortgage payments using Batch Payment Accept. Only servicing payments.
33	KHC Servicer Liaison	HPC System	For monthly mortgage payments, monthly creates T records (much is automated, get details from Shelbie).
34	KHC Servicer Liaison	HPC System	When payments have ended, changes status to Complete. Will need process to draw down docs for imaging.