Housing Program DOB Process Flow

KHC

Site inspection performed, verifying repairs completed to date and remaining scope

Feasibility determination and work write-up completed and returned to sub.

Notifies KCH that property is ready for site inspection and Work in Place review.

Beneficiary applies to Housing program

CM collects all supporting documentation and forms at intake (including award letters, insurance information, receipts for repairs, etc.

Beneficiary approved as preliminarily eligible for program.

CM adds to list of "Ready for DOB"

List of beneficiary names (app and co-app/spouse) and addresses sent to DLG for data feed check.

DOB Reviewer assigned.

FEMA IA

Compare data feed information to applicant submitted documentation

Are there any discrepancies in amounts reported?

Yes

CM contacts applicant for additional documentation.

Additional documentation confirms applicant amounts?

Yes

No

Use applicant submitted values

Use data feed values

No

Document all assistance received and purpose of use

FEMA Non-compliant?

Yes

Process for ineligibility

NFIP and ICC

Compare data feed information to applicant submitted documentation

Are there any discrepancies in amounts reported?

Yes

CM contacts applicant for additional documentation.

Additional documentation confirms applicant amounts?

Yes

No

Use applicant submitted values

Use data feed values

No

Document all assistance received and purpose of use

Forced mortgage payoff?

Yes

Exclude as non-duplicative.

Subsidized Loans, including SBA

Compare data feed information to applicant submitted documentation

Are there any discrepancies in amounts reported?

Yes

CM contacts applicant for additional documentation.

Additional documentation confirms applicant amounts?

Yes

No

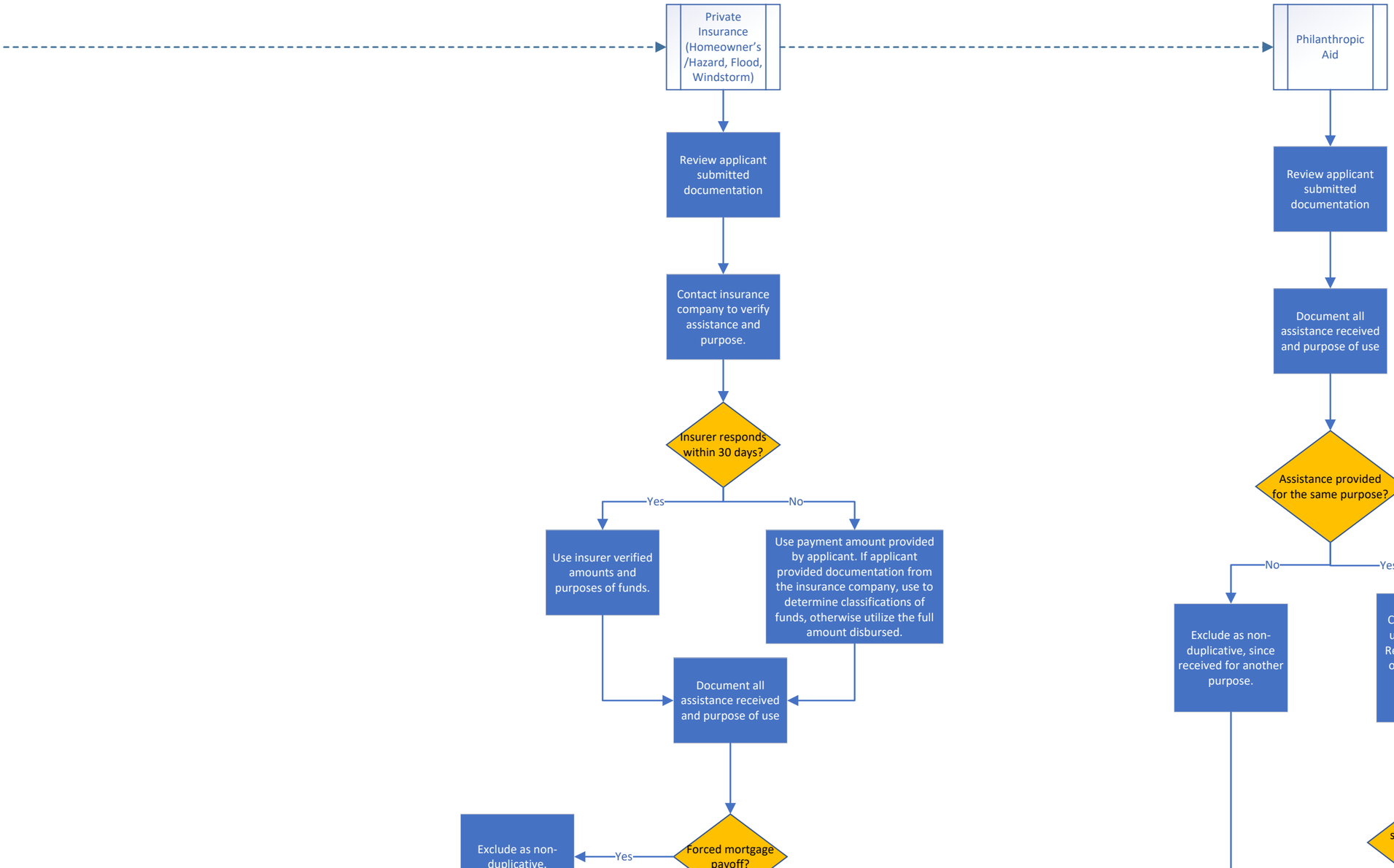
Use applicant submitted values

Use data feed values

No

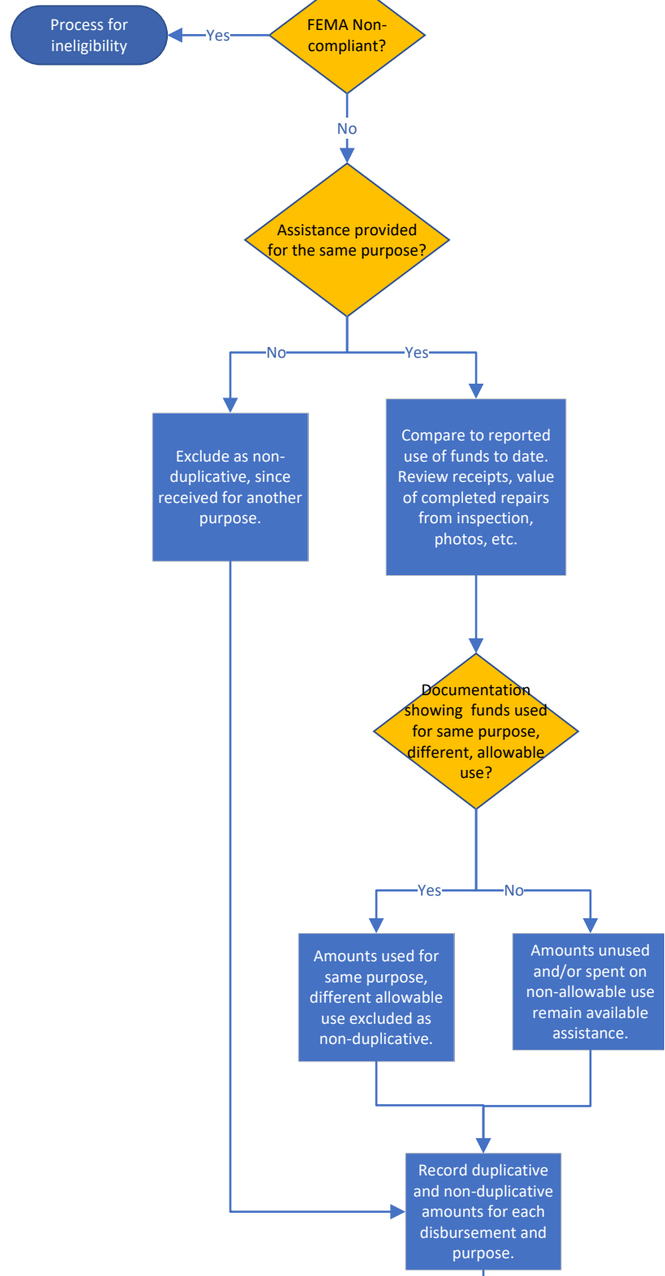
Document all assistance received and purpose of use

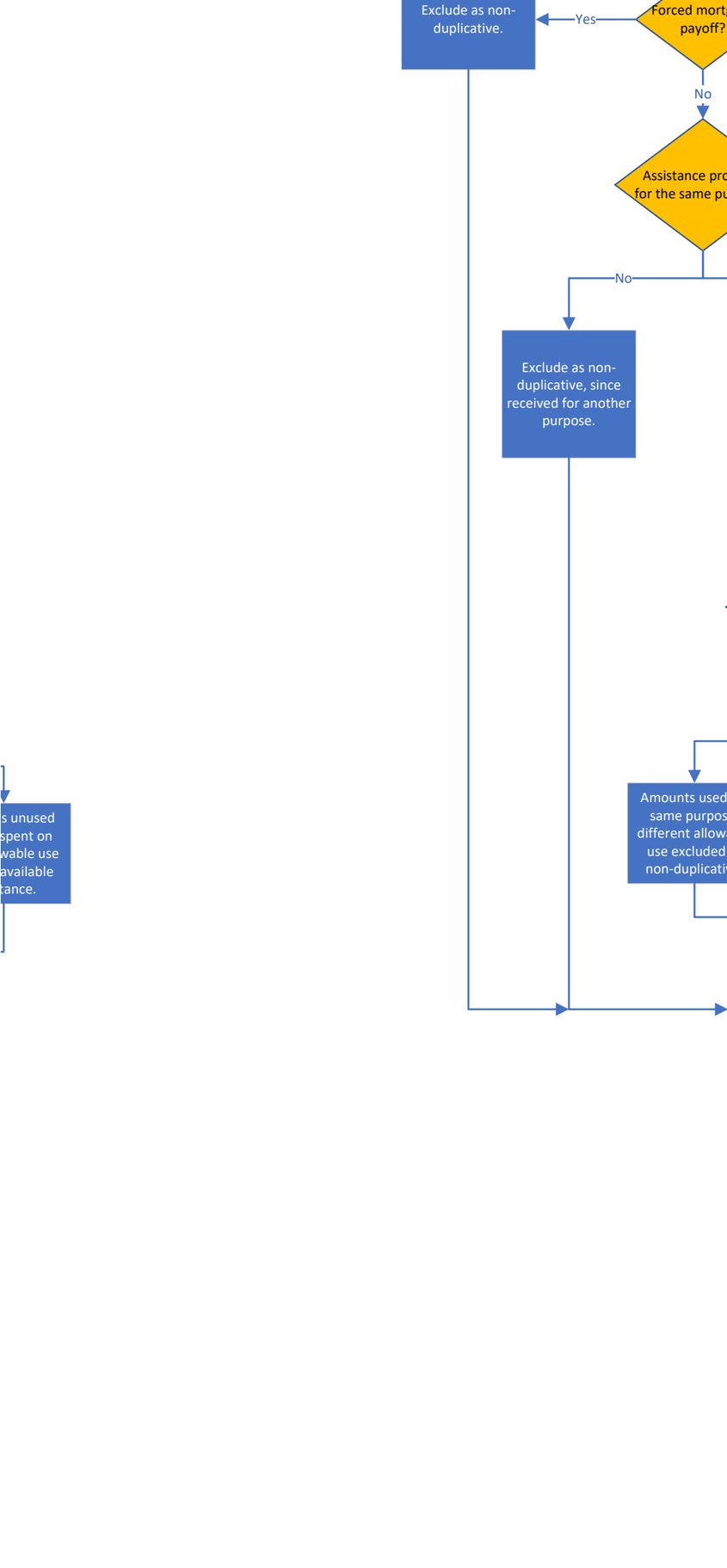
Review Loan Status

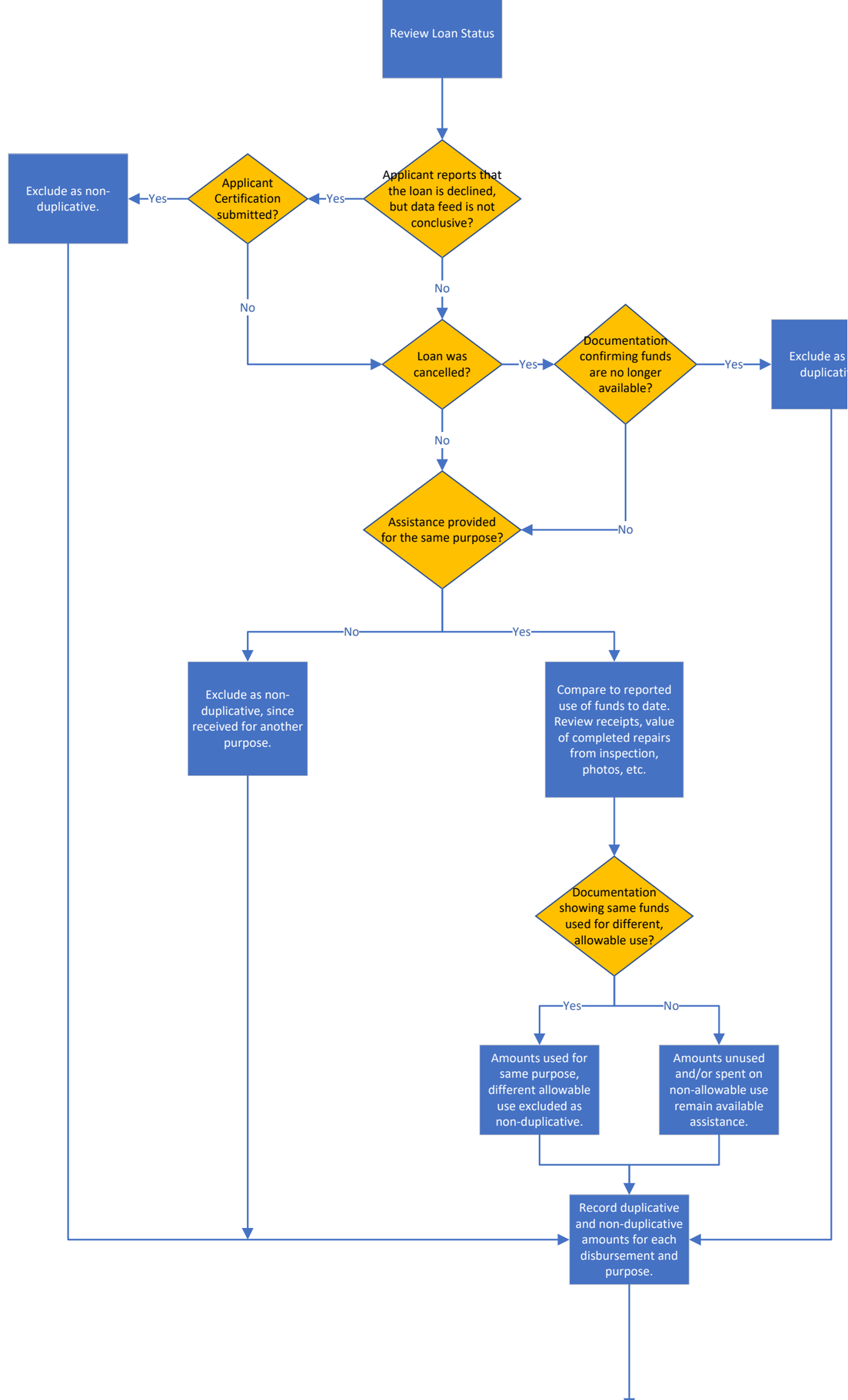

Private Insurance (Homeowner's /Hazard, Flood, Windstorm)
Philanthropic Aid
Review applicant submitted documentation
Review applicant submitted documentation
Contact insurance company to verify assistance and purpose.
Document all assistance received and purpose of use
Insurer responds within 30 days?
Assistance provided for the same purpose?
Yes
No
No
Yes
Use insurer verified amounts and purposes of funds.
Use payment amount provided by applicant. If applicant provided documentation from the insurance company, use to determine classifications of funds, otherwise utilize the full amount disbursed.
Exclude as non-duplicative, since received for another purpose.
Compare to reported use of funds to date. Review receipts, value of completed repairs from inspection, photos, etc.
Document all assistance received and purpose of use
Exclude as non-duplicative.
Yes
Forced mortgage payoff?
Documentation showing same funds used for different, allowable use?

Phase

Subrecipient




Exclude as non-duplicative.
Yes
Forced mortgage payoff?
No
Assistance provided for the same purpose?
No
Yes
Exclude as non-duplicative, since received for another purpose.
Compare to reported use of funds to date. Review receipts, value of completed repairs from inspection, photos, etc.
Documentation showing same funds used for different, allowable use?
Yes
No
Amounts used for same purpose, different allowable use excluded as non-duplicative.
Amounts unused and/or spent on non-allowable use remain available assistance.
Record duplicative and non-duplicative amounts for each disbursement and purpose.


Review Loan Status
Exclude as non-duplicative.
Yes
Applicant Certification submitted?
Yes
Applicant reports that the loan is declined, but data feed is not conclusive?
No
No
Loan was cancelled?
Yes
Documentation confirming funds are no longer available?
Yes
No
Assistance provided for the same purpose?
No
Yes
Exclude as non-duplicative, since received for another purpose.
Compare to reported use of funds to date. Review receipts, value of completed repairs from inspection, photos, etc.
Documentation showing same funds used for different, allowable use?
Yes
No
Amounts used for same purpose, different allowable use excluded as non-duplicative.
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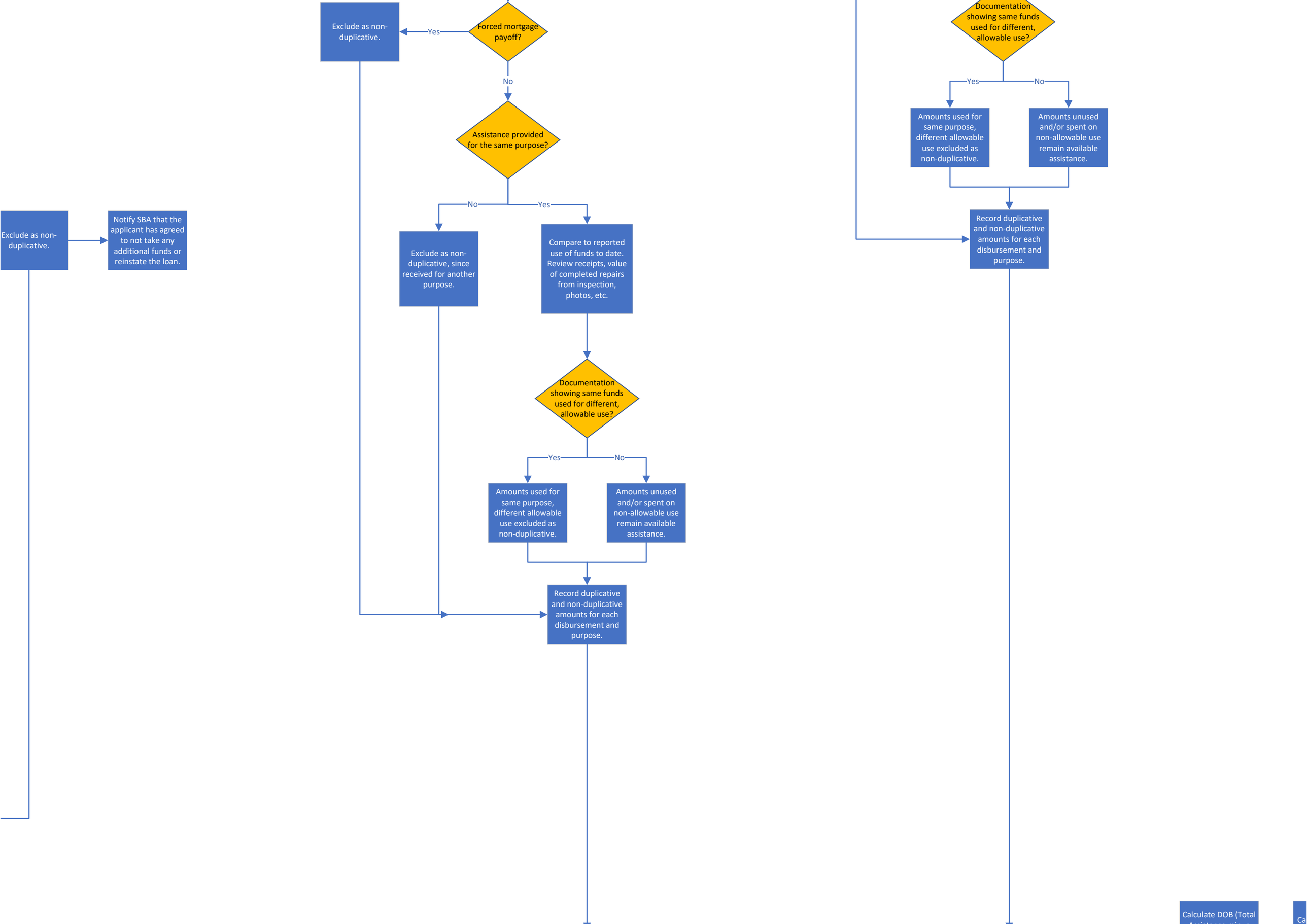
Exclude as non-duplicative.
Notify SBA that the applicant has agreed to not take any additional funds or reinstate the loan.
Exclude as non-duplicative.
Yes
Forced mortgage payoff?
No
Assistance provided for the same purpose?
No
Yes
Exclude as non-duplicative, since received for another purpose.
Compare to reported use of funds to date. Review receipts, value of completed repairs from inspection, photos, etc.
Documentation showing same funds used for different, allowable use?
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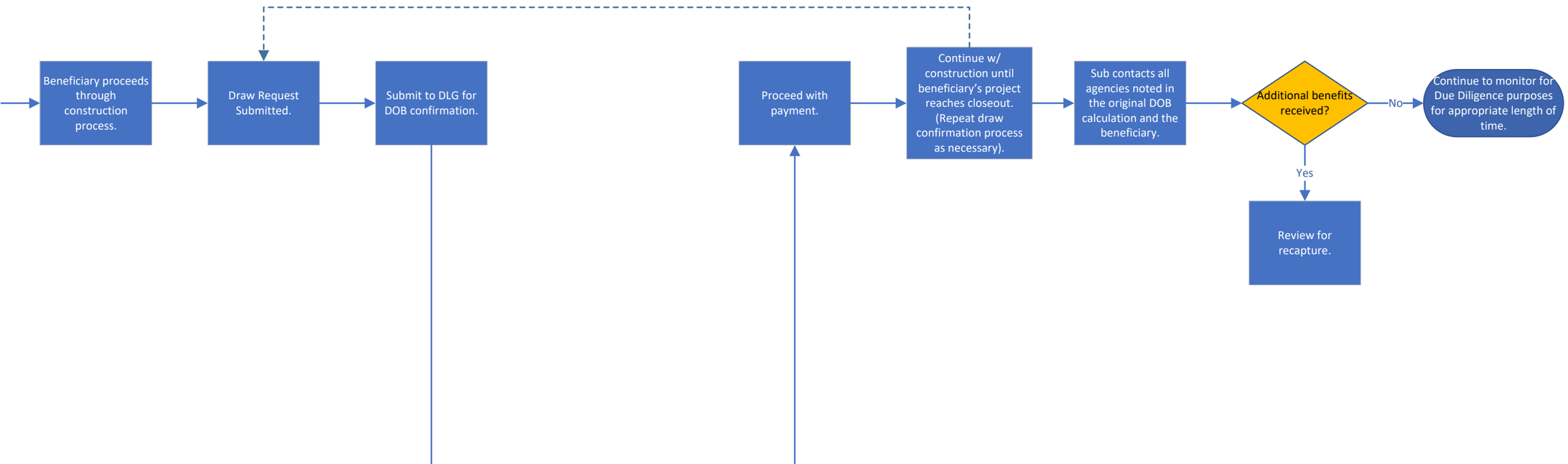
No
Amounts used for same purpose, different allowable use excluded as non-duplicative.
Amounts unused and/or spent on non-allowable use remain available assistance.
Record duplicative and non-duplicative amounts for each disbursement and purpose.
Calculate DOB (Total

Calculate Maximum
Maximum Award
Yes
Final Award =
Program Cap
Generate draft
Subrecipient notifies beneficiary of award amount.
Beneficiary appeals within 30 days?
No
Beneficiary accepts award?
No
Beneficiary withdrawn from program.
Yes
Subrecipient and beneficiary execute grant agreement and subrogation agreement.
Yes
Appeals process initiated – additional documentation requested from beneficiary.
Appeal Approved?
No
Notification of rejected appeal and original award returned to beneficiary.
Yes


Beneficiary proceeds through construction process.
Draw Request Submitted.
Submit to DLG for DOB confirmation.
Proceed with payment.
Continue w/ construction until beneficiary's project reaches closeout. (Repeat draw confirmation process as necessary).
Sub contacts all agencies noted in the original DOB calculation and the beneficiary.
Additional benefits received?
No
Continue to monitor for Due Diligence purposes for appropriate length of time.
Yes
Review for recapture.

DLG

DLG receives list from subrecipient 1x per week.

All applicable data feeds are searched for each beneficiary name and address.

Data feed information is compiled and securely transferred back to sub for DOB analysis.

Calculate DOB (Total Assistance minus non-duplicative exclusions)

Ca
Aw
N

Calculate Maximum Award (Total Unmet Need minus DOB)

Maximum Award exceeds Program Cap?

Yes

No

Final Award = Maximum Award

Generate draft award and send to DLG.

DLG receives DOB calculation and all supporting documentation, unmet needs work write-up, and draft award

DOB calculation confirmed?

Yes

No

Award calculation confirmed?

Yes

No

Return approved award to subrecipient to submit to beneficiary.

Return to subrecipient with corrections.

Return to subrecipient with corrections.

beneficiary.

Yes

DOB calculation and award updated.

Resubmit DOB calculation, award determination, and approved appeal documentation to DLG.

Appeal and supporting documentation received by DLG.

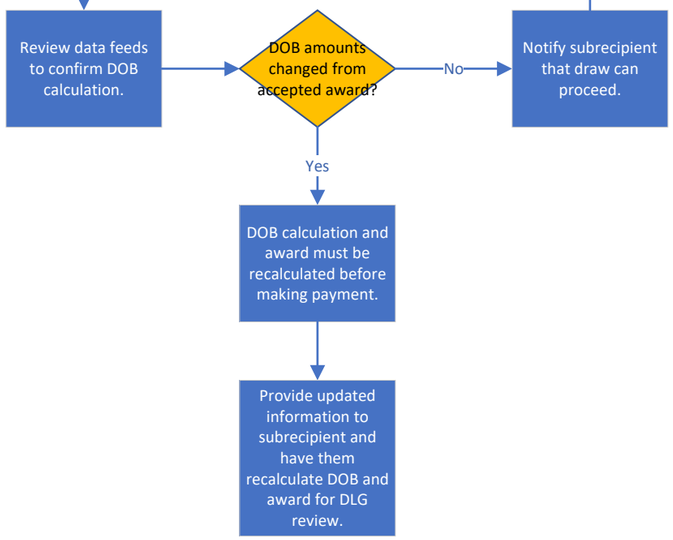
Updated calculation and award approved?

No

Return for corrections

Yes

Return approved award to subrecipient to submit to beneficiary.


Review data feeds to confirm DOB calculation.
DOB amounts changed from accepted award?
No
Notify subrecipient that draw can proceed.
Yes
DOB calculation and award must be recalculated before making payment.
Provide updated information to subrecipient and have them recalculate DOB and award for DLG review.