insight quick step user guide

multifamily users

Revised September 2025

chfa ®

*financing the places where
people live and work*

introduction

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

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

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1. registering for insight

Each user who needs to access the Insight system should have their own login, and account usernames and passwords should not be shared with others. To register for an Insight account, please go to: https://www.echfa.com 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.

a. 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

b. 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.

It is CHFA's policy to require a completed "Authorization to Communicate to a Third-Party" form for anyone other than the borrower to access loan data. The form can be found on CHFA's website, under **Helpful Links/Documents:** https://www.chfainfo.com/rental-housing/asset-management/commercial-loan-servicing.

2. logging in

In August 2025, Insight added multifactor authentication for an extra layer of security when logging into the system. To log in to Insight, please go to https://www.echfa.com:

a. Approved users are required to enter the Insight username and password established upon the approval of their registration.

b. Click "LOGIN."

c. The system will send a two-factor verification code to the email address associated with the user's account. Users will have six minutes from the receipt of the verification code to authenticate their account.

d. Enter the code sent to the associated email address in the "Verification Code" field, then click "Verify Code." If the code is entered correctly, the user will be directed to the Insight system. If you do not see the code within a minute or two from the request, please be sure to check your email's spam folder.

e. If the code is entered incorrectly or entered more than six minutes from receipt of the verification code, the user can click "Request New Code" to have a new code emailed to them.

Two-Factor Authentication

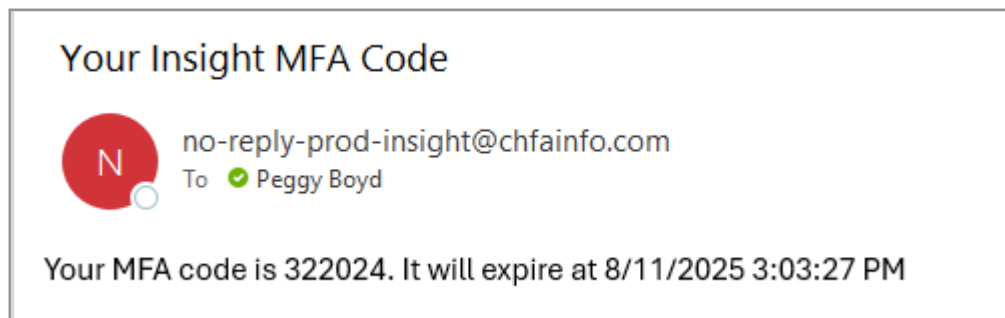ⓘ A verification code has been sent to your email. Please check your inbox.

Verification Code
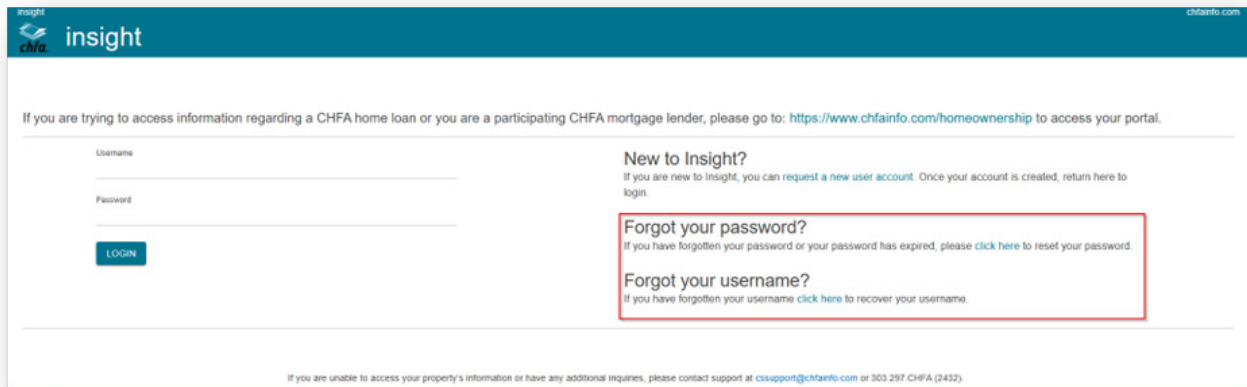Enter verification code

VERIFY CODE   REQUEST NEW CODE

Your Insight MFA Code

N   no-reply-prod-insight@chfainfo.com
To ✓ Peggy Boyd

Your MFA code is 322024. It will expire at 8/11/2025 3:03:27 PM

If you experience any issues with the Two-Factor Authentication, please contact cssupport@chfainfo.com.

Users can also recover their usernames and/or reset their passwords if needed. Click the link under "Forgot your password?" or "Forgot your username?" for automated assistance.

3. home page

Your Home page will differ depending on several factors:

- The type of customer you are (business finance vs. multifamily)

- Your role and the related permissions assigned to your account

- The specific properties and/or loans that are assigned to your account

You can use the "Search" bar to filter your list of properties by the information listed in the columns, such as property name or loan number.
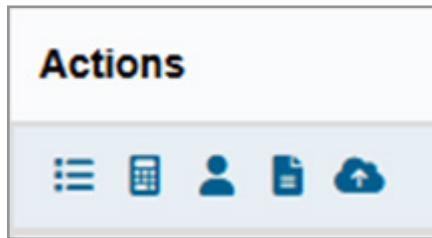
To view additional property-specific information, simply hover over the individual icons under the property's "Actions" column to view the description for each icon. Click the icon to select that area. The icon descriptions are below:


Icon descriptions, from left to right:

- Property Details
- Financials (available for properties with loans, if permissions allow)
- Contacts
- Documents (see Section 4 for more information)
- Upload Documents (see Section 5 for more information)
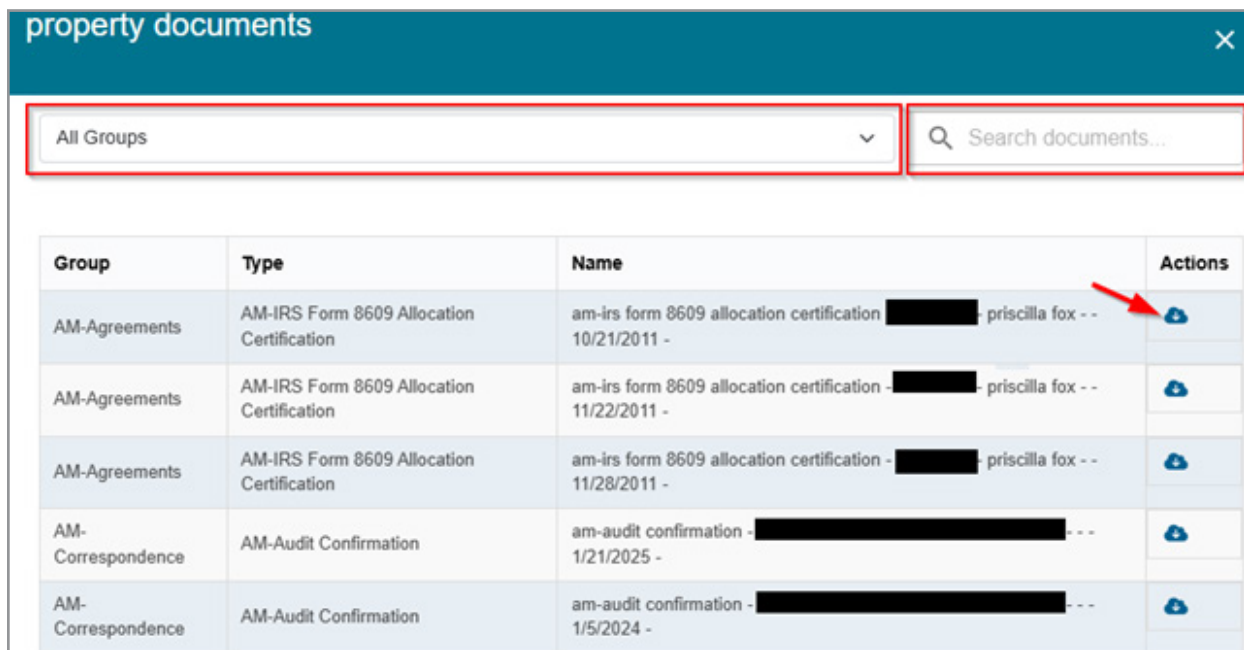
4. reviewing documents

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

Documents are viewable by individual property. To the right of the Property Number, click the "Documents" icon under Actions.
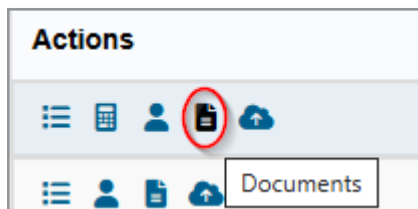
From the "property documents" window, you can filter the documents by Group using the drop-down list at the top left of the window, or search for a specific document by typing a portion of the document name, year, etc. in the "Search documents" field. To view the document, click the "Download Documents" icon in the Actions column to save the document to your computer.
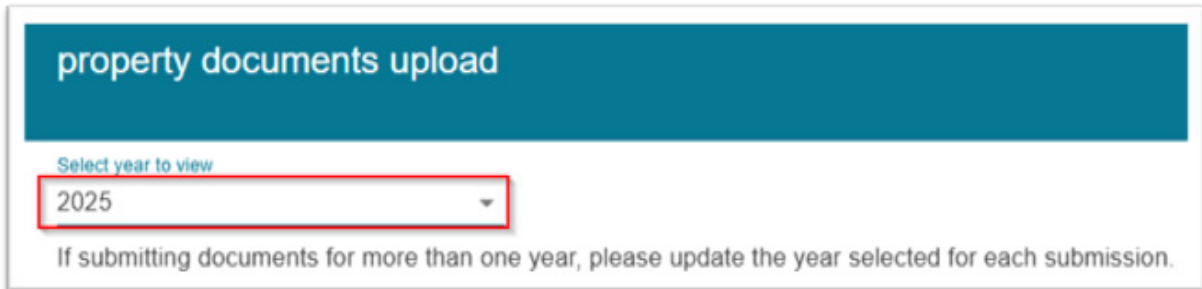

5. uploading annual required documents

Insight offers a secure method to deliver required compliance documents to your CHFA officer, including budgets, IRS forms 8609 and 8703, audited financial statements, management review/MOR supporting documents, and more. **For instructions on how to submit your Annual Owner Certification (AOC), please refer to section 6 of this document.**

a. Documents are uploaded by individual property. From the Insight Home page, click the "Upload Documents" icon under "Actions" for your property.
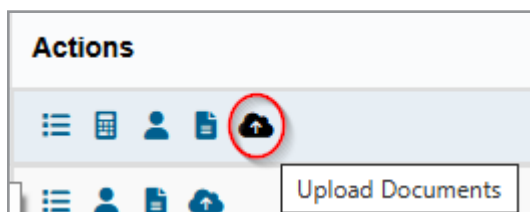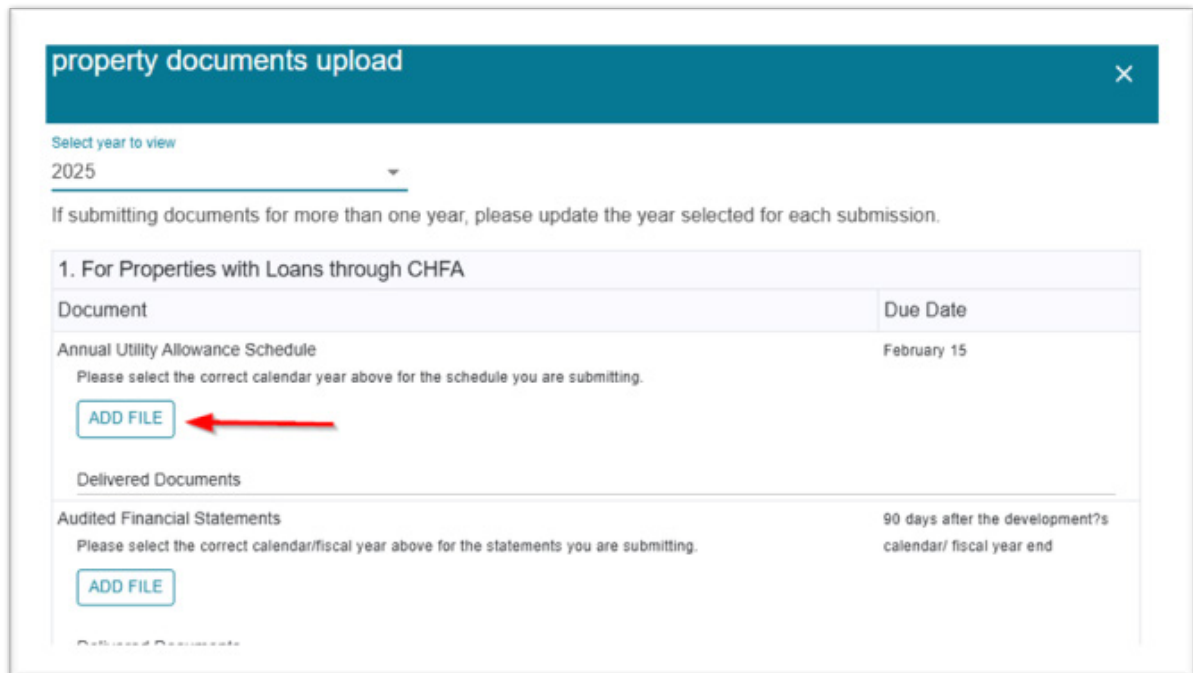
b. In the "property documents upload" window, click the drop-down menu arrow under "Select year to view" and select the appropriate year for the document you are uploading. For example:

   i. To submit an audited financial statement for the compliance period of January 1 to December 31, 2025, select 2025.

   ii. To submit a budget for fiscal year 2026, select 2026.

c. The window will load a list of available compliance document types and due dates. Scroll down to find the applicable program for your property (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, click the "add file" button.

e. When the "Open" window appears on your screen, navigate to the document saved on your computer. Click on the document to select it, then click "Open."

f. Your document will start downloading automatically and will display the document name in green once the upload is successful. You will also see the date and time of the upload under "Delivered Documents."

g. Once your document is uploaded, the CHFA officer assigned to that property will receive notification 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.

6. submitting annual owner certifications

Each year, owners of properties with Housing Tax Credits (HTC) and CHFA loans are required to submit an Annual Owner Certification (AOC) to CHFA by February 15th. To complete your AOC, you must be registered for CHFA's Insight system. AOCs can be prepared by property management, but the finalized document will require owner registration to electronically sign and submit the certification.

Please have the following information on-hand prior to completing and submitting the AOC:

• Ownership Tax ID (HTC only)

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

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

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.

a. Once you have logged into Insight using one of the recommended browsers, click "AOC" at the top of the Insight window.
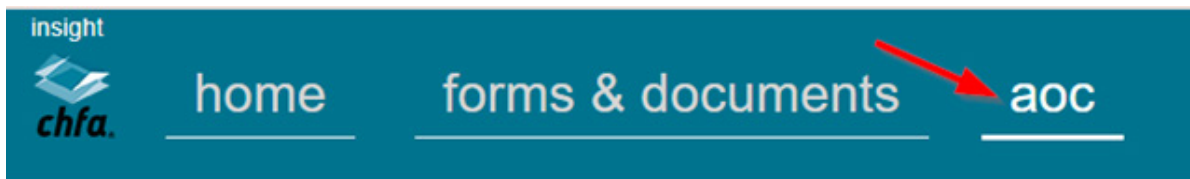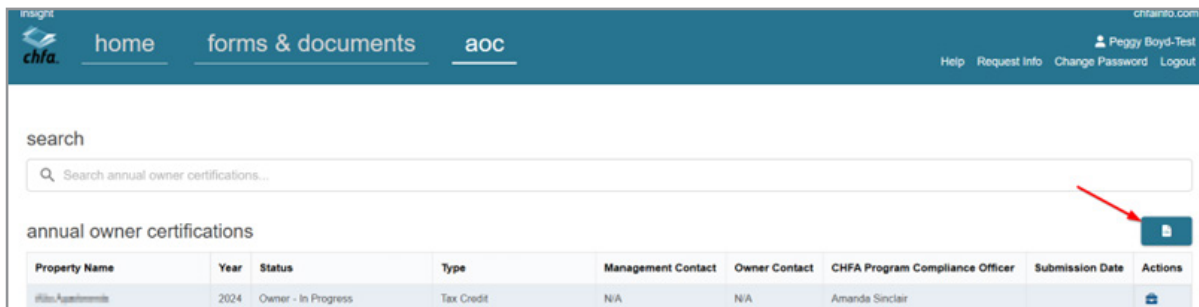
b. On the AOC landing page, you will see a list of all properties that are assigned to you that require an Annual Owner Certification submission. You can type in the "Search" box to search for a specific property or year.

c. Additionally, the landing page will show the following for each property:

- Property Name

- AOC Year

- Status:

  ° **New:** A new AOC is ready for completion

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

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

  ° **Owner–In Progress:** The Owner is reviewing the AOC for accuracy

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

  ° **Compliance Review–In Progress:** The CHFA PCO is reviewing the AOC for accuracy

- ° **Resubmit Required:** The CHFA PCO has returned the AOC and the form is pending corrections by owner/agent. The corrected AOC will require a new Owner review and signature.

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

- • The property type(s) for the property, indicating the types of questions to be answered on the AOC

- • The management contact who is working on or has completed the form

- • The owner contact who is working on or has submitted the form

- • The CHFA Program Compliance Officer for the property

- • The date of the AOC submission

- • Actions/AOC Submission Form icon

d. The list that is shown on the AOC landing page can be exported to Excel. To do this, click the icon directly above the "Actions" column heading to view or save the data in Excel.

e. To begin working on your AOC or to continue working on an AOC in progress, click the icon under "Actions" to the right of your property name.

Tip: If you must switch to another screen while working on your AOC, scroll to bottom of the form and click "Save Progress" to avoid losing data. All questions and fields must be complete before the form can be advanced.

f. The top portion of the form is auto populated with 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

g. 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 j.

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.

h. For all other properties, proceed with answering the remaining questions on the AOC form. If a question requires an additional explanation, a box will open for you to type your explanation.

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.	○ True	⦿ False	
	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.			
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	

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

j. Please provide the current contact information for your property.

Note: If the address is the same for more than one contact, you have the option to copy the address from one contact record and populate it to other contacts. To do this, select the contact type that you wish to copy the address from (e.g. owner) and then select the contact(s) that you wish to populate with the address (e.g. management). The address can be copied to more than one contact type. Once you have made your "Copy From" and "Copy To" selections, click the "Copy Address" button. Then, type the remaining information to complete the contact information fields.

Please provide current contact information for the Project

owner

Owner Contact	Owner Contact Phone

Owner Contact Email

Owner Address

City	State	Zip+4

management

Management Company Name	Management Phone

Management Contact

k. If you need to navigate back to the AOC landing page from the form, remember to first click the "Save Progress" button. Then click either the "Navigate Back" button or "AOC" at the top of the screen.

Navigate Back   Save Progress

If the AOC was completed by management, click the "Submit for Owner Certification" button once the form is ready for the owner to sign. This will update the AOC status to "Management Company – Complete." An automated email will be sent to the owner with instructions to login to Insight to sign and submit the form to CHFA. Management will be copied on this email.

Submit for Owner Certification

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Dear ⬛⬛⬛⬛⬛ ⬛⬛⬛, ⬛⬛⬛ ⬛⬛⬛, ⬛⬛⬛ ⬛⬛⬛ ⬛⬛⬛,

The 2024 Annual Owner Certification for ⬛⬛⬛ ⬛⬛⬛ ⬛⬛⬛ is ready for your review. CHFA requires that the AOC for this property be reviewed and signed by the property owner no later than February 15th. As an owner contact for this property, please log into CHFA's Insight system at your earliest convenience and navigate to the **AOC** section of the site to complete this submission requirement.

If you have any questions regarding this requirement, please contact your CHFA Program Compliance Officer: Mindi Alexander

For instructions on how to navigate Insight, please refer to the Insight User Guide for Multifamily Customers. Need to register for Insight? You can request a new Multifamily Property account here: https://dev-insight-external.develop.colohfa.org/newuser.

For general registration questions, please contact CSSupport@chfainfo.com.

l.   If you are the owner: please review the AOC form for accuracy and then read and agree to all disclosures. Type your name to sign the AOC. The signature date field will auto-populate.

Note: If the property requires additional owner signatures, the first owner to sign the AOC should click the "Save Progress" button. It is then the property's responsibility to notify the additional owner contact(s) that the AOC is ready for their signature. The additional owner contact(s) can then log in to Insight and review the form. To add the additional owner signature, simply click the green "+" to the right of the first owner's signature date and then the additional owner can type their name in the blank box to sign the AOC.

m. Once the AOC has all the necessary owner signatures, click "Submit for Compliance Review" to submit the signed form to CHFA for review

n. Once the AOC form has been signed by the owner(s) and submitted to CHFA for review, an automated email will be sent to the owner and management, and the AOC status will update to "Owner – Complete."

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Dear ▚▚▚▚ ▚▚▚▚▚▚,

The Annual Owner Certification for ▚▚▚▚ ▚▚▚▚▚ ▚▚▚ has been completed by the owner and is now await-ing Compliance Review by the CHFA Program Compliance Officer. If CHFA requires corrections or clarifications to any of the answers provided on the questionnaire, you will receive a separate email requesting that the form be resubmitted with those corrections or clarifications. Otherwise, you will receive a notification that the AOC has been accepted by CHFA.

If you have any questions, please contact your CHFA Program Compliance Officer:
Mindi Alexander
mcook@chfainfo.com

Thank you,
CHFA Program Compliance

o. If the owner needs to make corrections to the AOC form once it has been submitted to CHFA but before the CHFA PCO has started the review process for the AOC, the owner can click the "Recall AOC" button, which unlocks the form for editing. Once the necessary edits have been made, the owner will need to agree to the disclosures and sign the AOC again before clicking the "Submit for Compliance Review" button.

p. 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 list of questions needing additional clarification or correction and a cure date to submit revisions. The AOC status will also update to "Resubmit Required."

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Greetings,

Property: ███████████████

Due on Wednesday, September 17, 2025

Thank you for submitting your Annual Owner Compliance Certification for the above-referenced development in Insight. CHFA has reviewed the form and identified the questions below that require correction or clarification before the certification can be accepted.

Questions Requiring Answer Revision:

Is the Project's occupancy and demographics data updated in NextGen through the previous month?

Public Comments: #7 - NextGen not complete.

Please log into Insight to correct your certification questions by the due date listed above. Note that the owner's signature has been deleted from the form. Once the certification has been revised or clarified, it will then need to be resubmitted and signed again by the owner contact in Insight.

Please contact your Program Compliance Officer if you have any questions.

q. Upon opening the AOC form needing revisions, 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.

annual owner certification

Status: Compliance Review - In Progress

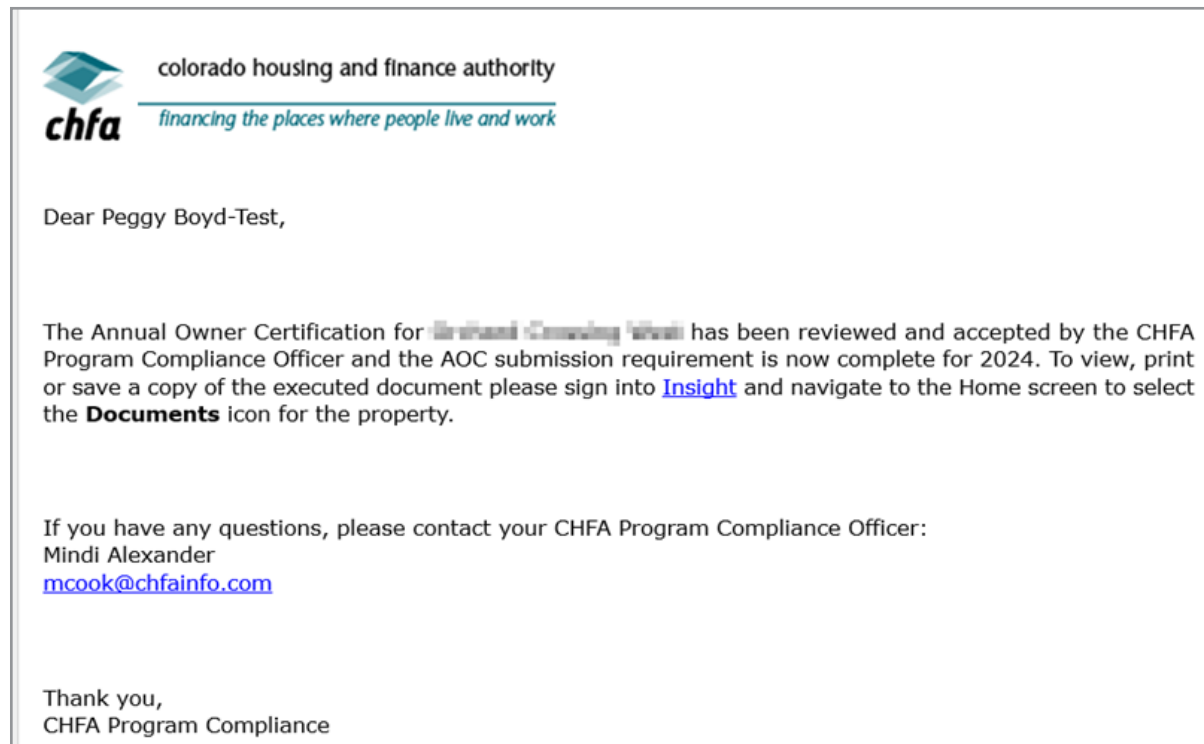| Owner Submission	Compliance Review
████████████	**Priscilla Fox**
	Started on: 1/11/2024
Submitted on: 1/10/2024	
☎ phone	Private Comment / Public Comment
████████████	Question #4- explain why delay on AR's and steps management is taking to resolve.
✉ email	
████████████	Accept / Request Resubmit

| 4	The Owner has completed an Annual Recertification for each low-income household as required by CHFA.
☑ Revision Required	Comments
	Please explain in detail why late and steps management is taking to resolve going forward.

r. Once the clarifications or corrections are added, please resubmit the AOC. Please note, when an AOC is returned for revision, the owners' signatures will be cleared. The owner will need to review the revised AOC, agree to the disclosure statements, and sign the AOC again before resubmitting it to CHFA for review.

s. Once the AOC has been accepted by CHFA, an email will be sent to the owner and management and the AOC status will update to "Compliance Review – Accepted." Once this occurs, the final AOC will be available to view, print or save. Please refer to the instructions in section 4, "Reviewing Documents." The document will be saved as the "AM-Owner Cert Cont Prog Compl" under the AM-Submissions document group.

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Dear Peggy Boyd-Test,

The Annual Owner Certification for ▓▓▓▓▓ ▓▓▓▓▓ ▓▓▓ has been reviewed and accepted by the CHFA Program Compliance Officer and the AOC submission requirement is now complete for 2024. To view, print or save a copy of the executed document please sign into Insight and navigate to the Home screen to select the **Documents** icon for the property.

If you have any questions, please contact your CHFA Program Compliance Officer:
Mindi Alexander
mcook@chfainfo.com

Thank you,
CHFA Program Compliance

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7. viewing loan details

Insight users who have authorization to view the CHFA loans associated with their multifamily properties can view specific data for the loans. If you have loan permissions, you will see the "Show loans" link in the "Loans" column of the Home page:
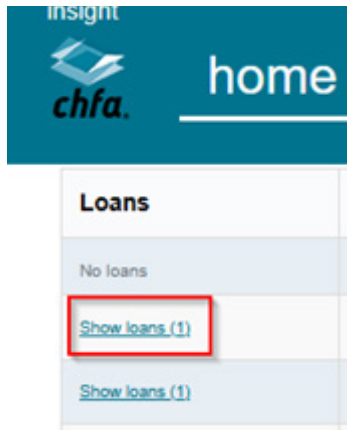
A summary of the loan data will then appear below the property information. To view the loan details, simply click the "Details" icon under the loan's "Actions" column:
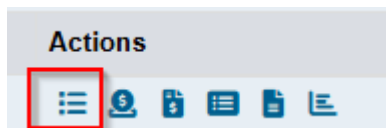
Example of the "Loan Details" window:

8. making a loan payment

Insight users who have the proper authorization and permissions can view their property's loans or make payments on those loans through the Insight system. To make a payment, please follow these steps:

a. Navigate to the Insight Home page and then click on "Show Loans" from the property's "Loans" column to expand the view and access the loans for the property.

b. Click on the "Make a Payment" icon under the loan's "Actions" column.
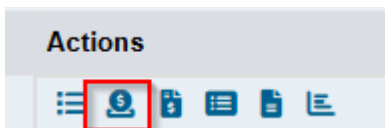
c. Complete all required fields in the "Submit Loan Payment" window.

d. 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.

e. 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. To cancel the payment, click "Close."

An email verifying that the payment was completed will be sent to the email address that was entered in the contact info section.

9. fees, transactions, and disbursements

Insight users who have authorization to view the CHFA loans associated with their multifamily properties can view specific data for the loans. To view loan data in Insight, click on the "Show loans" link in the "Loans" column of the Home page.

To view Fees, Transactions, and Disbursements for the loan, first select the appropriate icon from the loan "Actions" column:

To export the transactions from the latest 24 months, click on the "Export" icon under the "All Transactions" heading.

10. viewing e-statements

Insight users who have authorization to view the CHFA loans associated with their multifamily properties can view specific data for the loans. To view loan data in Insight, click on the "Show loans" link in the "Loans" column of the Home page.

To view eStatements for the loan, click on the "eStatements" icon under the loan's "Actions" column. Please note, the borrower must opt-in for eStatements before any statements will be available for viewing in Insight.
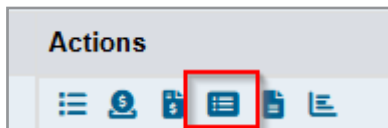
Once a borrower has opted in for eStatements, a list of the eStatements will appear for the loan. Click on the link for the month's statement you wish to view. Once the statement has been opened, it can be saved or printed as needed.
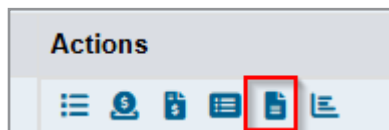
11. viewing loan documents

Insight users who have authorization to view the CHFA loans associated with their multifamily properties can view specific data for the loans. To view loan data in Insight, click on the "Show loans" link in the "Loans" column of the Home page.

Users will be able to view loan-specific documents by clicking the "Loan Documents" icon under the loan's "Actions" column. Please note, loan documents will only be viewable once CHFA has made them available.

12. creating a transaction history report

Insight users who have authorization to view the CHFA loans associated with their multifamily properties can view specific data for the loans. To view loan data in Insight, click on the "Show loans" link in the "Loans" column of the Home page.

Loan users now can run a report of their transaction history, by clicking the "View Transaction History" icon from their loan's "Actions."
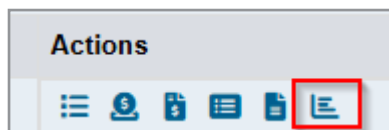
Users can select a Start Date and End Date and then click "Get Report" for the transition history they wish to view. The report can then be saved or printed from Insight.

transaction history

Start Date: 1/1/2025
End Date: 8/25/2025

GET REPORT

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Loan Number:
Loan Name:
Transaction dates between: 1/1/2025 and 8/25/2025

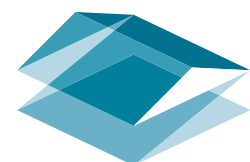| Transaction Date	Effective Date	Due Date	Transaction Description
1/2/2025	1/2/2025	1/1/2025	PAYMENT REC'D
1/6/2025	1/6/2025		INT ON RESERVE CREDIT
2/3/2025	2/3/2025	2/1/2025	PAYMENT REC'D
2/12/2025	2/12/2025		INT ON RESERVE CREDIT
3/3/2025	3/3/2025	3/1/2025	PAYMENT REC'D
3/12/2025	3/12/2025		INT ON RESERVE CREDIT
4/1/2025	4/1/2025	4/1/2025	PAYMENT REC'D
4/2/2025	4/2/2025		INT ON RESERVE CREDIT
5/1/2025	5/1/2025	5/1/2025	PAYMENT REC'D
5/8/2025	5/8/2025		INT ON RESERVE CREDIT
6/2/2025	6/2/2025	6/1/2025	PAYMENT REC'D
6/18/2025	6/18/2025		INSURANCE DISBURSEMENT
6/20/2025	6/20/2025		INT ON RESERVE CREDIT
7/1/2025	7/1/2025	7/1/2025	PAYMENT REC'D
7/9/2025	7/9/2025		RESERVE DISBURSEMENT
7/17/2025	7/17/2025		INT ON RESERVE CREDIT
8/1/2025	8/1/2025	8/1/2025	PAYMENT REC'D
8/13/2025	8/13/2025		INT ON RESERVE CREDIT
Total			ENDING BALANCE

13. 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.

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