

**CITY OF VISTA HOUSING REHABILITATION LOAN PROGRAM
PROGRAM FLOWCHART**

- Step -	- Flow Chart -	* -Time Frames-
1. Intake & Information Verification	Receive application; determine amount of assistance; submit verification forms.	Two weeks
2. Initial Inspection	Schedule property inspection; inspect property; write deficiency list and prepare detailed work write-up after termite reports rec'd	Three weeks
3. Process other documentation	Order appraisal, LBP test; submit county set-up and environmental reports	One Week
4. Bid Process	Homeowner secures bids from 3 licensed contractors and has them Submitted to the City	Eight weeks
5. Contracting	Review owner's selected contractor for compliance; Create bid summary	One week
6. Underwriting	Underwrite loan; complete loan file; Set-up Fund Control Account	Two Weeks
7. Loan Decision	Loan committee decision	One Week
8. Loan Closing	Schedule closing; prepare loan documents; conduct closing/preconstruction; submit \$\$ demand	Three Weeks
8. Construction Management	Issue notice to proceed; conduct progress inspections; disburse progress payments; conduct final inspection; approve construction and issue final payment	Depending on the size of the project, this process could possibly take between 8 to 21 weeks.
9. Project Completion	Forward Completion Report to County; Homeowner Completion Certificate in file	Two weeks

* Time frames are estimates and given for the purpose of giving a prospective applicant an approximate timeline for each phase of the process