



# AHP Online: Guide for Sponsor Applicants 2016

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## Introduction, Glossary, Helpful Hints

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AHP project sponsors and consultants (“AHP Participants”) who would like to submit an application to the Federal Home Loan Bank of Des Moines (“the Bank”) for the 2016 Affordable Housing Program (AHP) grant round must apply through AHP Online, the Bank’s automated application system.

In 2016 there will be one competitive AHP application round with an application deadline of 4:30 p.m. CT on June 30, 2016. AHP Participants may register and initiate an application starting May 16, provided an FHLB Des Moines member financial institution has agreed to support their AHP application and registered an Authorized AHP User in eAdvantage. All Bank members and AHP Participants are strongly encouraged to register via these online systems well in advance of the AHP application deadline to allow sufficient time to properly develop and assemble the application.

The AHP Participant may complete a registration\* in AHP Online but may only initiate an application after associating it with a registered Bank member. AHP Participants may access AHP Online at <https://ahp.fhlbdm.com> or via a link on the Bank’s public website at <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#). (See the [Appendix](#) for additional instruction).

Members of the Bank that would like to support an application must first access [eAdvantage](#), the member’s exclusive integrated reporting system to the Bank. Members must have an established eAdvantage User Administrator to access that system. The eAdvantage User Administrator must assign at least one staff person of the member as an Authorized AHP User (see the Glossary) in order for an AHP Participant to initiate an application in AHP Online.

For assistance, please contact Community Investment at 800-544-3452, ext. 1173.

Pursuant to the Code of Federal Regulations (12 C.F.R. Part 1291) (the “AHP Regulations”), the 2016 Affordable Housing Program Implementation Plan (the “Plan”) sets forth certain policies, guidelines, and requirements applicable to the Bank’s AHP. The Plan is posted on the Bank’s public website at <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#). AHP Participants are encouraged to review the Plan.

- **AHP Participants that registered in AHP Online in prior years should not register again. However, if has been more than 90 days since the AHP Participant has logged in to AHP Online, they will need to unlock the system to log-in. Call the Service Desk at the Federal Home Loan Bank of Des Moines at 800-544-3452, ext. 1029 to request that the system be unlocked.**

# Introduction, Glossary, Helpful Hints

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## AHP Participant

A representative of an AHP Project Sponsor or a consultant registered as an AHP Online User.

## Project Sponsor (aka Sponsor)

The Project Sponsor is the organization responsible for and conducting the AHP project. Sponsors that are a nonprofit organization, a state or political subdivision of a state, a state housing agency, a local housing authority, a Native American Tribe, an Alaskan Native Village, or the government entity for Native Hawaiian Home Lands are considered in awarding points. Other entities, including for-profits, may sponsor an application and receive AHP funding but cannot receive points for such sponsorship. **The Bank does not recognize co-sponsors.**

## Lead Sponsor Contact

The Lead Sponsor Contact is an employee of the Project Sponsor organization, or of an entity that wholly owns and/or controls the Project Sponsor organization, who has the knowledge and authority to respond to inquiries and make decisions related to this application and project.

At least one (1) and at most two (2) Lead Sponsor Contacts from the same organization must be assigned for each application.

## Input Contact

An employee or representative of the Project Sponsor organization, or a consultant or representative of another organization working with the Project Sponsor to complete an AHP application. The Input Contact may initiate and complete an AHP application, but is unable to edit contact screens or Sponsor Approve an AHP application. AHP Online allows at most three (3) Input Contacts for any application.

Consultants and representatives of non-sponsor organizations should always be identified as an Input Contact. An individual may be identified as an Input Contact for multiple applications.

## Member

The FHLB member institution identified as the member sponsor and contact. The Member participates in and supports the application for an AHP project by a Project Sponsor. For an application to be complete it must be approved by the Member's AHP Authorized User.

## Authorized AHP User (aka Member Contact)

A Member Contact is an employee of the Member who is assigned by the Member's eAdvantage User Administrator to have AHP Online access, allowing the Authorized AHP User to "Member Approve" an AHP application. AHP Authorized Users should reference the [AHP Online: Guide for Member Applicants](#), for further instruction.

## eAdvantage

The Member's exclusive integrated reporting system to the Bank. This system contains real-time reporting, point-in-time Statement reporting, and transaction functions. This system will be used by the Member to establish an AHP Authorized User, and it will provide the Member access to the AHP Online application

## Introduction, Glossary, Helpful Hints

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The following items are hints or common mistakes that will help the AHP Participant successfully enter an application in AHP Online.

 The first step for submitting an AHP Online application is to register each AHP Participant in AHP Online. Each AHP Participant that participate in completion of the application must register. During registration, the Participant must associate with the organization that employs them. For example, consultants should associate with their consulting company. AHP Participants may register by accessing AHP Online at <https://ahp.fhlbdm.com>. After registering, you may initiate an application (as long as the member sponsor has registered an Authorized AHP User in eAdvantage).

 When you register, you will obtain a UserID and Password. You will need these to access your application(s) in AHP Online. Passwords expire and you will be locked out of AHP Online after 90 days of inactivity. If it has been 90 days since you logged in to AHP Online, you must contact the Service desk at the FHLB Des Moines to unlock the system. Call 800-544-3452, ext. 1029 for assistance. After unlocking the system, you will be prompted to change your password when you log in.

 When initiating an application you will be prompted to identify yourself as a Lead Sponsor Contact or Input Contact. If you are a consultant, you must be identified as an Input Contact and associated with your consulting company.

 The Lead Sponsor Contact can add or change contact or organization information within the application and then, at the end of the process, “Sponsor Approve” an application. Input Contacts can complete certain parts of the *General Information* section and the *Scoring* and *Feasibility* sections of an application but cannot Sponsor Approve an application.

 **Save each page on which you have entered/changed data before moving on to the next screen. Information not saved is lost.**

 You will be automatically logged out of AHP Online after 30 minutes of inactivity. This inactivity period includes any non-input action such as moving from screen to screen or saving a page.

 For an attachment that includes multiple documents, it is recommended that you save all documents in a ZIP file or scan all documents into one PDF file and attach that single ZIP or PDF file to the application.

Each attachment name should include the application number assigned by the system, the project name, and the type of document (for example: 3001\_Park Homes\_Market Study).

Acceptable formats for attachments include PDF, ZIP, DOC, and XLS. The size limit for any attachment is 12 megabytes.

 ZIP code lookup information is included in AHP Online. Applicants should use the **USPS** “Look Up a ZIP Code” tool to verify the ZIP+4 code for the project location.

 Do **not** press the *Back* button or arrow, typically located in the top-left corner of your browser, as this will create a system error. To move through the application, follow the guides on the bottom-left and bottom-right corners of the screen.

 Clicking on the  symbol will provide additional information on a category or question.

 **If you have created a UserID and used AHP Online in previous AHP Rounds, do not create a new UserID.** For forgotten User ID or passwords, click on “Forgot your User ID?” or “Forgot your Password?”. If users are unable to successfully log in after three attempts, users will need to have their password reset. Please call the Service Desk at 800-544-3452, ext. 1029 for password reset.

## Introduction, Glossary, Helpful Hints

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Refrain from using smart quotes (“ ”) or ampersands (&) in the text boxes.



Be sure to read the instructions on the first tab of the Financial Feasibility Spreadsheet before completing and uploading it to AHP Online. The directions need to be followed exactly or the spreadsheet will not upload.



All fields marked with an asterisk (\*) are required to save a page, and all fields marked with a black diamond (◆) are required before an applicant may Sponsor Approve an application.



When navigating between tabs in the application (General Information, Scoring, Feasibility, etc.), if you do not click on Save between tabs, the information will be lost.



Each tab should be entered in order, as skipping around can cause error messages later in the application entry process.



AHP Online is supported by Internet Explorer® 8.0 and above.

# AHP Participant Registration

 **AHP Online**

This is a secured site for Federal Home Loan Bank of Des Moines Affordable Housing Program participants

User ID

Password

**Login**

**Grant Applicants**  
Create a User ID\*  
Forgot your User ID?  
Forgot your password?

**FHLB Des Moines Members**  
Forgot your password?  
Need access to AHP Online?

\*If you have previously created a User ID, please log in using that User ID.  
Do not create a new User ID for each Funding Round.

If it has been more than 90 days since you last logged in, your account is currently locked due to inactivity.  
Call the FHLB Des Moines Service Desk at 800.544.3452, ext. 1029 to unlock your account.

AHP Online hours: 6:30 AM to Midnight CST.

For optimum performance, the Bank recommends the use of Internet Explorer 8.0 or higher.

If you have questions, please contact the FHLB Des Moines **Community Investment Department** at 800.544.3452, ext. 1173.

The AHP Online login page may be found at <https://ahp.fhlbdm.com>. The AHP Online login screen allows an AHP Participant to register as a user and create a User ID and password, reset a password, and log in to the application using their UserID and password.

**If users have previously registered, they may enter their User ID and password. For forgotten User ID or passwords, click on “Forgot your User ID?” or “Forgot your Password?”.** If users are unable to successfully log in after three attempts, users will need to have their password reset. Please call 800-544-3452, ext. 1029 for password reset.

If this is the first time the AHP Participant is logging in to the system, he or she will need to register. Click on “Create a User ID”. The link will bring up the AHP Online User Registration screen. Make an entry for each of the required fields.

When registering, it is important for users to remember their User ID and password, as they will need this information to access their application(s) in AHP Online during and after the competitive AHP funding round.

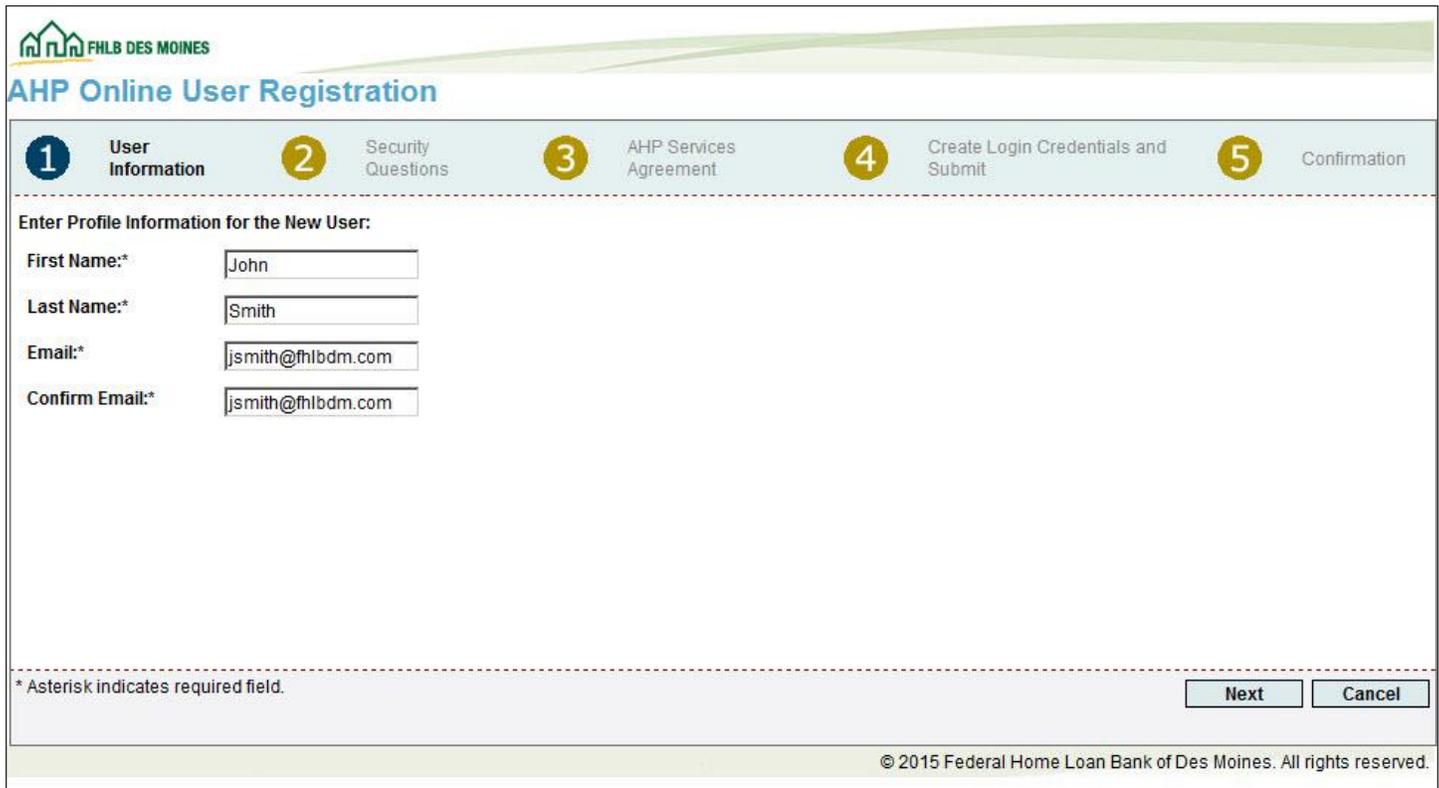
Note that passwords expire, and you will be locked out of the system, after 90 days of inactivity. If it has been 90 days since they last logged in to AHP

Online, call 800-544-3452, ext. 1029 to request that the system be unlocked. Users will be prompted to change their password the next time they log in.



**Helpful Hint**  
Registration must be completed in one sitting.  
There is no Save function within the screens.

# AHP Participant Registration



**1** User Information    **2** Security Questions    **3** AHP Services Agreement    **4** Create Login Credentials and Submit    **5** Confirmation

Enter Profile Information for the New User:

First Name:\*

Last Name:\*

Email:\*

Confirm Email:\*

\* Asterisk indicates required field.

Next Cancel

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## Step 1

An AHP Participant will enter their name and email address to begin the creation of a User Profile. This person will later be identified as a Lead Sponsor Contact or Input Contact when an application is initiated.

Enter name and email address.

Do not use the Internet browser *Forward* or *Back* button to navigate AHP Online.

Instead, always click on *Next* or *Back* in AHP Online to navigate forward or back.

# AHP Participant Registration

The screenshot shows the 'AHP Online User Registration' page for FHLB DES MOINES. The page is divided into five steps: 1. User Information, 2. Security Questions, 3. AHP Services Agreement, 4. Create Login Credentials and Submit, and 5. Confirmation. Step 2 is currently active. The instructions state: 'Please answer three of the security questions of your choice:'. There are three security questions, each with a dropdown menu and a text input field for the answer. The questions are: 'What was your favorite place to visit as a child', 'What is the country of your ultimate dream vacation', and 'What was your dream job as a child'. Each answer field is marked with an asterisk (\*). At the bottom, there is a note: '\* Asterisk indicates required field.' and three buttons: 'Back', 'Next', and 'Cancel'. The footer contains the copyright notice: '© 2015 Federal Home Loan Bank of Des Moines. All rights reserved.'

**1** User Information    **2** Security Questions    **3** AHP Services Agreement    **4** Create Login Credentials and Submit    **5** Confirmation

Please answer three of the security questions of your choice:

Security Question 1 What was your favorite place to visit as a child

Answer 1\*

Security Question 2 What is the country of your ultimate dream vacation

Answer 2\*

Security Question 3 What was your dream job as a child

Answer 3\*

\* Asterisk indicates required field.

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## Step 2

Select and answer three security questions, which will be used if the UserID or password is forgotten.

# AHP Participant Registration



## AHP Online User Registration

1 ✓ User Information    2 ✓ Security Questions    3 AHP Services Agreement    4 Create Login Credentials and Submit    5 Confirmation

Please agree to the AHP Services Agreement by clicking on I Agree at the bottom of the page.\*



### FEDERAL HOME LOAN BANK OF DES MOINES AHP SERVICES AGREEMENT

This AHP Services Agreement (the "Agreement") contains the term and conditions that govern your access to the Federal Home Loan Bank of Des Moines' ("Bank") AHP Services. It is an agreement between the Bank and the sponsor/consultant ("AHP Participant"). This Agreement takes effect when you click an "I Agree" button or check box presented with these terms ("Effective Date"). You represent to the Bank that you have legal authority to bind the AHP Participant to the terms of this Agreement.

Section 1. Definitions.

(a) "AHP Application" shall mean all project and other information required by the Bank's AHP Implementation Plan ("Implementation Plan") that is prepared by the AHP Participant and approved by a Bank member for submission to the Bank.

(b) "AHP Procedures" shall mean the practices, instructions, procedures, and documentation requirements to be followed by the AHP Participant and the Bank under this Agreement and set forth in the Guide for Applicants, Implementation Plan or any successor documents as may be amended by the Bank from time to time. The Guide for Applicants and Implementation Plan will be posted on the Website (defined below). The AHP Procedures shall be deemed to be incorporated herein by reference.

Section 8. Preparing AHP Applications. During designated AHP funding rounds, the AHP Participant may prepare an AHP Application via the Website pursuant to the AHP Procedures. The AHP Participant agrees that all AHP Applications shall also be subject to the terms and conditions of any other applicable agreements then in effect, the Implementation Plan, and the Regulations. The AHP Participant understands and agrees that the Bank can only accept AHP Application submissions from Bank members. The Bank shall not consider any AHP Application prepared by the AHP Participant through the

I Agree    I Disagree

\* Asterisk indicates required field.

Back   Next   Cancel

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## Step 3

The Bank's AHP Services Agreement must be accepted by the AHP Participant in order to complete the registration process.

# AHP Participant Registration

The screenshot shows the 'AHP Online User Registration' form at the FHLB Des Moines. The progress bar at the top indicates five steps: 1. User Information, 2. Security Questions, 3. AHP Services Agreement, 4. Create Login Credentials and Submit (current step), and 5. Confirmation. The form fields are as follows:

- First Name: John
- Last Name: Smith
- Email: jsmith@fhlbdm.com
- Enter the displayed text image: \* sayer (with a 'Reset Image' button and a '?' icon)
- Login Credentials section:
  - Login ID\*: jsmith248
  - Password\*: [masked]
  - Confirm Password\*: [masked]

At the bottom, there is a note: '\* Asterisk indicates required field.' and three buttons: 'Back', 'Submit', and 'Cancel'. The footer contains the copyright notice: '© 2015 Federal Home Loan Bank of Des Moines. All rights reserved.'

## Step 4

The AHP Participant must choose a Login ID (aka “UserID”) and password. The password must:

- Contain a minimum of eight characters
- Begin with an alpha character (a-z)
- Contain a minimum of two alpha characters
- Contain at least two numeric characters (0-9), preferably embedded within the password instead of at the end
- Not contain more than two consecutive characters of the user’s account name
- Not be similar to the previous four passwords

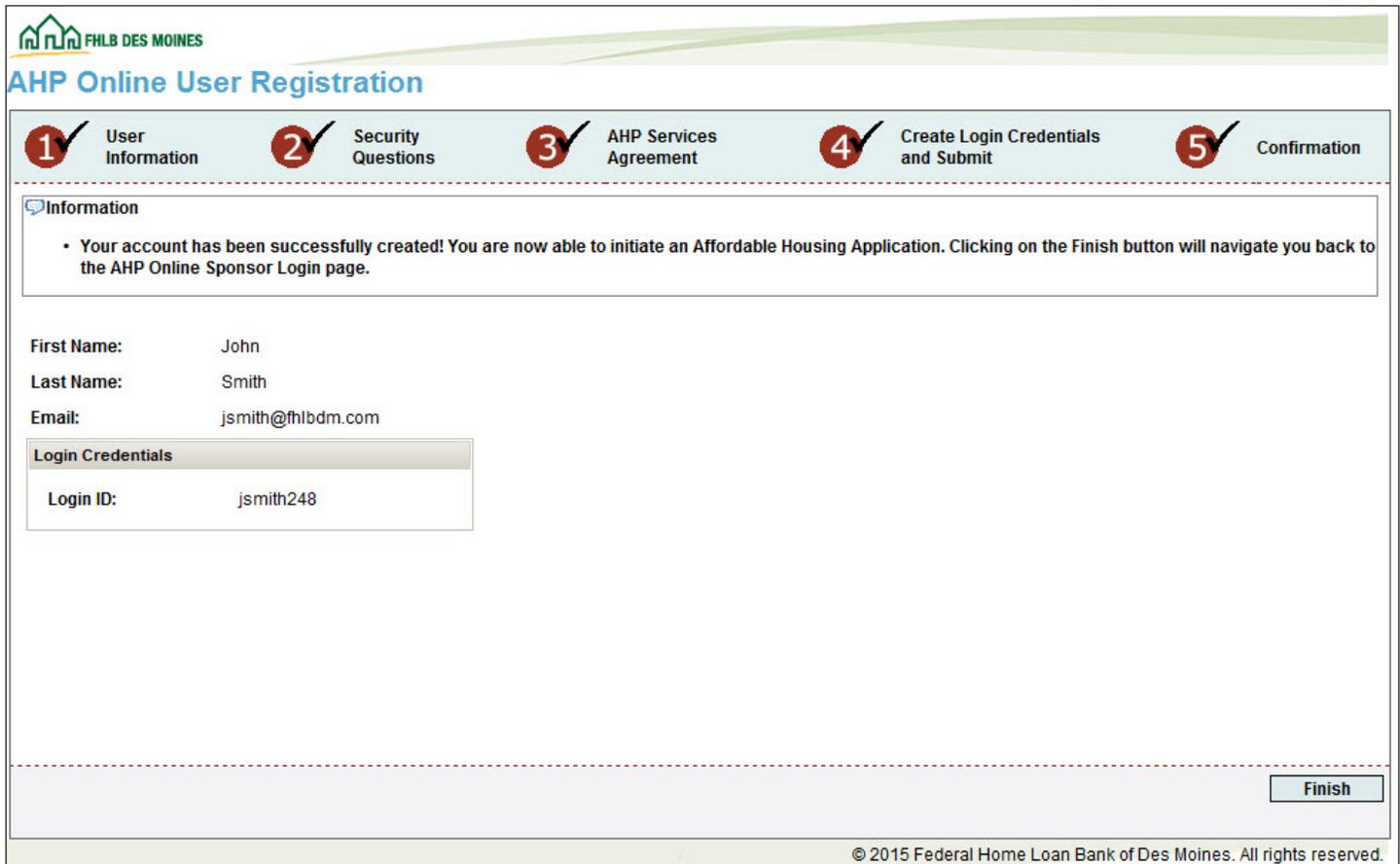
Enter the displayed text image and click on *Submit*.

**Passwords must be changed at least every 90 days but no more often than every 20 days.**

### Helpful Hint

Do not press the Enter key after typing the displayed text image. If you press Enter, the image will reset and you will not be able to move forward. Always click on Submit.

# AHP Participant Registration



**FHLB DES MOINES**

## AHP Online User Registration

1 ✓ User Information    2 ✓ Security Questions    3 ✓ AHP Services Agreement    4 ✓ Create Login Credentials and Submit    5 ✓ Confirmation

**Information**

- Your account has been successfully created! You are now able to initiate an Affordable Housing Application. Clicking on the Finish button will navigate you back to the AHP Online Sponsor Login page.

First Name: John  
Last Name: Smith  
Email: jsmith@fhlbdm.com

**Login Credentials**

Login ID: jsmith248

**Finish**

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## Step 5

The confirmation screen provides an overview of the registration.

Click on *Finish* to complete the process.

The screen will close, and the AHP Participant must log in to the system with their UserID and password.

# User Profile Setup

FHLB DES MOINESJohn Smith | LogoutCurrent as of March 30, 2015 at 4:10 PM CDT

## User Profile ?

**Edit Profile**

Login ID:	jsmith248	Cell Phone Number:	<input type="text"/>
Salutation*:	Dr. <input type="button" value="v"/>	Work Phone Number*:	<input type="text" value="5155555657"/> Extn: <input type="text"/>
First Name*:	<input type="text" value="John"/>	Fax Number:	<input type="text"/>
Middle Initial:	<input type="text"/>	Address Line1*:	<input type="text" value="800 Walnut Street"/>
Last Name*:	<input type="text" value="Smith"/>	Address Line2:	<input type="text"/>
Title/Position:	<input type="text"/>	ZIP*:	<input type="text" value="50309"/> Zip+4: <input type="text" value="3610"/> <input type="button" value="Lookup"/> ?
Email*:	<input type="text" value="jsmith@fhlbdm.com"/>	City:	DES MOINES Congressional District IA03
Confirm Email*:	<input type="text" value="jsmith@fhlbdm.com"/>	County:	POLK Census Tract 0110.01
		State:	IA CBSA 19780

\* Required to save the page

Once initial registration is complete, log back in to AHP Online. The first screen that appears will be the User Profile screen, where the AHP Participant associates with a new or existing organization.

**Important:** If the AHP Participant is associated with more than one organization, they must register as a separate user and create a separate User Profile for use with each organization (for example, a person is serving as Executive Director or is on the staff of more than one Project Sponsor organization that will be making AHP application).

## Step 1

Complete the User Profile details in the Edit Profile screen. Fields marked with an asterisk are required.

If the ZIP code is correct but not found after clicking on *Lookup*, call Community Investment at 800-544-3452, ext. 1173 to have the ZIP code added.

Note that the User Profile must be completed in one sitting. There is no *Save* function within these screens.

Click on *Save* to move forward.

# User Profile Setup

John Smith | Logout Current as of March 30, 2015 at 4:13 PM CDT

**Organization** ?

1 Select Organization    2 Organization Information    3 Service Area    4 Review & Submit    5 Confirmation

Select an option below.\*

Select an existing organization.  
 Create new organization.

Organization Name

*Please enter a partial or full lead sponsor name and click search.*

\* Asterisk indicates required field.

## Step 2

Select an existing organization or create a new organization. Organizations in the directory may be Project Sponsor organizations or consultant organizations.

For existing organizations, the system will search alphabetically for any part of the name of the organization that is entered. If the organization is not found, it may help to try other letter combinations. If the organization has previously been created in AHP Online, then it will be located in the search. If the AHP Participant believes an organization should exist in AHP Online but cannot locate it through a search, please contact Community Investment at 800-544-3452, ext. 1173.

After locating or creating the organization, the AHP Participant will be prompted to add the current address information. Address information is required for all organizations.

Click on *Next* to move forward.



**Helpful Hint**  
Search for an existing organization before creating a new one.

# User Profile Setup

John Smith | Logout Current as of March 30, 2015 at 4:13 PM CDT

 FHLB DES MOINES

## Organization ?

**1** Select Organization    **2** Organization Information    **3** Service Area    **4** Review & Submit    **5** Confirmation

Select an option below.\*

Select an existing organization.  
 Create new organization.

Organization Name

Organizations			
Select	Organization Name	City	State
<input type="radio"/>	Center City Housing Corporation	Duluth	MN
<input type="radio"/>	City of Brooklyn Park	Brooklyn Park	MN
<input type="radio"/>	City of Cape Girardeau	Cape Girardeau	MO
<input checked="" type="radio"/>	City of Des Moines	Des Moines	IA
<input type="radio"/>	City of Dubuque Housing Services Division	Dubuque	IA

1 / 5    » Last

\* Asterisk indicates required field.

Choose an existing organization from the list the search provides.

Click on *Next* to move forward.

# User Profile Setup

John Smith | Logout Current as of March 30, 2015 at 4:24 PM CDT

**Organization** ?

1 Select Organization   2 Organization Information   3 Service Area   4 Review & Submit   5 Confirmation

**Organization Information**

Organization Name\*

Organization Type\*

Phone Number\*

Fax Number

Website

**Mailing Address**

Address Line1\*

Address Line2

ZIP\*  ZIP+4\*   ?

City DES MOINES  
County POLK  
State IA

Other

**Services Provided\***

<input checked="" type="checkbox"/> Affordable Housing Development	<input type="checkbox"/> Employment Training
<input type="checkbox"/> Architectural/Engineering	<input type="checkbox"/> Financial Literacy
<input type="checkbox"/> Consulting	<input type="checkbox"/> Health Care Services
<input type="checkbox"/> Counseling Services (mental health)	<input type="checkbox"/> Housing Counseling (pre and post)
<input type="checkbox"/> Counseling Services (residential support)	<input type="checkbox"/> Job Training/Welfare to Work
<input type="checkbox"/> Counseling Services (substance abuse)	<input type="checkbox"/> Legal
<input type="checkbox"/> Day Care/Youth Programs	<input type="checkbox"/> Office of Minority and Women Inclusion (OMWI)
<input type="checkbox"/> Education	<input type="checkbox"/> Property Management
<input type="checkbox"/> Elderly Services	<input type="checkbox"/> Special Needs Housing

\* Asterisk indicates required field.

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## Step 3

Add or edit the Organization Information, including the correct address and Services Provided.

Click on *Next* to move forward.

The AHP Participant must ensure that the ZIP+4 is correct by checking at USPS.com.

If the ZIP code is correct but not found, call Community Investment at 800-544-3452, ext. 1173 to have the ZIP code added.

# User Profile Setup

John Smith | Logout Current as of March 30, 2015 at 4:21 PM CDT

**Organization** ?

1 Select Organization   2 Organization Information   3 Service Area   4 Review & Submit   5 Confirmation

Does the organization service the entire United States of America?\*  Yes  No

Does the organization service multiple states?\*  Yes  No

State\*

Does the organization service the entire state?\*  Yes  No

**County**

Select County(ies)\*

PAGE	>	POLK
PALO ALTO	>>	
PLYMOUTH	<	
POCAHONTAS	<<	
POTTAWATTAMIE		

Does the organization service the entire county(ies) selected?\*  Yes  No

**Municipality(ies)**

Enter Municipality\*

<input type="text"/>	Add	Des Moines
	Remove	

Does the organization service the entire municipality(ies) selected?\*  Yes  No

\* Asterisk indicates required field.

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## Step 4

Enter the Service Area for the organization.

Click on *Next* to move forward.

 **Helpful Hint**  
If problems arise with selecting Yes or No when selecting the state, select a different state, such as Iowa, and then re-select Illinois. The counties will appear again.

 **Helpful Hint**  
Click on the state to highlight it, and then click on the arrow pointing to the right to move the state from the left to the right.

# User Profile Setup

John Smith | Logout Current as of March 30, 2015 at 4:30 PM CDT

**FHLB DES MOINES**

## Organization ?

1 Select Organization   2 Organization Information   3 Service Area   4 Review & Submit   5 Confirmation

---

**Organization Information**

Organization Name City of Des Moines  
Organization Type Government  
Services Provided Affordable Housing Development  
Phone Number  
Fax Number  
Website  
Mailing Address

**Service Area**

Does the organization service the entire United States of America? no  
Does the organization service multiple states? no  
State Iowa  
Does the organization service the entire state? no  
Selected Counties   
Does the organization service the entire county(ies) selected? no  
Selected Municipalities   
Does the organization service the entire municipality(ies) selected? yes

## Step 5

Review the Organization Information and click on *Submit*.

If it is necessary to make a correction, use the *Back* button located in the lower right-hand section of the page to return to the Step requiring correction.

# User Profile Setup

John Smith | Logout Current as of March 30, 2015 at 4:38 PM CDT

**Organization** ?

1 Select Organization    2 Organization Information    3 Service Area    4 Review & Submit    5 Confirmation

---

**Organization Information**

Organization Name City of Des Moines  
Organization Type Government  
Services Provided Affordable Housing Development  
Phone Number  
Fax Number  
Website  
Mailing Address

**Service Area**

Does the organization service the entire United States of America? no  
Does the organization service multiple states? no  
State Iowa  
Does the organization service the entire state? no  
Selected Counties   
Does the organization service the entire county(ies) selected? no  
Selected Municipalities   
Does the organization service the entire municipality(ies) selected? yes

## Step 6

The last screen is confirmation that the AHP Participant has successfully associated with an organization.

Click on *Finish*.

You will be routed to the AHP Online Application where you may initiate an Application. Before instruction on initiating an application, instruction will be provided on editing a User Profile.



**Helpful Hint**  
Please note that users cannot go back to the User Profile screen from the Organization screen to correct an error or change information after the Steps are finished. If a change is needed edit the User Profile in AHP Online from the Profile tab.

# User Profile *Edit Profile*

John Smith | Logout Current as of April 28, 2015 at 4:40 PM CDT  
Home | Messages (0) | Guides/Info

My Applications My Projects **Profile**

**My Applications**

You are not associated with any applications from the most current funding rounds.

**Funding Round Information**  
Application Deadline: June 30, 2015, at 4:30 p.m. CT.

If you have any questions regarding the AHP program, please contact us at 800-544-3452 ext-1173.

**Hours of Operation**  
AHP Online system hours are from 6:30 a.m. to midnight CT.  
Community Investment hours of operation are from 8:00 a.m. to 4:00 p.m. CT, Monday through Friday.

**DSM Implementation Plan**

**Terms Of Use**

John Smith | Logout Current as of March 30, 2015 at 4:41 PM CDT  
Home | Messages (0) | Guides/Info

My Applications My Projects **Profile**

**User Profile** ?

**Edit Profile** | **Change Password** | **Change Security Questions**

Login ID: jsmith248

Salutation:\* Dr.

First Name:\* John

Middle Initial:

Last Name:\* Smith

Title/Position:

Email:\* jsmith@fhlbdm.com

Confirm Email:\* jsmith@fhlbdm.com

Cell Phone Number:

Work Phone Number:\* 5155555657  Extn:

Fax Number:

Address Line1\* 800 Walnut Street

Address Line2

ZIP\* 50309  Zip+4 3610  **LookUp** ?

City DES MOINES  Congressional District IA03

County POLK  Census Tract 0110.01

State IA  CBSA 19780

\* Required to save the page

**Save** **Undo**

The AHP Participant can make changes to their User Profile by selecting *Edit Profile*.

The *Edit Profile* screen allows the User to change name and address information.

## User Profile *Edit Profile*

The screenshot shows the user profile management interface for FHLB Des Moines. At the top, the user is identified as John Smith with a Logout link. The current date and time are March 30, 2015 at 4:46 PM CDT. Navigation links for Home, Messages (0), and Guides/Info are provided. The main navigation bar includes My Applications, My Projects, and Profile. The 'User Profile' section is active, with sub-tabs for Edit Profile, Change Password (highlighted in red), and Change Security Questions. The 'Change Password' form contains three input fields: 'Current Password:\*', 'New Password:\*' (with a help icon), and 'Confirm New Password: \*'. A red asterisk indicates required fields. At the bottom, there is a 'Save' button and an 'Undo' button. A note at the bottom left states '\* Required to save the page'.

The *Change Password* screen allows the user to change the existing password.

Users cannot change their password more than once in a 24-hour period.

# User Profile *Edit Profile*

The screenshot shows the 'User Profile' page for John Smith. The page has a header with the FHLB Des Moines logo, the user's name 'John Smith | Logout', and the current date and time 'Current as of March 30, 2015 at 4:52 PM CDT'. Below the header are navigation links for 'My Applications', 'My Projects', and 'Profile'. The main content area is titled 'User Profile' and contains three tabs: 'Edit Profile', 'Change Password', and 'Change Security Questions'. The 'Change Security Questions' tab is active. The form prompts the user to 'Please answer the Security Questions of your choice:' and lists three questions with dropdown menus for selection and text input fields for answers. The questions are: 'What was your favorite place to visit as a child', 'What is the country of your ultimate dream vacation', and 'What was your dream job as a child'. There is also a 'Current Password:' field. At the bottom of the form, there is a note '\* Required to save the page' and two buttons: 'Save' and 'Undo'.

The *Change Security Questions* screen allows users to choose different questions or change their answers.



## Helpful Hint

Always remember to click on *Save* on the bottom-right corner of the screen to complete an edit.

# Initiate Application

The screenshot shows the user interface for John Public. At the top, the user is logged in as 'John Public | Logout' and the current date and time are 'Current as of March 31, 2015 at 8:08 AM CDT'. The FHLB DES MOINES logo is in the top left. A navigation bar contains 'My Applications', 'My Projects', and 'Profile'. Below this, a dropdown menu is open showing 'Home' and 'Initiate Application'. The main content area displays the message: 'You are not associated with any applications from the most current funding rounds.' On the right side, there is a yellow information box containing the following text:

**Funding Round Information**  
Application Deadline: June 30, 2015, at 4:30 p.m. CT.

If you have any questions regarding the AHP program, please contact us at 800-544-3452 ext-1173.

**Hours of Operation**  
AHP Online system hours are from 6:30 a.m. to midnight CT.

Community Investment hours of operation are from 8:00 a.m. to 4:00 p.m. CT, Monday through Friday.

**DSM Implementation Plan**

**Terms Of Use**

At the bottom of the page, the copyright notice reads: '© 2015 Federal Home Loan Bank of Des Moines. All rights reserved.'

The next step in the process is to Initiate Application. AHP Participants may initiate as many applications as they plan to submit for the associated Project Sponsor in the competitive AHP round.

Input Contacts may initiate an application, but are unable to edit Lead Contact (Project Sponsor), Input Contact (Project Sponsor or consultant), or Member Contact information once the application is initiated. After the application is initiated, only the Lead Contact can edit that information.

Input Contacts may complete an application on behalf of the Lead Contact, but cannot Sponsor Approve an application. The Lead Contact must Sponsor Approve the application.

## Helpful Hint

After an application is initiated, the Member Contact(s) selected will be able to view the application in AHP Online. The member will not be able to make edits or Member Approve until the application's status is Sponsor Approved.

# Initiate Application

John Public | Logout Current as of March 31, 2015 at 8:27 AM CDT  
Home | Messages (0) | Guides/Info

My Applications My Projects Profile

## Initiate Application ?

- 1 Application Information
- 2 Select Lead Contacts
- 3 Select Input Role
- 4 Select Member
- 5 Review and Submit
- 6 Confirmation

Project Name\*

Project Type\*

Activity Type(s)\*  
 Acquisition  
 New Construction  
 Rehabilitation

ZIP\*   ?

City DES MOINES

County POLK

State IA

*Please note that once the application has been initiated, neither the Project Type nor the Activity Type can be changed.*

**ZIP Code HELP:**  
Before clicking Next, enter Application's ZIP Code and click Lookup to fill in the city, state, and county fields.  
  
*ZIP Code will be used to set development cost guidelines by area in the feasibility analysis process.*

\* Asterisk indicates required field.

## Step 1

Enter project information including Project Type and Activity Type.

Once an application is initiated, it will not be possible to edit the Project Type or Activity Type. It is important to choose the correct Project Type and Activity Type for the project during the Initiate Application process.

### Helpful Hint

The Activity Type refers to the project scope, not what the AHP subsidy will be used to fund. The use of the AHP subsidy is a question asked later in the application process.

The AHP Participant must ensure that the ZIP+4 is correct by checking at [USPS.com](http://USPS.com). If the ZIP code is correct but not found, call Community Investment at 800-544-3452, ext. 1173 to have the ZIP code added.

Click on *Next* to move forward.

# Initiate Application

FHLB DES MOINESJohn Public | LogoutCurrent as of March 31, 2015 at 8:27 AM CDT

Home | Messages (0) | Guides/Info

My ApplicationsMy ProjectsProfile

## Initiate Application ?

1  
Application Information

2  
Select Lead Contacts

3  
Select Input Role

4  
Select Member

5  
Review and Submit

6  
Confirmation

Project Name*	<input type="text" value="2015 Application"/>	<i>Please note that once the application has been initiated, neither the Project Type nor the Activity Type can be changed.</i>
Project Type*	<input type="text" value="Home Ownership"/>	
Application is Consumer Driven or Sponsor Driven?*	<div style="border: 1px solid #0070C0; padding: 2px;"><input type="text" value="Consumer Driven"/> <input type="text" value="Sponsor Driven"/></div>	
ZIP*	<input type="text" value="50309"/> <input type="button" value="Lookup"/> <span style="font-size: 0.8em;">?</span>	
City	DES MOINES	
County	POLK	
State	IA	

\* Asterisk indicates required field.

Homeownership projects must choose either *Consumer Driven* or *Sponsor Driven*. These include:

**Consumer-driven acquisition projects:** AHP subsidy is used for new construction, rehabilitation, and/or down payment and closing cost assistance in connection with a homebuyer purchase of an owner-occupied unit *on the open market*.

**Consumer-driven rehabilitation projects:** AHP subsidy is used for rehabilitation of existing owner-occupied units and does not involve a homebuyer purchase.

**Sponsor-driven new construction or rehabilitation:** AHP subsidy is used for new construction, rehabilitation, and/or down payment and closing cost assistance in connection with a homebuyer purchase of a unit that has been developed and sold by the sponsor. The sponsor must be integrally involved in the project by exercising control over development activities including the acquisition of land or buildings, the construction or rehabilitation of owner-occupied units, and sale of the completed units.

Click on *Next* to move forward.

✓

### Helpful Hint

Make sure the project reflects the correct homeownership driver (consumer or sponsor). The driver cannot be edited once the application is initiated.

The AHP Participant must ensure that the ZIP+4 is correct by checking at USPS.com.

If the ZIP code is correct but not found, call Community Investment at 800-544-3452, ext. 1173 to have the ZIP code added.

# Initiate Application

John Public | Logout Current as of March 31, 2015 at 8:34 AM CDT  
Home | Messages (0) | Guides/Info

My Applications My Projects Profile

## Initiate Application ?

- Application Information
- Select Lead Contacts
- Select Input Role
- Select Member
- Review and Submit
- Confirmation

*The Lead Sponsor is responsible for the AHP subsidy for the entire AHP compliance period : 5 years for homeownership and 15 years for rental projects from project completion.*

Organization Name

Organizations			
Select	Organization Name	City	State
<input type="radio"/>	Center City Housing Corporation	Duluth	MN
<input type="radio"/>	City of Brooklyn Park	Brooklyn Park	MN
<input type="radio"/>	City of Cape Girardeau	Cape Girardeau	MO
<input checked="" type="radio"/>	City of Des Moines	DES MOINES	IA
<input type="radio"/>	City of Dubuque Housing Services Division	Dubuque	IA

1 / 5 Last

*(Select at least 1 and at most 2 Lead Contacts)*

Contacts for City of Des Moines	
Name	Select
John Smith	<input type="checkbox"/>
John Public	<input checked="" type="checkbox"/>

1 / 1

## Step 2

Choose the Project Sponsor organization and the contact(s) that will be the Lead Sponsor Contact. See definition of a Lead Sponsor Contact in the glossary.

To search for an organization, enter all or part of the organization name. The system will search using the information the AHP Participant has provided in the User Profile Setup at registration.

The organization search list includes all types of organizations, including Project Sponsor and consultant organizations. The Lead Sponsor Contact must be associated with the Project Sponsor organization.

If the Project Sponsor organization associated with the Lead Sponsor Contact does not appear in the search list, the AHP Participant must complete a new registration and create the organization in the User Profile Setup.

Contacts for the Project Sponsor organization must have registered as AHP Participants and been associated with the Project Sponsor organization to appear on the organization's contacts list.

The contacts list must eventually include all contacts from the Project Sponsor organization that will be associated with the project through its complete life cycle, from application through project completion and long-term monitoring. Initially it must include all contacts responsible for application.

From the list select at least one (1) and at most two (2) Lead Sponsor Contacts.

Click on *Next* to move forward.

# Initiate Application

John Public | Logout Current as of March 31, 2015 at 8:37 AM CDT  
Home | Messages (0) | Guides/Info

My Applications My Projects Profile

## Initiate Application ?

- Application Information
- Select Lead Contacts
- Select Input Role
- Select Member
- Review and Submit
- Confirmation

Organization Name

Organizations			
Select	Organization Name	City	State
<input checked="" type="radio"/>	City of Des Moines	DES MOINES	IA

1 / 1

Contacts for City of Des Moines	
Name	Select
John Smith	<input type="button" value="Save"/>

1 / 1

*(Select at most 3 Input Contacts)*

Selected Contacts with Input Role		
Organization	Name	Delete

**Please Note:**

- At most three contacts can be selected as input role from multiple organizations.
- Please click NEXT after selecting the Contacts to save your changes.

## Step 3

Enter the Input Contact(s) if there will be person(s) other than the Lead Sponsor Contact inputting information in AHP Online. Follow the same directions used to enter the Lead Sponsor Contact on the previous screen, except that consultant organizations may be identified as Input Contact.

More than one contact from multiple organizations can be given an Input Role for an application on this screen.

If there is no need for an Input Contact, click on *Next* with no information added.

# Initiate Application

John Public | Logout Current as of March 31, 2015 at 8:40 AM CDT  
Home | Messages (0) | Guides/Info

My Applications My Projects Profile

## Initiate Application

1 Application Information 2 Select Lead Contacts 3 Select Input Role 4 Select Member 5 Review and Submit 6 Confirmation

Member Name

Select	Member Name
<input type="radio"/>	American Bank Of The North
<input type="radio"/>	American Bank, National Association
<input checked="" type="radio"/>	American Federal Bank
<input type="radio"/>	American Heritage National Bank
<input type="radio"/>	American Investors Bank And Mortgage

First « 2 / 6 » Last

(Select at least 1 and at most 3 Member contacts.)

Name	Select
	<input checked="" type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>

« 1 / 1 »

## Step 4

Select the Member and Member Contact(s). At least one (1) and at most three (3) Member Contacts must be chosen to successfully initiate an application. The Member Contacts must be Authorized AHP Users from eAdvantage.

To search for a member, enter all or part of the member name. The system will search using the information the user has provided.

If the Member Contact screen does not list a Member Contact after searching for one, it is because the member has not registered an Authorized AHP User in eAdvantage.

An AHP Participant is unable to initiate an application until the Member identifies an Authorized AHP User.

AHP Participants should contact their member institution to register an Authorized AHP User in eAdvantage in order to move forward in the application process.

# Initiate Application

FHLB DES MOINES John Public | Logout Current as of March 31, 2015 at 8:42 AM CDT  
Home | Messages (0) | Guides/Info

My Applications My Projects Profile

## Initiate Application ?

1 Application Information 2 Select Lead Contacts 3 Select Input Role 4 Select Member 5 Review and Submit 6 Confirmation

Project Name: 2015 Application  
Project Type: Rental  
Activity Type(s): Acquisition  
ZIP: 50309  
City: DES MOINES  
County: POLK  
State: IA

Selected Lead Contacts	
Organization	Name
City of Des Moines	John Public

Selected Contacts with Input Role	
Organization	Name
City of Des Moines	John Smith

Selected Member Contacts	
Member	Name
American Federal Bank	

## Step 5

This screen is an overview of the application information entered. Review this information and click on *Submit*.

If changes need to be made, use the *Back* button on the bottom-right corner of the screen to navigate to the page that needs to be updated.

# My Applications

FHLB DES MOINES John Public | Logout Current as of March 31, 2015 at 8:43 AM CDT

[Home](#) | [Messages \(0\)](#) | [Guides/Info](#)

[My Applications](#) [My Projects](#) [Profile](#)

## Initiate Application ?

**1** ✓ Application Information**2** ✓ Select Lead Contacts**3** ✓ Select Input Role**4** ✓ Select Member**5** ✓ Review and Submit**6** ✓ Confirmation

Project Name	2015 Application
Project Type	Rental
Activity Type(s)	Acquisition
ZIP	50309
City	DES MOINES
County	POLK
State	IA

Selected Lead contacts	
Organization	Name
City of Des Moines	John Public

Selected Contacts with Input Role	
Organization	Name
City of Des Moines	John Smith

Selected Member Contacts	
Member	Name
American Federal Bank	

## Step 6

The last screen of the Initiate Application process is the Confirmation. Click on *Finish*. The application will not be initiated until the user clicks on *Finish*.

Be sure to complete both the Review and Submit screen and the Confirmation screen in a timely manner or AHP Online will time out and the Initiate Application process will need to be started from the beginning.

# My Applications

The My Applications page is the first screen the AHP Participant will view once logged in to AHP Online.

This screen allows AHP Participants to locate all initiated applications with which they are associated.

To view an individual application, click on its Application Number.

## Application Status

### Pending

The application is initiated, but is not complete and has not yet been Sponsor Approved.

### Sponsor Approved

The Project Sponsor's Lead Sponsor Contact has approved the application and received confirmation of approval via email. The application is awaiting Member Approval.

### Member Approved

The member has completed the Member Involvement screens, reviewed the application, and approved the application. *Member Approved* status indicates that the application has been completed and submitted to Community Investment for review. Only applications with *Member Approved* status are considered complete and ready for review. The application is read-only for sponsors and members at this point.

# AHP Online Application Process *General Information*

John Public | Logout Current as of March 31, 2015 at 8:49 AM CDT

My Applications | Home | Messages (0) | Guides/Info

Project Name: 2015 Application  
Application Number: 10000047

---

Application    General Information    Scoring    Feasibility

## Application Home

Application Status Pending  
Funding Round 2015A  
Round Deadline 06/30/2015

Description	Status
<b>General Information</b>	
Application Details : Application Information	✗
Application Details : Site Information	✗
Application Details : Site Parcel	✗
Application Details : Fair Housing	✗
Application Details : Subsidy Amount and Uses of Funds	✗
<b>Scoring</b>	
Donated Property : Donation/Discount Information	✗
Donated Property : Donated/Discounted Evidence	✗
Sponsorship By Nonprofit : Ownership Structure	✗
Sponsorship By Nonprofit : Organization Information	✗
Targeting	✗
Housing for the Homeless	✗
Empowerment	✗
First District Priority : Special Needs	✗
First District Priority : In-District Project	✗
Second District Priority : Native American and/or Rental Housing Preservation	✗
Community Stability	✗
<b>Feasibility</b>	
Financial Feasibility : Import Spreadsheet	✗
Financial Feasibility : Feasibility Analysis	✗
Financial Feasibility : Commitment Letters	✗
Displacement	✗
Sponsor Role	✗
Primary Developer	✗
Development Team : Role Selection	✗
Development Team : Team Members	✗
Disclosure	✗
Market Study	✗
Project Timeline	✗

✗ Not Visited  
✓ In Progress  
✓ Complete  
! Modified by Community Investment Group staff

**DSM Implementation Plan**

**Need Help?**  
Contact the Community Investment at 800-544-3452 ext-1173.

**AHP Application**  
It is recommended that you print the application for your records after the application has been approved by the sponsor.

**Application Attachments**

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Clicking on the individual Application Number opens the AHP Online Application Home screen, which provides an overview of the status of each application section:

- ✗ – Not started
- ✓ – Started, but information is missing
- ✓ – Complete

It is important to complete the tabbed sections in order. Skipping around may cause error messages to appear during the application entry process. If a box under one tab is not selected, it may not trigger the necessary boxes to appear under another tab.

Users may navigate the application by clicking on the screen links under the Description column.

# AHP Online Application Process *General Information*

## Application Details: *Application Information*

John Public | Logout Current as of March 31, 2015 at 8:51 AM CDT  
My Applications | Home | Messages (0) | Guides/Info

Project Name: 2015 Application  
Application Number: 10000047

Application | General Information | Scoring | Feasibility

### Application Details ?

Application Information | Site Information | Site Parcel Information | Fair Housing | Subsidy Amount and Uses of Funds

Project Name\*

Project Type

Activity Type(s)

Project Description\*

*You have 3000 characters remaining for your description.*

Will the project fall into one of the following categories?\*

- HUD 811
- HUD 202
- Permanent Supportive Housing
- None

Will the project have single-room occupancy (SRO) units available for occupancy?  Yes  No

Will the project use any Federal Government property, excluding Housing and Urban Development (HUD) owned property?  Yes  No

Will the project use any HUD owned property?  Yes  No

Will the project be a mixed-use project (i.e. a project that includes both housing units and income-generating commercial space)?  Yes  No

Will any of the units involved in this project be located in a rural area?  Yes  No

Number of rural units

*At least one of the following questions must be answered Yes (if the project includes both single and multi-family buildings, indicate Yes for both questions)*

Will the project be a multi-family structure with five or more dwelling units?  Yes  No

Will the project be a single-family structure with one to four dwelling units?  Yes  No

\* Required to save the page  
♦ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.

[Next>](#)

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The next step in the application process is to enter the Application Information.

The Project Name is required and should be the same name entered on the Initiate Project screen. It can be edited before an application is approved, but not after.

The Project Type and Activity Type are display-only. It cannot be updated after the application is initiated. If you need to change either you will need to initiate a new application.

**Project Description:** The Project Description field must include information on project type (single-family or multi-family), type of development, unit size, construction type, project amenities, population to be served, and any other special project features.



### Helpful Hint

Remember that screens in AHP Online must have some data entry every 15 minutes or the system will automatically log off. Save frequently.



### Helpful Hint

It may be helpful to draft the project description or other text in a separate document and then "cut and paste" it into AHP Online; however, the text boxes are limited to 3,000 or 1,000 characters and text longer than that will be truncated. Also, do not use special characters such as \$ or & within a text box or in a numeric field.

**Save each screen after data entry.**

# AHP Online Application Process *General Information*

## Application Details: *Site Information*

The screenshot shows the 'Site Information' tab of the 'Application Details' section. The page header includes the FHLB Des Moines logo, user information 'John Public | Logout', and the current date and time 'Current as of March 31, 2015 at 9:01 AM CDT'. Navigation links for 'My Applications | Home | Messages (0) | Guides/Info' and application details like 'Project Name: 2015 Application' and 'Application Number: 10000047' are visible. The main content area has tabs for 'Application Information', 'Site Information' (selected), 'Site Parcel Information', 'Fair Housing', and 'Subsidy Amount and Uses of Funds'. The 'Site Information' tab contains a text input field for 'City or County' with 'Des Moines' entered, a state dropdown menu with 'IA' selected, and radio buttons for 'Is the project single site?' with 'Yes' selected. An 'Add Site' button is present. A red-bordered warning box at the bottom states 'To submit your changes please click Save before exiting this page.' with 'Save' and 'Undo' buttons. Navigation links '<Previous' and 'Next>' are at the bottom.

AHP Participants must specify whether the project is a single-site or multi-site project and provide the address(es) of all known sites. If the project will serve more than one state, please choose *Multi-state* from the drop-down menu.

# AHP Online Application Process *General Information*

## Application Details: *Site Information*

The screenshot shows the 'Application Details' page for 'Site Information'. At the top, it displays the user 'John Public | Logout' and the current date 'Current as of March 31, 2015 at 9:01 AM CDT'. Navigation links include 'My Applications | Home | Messages (0) | Guides/Info'. The project name is '2015 Application' and the application number is '10000047'. The main navigation bar includes 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Application Details' section has tabs for 'Application Information', 'Site Information', 'Site Parcel Information', 'Fair Housing', and 'Subsidy Amount and Uses of Funds'. The 'Site Information' tab is active, showing instructions to enter project location details. A form contains fields for City (Des Moines), State (IA), and a radio button for 'Is the project single site?' (Yes selected). Below this is an 'Add Site' button. A 'Site' modal window is open, containing fields for 'Is the address known?' (Yes selected), 'Address Line1\*' (123 Main Street), 'Address Line2', 'ZIP\*' (50309), 'Zip+4\*' (3610), and a 'Lookup' button. It also displays location data: City (DES MOINES), County (POLK), State (IA), Congressional District (IA03), Census Tract (0110.01), and CBSA (19780). Other fields include 'Number of Units\*' (5), 'Targeted Area\*' (Not Applicable), 'Appraisal Date', 'Acquisition Price\*', 'Appraised Value', 'Is the site donated or discounted?', 'Is the Site Rural?' (Yes selected), 'Is the property located on Native Trust Land?' (No selected), 'Property is a Foreclosure, REO, or Short Sale' (Not Applicable), 'Dwelling type\*' (Multifamily Low Rise (1-4 floors)), and 'Does the member applicant have any current or past financial or ownership interest in the property?' (No selected). A 'Browse...' button is next to the 'Attach an "as is" appraisal or documentation supporting the value of the property' field. At the bottom of the form, there are 'Update Site' and 'Cancel' buttons. A footer note states '\* Required to save the page' and 'To submit your changes please click Save before exiting this page.' with 'Save' and 'Undo' buttons. Navigation links '<Previous' and 'Next>' are also present.

### Address(es) Known

Enter the address of the first (or only) site in the project. Fill in the required information and click on the *Update Site* button. This button will add the site to the site page.

When all sites have been added, save the page.

If the project has multiple sites, click on *Add Site* again. Complete the required information and click on *Update Site* after each site addition. Add as many sites as the project includes.

## AHP Online Application Process *General Information*

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**If the page is not saved after sites have been added, the site information will be lost and will need to be input again.**

# AHP Online Application Process *General Information*

---

## **Application Details:** *Site Information*

### **ZIP+4 and Census Tract Lookup**

For each site, the AHP Participant must verify the ZIP+4 by going to [USPS.com](https://usps.com) and looking up the site address.

Once the ZIP+4 is entered and the AHP Participant clicks on *Lookup*, AHP Online will automatically show the site census tract. The AHP Participant must verify that the census tract is correct by going to [FFIEC.gov](https://ffiec.gov). If the census tract shown for the site in AHP Online is incorrect, call Community Investment at 800-544-3452, ext. 1173 before the application is Sponsor Approved.

**Homeownership Projects:** Single-site homeownership projects with multiple addresses (e.g., a condominium building with unit numbers) must add a site for each unit. The total number of sites should equal the total number of unit addresses.

**Donated or Discounted Sites:** If a project site is donated or discounted, the AHP Participant must choose Donated or Discounted from the drop-down menu on this screen.

**Appraisal:** An appraisal is required for the site to document acquisition cost if:

- If there is any current or past financial or ownership interest in the project site by the member;
- If there is an identity of interest between the buyer and seller;
- If the site is a foreclosure, real estate owned (REO), or a short sale; or
- If the site is discounted.

Appraisal is not required if the site is donated.

A third-party appraisal must be completed within 6 months of the earlier of the conveyance date or AHP application deadline. Property valuations including tax assessor's valuation or an independent comparative market valuation may be acceptable in lieu of an appraisal at the discretion of the Bank.

**Short-Sale Projects:** The FHLB defines a short sale as having two characteristics: 1) the proceeds from selling the property are insufficient to satisfy the balance of the debts secured by liens against the property; and 2) the lien holder agrees to release their lien on the real estate in exchange for less than the amount owed on the debt.

**Number of Units:** This indicates the number of units to be built or rehabilitated. It should be the final number of units at completion for each site added.

# AHP Online Application Process *General Information*

## Application Details: *Site Information*

The screenshot shows the 'Application Details' section of the AHP Online application process. The user is logged in as 'John Public'. The current date and time are 'March 31, 2015 at 9:07 AM CDT'. The project name is '2015 Application' and the application number is '10000047'. The form is titled 'Application Details' and has tabs for 'Application Information', 'Site Information', 'Site Parcel Information', 'Fair Housing', and 'Subsidy Amount and Uses of Funds'. The 'Site Information' tab is active. The form contains the following fields and instructions:

- Enter your project's city or county EXACTLY as you would like it to appear on official documentation (e.g. Des Moines, Hennepin County, Lincoln and Warren counties). For projects serving more than one state, leave blank. (Field: Des Moines)
- Select the project's state. For projects serving more than one state, choose "Multi State".\* (Field: IA)
- Is the project single site?\*  Yes  No
- Buttons: Add Site, Update Site, Cancel
- Is the address known?\*  Yes  No
- Once sites are identified, scoring criteria will be confirmed against identified address(es). If identified address(es) do not meet scoring criteria, a modification is necessary which could trigger repayment of the AHP subsidy.
- Enter the street address (optional) and the 5-digit zip code (mandatory) that is closest to the project site. Enter the Zip+4 if it is known.
- Address Line1: 801 Walnut Street
- Address Line2: (empty)
- ZIP\*: 50309
- Zip+4: 3610
- Lookup button with a help icon
- City: DES MOINES
- County: POLK
- State: IA
- Congressional District: IA03
- Census Tract: 0110.01
- CBSA: 19780
- Further define the geographical area of the site with the unknown address (e.g., neighborhood, census tract, etc.).\*
- Text area for description with a scroll bar.
- Message: You have 3000 characters remaining for your description.
- Footer: \* Required to save the page. Required before Sponsor Approval. To submit your changes please click Save before exiting this page. Save, Undo buttons.
- Navigation: <Previous, Next>

### Single-Site Project With Unknown Address

Projects with an unknown site address should indicate an address near the anticipated site location.

If an address is not available, the AHP Participant must enter a five-digit ZIP code (mandatory) for the area closest to the anticipated project site.

If an intersection is used as the closest address to an unknown single site and the ZIP+4 is unknown, the AHP Participant should locate the closest address to the intersection to find the ZIP+4 on [USPS.com](http://USPS.com).

Once the ZIP+4 is entered and the AHP Participant clicks on *Lookup*, AHP Online will automatically show the site census tract. The AHP Participant must verify that the census tract is correct by going to [FFIEC.gov](http://FFIEC.gov). If the census tract shown for the site in AHP Online is incorrect, call Community Investment at 800-544-3452, ext. 1173 before the application is Sponsor Approved.

# AHP Online Application Process *General Information*

## Application Details: *Site Information*

John Public | Logout Current as of March 31, 2015 at 9:09 AM CDT

My Applications | Home | Messages (0) | Guides/Info

Project Name: 2015 Application  
Application Number: 10000047

Application    General Information    Scoring    Feasibility

### Application Details ?

Application Information    **Site Information**    Site Parcel Information    Fair Housing    Subsidy Amount and Uses of Funds

Enter your project's city or county EXACTLY as you would like it to appear on official documentation (e.g. Des Moines, Hennepin County, Lincoln and Warren counties). For projects serving more than one state, leave blank.

Select the project's state. For projects serving more than one state, choose "Multi State".\*

Is the project single site?\*  Yes  No

How many sites are part of the project?\*

Are the addresses for all the sites known?\*  Yes  No

How many site addresses are known?\*

**Site**

Once sites are identified, scoring criteria will be confirmed against identified address(es). If identified address(es) do not meet scoring criteria, a modification is necessary which could trigger repayment of the AHP subsidy.

*Enter an address that is representative of the sites with unknown addresses and is the approximate geographical center of those sites (i.e., the central site). If the sites with unknown addresses are scattered across a wide geographical area, enter the address of the sponsor.*

Address Line1*	<input type="text"/>	ZIP*	<input type="text"/>	Zip+4*	<input type="text"/>	<input type="button" value="Lookup"/> <span style="float: right;">?</span>
Address Line2	<input type="text"/>	City	Congressional District			
		County	Census Tract			
		State	CBSA			

Further define the geographical area(s) of the sites with unknown addresses (e.g., neighborhoods, counties, state-wide, etc.).\*

*You have 3000 characters remaining for your description.*

\* Required to save the page

◆ Required before Sponsor Approval

<Previous

Next>

### Multi-Site Project With Unknown Addresses

Projects with multiple unknown sites should indicate an address near the middle of the anticipated target area. This may be the sponsor address if it is in the target area. The address must include the ZIP+4.

### ZIP+4 and Census Tract Lookup

The AHP Participant must verify the ZIP+4 by going to [USPS.com](http://USPS.com) and looking up the representative site address.

Once the ZIP+4 is entered and the AHP Participant clicks on *Lookup*, AHP Online will automatically show the site census tract. The AHP Participant must verify that the census tract is correct by going to [FFIEC.gov](http://FFIEC.gov). If the census tract shown for the site in AHP Online is incorrect, call Community Investment at 800-544-3452, ext. 1173 the application is Sponsor Approved.

# AHP Online Application Process *General Information*

## Application Details: *Site Information*

John Public | Logout Current as of March 31, 2015 at 9:12 AM CDT

My Applications | Home | Messages (0) | Guides/Info

Project Name: 2015 Application  
Application Number: 10000047

Application   General Information   Scoring   Feasibility

### Application Details ?

Application Information   **Site Information**   Site Parcel Information   Fair Housing   Subsidy Amount and Uses of Funds

Enter your project's city or county EXACTLY as you would like it to appear on official documentation (e.g. Des Moines, Hennepin County, Lincoln and Warren counties). For projects serving more than one state, leave blank.

Select the project's state. For projects serving more than one state, choose "Multi State".\*

Is the project single site?\*    Yes    No

Site(s)						
Action	Address Line 1	Address Line 2	City	County	State	Zip Code
Edit   Remove	123 Main Street		DES MOINES	POLK	IA	50309-3610

\* Required to save the page

◆ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.

<Previous Next>

**If the page is not saved after sites have been added, the site information will be lost and will need to be input again.**

After information is saved, click on *Next*.

# AHP Online Application Process *General Information*

## Application Details: *Site Parcel Information*

John Public | Logout Current as of March 31, 2015 at 9:14 AM CDT

My Applications | Home | Messages (0) | Guides/Info Project Name: 2015 Application  
Application Number: 10000047

Application General Information Scoring Feasibility

### Application Details ?

Application Information Site Information **Site Parcel Information** Fair Housing Subsidy Amount and Uses of Funds

Information

- Application Site Parcel Information has been saved. ✓

There are no Donated or Discounted sites identified. Site Parcel information is not applicable.

---

\* Required to save the page To submit your changes please click Save before exiting this page.

◆ Required before Sponsor Approval Save Undo

<Previous Next>

The Site Parcel Information screen must be completed for each site for which *Donated* or *Discounted* was selected on the Site Information screen.

If there is nothing to save on the Site Parcel Information screen, it is still necessary to click on the *Save* button to complete the screen. Once the information has been saved, click on *Next*.

# AHP Online Application Process *General Information*

## Application Details: *Site Parcel Information*

Rick Bloxham | LogoutCurrent as of April 29, 2015 at 2:27 PM CDT  
My Applications | Home | Messages (0) | Guides/Info  
Project Name: Sponsor driven new construction  
Application Number: 10000043

Application General Information Scoring Feasibility

### Application Details ?

Application Information Site Information Site Parcel Information Fair Housing Subsidy Amount and Uses of Funds

Site(s)							
Action	Address Line 1	Address Line 2	City	County	State	Zip Code	Description
Edit 			SAINT CHARLES	SAINT CHARLES	MO	63303-5137	Donated

\* Required to save the page

◆ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.

Save Undo

<Previous Next>

### Site Parcel

Update Site Parcel Cancel

**Donating or Discounting Party\***

**Parcel Number/PIN**

**How long has the sponsor owned the donated/discounted property (years)?**

**Number of existing units**

**Number of existing units retained at project completion**

**Select donated/discounted documentation ◆**

**Description of Other donated/discounted documentation ◆**

*You have 482 characters remaining for your description.*

**You will be prompted to attach the document selected above on the Donated/Discounted Evidence page.**

The Site Parcel Information screen must be completed for each site for *Donated* or *Discounted* property added on the Site Information screen.

Click on the Action *Edit* to insert the Site Parcel Information for each donated or discounted site.

Input information for all required fields, then click on *Update Site Parcel*. If the *Update Site Parcel* button is not clicked, the information will not update or save.

Once each address with donated or discounted property is complete, click on *Save*.

# AHP Online Application Process *General Information*

## Application Details: *Fair Housing*

The screenshot shows the 'Fair Housing' section of the AHP Online Application Process. At the top, the user is identified as 'John Public | Logout' and the current date and time are 'Current as of April 1, 2015 at 7:59 AM CDT'. The project name is '2015 Application' and the application number is '1000047'. The navigation menu includes 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Application Details' section is active, with sub-tabs for 'Application Information', 'Site Information', 'Site Parcel Information', 'Fair Housing', and 'Subsidy Amount and Uses of Funds'. The 'Fair Housing' tab is selected. The form contains a question: 'Will the project comply with all the federal, state and local Fair Housing Laws?\*' with radio buttons for 'Yes' (selected) and 'No'. Below this is a text area for describing how the marketing of the project will affirmatively promote fair housing, with a character count of 3000 remaining. There is also a field to attach a Fair Housing Plan, with a 'Browse...' button and a help icon. At the bottom, there are 'Save' and 'Undo' buttons, and a note: 'To submit your changes please click Save before exiting this page.' Navigation links for '<Previous' and 'Next>' are also present.

**Fair Housing:** The project must comply with applicable fair housing laws and regulations. To evidence compliance, AHP Participants must provide a statement and/or describe activities that demonstrate that the sponsor will provide fair and equal access to the project and/or program. For projects, this may include targeted outreach efforts to the persons/populations least likely to apply for the housing, ongoing fair housing training for staff, referral agreements with organizations serving underserved populations, and comprehensive marketing. For programs, this may include encouraging banks and other lending organizations to lend in areas that are underserved and to provide services to underserved populations and/or use nontraditional methods for evaluating credit and loan amount terms based on cultural differences and other individual factors; it may also include the targeted outreach efforts described above.

# AHP Online Application Process *General Information*

## Application Details: *Subsidy Amount and Uses of Funds*

### Rental

**Application Details** ?

Application Information | Site Information | Site Parcel Information | Fair Housing | **Subsidy Amount and Uses of Funds**

**Subsidy Amount**  
Grant Amount\*

Select at least one Uses of Funds\*

Assistance with Acquisition Costs  
 New Construction  
 Rehabilitation  
 Refinance  
 Other

Describe the Other Uses of Funds to which the subsidy will be applied:\* ?

You have 500 characters remaining for your description.

Choose AHP Specific Retention\*

Has this application been submitted to another Federal Home Loan Bank for AHP funding?\*  Yes  No

Was the application previously submitted to, approved by, and/or received funding from the Federal Home Loan Bank of Des Moines?\*  Yes  No

\* Required to save the page  
◆ Required before Sponsor Approval

To submit your changes please click **Save before exiting this page.**

### Homeownership

**Application Details** ?

Application Information | Site Information | Site Parcel Information | Fair Housing | **Subsidy Amount and Uses of Funds**

**Subsidy Amount**  
Grant Amount\*

Select at least one Uses of Funds\*

Assistance with Acquisition Costs  
 New Construction  
 Rehabilitation  
 Other

Types of Assistance with Acquisition Costs\*

Closing Costs  
 Down Payment Assistance  
 Financial Literacy/Homebuyer Counseling

How much of the AHP subsidy will be used for Financial Literacy/Homebuyer Counseling? ◆

What is the estimated total cost of Financial Literacy/Homebuyer Counseling? ◆

Choose AHP Specific Retention\*

Has this application been submitted to another Federal Home Loan Bank for AHP funding?\*  Yes  No

Was the application previously submitted to, approved by, and/or received funding from the Federal Home Loan Bank of Des Moines?\*  Yes  No

\* Required to save the page  
◆ Required before Sponsor Approval

To submit your changes please click **Save before exiting this page.**

The AHP grant amount may not exceed the current year AHP subsidy per project limit.

Select at least one Uses of AHP Funds. If *Other* is chosen, the applicant must contact Community Investment to determine whether the proposed use is eligible.

For Homeownership projects, if the project provides Assistance with Acquisition Costs, the form of assistance must be identified.

The FHLB requires a retention agreement or a mortgage for each AHP-assisted unit. The form of the agreement must be specified. Any form other than the Standard FHLB Retention Agreements must be approved by Bank counsel.

If the application has been submitted to other Federal Home Loan Banks, or was previously submitted to the Des Moines Bank, information must be provided.

# AHP Online Application Process *General Information*

## Sponsor and Member Information



Rick Bloxham | Logout

Application **General Information** Scoring Feasibility

Application Details  
Sponsor and Member Information

FHLB DES MOINES John Public | Logout Current as of April 1, 2015 at 8:03 AM CDT  
My Applications | Home | Messages (0) | Guides/Info  
Project Name: 2015 Application  
Application Number: 10000047

Application General Information Scoring Feasibility

### Sponsor and Member Information ?

Lead Information Input Role Information Member Information

*The Lead Sponsor is responsible for the AHP subsidy for the entire AHP compliance period : 5 years for homeownership and 15 years for rental projects from project completion.*

Organization Name  Search Reset

Select	Organization Name	City	State
<input type="radio"/>	Center City Housing Corporation	Duluth	MN
<input type="radio"/>	City of Brooklyn Park	Brooklyn Park	MN
<input type="radio"/>	City of Cape Girardeau	Cape Girardeau	MO
<input checked="" type="radio"/>	City of Des Moines	DES MOINES	IA
<input type="radio"/>	City of Dubuque Housing Services Division	Dubuque	IA

1 / 5 Last

*(Select at least 1 and at most 2 Lead Contacts)*

Contacts for City of Des Moines	
Name	Select
John Public	<input checked="" type="checkbox"/>

1 / 1

\* Required to save the page **To submit your changes please click Save before exiting this page.**

◆ Required before Sponsor Approval Save Undo

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You can edit or update Sponsor or Member information in General Information. The Sponsor and Member Information section reflects Lead Contact, Input Contact, and Member information previously input. Please review the screens for accuracy. The Lead Sponsor Contact may change the Lead Sponsor, Input Contact, and Member information.

If the Lead Sponsor is changed to another organization, the current Lead Sponsor Contact will no longer have access to this application.

If the AHP Participant completing the application is an Input Contact, these screens will be read-only as he or she cannot change this information.

# AHP Online Application Process *General Information*

## Sponsor and Member Information



Rick Bloxham | Logout

Current as of April 29, 2015 at 3:34 PM CDT

My Applications | Home | Messages (0) | Guides/Info

Project Name: Sponsor driven new construction

Application Number: 10000043

Application    General Information    Scoring    Feasibility

### Sponsor and Member Information ?

Lead Information    **Input Role Information**    Member Information

Organization Name

*Please enter a partial or full lead sponsor name and click search.*

**Please Note:**

- At most 3 contacts can be selected as input role from multiple organizations.
- Please click 'Save' after selecting the Contacts to save your changes.

No contacts selected.

\* Required to save the page

◆ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.

You can edit the Input Contact, or add one if a Contact had not been identified when initiating the application. The Input Contact will need to register and established a User ID, so that you search for them through their Organization Name.

### Sponsor and Member Information ?

Lead Information    Input Role Information    **Member Information**

Member Name

*Please enter a partial or full member name and click search.*

*(Select at least 1 and at most 3 Member contacts.)*

Contacts for American Federal Bank   Fargo, ND	
Name	Select
	<input checked="" type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>

\* Required to save the page

◆ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.

You can edit the Member Contact, adding new Contacts if they have been assigned by the Member.

# AHP Online Application Process *General Information*

## Member Involvement Information

 John Public | Logout Current as of April 1, 2015 at 8:05 AM CDT  
My Applications | Home | Messages (0) | Guides/Info  
Project Name: 2015 Application  
Application Number: 10000047

Application   General Information   Scoring   Feasibility

### Member Involvement Information ?

Member Policy   **Member Services**

Does the member have a mortgage or lien on the property?\*

Does the member have any past or present financial or ownership interest in the project?\*

\* Required to save the page  
◆ Required before Member Approval

<Previous Next>

 John Public | Logout Current as of April 1, 2015 at 8:07 AM CDT  
My Applications | Home | Messages (0) | Guides/Info  
Project Name: 2015 Application  
Application Number: 10000047

Application   General Information   Scoring   Feasibility

### Member Involvement Information ?

Member Policy   **Member Services**

Will the Member provide any services to the project?\*

\* Required to save the page  
◆ Required before Member Approval

<Previous Next>

The two Member Involvement Information screens will be completed by the Member Contact during the Member Approval process.

If the application's status is *Pending*, these screens will be read-only for the AHP Participant.

Click on *Next* to move through these screens.

# AHP Online Application Process Scoring

## Donated Property: Donation Information

The screenshot shows the 'Donated/Discounted Property' section of the application. It includes a navigation bar with 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Donation/Discount Information' tab is active. The form contains several questions and input fields:

- Question: "Does the project involve the use of any land or units donated or conveyed by the federal government or any agency or instrumentality thereof?" with radio buttons for Yes and No (No is selected).
- Question: "Does the project involve the use of donated property as defined by the Implementation Plan?" with radio buttons for Yes and No (Yes is selected).
- Input fields for "Total number of units donated to the project" and "Total square feet of land donated to the project" (value: 100000).
- Question: "Does the project involve the use of discounted property as defined by the Implementation Plan?" with radio buttons for Yes and No (No is selected).
- Section: "The following questions apply to projects with Donated and/or Discounted properties".
- Input field: "Total number of units in the project claimed in Targeting" (value: 75).
- Input field: "Total square feet of land in the project" (value: 100000).
- Input field: "Total number of properties to be acquired in the project" (value: 1).
- Question: "Have all donated/discounted properties been identified on the Site Information screen?" with radio buttons for Yes and No (Yes is selected).

At the bottom, there are instructions: "\* Required to save the page" and "To submit your changes please click Save before exiting this page." with 'Save' and 'Undo' buttons. Navigation links for '<Previous' and 'Next>' are also present.

If a project includes donated and/or discounted property and the sites are known, the AHP Participant must have indicated *Donated* or *Discounted* for each address on the Site Information screen. In addition, the Site Parcel Information screen must be complete.

For Donated points, an AHP Participant must answer *Yes* to the first question on the screen. For Discounted points, the second question must be answered *Yes*. If the project will include both donated and discounted property, both questions must be answered *Yes*.

For donated units, identify either the number of units, or the square feet of land that is donated.

The "Total number of units in the project claimed in Targeting"

field is auto-filled based on the number of units filled in on the Targeting screen. This field will indicate "0" units until the Targeting screen is completed later in the application process.

If there are no donated or discounted properties answer *No*.

After completing all required fields click on *Save* then click on *Next* to move forward in the application.

NOTE: Total square feet of land is a required entry, even if units are donated and used to calculate donation. If a project does not have site control, provide an estimate of the total square feet of land in the project.

**In this example 100,000 square feet of land is donated. It is the same as the total square feet of land in the project.**

# AHP Online Application Process Scoring

## Donated Property: Donation Information

FHLB DES MOINES | Logout Current as of May 25, 2016 at 2:54 PM CDT  
My Applications | Home | Messages (0) | Guides/Info

Project Name: \_\_\_\_\_  
Application Number: 10000167

Application    General Information    **Scoring**    Feasibility

### Donated/Discounted Property ?

**Donation/Discount Information**    Donated/Discounted Evidence

Does the project involve the use of any land or units donated or conveyed by the federal government or any agency or instrumentality thereof? \*  Yes  No

Does the project involve the use of donated property as defined by the Implementation Plan? \* ?  Yes  No

Does the project involve the use of discounted property as defined by the Implementation Plan? \* ?  Yes  No

**Discounted units and land:**

Fair Market Value of all units and/or land not donated to the project ♦

Total amount of the conveyance of discounted land or units ♦

The creation of housing opportunities using a significant proportion, defined as >=20% discount, of the land or units conveyed (not donated).

*The following questions apply to projects with Donated and/or Discounted properties*

Total number of units in the project claimed in Targeting

Total square feet of land in the project ♦

Total number of properties to be acquired in the project ♦ ?

Have all donated/discounted properties been identified on the Site Information screen? \* ?  Yes  No

\* Required to save the page To submit your changes please click **Save** before exiting this page.

♦ Required before Sponsor Approval

<Previous Next>

In this example, 10 properties are being conveyed to the project at a discounted price of \$400,000. The 10 properties have a fair market value of \$1,000,000.

Note that the number of units claimed in Targeting is “0”. The “Total number of units in the project claimed in Targeting” field is auto-filled based on the number of units filled in on the Targeting screen. This field will indicate “0” units until the Targeting screen is completed later in the application process.



# AHP Online Application Process Scoring

## Donated Property: Donated/Discounted Evidence

The screenshot shows the 'Donated/Discounted Evidence' section of the application process. At the top, the user is identified as John Smith | Logout, and the current date is March 31, 2015 at 4:33 PM CDT. The project name is 'Sponsor Driven New Construction' and the application number is 10000048. The navigation tabs are Application, General Information, Scoring, and Feasibility. The 'Donated/Discounted Property' section is active, with sub-tabs for 'Donation/Discount Information' and 'Donated/Discounted Evidence'. The 'Donated/Discounted Evidence' tab contains the following fields and instructions:

- Attach all documents that evidence donated/discounted properties and acquisition prices listed on the Site Information tab under Application Details.\*
- A 'Browse...' button with a question mark icon.
- Do any of your donating/discounting parties have any relationship to the project, project sponsor or project owner or any member of the development team?  Yes  No
- Describe all relationships.
- You have 500 characters remaining for your description.
- Do any of the donated/discounted properties being acquired have any debt that will be assumed by the project?  Yes  No
- Describe the amount, terms and conditions of all properties with debt.
- You have 500 characters remaining for your description.

At the bottom of the form, there are instructions: '\* Required to save the page' and '♦ Required before Sponsor Approval'. A red box contains the text: 'To submit your changes please click Save before exiting this page.' Below this are 'Save' and 'Undo' buttons. Navigation links '<Previous' and 'Next>' are also present.

All evidence of donated and/or discounted properties must be attached as one PDF file. After attaching the PDF file, click on *Save* to successfully save the attachment.

**Federal Government Properties:** For properties donated or conveyed by the federal government, attach evidence of the transaction or evidence of a commitment for a future conveyance. The documentation must identify the federal government or the federal agency/instrumentality conveying the land or units.

**Donated Properties:** For donated properties, attach evidence of donation, including commitment to donate and documentation of conveyance if that has occurred. Evidence of commitment to donate must reference the specific site(s), the date or anticipated date of the donation, and any condition(s) the donation is contingent on, and must be signed by the donor. If conveyance has occurred, donated property must have been conveyed within three years prior to the AHP application deadline, or five years at the discretion of the Bank if the property is vacant or abandoned or difficult to develop.

If the AHP Participant is applying for Donated points based on donated square feet, documentation verifying the donated square feet and total square feet in the project must also be attached.

**Discounted Properties:** For discounted properties, attach a third-party appraisal or other satisfactory "as-is" property valuation in the Application Details/Site Control tab. Attach documentation of conveyance here, including the actual purchase price and the date or anticipated date of the conveyance. The "as is" property value will be compared with the purchase price of the property to calculate the discount. The discounted property must have been conveyed within three years prior to the AHP application deadline, or five years at the discretion of the Bank if the property is vacant or abandoned or difficult to develop.



### Helpful Hint

Long-term leases of 15 years or more with a nominal annual rent payment of no more than \$100 qualify as donated. If applicable, provide a copy of the lease specifying the term and amount of any lease payment.

## Sponsorship by Nonprofit: Ownership Structure—Rental Projects


John Public | Logout
Current as of April 1, 2015 at 9:31 AM CDT

My Applications | Home | Messages (0) | Guides/Info

Project Name: 2015 Application  
Application Number: 10000047

Application   General Information   Scoring   Feasibility

### Sponsorship by Nonprofit ?

Ownership Structure   Organization Information

Please indicate type of Ownership Structure.\*

Limited Partnership (LP)/Limited Liability Company (LLC)/General Partner (GP)

Wholly owned or multiple partners (not LP, LLC or GP)

Please enter name of the LP/LLC.\*

Provide ownership percentages for Limited Partners and General Partners. The percentage of LP/LLC and GP must total 100%.

Limited Partner(%)\*       General Partner(%)\*

Add Limited Partner
Add General Partner

Action	Name	Ownership Interest (%)
Edit   Remove	Limited Partner 1	100.000
		100.000

Action	Name	Ownership Interest (%)
Edit   Remove	General Partner 1	51.000
Edit   Remove	General Partner 2	49.000
		100.000

Briefly describe any unique features to the ownership structure

You have 250 characters remaining for your description.

Download, complete and attach the [Ownership Chart template](#)

Attach the Ownership Chart Uploaded Files Info

TEST DOC FOR UPLOADS.docx   Remove

Attach Ownership Structure documents if available  Browse... ?

\* Required to save the page
To submit your changes please click Save before exiting this page.

Save   Undo

<Previous
Next>

### LP/LLC/GP

If the project is a Limited Partner, Limited Liability Company, or General Partner, the top two tiers of ownership must be identified on the screen.

The percentage of ownership must equal 100% at each tier or an error message will appear.

All tiers of ownership must be identified on the Project Ownership Chart, which the AHP Participant must upload to the screen. The form is available on the Bank's public website at: <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#)

### Helpful Hint

To add organizations that are part of the LP and GP, click on Add Limited Partner and Add General Partner. Fill in the required information and click on Update Limited Partner or Up- date General Partner.

### Helpful Hint

The AHP Participant may edit or remove organization information by clicking on Edit or Remove in the Action column.

### **Sponsorship by Nonprofit:** *Ownership Structure—Rental Projects*

#### Helpful Hint



The sponsor must be the owner(s) of the rental project or must have an ownership interest (including any partnership interest) in the entity that is the owner of the rental project. Failure to clearly identify ownership interest on the Project Ownership Chart may cause the application to be deemed ineligible.

**Important Required Eligibility Information:** For rental project applications to be considered eligible, the Ownership Structure screen must be completed and a completed Project Ownership Chart must be attached, regardless of whether the AHP Participant intends to apply for Sponsorship by Nonprofit points.

## Sponsorship by Nonprofit: Ownership Structure—Rental Projects

John Public | Logout Current as of April 1, 2015 at 9:37 AM CDT

My Applications | Home | Messages (0) | Guides/Info

Project Name: 2015 Application  
Application Number: 10000047

Application    General Information    Scoring    Feasibility

### Sponsorship by Nonprofit ?

**Ownership Structure**    Organization Information

Please indicate type of Ownership Structure.\*

Limited Partnership (LP)/Limited Liability Company (LLC)/General Partner (GP)

Wholly owned or multiple partners (not LP, LLC or GP)

Provide the owners by organization name and ownership percentage.

**Add Wholly Owned Partner**

Partner Details		Update Wholly Owned	Cancel
Name*	Housing Non-Profit, Inc.		
Ownership Interest(%)*	100		

Briefly describe any unique features to the ownership structure

You have 250 characters remaining for your description.

Download, complete and attach the [Ownership Chart template](#)

Attach the Ownership Chart\* Uploaded Files Info

TEST DOC FOR UPLOADS.docx Remove

Attach Ownership Structure documents if available Browse... ?

\* Required to save the page **To submit your changes please click Save before exiting this page.**

◆ Required before Sponsor Approval Save    Undo

<Previous Next>

### Wholly Owned or Multiple Partners

Identify every partner and their ownership interest by clicking on *Add Wholly Owned Partner* for each partner. Fill in the required fields and click on Update Wholly Owned to add the partner.

The sum of ownership interest for all partners must equal 100%.

The AHP Participant may edit or remove organization information by clicking on Edit or Remove in the Action column.

### Helpful Hint

The sponsor must be the owner(s) of the rental project or must have an ownership interest (including any partnership interest) in the entity that is the owner of the rental project. Failure to clearly identify ownership interest on the Project Ownership Chart may cause the application to be deemed ineligible.

**Important Required Eligibility Information:** For rental project applications to be considered eligible, the Ownership Structure screen must be completed and a completed Project Ownership Chart must be attached, regardless of whether the AHP Participant intends to apply for Sponsorship by Nonprofit points.

# AHP Online Application Process Scoring

## Sponsorship by Nonprofit: Organization Information–Rental Projects

The screenshot shows the 'Sponsorship by Nonprofit' section of the application process. At the top, the user is identified as 'John Public' with a 'Logout' link. The current date and time are 'April 1, 2015 at 9:38 AM CDT'. Navigation links include 'My Applications', 'Home', 'Messages (0)', and 'Guides/Info'. The project name is '2015 Application' and the application number is '10000047'. The main navigation tabs are 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Sponsorship by Nonprofit' section has two sub-tabs: 'Ownership Structure' and 'Organization Information'. The 'Organization Information' tab is active and contains the following questions and options:

- Will the Project Sponsor qualify for Project Sponsorship points?\*  Yes  No
- Is the Project Sponsor a not-for-profit organization, a state or a political subdivision of a state, a state housing agency, a local housing authority, a Native American Tribe, an Alaskan Native Village or the government entity for Native Hawaiian Home Lands and has an ownership interest that exceeds 50% of the managing member, general partner or overall property ownership?\*  Yes  No
- Select the roles that the Project Sponsor will play in the Project:
  - Primary developer
  - Property manager
  - Direct provider of empowerment services to the residents
  - Direct provider of supportive services to the residents of a permanent supportive housing project
- Attach documentation of non-profit status (IRS Determination Letter)

At the bottom of the form, there are two notes: '\* Required to save the page' and '\* Required before Sponsor Approval'. A warning box states 'To submit your changes please click Save before exiting this page.' Below this are 'Save' and 'Undo' buttons. Navigation links '<Previous' and 'Next>' are also present.

## Rental Projects

AHP Participants applying for Sponsorship by Nonprofit must complete the Sponsorship by Nonprofit: Organization Information screen.

In order for a nonprofit organization to receive points for nonprofit status, the applicant must evidence nonprofit status by attaching a nonprofit determination letter from the Internal Revenue Service. Qualifying government entities or housing authorities are not required to attach evidentiary documents.

# AHP Online Application Process Scoring

## Sponsorship by Nonprofit: –Homeownership Projects

The screenshot shows the 'Sponsorship by Nonprofit' section of the application process. At the top, the user is logged in as John Smith. The current date and time are April 1, 2015, at 8:32 AM CDT. The project name is 'Sponsor Driven New Construction' and the application number is 10000048. The interface has tabs for 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Sponsorship by Nonprofit' section contains the following fields and options:

- Will the Project Sponsor qualify for Project Sponsorship points?  Yes  No
- Is the sponsor a not-for-profit organization, a state or a political subdivision of a state, a state housing agency, a local housing authority, a Native American Tribe, an Alaskan Native Village or the government entity for Native Hawaiian Home Lands that will be integrally involved in the project, by fulfilling at least two of the following three roles:  Yes  No
  - Managing the construction or rehabilitation of the property.
  - Providing empowerment services directly as defined in the Implementation Plan.
  - Qualifying borrowers and arranging financing for the owners of housing units.
- Which of the following activities will the sponsor be involved with?
  - Managing the construction or rehabilitation of the property
  - Providing empowerment services directly as defined in the Implementation Plan.
  - Qualifying borrowers, and providing or arranging financing for the owners of housing units if required.
- 
- The sponsor organization that is integrally involved in the application, select the type of organization, provide the organization's name, describe the organization's involvement, specify the fee percentage paid to the organization and, if a Not-for-profit organization, attach document of non-profit status (IRS Determination Letter).*
- | Integrally Involved Organizations |                   |                   |
|-----------------------------------|-------------------|-------------------|
| Action                            | Organization Type | Organization Name |
|                                   |                   |                   |
- 
- Organization Type:  (dropdown menu options: Not-for-profit organization, State or political subdivision of a state, State housing agency, Local housing authority, Native American Tribe, Alaskan Native Tribe, Government Entity for Native Hawaiian Home Lands)
- Organization Name:
- Explanation of inv:
- You have 1000 characters remaining for your description.*
- Attach documentation of non-profit status (IRS Determination Letter)
- \* Required to save the page
- Required before Sponsor Approval
- To submit your changes please click Save before exiting this page.
- 
- 

## Homeownership Projects

In order for a nonprofit or government organization to receive points for sponsorship, the applicant must demonstrate to the satisfaction of the Bank that it is integrally involved in at least two of the three roles described, and evidence nonprofit status by attaching a nonprofit determination letter from the Internal Revenue Service. Qualifying government entities or housing authorities are not required to attach evidentiary documents.

To complete the Homeownership Sponsorship by Nonprofit screen, check off integral activities of the sponsor. Click on *Add Organization*. Provide information on the organization type and explanation of activities. Upload nonprofit evidence of nonprofit status. After completing the required fields, click on *Update Organization*. After updating, make sure to *Save* the screen or the information will be lost.

### Helpful Hint

The Organization added as Sponsor must be the same as that associated with the Lead Sponsor Contact identified in the application.



# AHP Online Application Process Scoring

## Targeting

John Smith | Logout Current as of April 1, 2015 at 9:18 AM CDT

My Applications | Home | Messages (0) | Guides/Info  
Project Name: Sponsor Driven New Construction  
Application Number: 10000048

Application    General Information    Scoring    Feasibility

### Targeting ?

	Number of Units
Less than or equal to 50% AMI (Area Median Income)*	<input type="text" value="5"/>
Of the less than or equal to 50% AMI units, how many are targeted to households at or below 30% AMI?*	<input type="text" value="3"/>
Greater than 50% and less than or equal to 60% AMI*	<input type="text" value="5"/>
Greater than 60% and less than or equal to 80% AMI*	<input type="text" value="5"/>
Greater than 80% AMI	<input type="text" value=""/>
<b>Total</b>	<b>15</b>

Make any changes above?

\* Required to save the page  
◆ Required before Sponsor Approval

**To submit your changes please click Save before exiting this page.**

<Previous Next>

### Important

If the AHP Participant leaves any blank fields in the Targeting grid, AHP Online will generate an error message. Enter "0" in all fields where the number of units is zero.

### Homeownership Requirements

For Homeownership projects, all AHP-assisted households must be <80% AMI. The Number of Units field for "Greater than 80% AMI" is locked for all homeownership projects. All other fields must be completed.

### Rental Requirements

For Rental projects, at least 20% of the units must be occupied by, and affordable for, households <50% AMI. Failure to commit to the required minimum may result in the application being deemed ineligible.

 **Helpful Hint**  
AHP Online will return an error message at Sponsor Approval if the rental and homeownership targeting does not meet the requirements.

 **Helpful Hint**  
For Rental projects: If the project is currently occupied, the current tenant demographic must equal or exceed this commitment.

## Housing for Homeless Households

 | Logout Current as of June 2, 2016 at 10:28 AM CDT  
My Applications | Home | Messages (0) | Guides/Info

Project Name: \_\_\_\_\_  
Application Number: 10000167

Application    General Information    **Scoring**    Feasibility

### Housing for Homeless Households ?

Will the project specifically reserve at least 20% of the total units for populations that meet the homeless definition? ?  Yes  No

Indicate how many Transitional or Permanent Housing units/beds will specifically be reserved for homeless populations? ◆  x

How will it be documented that individuals meet the definition of homeless? ◆

Intake Form    Other   
 Referrals

Specify the Referral sources.

*You have 3000 characters remaining for your description.*

If provided, identify sources of funding for specialized services and/or any subsidies targeting eligible homeless populations.

*You have 3000 characters remaining for your description.*

Will residents be permitted to stay at least six (6) months? ◆  Yes  No

\* Required to save the page **To submit your changes please click Save before exiting this page.**  
◆ Required before Sponsor Approval

<Previous Next>

Homeless households are defined by FHLB Des Moines as:

A household made up of one or more individuals, other than individuals imprisoned or otherwise detained pursuant to state or federal law, who: (1) lack a fixed, regular, or adequate nighttime residence; or (2) have a primary nighttime residence that is: (a) a supervised publicly or privately owned operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); or (b) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, camping ground, etc. (3) Additionally, households will be considered to be homeless if they: (a) are fleeing or attempting to flee domestic violence or other dangerous or life threatening conditions; (b) will imminently lose their housing, including housing they own, rent, or live in without paying rent or are sharing with others; or (c) are

“doubled-up” temporarily in another household’s dwelling unit. Additional information is available in the AHP Implementation Plan.

### Helpful Hint

For Rental projects: The pool of tenants a project with existing tenants at the time of application can draw from is limited to those tenants who were homeless when they moved into the project on or after a date one year prior to the application submission date.

## Promotion of Empowerment


John Smith | Logout

Current as of April 1, 2015 at 9:26 AM CDT  
My Applications | Home | Messages (0) | Guides/Info  
Project Name: Sponsor Driven New Construction  
Application Number: 10000048

Application
General Information
Scoring
Feasibility

### Promotion Of Empowerment ?

Will the project have services that promote empowerment?\*  Yes  No

Please indicate which of the following resident services will be offered to increase the economic self-sufficiency of a household.

If a box is checked, please attach an executed Memorandum of Understanding next to the appropriate technique. Use the Memorandum of Understanding Form.

Select	Empowerment Techniques	MOU Attachment
<input checked="" type="checkbox"/>	Case management including economic empowerment or self-sufficiency component, Welfare-to-work initiatives; Family self-sufficiency programs or Life Skill classes.	<div style="border: 1px solid #ccc; padding: 2px;"> <p>Uploaded Files Info</p> <p><span style="color: red;">TEST DOC FOR UPLOADS.docx</span> <span style="float: right;">Remove</span></p> </div>
<input type="checkbox"/>	Education GED, Education ESL or Literacy Program	<input type="text"/> Browse... ?
<input type="checkbox"/>	Employment Counseling/referral, Employment Training or Job Placement	<input type="text"/> Browse... ?
<input type="checkbox"/>	Financial planning, credit counseling or budgeting, independent of homebuyer education or pre-purchase counseling.	<input type="text"/> Browse... ?
<input type="checkbox"/>	Homebuyer Education (pre-purchase) and/or Homeownership Education (post purchase) that adopt the National Industry Standards for Homeownership Education and Counseling.	<input type="text"/> Browse... ?
<input type="checkbox"/>	Tenant or Homeowner association or Resident involvement in decision making affecting the creation or operation of the project.	<input type="text"/> Browse... ?
<input type="checkbox"/>	Sweat equity by homeowner or Self-help programs engaging homeowner.	<input type="text"/> Browse... ?
<input type="checkbox"/>	Vaccination and/or screening programs or Day care services.	<input type="text"/> Browse... ?

\* Required to save the page  
◆ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.

Save
Undo

<Previous
Next>

✓

### Helpful Hint

Be careful to click on Save after each Empowerment Technique is selected and after attaching the Memorandum of Understanding (MOU) for each Empowerment Technique chosen. If you do not save after selecting an Empowerment Technique and attaching an MOU, you may lose your information.

If evidence for an Empowerment Technique is attached to the wrong service, points may not be awarded for that particular service.

- All projects including empowerment service must attach a Memorandum of Understanding (see Exhibits). The form is available on the Bank's public website at: <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#) It must be signed by the sponsor, and signed by any third party service provider if applicable.
- Only one file may be uploaded per empowerment service, so the MOU(s) and any supporting documentation must be combined into a single PDF file.
- Supporting documentation may include a brochure, annual report, or website screenshot detailing the services to be provided to the assisted households, or a service plan including detailed descriptions of services the sponsor will provide to the assisted households.

# AHP Online Application Process Scoring

## First District Priority: Special Needs


John Smith | Logout
Current as of April 1, 2015 at 9:36 AM CDT

My Applications | Home | Messages (0) | Guides/Info
Project Name: Sponsor Driven New Construction

Application Number: 10000048

Application   General Information   Scoring   Feasibility

### First District Priority/Special Needs ?

Will the project reserve at least 20% of the total units for individuals with special needs? ?  Yes  No

Indicate how many units will be specifically reserved for individuals with special needs ⬆ Click yes if the project is applying for Special Needs points.

Please identify special needs populations. ⬆

	Number of Units
<input checked="" type="checkbox"/> Physically, developmentally or mentally disabled	5
<input checked="" type="checkbox"/> Elderly	5
<input type="checkbox"/> Recovering from physical, alcohol or drug abuse	0
<input type="checkbox"/> Persons with AIDS	0
<b>Total</b>	<b>0</b>

Make any changes above? Update

Provide a description of referral sources and sponsor history of housing individuals with special needs ⬆

You have 3000 characters remaining for your description.

---

\* Required to save the page
To submit your changes please click Save before exiting this page.

⬆ Required before Sponsor Approval
Save
Undo

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Next>

## Required Information

- Identify the number of special needs households (units) that will be served by the project.
- Units should not be double-counted if that unit qualifies under more than one special needs category or there is more than one special needs person in the household..
- Provide a description of referral sources and sponsor history of serving households with special needs. The Sponsor must demonstrate how it will meet the special needs commitment.

✓

### Helpful Hint

The individual with the qualifying special need(s) is not required to be the head of the household.

✓

### Helpful Hint

If the applicant fails to click on Yes, the project will not receive points.

# AHP Online Application Process Scoring

## Second District Priority: In-District, Native American Housing, Farm Worker Housing

### Second District Priority

[Cancel](#) [Apply Changes](#)

To submit your changes please click Apply Changes before exiting this page.

Does the project qualify for 100% of units in-district?\*  Yes  No

Address Line 1	Address Line 2	City	County	State	ZIP	ZIP4
Region 1	-	ANCHORAGE	ANCHORAGE	AK	99504	2163
Region 2	-	DES MOINES	POLK	IA	50309	3610

1 - 2

Does the project qualify for Native Housing?\*  Yes  No

Explain how this project qualifies for Native Housing.\*

Attach supporting documentation for Native Housing.\* [Click here to Upload](#)

Does the project qualify as Farmworker Housing?\*  Yes  No

Explain how this project qualifies as Farmworker Housing.\*

Attach supporting documentation for Farmworker Housing.\* [Click here to Upload](#)

There are several scoring priorities included in the Second District priority, discussed on this and the following page. Answer *Yes* if you wish to receive points in any of these categories. In text boxes explain how the project will qualify. Attach supporting documentation.

To receive points in this Priority a project may include:

**In-District:** Click on *Yes* if 100% of the project is located within the district of the FHLBDM including Missouri, Iowa, Minnesota, North Dakota, South Dakota, Montana, Wyoming, Utah, Idaho, Washington, Oregon, Alaska, Hawaii, Guam, American Samoa, or the Northern Mariana Islands. If an applicant clicks *Yes* and sites have been identified on the Site Information page, they will populate on this page. If an applicant clicks on *Yes* but the project is not located in these states per the Site Information page, an error will appear on the Sponsor Approval screen and the sponsor will not be able to Sponsor Approve the application

### Native American Housing project:

An eligible project must (1) include Tribal Funding in the sources of funding for the proposed project, such as, but not limited to, Indian CDBG, Indian CSBG, Indian Health Service funds or NAHASDA funding, or (2) the project owner or sponsor must be a Tribal Government, an agency of Tribal Government, or a corporation or a limited liability entity incorporated under Tribal Ordinances, or (3) be located in an Hawaiian Home Lands project area. A Tribal Government may include a Federally Recognized Tribe or an Alaska Village or Regional Corporation.

**Farm Worker Housing:** Housing projects where at least 50% of the units are reserved for households that meet the Federal or state definition of farm worker

# AHP Online Application Process Scoring

## Second District Priority: Preservation of Rental Housing, Rental New Construction, Homeownership New Construction

### Rental

Does the project qualify for Preservation of Federally Assisted Housing?\*  Yes  No

Explain how this project qualifies for Preservation of Federally Assisted Housing.\*

Attach supporting documentation for Preservation of Federally Assisted Housing.\*

Uploaded Files Info

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Does the project qualify for Preservation of LIHTC Units?\*  Yes  No

Explain how this project qualifies for Preservation of LIHTC units.\*

Attach supporting documentation for Preservation of LIHTC units.\*

Uploaded Files Info

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Is the rental project 100% new construction with 24 units or less?\*  Yes  No

### Homeownership

Is the homeownership project 100% Sponsor-driven new construction of single-family owner-occupied housing?\*  Yes  No

Explain how this project qualifies as Sponsor-driven new construction.\*

Answer *Yes* if you wish to receive points in any of these categories. Attach supporting documentation.

#### Preservation of Federally Assisted Housing:

Points will be awarded for the preservation of rental housing currently receiving HUD Section 8 project based rental assistance, Public Housing Authority/Housing and Rehabilitation Authority (PHA) owned units, HUD 202 or 811 projects, or U.S. Department of Agriculture Rural Development (RD) 514, 515 or 516 projects.

#### Preservation of Federal Low Income Housing

**Tax Credit Projects:** Points will be awarded for the preservation of existing Federal Low Income Housing Tax Credit (LIHTC) units of rental housing. This includes Public Housing Authority/Housing and Rehabilitation Authority (PHA) units being sold to a non-profit and financed with Low Income Housing Tax Credits (LIHTC).

**Rental New Construction:** This includes rental new construction projects with 24 units or less.

**Homeownership New Construction:** Points are awarded for sponsor-driven new construction of homeownership units. See the AHP Implementation Plan on the Bank's website for requirements of a sponsor-driven project.

## Community Stability

**Adaptive Reuse:** A project in which 100% of the units are Adaptive Reuse is eligible for points. Adaptive Reuse is conversion of a building from a non-housing use to a housing use. For example, a warehouse converted to apartments or condominiums, a hotel converted to apartment units other than overnight shelter units, school houses converted to apartments, or convents and monasteries converted to a housing use for the general public.

**Vacant, Abandoned, or Unsafe:** A project in which 100% of the units are the rehabilitation, or demolition and new construction, of vacant, abandoned or unsafe properties is eligible for points. A vacant or abandoned property is one that is chronically vacant and uninhabitable, that because of its poor physical condition is a public nuisance or constitutes a blight on the surrounding area, or is in violation of the applicable housing code such that it constitutes a substantial threat to the life, health, or safety of the public. Unsafe structures are structures that unsafe for human occupancy because of the degree to which the property is in disrepair or lacks maintenance, is unsanitary, or lacks essential equipment.

For homeownership projects this would include single family buildings that have been abandoned when mortgage or tax foreclosure proceedings have been initiated for that property.

**Consumer-Driven Owner-Occupied Rehabilitation:** Homeownership projects where 100% of the units are provide owner-occupied rehabilitation services may be eligible for points. Eligible projects must provide substantial rehabilitation, over \$10,000 or over \$15,000 per unit, as applicable. Award of points is based on the hard cost of rehabilitation. **All units in the project must meet the targeted cost threshold.**

### Documentation Requirements:

- Applicable projects must provide information in the Application Details-Project Description that demonstrates how the project meets these requirements. In all cases, award of points is at the discretion of the Bank, subject to review of applicable documentation.
- For Adaptive Reuse projects sponsors will be asked to provide documentation that evidences the current non-housing use of the property.

- For Vacant or Abandoned projects sponsors will be asked to provide documentation that properties meet the Bank's definition. This might include an affirmative market study, appraisal, or capital needs assessment, or documentation of a municipal action against the property to cure public nuisance or blight.
- For homeownership properties meeting the commitment for Vacant or Abandoned through rehabilitation of foreclosed property or property acquired by tax sale, this evidence must include documentation of foreclosure or tax sale. See The AHP Implementation Plan for definition of foreclosure.
- Owner-occupied rehabilitation projects do not need to attach supporting documentation; however, they must demonstrate operational feasibility in the Financial Feasibility Spreadsheet (see Exhibits). **Budgeted rehabilitation cost must be sufficient to ensure all units in the project meet the scoring threshold. Budgeting the minimum amount to reach the scoring threshold does not demonstrate operational feasibility.**

### Important!

Homeownership projects including Adaptive Reuse and Vacant or Abandoned must be Sponsor-driven projects. The sponsor must be integrally involved in the project by exercising control over development activities including acquisition of land and/or buildings, the construction or rehabilitation of units, and sale of the completed units to owner-occupant homebuyers.

## Community Stability - continued

### Community Stability

[Cancel](#) [Apply Changes](#)

To submit your changes please click Apply Changes before exiting this page.

Are 100% of the units adaptive reuse?\*  Yes  No

Are 100% of the units rehabilitation, or demolition and new construction on the same site, of a vacant, abandoned, or unsafe property?\*  Yes  No

Are 100% of the units Consumer-driven owner-occupied rehabilitation >=\$10,000? \*  Yes  No

[+ Audit](#)

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\* : Required Field(s) to Save the Changes  
♦ : Required Field(s) before Sponsor Approval

### Community Stability

[Cancel](#) [Apply Changes](#)

To submit your changes please click Apply Changes before exiting this page.

Are 100% of the units adaptive reuse?\*  Yes  No

Explain how this project qualifies for adaptive reuse.\*

Attach supporting documentation for adaptive reuse.\* [Click here to Upload](#)

## Helpful Hints for Completing the Financial Feasibility Spreadsheet



The Total Project Costs under the Summary of Uses tab must equal the Total Funding Sources under the Sources tab.



The total AHP subsidy amount on the Subsidy Amount and Uses of Funds screen in AHP Online must match the total subsidy amount requested under the Instructions tab of the Financial Feasibility Spreadsheet.



For homeownership projects: The total amount of AHP subsidy used for homeownership counseling costs on the Subsidy Amount and Uses of Funds screen in AHP Online must match the total amount of AHP subsidy used for homeownership counseling costs under the Summary of Uses tab of the Financial Feasibility Spreadsheet.



Be sure to note that under the Cost Breakout tab of the Financial Feasibility Spreadsheet, there are separate lines for projects that only involve acquisition (for homeownership projects, these are consumer driven down payment). Do not complete the acquisition-only lines if the project involves new construction or acquisition rehabilitation (for homeownership projects these are sponsor driven new construction or acquisition rehabilitation).



If the project is receiving tax deferment or abatement, the operating pro forma should reflect only the years for which the deferment or abatement is in effect.



For rental projects: If the sponsor is providing supportive services that are integral to the overall success of the housing and tenants, complete the supportive service operating pro forma.



For rental projects, if the project includes a commercial component, complete the Financial Feasibility Spreadsheet to include commercial development costs, sources, and operation pro forma. For homeownership projects, if the projects include a commercial component, sponsors should provide their own commercial costs and sources document and upload it to the Feasibility Import Spreadsheet screen in the AHP Online. (It can be included in the upload of project's photographs).

# AHP Online Application Process *Feasibility*

## Financial Feasibility: *Import Spreadsheet*

### Financial Feasibility - Import Spreadsheet

To submit your changes please click Apply Changes before exiting this page.

Complete and Attach all of the project(s) financial information, using the Financial Feasibility Spreadsheet Template.

Import the Financial Feasibility Spreadsheet \*

Uploaded Files Info

Native American new construction.xls	Remove
--------------------------------------	--------

Is the project's construction greater than 50% complete?\*  Yes  No

Attach Project Construction Summary \*

Attach a Floor plan or a Site plan

Attach project's photographs

## Financial Feasibility Spreadsheet, Construction Summary, Site and Floor Plans, and Project Photos

In the Feasibility section of the application, AHP Participants must provide detailed financial information regarding the project's development costs, and sources of funds, and for rental projects the rental income and operating costs. These details are captured in the Financial Feasibility Spreadsheet. Separate Spreadsheets are available for homeownership and rental projects. The forms are available on the Bank's public website at: <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#)

In the Financial Feasibility Spreadsheet, follow the directions provided under the Instructions tab and elsewhere in the Spreadsheet. Specific directions must be followed in order to successfully import the Financial Feasibility to AHP Online.

On this page you would also upload a Project Construction Summary (required for rental projects and for homeownership projects including new construction), floor plans and site plans (optional but recommended for new construction projects), and project photos (optional).

# AHP Online Application Process Feasibility

## Financial Feasibility: Import Spreadsheet

**Financial Feasibility**

Import Spreadsheet    Feasibility Analysis    Rehabilitation Information

Download and complete the Homeownership Feasibility Workbook found on the FHLBOM Strong Communities Fund website.

Uploaded Files Info

Import the Homeownership Feasibility Workbook\* Copy of 10000023\_HO\_2015\_Workbook\_RB-vt-15-unlocked.xls Remove

Is the project's construction greater than 50% complete?  Yes  No

Attach a Floor plan or a Site plan  Browse...

Attach project's photographs  Browse...

**Development Sources of Funds**

Source of Funds	Housing	Description	Committed	Rate (%)	Term (years)	Amort Period (years)	Annual Debt Svc (\$)	Must Pay?
homebuyer funds	1,500.00	Owner's Equity	No	0.000%	0.0	0.0	0.00	No
AHP Direct Subsidy	498,000.00	AHP Subsidy	No	0.000%	0.0	0.0	0.00	No
<b>Subtotal - Housing</b>	<b>\$ 499,500.00</b>							
<b>Total Funding Sources</b>	<b>\$ 499,500.00</b>							

**Units Breakout**

	No of Units		No of Units
Rehabilitation Units	30		
New Construction Units	0	Less than or equal to 50% AMI	10
Acquisition units	0	Greater than 50% and less than or equal to 60% AMI	10
<b>Total Units</b>	<b>30</b>	Greater than 60% and less than or equal to 80% AMI	10
		<b>Total Units</b>	<b>30</b>

**Housing Development Uses of Funds Summary**

Total Acquisition Costs	\$ 0.00
Total Construction / Rehabilitation Costs	\$ 450,000.00
Hard Construction Costs	\$ 0.00
Hard Rehabilitation Costs	\$ 450,000.00
Other Costs	\$ 0.00
Total Fees	\$ 0.00
Total Taxes and Insurance Costs	\$ 0.00
Total Construction Financing	\$ 0.00
Total Permanent Financing	\$ 0.00
Total Project Reserves	\$ 0.00
Total Soft Costs	\$ 0.00
Total Developer & Consultant Fees	\$ 48,000.00
Total Financing Fees and Expenses	\$ 0.00
Total Home Buyer Counseling Costs	\$ 0.00
Total Closing Cost	\$ 1,500.00
<b>Total Development Costs</b>	<b>\$ 499,500.00</b>

**Key Feasibility Values**

	Standard	Actual
Total Development Cost Per Unit		\$ 16,650.00
Total Development Cost Per Square Foot		\$ 11.07
Construction or Rehabilitation Cost		\$ 450,000.00
Construction or Rehabilitation Cost Per Unit	More Info	\$ 15,000.00
Total Acquisition Cost per unit Consumer-driven Down Payment	More Info	\$ 0.00
Total Acquisition Cost per unit Acquisition - Rehab or New Construction (Net Purchase Price)	More Info	\$ 0.00
Average Square Feet Per Unit		1,500.00
Average Square Feet Per Unit (Rehabilitation)		1,500.00
Average Square Feet Per Unit (Construction)		0.00
Average Square Feet Per Unit (Acquisition Only)		0.00
Cost Per Square Foot (Rehabilitation)		\$ 10.00
Cost Per Square Foot (Construction)		\$ 0.00
Cost Per Square Foot (Acquisition Only)		\$ 0.00
Cost Per Square Foot (Construction/Rehabilitation)		\$ 10.00
Construction Contingency % (Housing)	More Info	0.00 %
Developer's & Consultant's Fee %	More Info	10.67 %
Homeowner Counseling Cost Per Unit	More Info	\$ 0.00
Construction Labor	More Info	0.00 %
General Requirements %	More Info	0.00 %
Builder Overhead %	More Info	0.00 %
Builder Profit %	More Info	0.00 %
Total General Requirements, Builder's Overhead and Profit	More Info	0.00 %

\*\* Required to save the page

Required before Sponsor Approval

(To submit your changes please click Save before exiting this page)

Save Undo

When the Financial Feasibility Spreadsheet is imported the data extracted will be displayed on the page. Until this page is saved, the data is displayed as view only.

After the AHP Participant clicks on **Save**, the Financial Feasibility Spreadsheet, and Project Construction Summary if applicable, will complete the upload.

NOTE: This display is for a homeownership project. The data extracted for a rental project is different and that will be reflected in the values displayed.

## Financial Feasibility: *Feasibility Analysis*

**Financial Feasibility** ?

Import Spreadsheet | **Feasibility Analysis**

The following feasibility issues were discovered in the most recently imported Feasibility Spreadsheet. For each issue with Explain displayed in the Action column and a No value in the Explained column, click on the Explain link. The Feasibility Issue panel will open at the bottom of the page. In the Explain box, a reason for deviating from the feasibility guideline for that Feasibility Value is required. Once an issue is explained and updated, the Explain column will display a Yes value. Once all issues are explained (i.e., all Yes values in the Explained column), please save the page and click Next. All issues must be explained before the application can be approved.

Feasibility Issues					
Action	Feasibility Value	Details	Standard	Actual	Explained
Explain	Construction or Rehabilitation Cost Per Unit	More Info	≤ \$ 0.00	\$ 145,000.00	Yes
Explain	Total Acquisition Cost per unit Acquisition - Rehab or New Construction (Net Purchase Price)	More Info	≤ \$ 0.00	\$ 140,000.00	Yes
Explain	Construction Contingency % (Housing)	More Info	0.00 % - 10.00 %	26.47 %	Yes
▶	Developer's & Consultant's Fee %	More Info	0.00 % - 15.00 %	19.74 %	No
Explain	Homeowner Counseling Cost Per Unit	More Info	\$ 0.00 - \$ 450.00	\$ 500.00	Yes
Explain	Construction Labor	More Info	Click Explain	true	Yes
Explain	General Requirements %	More Info	0.00 % - 8.00 %	10.50 %	Yes
Explain	Builder Overhead %	More Info	0.00 % - 2.00 %	5.70 %	Yes
Explain	Builder Profit %	More Info	0.00 % - 6.00 %	9.51 %	Yes
Explain	Total General Requirements, Builder's Overhead and Profit	More Info	0.00 % - 20.00 %	25.71 %	Yes

**Feasibility Issue** Update Feasibility Issue | Cancel

**Feasibility Value** Developer's & Consultant's Fee %

**Details** Developer's and Consultant's Fee eligibility based on project type. Rehabilitation projects are eligible for 12% fee, and new construction for 15% fee. Consumer driven down payment projects are not eligible for fee paid from AHP funds. See the Implementation Plan for information.

**Standard** 0.00 % - 15.00 %

**Actual** 19.74 %

**Explain** ♦

You have 1000 characters remaining for your description.

\* Required to save the page To submit your changes please click Save before exiting this page.  
 ♦ Required before Sponsor Approval Save | Undo

The Feasibility Analysis screen will populate using the information provided on the Financial Feasibility Spreadsheet. The analysis is based on whether or not the project budget exceeds one or more of the feasibility guidelines outlined in the AHP Implementation Plan, or more information is needed on one of the guidelines.

**NOTE:** The Feasibility Guidelines tab in the Financial Feasibility Spreadsheet will also indicate whether a value is outside of guidelines before the spreadsheet is uploaded.

An explanation is required for each item that is outside the feasibility guidelines. The sponsor will not be able to Sponsor Approve an application until each exception from the feasibility guidelines has been explained.

For each feasibility exception, please click on the *Explain* link under the Action column. After an explanation is entered, click on *Update Feasibility Issue*. The Explained column will show *Yes* or *No*.

If the column indicates *No* for a particular feasibility issue, it means the issue has not been explained and saved. Once all issues are explained, please **Save** the page and click on *Next*.

or,

To remove a feasibility issue, the exception can be corrected in the Financial Feasibility Spreadsheet. The corrected Spreadsheet must be re-imported on the Import Spreadsheet screen. A previously imported Spreadsheet can be removed to import a corrected version.

## AHP Online Application Process *Feasibility*

---

### **Financial Feasibility:** *Feasibility Analysis*

#### If the Project Does Not Have any Feasibility Issues

If there are no feasibility issues, the following message will be displayed: “No feasibility issues were found. No action is required on this tab.”

The screen must be saved even if there are no feasibility issues identified for the project.

# AHP Online Application Process *Feasibility*

## Financial Feasibility: *Commitment Letters - Rental*

Anthony Montgomery | Logout Current as of April 1, 2015 at 9:48 AM CDT  
 My Applications | Home | Messages (0) | Guides/Info  
 Project Name: Queen City Housing TEST  
 Application Number: 10000038

Application    General Information    Scoring    Feasibility

### Financial Feasibility ?

Import Spreadsheet    Feasibility Analysis    **Commitment Letters**    Rehabilitation Information

The following committed funding sources were found in the Sources tab of the imported Feasibility Spreadsheet. For each committed funding source listed, click on the Attach link in the Action column to open the Commitment Letter box. In the Commitment Letter box, the corresponding funding source commitment letter must be attached. After attaching the letter, click Update Commitment Letter. Once all commitment letters are attached (indicated by Yes values in the Letter Provided column), save the page and click Next.

Commitment Letters					
Action	Source of Funds	Description	Amount	Approved	Letter Provided
Attach	Equity	Owner's Equity	\$ 15,000.00	Yes	Yes

Does this project include LIHTC equity?\*  Yes  No  
 Attach LIHTC worksheet.\*  Browse... ?  
 Will the project include construction financing?\*  Yes  No  
 Attach evidence of construction financing.\*  Browse... ?  
 Is the project an existing occupied project with no displacement anticipated?\*  Yes  No  
 Complete and attach the project's Tenant Rent Roll using the [Tenant Rent Roll Template](#).  
 Attach the completed Tenant Rent Roll.\*  Browse... ?

**Financing of Operating Costs**  
 Will the project include rental subsidies or operating grants to subsidize on-going operations?\*  Yes  No  
 Type of operating subsidy?\*  
  
*You have 250 characters remaining for your description.*  
 Length of subsidy (in years)?\*   
 Please attach evidence of the operating subsidy listed above  Browse... ?

\* Required to save the page  
 ♦ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.  
 Save    Undo

<Previous Next>

For rental projects, if a project source is listed as committed under the Sources tab in the Financial Feasibility Spreadsheet, the Commitment Letters screen will display the committed source(s) and require the AHP Participant to attach a commitment letter for each committed source.

For each committed funding source, click on the *Attach* link under the Action column and upload the corresponding funding source commitment letter. After uploading, click on *Update Commitment Letter*.

To remove a committed funding source, the Financial Feasibility Spreadsheet must be corrected (the source must be changed to *uncommitted*) and re-imported on the Import Spreadsheet screen.

If the project has committed construction financing, evidence of the commitment(s) must be uploaded on this screen. Additionally, if the project is expected to receive or apply for LIHTCs, but has not yet received a reservation of LIHTCs, a letter of interest for the equity must be uploaded as part of the construction financing upload.

If a Rental project is existing occupied with no displacement, a Tenant Rent Roll must be uploaded on this screen. Select *Application* as the Project Status in the first drop-down menu to display pertinent information.

# AHP Online Application Process *Feasibility*

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## Financial Feasibility: *Commitment Letters - Rental*

Upload all permanent financing commitment letters, and construction financing commitments. Also, upload a Tenant Rent Roll, and for projects anticipating the use of LIHTCs that do not yet have a reservation, upload a letter of interest from an equity source with the construction financing commitments.

Once all necessary documents have been uploaded, save the page and click on *Next*.

**Commitment Letters:** Evidence of a firm commitment must indicate the source and amount of the funding, must specify the dates of the commitment and of the expiration, and must be documented by a letter, grant, or loan agreement, or other executed documents provided by the funding source.

**For Projects Utilizing LIHTC:** Projects without LIHTC award are eligible to apply for an AHP subsidy; however, should the application score high enough to receive an AHP award, it will be made conditional on receipt and evidence of an LIHTC award.

For projects financed with LIHTCs, submit evidence of LIHTC reservation and an interest or commitment for equity. If the project has not yet received a reservation of LIHTCs, a letter of interest from an equity source must be uploaded as part of the construction financing upload.

**Direct equity contribution(s):** Funds committed by the sponsor. The owner or the general and/or limited partner(s) must be evidenced by a letter from the entity; the letter must indicate the amount of the contribution(s).



### Helpful Hint

Amounts indicated on financing commitment documentation should match the Sources statement on the Financial Feasibility Spreadsheet.

## Financial Feasibility: Rehabilitation Information - Homeownership

**Financial Feasibility** ?  
Import Spreadsheet | Feasibility Analysis | **Rehabilitation Information**

Describe the types of repairs on which the program will focus\*

You have 3000 characters remaining for your description.

Describe the process to determine and assess the scope and costs of rehabilitation work needed for a home\*

You have 3000 characters remaining for your description.

Describe the process to screen and select contractors to perform needed work\*

You have 3000 characters remaining for your description.

Describe the process to confirm the work has been performed\*

You have 3000 characters remaining for your description.

Identify the party who will verify that work has been completed\*

You have 3000 characters remaining for your description.

Describe the process to collect, review and pay contractor bills\*

You have 3000 characters remaining for your description.

Describe the process to identify, record and report total sources and uses of funds for the entire project\*

You have 3000 characters remaining for your description.

If counseling will be provided, indicate whether it will be administered prior to the rehabilitation work or after

You have 3000 characters remaining for your description.

Homeownership Rehabilitation Scope Checklist\*  Browse... ?

For homeownership and rental rehabilitation projects, all questions on the Rehabilitation Information screens must be completed. AHP Participants must follow the directions on the screen and attach required documentation.

### Homeownership Rehabilitation

For homeownership projects that include rehabilitation, applicants must provide a Rehabilitation Scope Checklist.

The Rehabilitation Scope Checklist and costs included in the Cost Breakout tab of the Financial Feasibility Spreadsheet must conform in terms of scope and cost. Costs on the Costs Breakout tab of the Financial Feasibility Spreadsheet should include typical costs related to the project's rehabilitation agendas.

The Rehabilitation Scope Checklist template may be found on <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#). This template must be completed and uploaded to the Rehabilitation Information screen via the Homeownership Rehabilitation Scope Checklist field at the bottom of the screen.

Combine any additional description of scope or cost with the Rehabilitation Scope Checklist and upload as one document.

# AHP Online Application Process *Feasibility*

## Financial Feasibility: Rehabilitation Information - Rental

**Financial Feasibility** ?

Import Spreadsheet | Feasibility Analysis | Commitment Letters | **Rehabilitation Information**

Please attach the following documents to this application:

Detailed scope of work with specific cost estimates for the work to be completed with the AHP subsidy\*  
Browse... ?

Is this project a USDA RD section 514/515/516?  Yes  No  
Complete and attach all of the project's USDA RD Section 514/515/516 using the USDA RD Section 514/515/516 Template.  
Attach the completed USDA RD section 514/515/516 template\* Browse... ?

Capital Needs Assessment (CNA) / Physical Needs Assessment (PNA) if available ?  
Browse... ?

Date the sponsor purchased or will purchase the property\* [ ]

Provide current balances for replacement or other reserve accounts for the property:

Replacement reserve balance [ ] as of [ ]  
Other Reserves [ ] as of [ ]

Purpose of other reserves  
[ ]  
You have 1000 characters remaining for your description.

If the existing reserve balances are not applied toward the rehabilitation costs, please explain:  
[ ]  
You have 1000 characters remaining for your description.

For projects involving rehabilitation-only, provide information on all existing financing. Include loans and liens for which payments are not required.  
Add Loan

Identify and describe any external reporting that is required. Included who the report goes to, the type of report, such as certification, tenant income report, etc., and the reporting schedule(s)  
[ ]  
You have 1000 characters remaining for your description.

Indicate whether the property is subject to any on-site reviews or inspections required by other funding sources. If yes, provide details, such as how often, by whom and the purpose.  
[ ]  
You have 1000 characters remaining for your description.

\* Required to save the page  
\* Required before Sponsor Approval  
To submit your changes please click Save before exiting this page.  
Save Undo

<Previous Next>

### Rental Rehabilitation

A Rehabilitation Scope Checklist is a required attachment for any rental rehabilitation project.

A scope of work must be completed and attached to the Rehabilitation Information screen via the Rental Rehabilitation Scope Checklist field at the top of the screen.

If your project is a USDA RD project you must also complete and attach the USDA RD Section 515/515/516 template. This is a Bank provided form. The form is available on the Bank's public website at: <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#)

A capital needs assessment may also be attached if available.

Combine any additional description of cost with the Rehabilitation Scope Checklist and upload as one document.

### Existing Reserves and Financing

For projects that have existing reserves, provide balances. For projects that are rehabilitation only, provide information on existing financing. To add an existing loan, fill in the required fields under *Add Loan* and then click on *Update Loan*. The AHP Participant may add as many loans as necessary. Be sure to click on *Save* after adding loans.

# AHP Online Application Process *Feasibility*

## Displacement



Anthony Montgomery | Logout Current as of April 1, 2015 at 9:52 AM CDT

[My Applications](#) | [Home](#) | [Messages \(0\)](#) | [Guides/Info](#)

Project Name: Queen City Housing TEST  
Application Number: 10000038

Application    General Information    Scoring    Feasibility

### Displacement ?

Will the project involve any permanent displacement and relocation of current residents?\*  Yes  No

Number of households displaced/relocated

Attach an executive summary of the relocation plan   ?

Will the project involve temporary relocation during construction?\*  Yes  No

Describe the temporary relocation plan and the cost associated with the relocation \*

You have 3000 characters remaining for your description.

---

\* Required to save the page  
◆ Required before Sponsor Approval

**To submit your changes please click Save before exiting this page.**

<Previous Next>

Costs associated with displacement and relocation must be identified in the Financial Feasibility Spreadsheet under the Summary of Uses tab.

# AHP Online Application Process *Feasibility*

## Sponsor Role

The screenshot shows the 'Sponsor Role' section of the application process. At the top, it displays the user's name 'Anthony Montgomery | Logout' and the current date and time 'Current as of April 1, 2015 at 9:54 AM CDT'. There are navigation links for 'My Applications | Home | Messages (0) | Guides/Info' and project details: 'Project Name: Queen City Housing TEST' and 'Application Number: 10000038'. The main navigation bar includes 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Sponsor Role' section has a title with a help icon. Below the title, it asks the user to 'Specify the Todd's Cool Houses's role in the AHP project (check all that apply)\*'. There are several checkboxes: 'Owner', 'Qualify Borrowers and Arrange Financing for Homeowners', 'Developer', 'Property Manager', 'Empowerment or Supportive Services Provider', and 'Construction or Rehab Manager'. There is also an 'Other' checkbox followed by a text input field. Below the checkboxes, there is a instruction: 'Download the Sponsor Experience Template, complete it, save it to your local network and attach it in the input field provided.' and a label 'Attach the completed sponsor experience form.' with a file upload button 'Browse...' and a help icon. At the bottom of the form, there are two red boxes: one on the left with '\* Required to save the page' and 'Required before Sponsor Approval', and one on the right with 'To submit your changes please click Save before exiting this page.' Below these are 'Save' and 'Undo' buttons. At the very bottom, there are '<Previous' and 'Next>' navigation links.

If the sponsor applied for points under Sponsorship by Nonprofit, the same roles identified there should be identified on this screen.

If *Other* is chosen, specify the role in the text box. The maximum length is 50 characters.

**Sponsor Experience Template:** A sponsor must complete and import the Sponsor Experience Template. The template may be found at <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#)

Sponsors will be evaluated based on previous experience. In addition, sponsors of previously approved AHP projects will be evaluated on:

- AHP project milestones, including subsidy draw-down, project completion, and timely submission of compliance reporting and long-term monitoring;
- Event(s) of non-compliance, including type and frequency of event(s) of non-compliance, timeliness of communication by sponsor, and remediation efforts; and
- Project commitments (progress made toward meeting approved AHP project commitments).

# AHP Online Application Process *Feasibility*

## Primary Developer

The screenshot shows the 'Primary Developer' section of an online application. At the top left is the FHLB Des Moines logo. The top right shows the current date and time: 'Current as of April 1, 2015 at 9:55 AM CDT'. Below this are navigation links: 'My Applications | Home | Messages (0) | Guides/Info'. The project name is 'Queen City Housing TEST' and the application number is '10000038'. A navigation bar contains 'Application', 'General Information', 'Scoring', and 'Feasibility'. The main heading is 'Primary Developer' with a help icon. The form includes a question: 'Is this Organization Sponsor also the primary developer?' with radio buttons for 'Yes' and 'No' (selected). Fields include 'Primary Developer Name\*', 'Contact Name', 'Company Type' (dropdown), 'Telephone Number', and 'CEO's Name\*'. A note says 'Download the Developer Experience Template and save it to your local network.' Below is an 'Attach the completed template in the field provided' field with a 'Browse...' button and a help icon. A red-bordered box contains the text: '\* Required to save the page' and 'To submit your changes please click Save before exiting this page.' Below this are 'Save' and 'Undo' buttons. At the bottom left is '<Previous' and at the bottom right is 'Next>'.

If the sponsor is not the primary developer, the applicant must attach a completed Developer Experience Template. The form is available on the Bank's public website at: <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#)

If the sponsor has little or no previous affordable housing development experience, the sponsor is advised to partner with an experienced developer who will assume the primary developer role in the project.

## Development Team

 | Logout Current as of April 1, 2015 at 4:23 PM CDT

My Applications | Home | Messages (0) | Guides/Info

Project Name: Queen City Housing TEST  
Application Number: 10000038

---

Application    General Information    Scoring    Feasibility

### Development Team ?

**Role Selection**    Team Members

Indicate the roles represented on the AHP project working team.\*

Role	Selected?
Co-Developer	<input type="radio"/> Yes <input checked="" type="radio"/> No
Consultant	<input type="radio"/> Yes <input type="radio"/> No
General Contractor	<input type="radio"/> Yes <input type="radio"/> No
Builder	<input type="radio"/> Yes <input type="radio"/> No
Management Company	<input type="radio"/> Yes <input type="radio"/> No
Architect	<input type="radio"/> Yes <input type="radio"/> No
Engineer	<input type="radio"/> Yes <input type="radio"/> No
Attorney	<input type="radio"/> Yes <input type="radio"/> No
Other <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No

Describe the selection process for the members of the development team - both for those selected and those to be selected. ◆

You have 3000 characters remaining for your description.

---

\* Required to save the page To submit your changes please click Save before exiting this page.

◆ Required before Sponsor Approval

<Previous Next>

### Important

At least one development team member must be selected to move forward with the AHP Online application.

The sponsor must click on *Yes* if persons or organizations playing any of the roles have been selected. These may be within the sponsor organization or outside contractors, consultants, or property managers. For instance, if the sponsor is also the property manager or a management company hired, indicate *Yes* next to *Management Company*. If not applicable, or no selection has been made, indicate *No*.

Describe the team selection process in the text provided.

Each role must be checked *Yes* or *No* before the screen can be saved.

✓

### Helpful Hint

Sponsors who plan to partner with a third-party vendor for compliance, monitoring, and reporting must identify the third-party organization in the *Other* role.

## Development Team


| Logout
Current as of April 1, 2015 at 4:25 PM CDT

[My Applications](#) | [Home](#) | [Messages \(0\)](#) | [Guides/Info](#)

Project Name: Queen City Housing TEST  
 Application Number: 10000038

Application   General Information   Scoring   Feasibility

### Development Team ?

Role Selection   Team Members

Listed below are the names of the members assigned to the project development team. For each member of the development team, list their affordable housing experience that is similar in size, scope and target population to the currently proposed project. Include the current status of these similar projects.

Team Members				
Action	Role	Company Name	Person Name	Telephone Number
▶	Co-Developer			
Edit	Consultant			
Edit	General Contractor			
Edit	Builder			
Edit	Management Company			
Edit	Architect			
Edit	Engineer			
Edit	Attorney			

#### Team Member

Role   Co-Developer

Company Name    Telephone Number

Person Name    Contract Executed?  Yes  No

Describe their affordable housing experience that is similar in size, scope and target population to the proposed project. Include the current status of these similar projects.

You have 2000 characters remaining for your description.

\* Required to save the page

◆ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.

<Previous
Next>

### If the Sponsor is the Property Manager

If the sponsor is also the project's property manager or has interest in the property management company, indicate the sponsor's ownership interest in the property management company. The sponsor's ownership interest must be included in the comment box along with the company's experience.

### Team Members

Click on the *Edit* link to complete the required team member information.

Once all required fields are complete, click on *Update Team Member* and the Company Name, Person Name, and Telephone Number will populate.

After all roles are edited, click on *Save* to save the information and click on *Next*.

# AHP Online Application Process *Feasibility*

## Disclosure

 | Logout Current as of April 1, 2015 at 4:27 PM CDT  
My Applications | Home | Messages (0) | Guides/Info

Project Name: Queen City Housing TEST  
Application Number: 10000038

Application    General Information    Scoring    Feasibility

### Disclosure ?

Has the sponsor or any member of the development team been barred from participation by any funder, or have any outstanding compliance or performance issues with any FHLBank or any other funding source?  Yes  No

Explain ♦

*You have 3000 characters remaining for your description.*

Is the sponsor or any member of the development team involved in any unresolved fair housing issues or investigations?  Yes  No

Explain ♦

*You have 3000 characters remaining for your description.*

Are there any relationships between parties involved in the project (sponsor, members of the development team, member bank, etc.) that could pose a conflict of interest or potential conflict(s) of interest?  Yes  No

Explain ♦

*You have 3000 characters remaining for your description.*

Is there any relationship or conflict of interest between sellers of the properties involved in this project and the sponsor or any member of the development team?  Yes  No

Explain ♦

*You have 3000 characters remaining for your description.*

---

\* Required to save the page To submit your changes please click Save before exiting this page.

♦ Required before Sponsor Approval

<Previous Next>

Any outstanding compliance or performance issues, and any relationships or conflicts of interest associated with the sponsor,

the member financial institution, or any of the members of the development team, must be disclosed.

## Market Study—Rental Projects


| Logout
Current as of April 1, 2015 at 4:28 PM CDT

My Applications | Home | Messages (0) | Guides/Info

Project Name: Queen City Housing TEST

Application Number: 10000038

Application
General Information
Scoring
Feasibility

### Market Study

Has an independent, third-party market study been completed for the project?  Yes  No

Name of the organization completing the market study

Date Completed  

Indicate the absorption rate (in months)

Indicate the capture rate (%)

Provide an independent third-party market study completed within the last 18 months. The entire market study is not required, but at a minimum, should include the executive summary, the preparer's name and credentials, date of market study, conclusion and recommendations (including income targeting, rent levels, recommended vacancy rate and affordability), potential market demand (penetration and absorption) and impact on other housing. In the absence of an executive summary, provide specific page references to the aforementioned information.

Please attach the independent, third-party market study   

For occupied, existing rental and lease-purchase properties, provide historical occupancy of the property (if available). Address any existing or planned affordable housing activity that might compete with the project for tenants and how such developments affect the feasibility of the project.

*You have 3000 characters remaining for your description.*

\* Required to save the page
To submit your changes please click Save before exiting this page.

Required before Sponsor Approval

<Previous
Next>

The AHP Participant must address how the project will achieve or maintain full occupancy and meet targeting commitments despite any existing or planned affordable housing activity in the area that may compete with the project for tenants.

A market study is requested, but not required, for AHP rental projects. If a market study has not been prepared answer 'No',

Projects with an LIHTC award may submit a market study completed within 18 months of the reservation, provided dated evidence of the reservation is included with the application. If the date of the study is more than 18 months prior to the AHP application deadline, the applicant must also provide a reliance letter from the firm that completed the original study, indicating that the need and demand still exist for the project as proposed; the letter must be dated within 18 months of the AHP application deadline.

In the text box provided include:

- If the project included occupied existing rental units provide historical occupancy.
- For all projects provide information about any competing or planned projects and how these might affect demand. .
- The number of units, unit mix, and income targeting detailed in the market study should be consistent with what is proposed in the application. If not, explain the discrepancy.

# AHP Online Application Process *Feasibility*

## Market Study—*Rental Projects*

FHLB DES MOINES | Logout Current as of April 1, 2015 at 4:28 PM CDT

My Applications | Home | Messages (0) | Guides/Info  
Project Name: Queen City Housing TEST  
Application Number: 10000038

Application    General Information    Scoring    Feasibility

### Market Study

Has an independent, third-party market study been completed for the project?\*  Yes  No

Describe the local market conditions (supply and demand) to illustrate the market demand for the type of housing being developed. Include data and relevant facts that demonstrate the need and viability of the proposed project using current data for the project's targeted area. ♦

*You have 3000 characters remaining for your description.*

Please attach any documentation that will support the market demand for the type of housing being developed  Browse... ?

\* Required to save the page  
♦ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.

<Previous Next>

If the rental project does not have a market study for submission, the AHP Participant must describe the local market conditions to illustrate demand for the proposed housing.

The AHP Participant must attach information that details and documents the need for housing in the development's target area.

Be sure to save evidence of demand as a PDF or ZIP file and attach it to the Market Study screen as one document.

**Need and Demand:** An AHP Participant must demonstrate the need and demand for the project and/or program being proposed. Need may be substantiated by local housing needs analyses (e.g., Annual Action Plans, community housing plans, neighborhood revitalization strategies, etc.), comparison between cost of housing and wages, and/or local studies on housing quality and/or conditions (for rehabilitation programs). For all projects provide information on any competing or planned projects and how this might affect demand.

# AHP Online Application Process *Feasibility*

## Market Study—Homeownership Projects

| LogoutCurrent as of April 1, 2015 at 4:28 PM CDT  
My Applications | Home | Messages (0) | Guides/Info  
Project Name: Queen City Housing TEST  
Application Number: 10000038

---

Application General Information Scoring Feasibility

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### Market Study

Has an independent, third-party market study been completed for the project?\*  Yes  No

Name of the organization completing the market study\*

Date Completed\*

Indicate the absorption rate (in months)\*

Indicate the capture rate (%)\*

Provide an independent third-party market study completed within the last 18 months. The entire market study is not required, but at a minimum, should include the executive summary, the preparer's name and credentials, date of market study, conclusion and recommendations (including income targeting, rent levels, recommended vacancy rate and affordability), potential market demand (penetration and absorption) and impact on other housing. In the absence of an executive summary, provide specific page references to the aforementioned information.

Please attach the independent, third-party market study\*   

For occupied, existing rental and lease-purchase properties, provide historical occupancy of the property (if available). Address any existing or planned affordable housing activity that might compete with the project for tenants and how such developments affect the feasibility of the project.\*

*You have 3000 characters remaining for your description.*

---

\* Required to save the page  
♦ Required before Sponsor Approval

**To submit your changes please click Save before exiting this page.**

<Previous

Next>

Homeownership projects are not required to submit an independent third-party market study. If one was not prepared, answer *No*. If one is available for the project, answer *Yes* and attach it. If you answer *Yes*, in the text box provided include:

- For all projects provide information about any competing or planned projects and how these might affect demand.
- The number of units, unit mix, and income targeting detailed in the market study should be consistent with what is proposed in the application. If not, explain the discrepancy.

NOTE: Information on occupied rental projects is not relevant to a homeownership application.

# AHP Online Application Process *Feasibility*

## Market Study—Homeownership Projects

FHLB DES MOINES | Logout Current as of April 1, 2015 at 4:28 PM CDT

My Applications | Home | Messages (0) | Guides/Info

Project Name: Queen City Housing TEST  
Application Number: 10000038

Application    General Information    Scoring    Feasibility

### Market Study

Has an independent, third-party market study been completed for the project?  Yes  No

Describe the local market conditions (supply and demand) to illustrate the market demand for the type of housing being developed. Include data and relevant facts that demonstrate the need and viability of the proposed project using current data for the project's targeted area. ♦

You have 3000 characters remaining for your description.

Please attach any documentation that will support the market demand for the type of housing being developed  Browse... ?

\* Required to save the page  
♦ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.

<Previous Next>

If no market study was prepared, the sponsor may describe the need for subsidy and attach relevant documentation demonstrating a market demand for the type of housing being developed. Save market demand evidence as a PDF or ZIP file and attach it as one document.

**Need and Demand:** An AHP Participant must demonstrate the need and demand for the project and/or program being proposed. Need may be substantiated by local housing needs analyses (e.g., Annual Action Plans, community housing plans, neighborhood revitalization strategies, etc.), comparison between cost of housing and wages, and/or local studies on housing quality and/or conditions (for rehabilitation programs). Demand may be substantiated by waiting lists for similar projects and/or programs, identifying the gap between the need and current supply, and/or the sponsor's performance history with similar

projects and/or programs. To the extent that other organizations are offering similar programs in the same geographic area, describe either how the need and demand necessitate both programs, or how they are different enough not to be overlapping or duplicative.

### Projects Involving Acquisition of Unidentified Sites

If sites have not yet been identified for the project, the AHP Participant must submit evidence that there is an adequate supply of properties fitting the proposed characteristics and at the proposed price points in the proposed service area; evidence may include information from the Multiple Listing Service.

## Project Timeline— *Rental*

The screenshot shows the 'Project Timeline' section of the AHP Online Application Process. The form includes several date selection fields with calendar icons: AHP Initial Draw Date, 100% of Financing Committed Date, Project closing date, Construction / Rehabilitation Start Date, Complete Construction / Rehabilitation of all Units Date, Date of anticipated certificate of occupancy / certificate of substantial rehabilitation, and Stabilized Occupancy Date. Below these are two text input areas for explaining why the project does not currently have site control and describing the process to gain site control, and another two for zoning approval. Each text area has a 'You have 3000 characters remaining for your description.' message. There are also radio buttons for 'Does the project have site control?' and 'Does the project comply with current zoning?'. At the bottom, there are 'Save' and 'Undo' buttons and a '<Previous' link.

Complete the Project Timeline Template and attach it to the Project Timeline screen. The form is available on the Bank’s public website at: <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#)

### Site Control and Zoning

Site control documentation is required for rental projects and homeownership projects with identified sites.

If a project with unknown sites does not have site control or zoning in place, enter the date the project is expected to receive site control and zoning and the process by which site control and zoning will be obtained.

All required fields must be complete to move forward in the application process.

**Helpful Hint**  
The initial draw date must be within 12 months of the AHP award announcement.

## Project Timeline— *Rental*

Application General Information Scoring Feasibility

### Project Timeline ?

AHP Initial Draw Date

100% of Financing Committed Date

Project closing date

Construction / Rehabilitation Start Date

Complete Construction / Rehabilitation of all Units Date

Date of anticipated certificate of occupancy / certificate of substantial rehabilitation

Stabilized Occupancy Date

**Project Timeline**

Complete and attach detailed information regarding the project timeline, using the Project Timeline Template.

Attach the completed Project Timeline Schedule  Browse... ?

Does the project have site control?  Yes  No

Please attach evidence of site control  Browse... ?

Does the project comply with current zoning?  Yes  No

Attach evidence of zoning compliance  Browse... ?

\* Required to save the page  
♦ Required before Sponsor Approval

To submit your changes please click Save before exiting this page.

Save Undo

<Previous

**Site Control:** Submit current verifiable evidence that is consistent with the project timeline (e.g., a copy of an executed deed, purchase option, sales agreement, ordinance, etc.), indicating that the sponsor has site control of the proposed project site(s).

**Zoning:** Proper zoning for the project may be evidenced by one of the following:

- A letter from the unit of local government with zoning authority over the proposed site, or
- A letter from a zoning attorney familiar with the project.
- A zoning map is typically not acceptable evidence for a rental project.
- Appropriate evidence for zoning variances is a letter from the unit of local government with zoning authority that includes:
  - The former and new zoning classifications,
  - Identification of the specific site,
  - Any contingencies or conditions, and
  - If the variance has not yet been approved, the date when it is expected to be.

**Helpful Hint**  
Site control must be in the name of an entity that appears within the Project Ownership Chart.

## Application Complete

This is the last screen. The Application is complete. Click on **Save** on this page and then on Application in the top-right corner.

# AHP Online Application Process *Feasibility*

## Project Timeline— Homeownership Sponsor-driven projects

### Project Timeline

[Cancel](#) [Apply Changes](#)

To submit your changes please click Apply Changes before exiting this page.

AHP Initial Draw Date\*

100% of Financing Committed Date\*

Project closing date\*

Construction / Rehabilitation Start Date\*

Complete Construction / Rehabilitation of all Units Date\*

Date of anticipated certificate of occupancy / certificate of substantial rehabilitation\*

Stabilized Occupancy Date\*

#### Project Timeline

Download and complete the Project Timeline form found on the [FHLBDM Website](#)

Complete and attach detailed information regarding the project timeline, using the [Project Timeline Template](#)

Attach the completed Project Timeline form\* [Click here to Upload](#)

Does the project have site control?\*  Yes  No

Please attach evidence of site control\* [Click here to Upload](#)

Does the project comply with current zoning?\*  Yes  No

Attach evidence of zoning compliance [Click here to Upload](#)

Attach any applicable miscellaneous documentation [Click here to Upload](#)

Attach any applicable miscellaneous documentation [Click here to Upload](#)

AHP initial draw date cannot be prior to the date of the AHP award (after November in the year of application.)

The date 100% of financing is committed is the date all interim financing or permanent financing commitments other than homebuyer mortgage is expected. Use the AHP initial draw date if AHP is the only source of funds.

Project closing date is the date all financing commitments other than homebuyer mortgages have closed. Use the AHP initial draw date if AHP is the only source of funds.

Construction or rehabilitation start date is the start of any construction or rehabilitation. If the project is acquisition only enter the date the first home purchase is expected to close.

Complete construction or rehabilitation date is the date all construction or rehabilitation should be complete. If the project is acquisition only enter the closing date of the last home purchase.

Date of anticipated certificate of occupancy or substantial rehabilitation is the date any required certification is obtained after completion of construction or rehabilitation. If no certification is required enter the complete construction or rehabilitation date.

Stabilized occupancy date is the date all of the units in the project are complete and occupied. For projects including purchase of a single family home, enter the expected closing date of the last home purchase.

If a project has site control attach evidence of site control and evidence of compliance with local zoning. *See instruction previous page.* Homeownership projects may evidence zoning compliance with zoning maps or assessor's data. For projects with unknown sites answer "no" and provide the date the project is expected to receive site control and zoning and the process by which site control and zoning will be obtained.

# AHP Online Application Process *Feasibility*

## Project Timeline— Homeownership consumer-driven projects

### Project Timeline

[Cancel](#) [Apply Changes](#)

To submit your changes please click Apply Changes before exiting this page.

AHP Initial Draw Date\*

100% of Financing Committed Date\*

Project closing date\*

Construction / Rehabilitation Start Date\*

Complete Construction / Rehabilitation of all Units Date\*

Date of anticipated certificate of occupancy / certificate of substantial rehabilitation\*

Stabilized Occupancy Date\*

#### Project Timeline

Download and complete the Project Timeline form found on the [FHLBDM Website](#)

Complete and attach detailed information regarding the project timeline, using the [Project Timeline Template](#)

Attach the completed Project Timeline form\* [Click here to Upload](#)

Attach any applicable miscellaneous documentation [Click here to Upload](#)

Attach any applicable miscellaneous documentation [Click here to Upload](#)

[Audit](#)

\* : Required Field(s) to Save the Changes  
\* : Required Field(s) before Sponsor Approval

For all projects, attach a Project Timeline Template. Use the Bank form located on the website, at <http://www.fhlbdm.com>. See [Affordable Housing Products - Competitive Application & Resources](#)

**Consumer driven projects do not have site control and will not have to answer questions about site control and zoning.**

### Application Complete

This is the last screen. The Application Entry is complete. Click on *Save* on this page and then on *Application* in the top-right corner.



**Helpful Hint**  
**Use this page to attach miscellaneous documents to the application.** For Homeownership projects, this should include sources and uses of funds for any commercial component of a project, if applicable.

# AHP Online Application Process *Feasibility*

## Application Home Screen


| Logout
Current as of April 1, 2015 at 4:35 PM CDT

My Applications | Home | Messages (0) | Guides/Info
Project Name: Queen City Housing TEST  
Application Number: 10000038

Application
General Information
Scoring
Feasibility

### Application Home

Application Status Pending  
Funding Round 2015A  
Round Deadline 06/30/2015

Description	Status
<b>General Information</b>	
Application Details : Application Information	✓
Application Details : Site Information	✓
Application Details : Site Parcel	✓
Application Details : Fair Housing	✓
Application Details : Subsidy Amount and Uses of Funds	✓
<b>Scoring</b>	
Donated Property : Donation/Discount Information	✓
Donated Property : Donated/Discounted Evidence	✓
Sponsorship By Nonprofit : Ownership Structure	✓
Sponsorship By Nonprofit : Organization Information	✓
Targeting	✓
Housing for the Homeless	✓
Empowerment	✓
First District Priority : Special Needs	✓
First District Priority : In-District Project	✓
Second District Priority : Native American and/or Rental Housing Preservation	✓
Community Stability	✓
<b>Feasibility</b>	
Financial Feasibility : Import Spreadsheet	✓
Financial Feasibility : Feasibility Analysis	✓
Financial Feasibility : Commitment Letters	✓
Financial Feasibility : Rental Rehabilitation	✗
Displacement	✗
Sponsor Role	✗
Primary Developer	✗
Development Team : Role Selection	✓
Development Team : Team Members	✓
Disclosure	✓
Market Study	✓
Project Timeline	✓

**DSM Implementation Plan**

**Need Help?**  
Contact the Community Investment at 800-544-3452 ext-1173.

**AHP Application**  
It is recommended that you print the application for your records after the application has been approved by the sponsor.

**Application Attachments**

✗ Not Visited  
 ✓ In Progress  
 ✓ Complete  
 ⓘ Modified by Community Investment Group staff

On the Application Home screen, the AHP Participant must verify that each Status has a **green** check mark.

If there are any yellow check marks or red X's, the AHP Participant must return to those sections of the application and complete the information necessary to finish the screens and save with a green check mark.

# Sponsor Approval


Rick Bloxham | Logout
Current as of April 3, 2015 at 12:42 PM CDT

My Applications | Home | Messages (0) | Guides/Info

Project Name: Consumer driven down payment  
Application Number: 10000041

Application

General Information

Scoring

Feasibility

Home

Sponsor Approval

ome

**Application Status** Pending

**Funding Round** 2015A

**Round Deadline** 06/30/2015

Description	Status
<b>General Information</b>	
Application Details : Application Information	✓
Application Details : Site Information	✓
Application Details : Site Parcel	✓
Application Details : Fair Housing	✓
Application Details : Subsidy Amount and Uses of Funds	✓
<b>Scoring</b>	
Donated Property : Donation/Discount Information	✓
Donated Property : Donated/Discounted Evidence	✓

**DSM Implementation Plan**

**Need Help?**  
Contact the Community Investment at 800-544-3452 ext-1173.

**AHP Application**  
It is recommended that you print the application for your records after the application has been approved by the sponsor.

**Application Attachments**

If the application is complete, one of the Lead Sponsor Contacts must choose *Sponsor Approval* under the Application tab.

# Sponsor Approval

## Sponsor Approval ?

Current Status Pending

The application is complete. There are no issues found.

- The AHP subsidy will only be used for the purposes specified in the approved application and in accordance with the federal regulations governing the operation of the Affordable Housing Program (the "AHP Regulations"). The subsidy received for this project will not be used for arbitrage purposes, or for any other purpose prohibited by the AHP Regulations. The project will comply with the requirements of all applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Architectural Barriers Act of 1969, and the Americans with Disabilities Act of 1990.

Owner-occupied projects are subject to a five- (5) year retention period; rental projects are subject to a fifteen- (15) year retention period. The project sponsor approving this application (the "Sponsor") acknowledges that the Federal Home Loan Bank of Des Moines ("FHLBDM") member that is also approving this application is required to ensure that the rental project, or each of the Affordable Housing Program ("AHP") assisted units of an owner-occupied project, is subject to a legally enforceable security instrument that (1) incorporates the requirements of the AHP Regulations, (2) is enforceable under applicable law, (3) is in proper form for recording under applicable law, and (4) is properly recorded.

The Sponsor will be bound by the commitments made in the application and will build and/or operate the project consistent with the commitments made in the application, or in a modification request approved by the FHLBDM in its sole discretion. Any material changes to the information provided in the approved application will be reported to the FHLBDM. Throughout the retention period, the Sponsor will monitor the project in accordance with AHP Regulations and FHLBDM policies, and will maintain and submit documentation, reports, and certifications required to demonstrate proper use of the AHP subsidy and compliance with application commitments.

In the event that the project as described in the application fails to meet its specified commitments, or otherwise falls out of compliance with the AHP Regulations, the proceeds of a funded AHP subsidy will be recaptured and the unused or improperly used subsidy will be returned to the FHLBDM.

Funding for this project is made available through a financial commitment from the FHLBDM. If this application is approved, the Sponsor agrees that the name of the FHLBDM will be prominently displayed in all promotional materials related to ground breakings, dedications, and all other media events, including, but not limited to, news releases, site signage, etc. The Sponsor further agrees to notify the FHLBDM of all of the aforementioned events.

The Sponsor certifies that the information provided in this application is true, complete, and accurate, and that it will be bound by the commitments made in the application. The Sponsor acknowledges that any misrepresentations or false or fictitious statements made in the application, which are used by the FHLBDM to award an AHP subsidy, as well as any material changes to the application that are not communicated to the FHLBDM, may result in the withdrawal or required repayment of the awarded AHP subsidy.

The Sponsor represents and warrants that it has the full corporate power and authority, and has received all corporate and governmental authorizations and approvals as may be required, to enter into and perform its obligations under this application.

The person representing the Sponsor by approving this application is duly authorized by the Sponsor to make such representations and commitments as presented in this application.

### Application Attachments

**Important!** After clicking the "Approve" button the application status will change to "Sponsor Approved". You will not be able to modify the application after the status change.

Approve

Refresh

When *Sponsor Approval* is chosen, the certification information will appear on the screen.

The Lead Sponsor Contact must review the AHP certification, check the box to certify, and approve the application by clicking on the *Approve* button.

After Sponsor Approval, the Current Application Status moves from *Pending* to *Sponsor Approved*.

The Member Contact will receive an email notification that an application is awaiting Member Approval.



### Helpful Hint

To save a copy of the application as submitted, the user should click on Print Application and save to a location of his or her choosing. The application will save as a PDF.

## Member Approval (Completed by the Member)

FHLB DES MOINES AHP Online

This is a secured site for Federal Home Loan Bank of Des Moines Affordable Housing Program participants

User ID

Password

Login

**Grant Applicants**

- Create an Account
- Forgot your User ID?
- Forgot your password?

**FHLB Des Moines Members**

- Forgot your password?
- Need access to AHP Online?

AHP Online hours: 6:30 AM to Midnight CST.

For optimum performance, the Bank recommends the use of Internet Explorer 8.0 or higher.

If you have questions, please contact the FHLB Des Moines Community Investment Department at 800.544.3452, ext. 1173.

Terms and Conditions of Use Privacy Policy Disclaimer www.fhlbdm.com

The Member's AHP Authorized User (Member Contact) associated with the application will be notified via email that the application is ready for Member Approval.

The next few pages describe the process of how a member may approve an AHP Application in AHP Online. To begin, the Member Contact must access the AHP Online. They can do this in two ways:

- 1) Via the AHP Online login at <https://ahp.fhlbdm.com>. This method should be used by any Member Contact who has AHP only authorization (i.e. they are not given permissions to access eAdvantage).
- 2) Via eAdvantage by clicking the AHP Online link found in the eAdvantage home page. This will only be visible to eAdvantage Users with both eAdvantage and AHP authorization. See the following page for access through eAdvantage.

# Member Approval (Completed by the Member)



[Home](#) | [Account Balances](#) | [Account Profile](#) | [Advances](#) | [Collateral](#)  
[Capital Stock](#) | [Safekeeping-Pldg](#) | [Deposit Accounts](#) | [Statements](#) | [Cust. Select](#)

1978 - Test State Bank, Des Moines, IA [Logout](#)

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**URGENT MESSAGES:**  
There are no urgent messages at this time.

[Confirmations & Notifications](#)  
*You have 1 Message.  
Response may be required.*

[Admin Administration](#)  
**[Affordable Housing Program \(AHP\) Online](#)**

[Advance Rates](#)  
[Authorized Personnel Form](#)  
[Balance Confirmations](#)  
[Cut-off Statements](#)  
[Collateral Pledge](#)  
[Safekeeping/Third Party Pledging Forms](#)  
[Wire Transfer Forms](#)  
[Fee Schedule](#)  
[Contact Us!](#)  
[Guide to eAdvantage](#)  
[User Administration Guide](#)  
[Frequently Asked Questions \(FAQ\)](#)  
[Install Trusted Root CA](#)  
[Certificate Enrollment Procedures](#)  
[MPF Forms & Application](#)  
[eMPF Website](#)  
[Educational Resources](#)

[Back to Top](#)

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[Terms and Conditions of Use](#) | [Privacy Policy](#) | [Disclaimer](#) | [FHLB Website](#)  
For technical assistance, call 1-800-544-3452, ext. 1029  
[helpdesk@fhlbdm.com](mailto:helpdesk@fhlbdm.com)

The Member Contact clicks on the *AHP Online* link from the eAdvantage Home screen.

# Member Approval (Completed by the Member)


| Logout
Current as of April 3, 2015 at 1:02 PM CDT

[Home](#) | [eAdvantage](#) | [Messages \(0\)](#) | [Guides/Info](#)

[My Applications](#)   [My Projects](#)

## My Applications

Application Number	Application Name	Status
<b>Current/Last Round - 2015A</b>		
10000035	HO Sponsor New Con	Pending
10000048	Sponsor Driven New Construction	Pending
10000034	Rental New Con	Pending
10000044	Owner Rehab by Consumer	Sponsor Approved
10000041	Consumer driven down payment	Sponsor Approved
10000042	Rural #2	Pending

**Funding Round Information**  
 Application Deadline: June 30, 2015, at 4:30 p.m. CT.

If you have any questions regarding the AHP program, please contact us at 800-544-3452 ext-1173.

**Hours of Operation**  
 AHP Online system hours are from 6:30 a.m. to midnight CT.

Community Investment hours of operation are from 8:00 a.m. to 4:00 p.m. CT, Monday through Friday.

**DSM Implementation Plan**

**Terms Of Use**

All of the applications associated with this member will appear on the Home screen in AHP Online.

Notice the status of each application. The member will only be able to approve applications whose status is *Sponsor Approved*.

Click on the Application Number to open an application for member approval.

# Member Approval (Completed by the Member)


| Logout
Current as of April 3, 2015 at 1:21 PM CDT

My Applications | Home | eAdvantage | Messages (0) | Guides/Info
Project Name: Consumer driven down payment  
Application Number: 10000041

Application
General Information
Scoring
Feasibility

## Application Home

**Application Status** Sponsor Approved

**Funding Round** 2015A

**Round Deadline** 06/30/2015

Status Change Details			
From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved	rbloxham629	04/03/2015

**DSM Implementation Plan**

**Need Help?**  
Contact the Community Investment at 800-544-3452 ext-1173.

**AHP Application**  
It is recommended that you print the application for your records after the application has been approved by the sponsor.

 **Print Application**

**Application Attachments**

Description	Status
<b>General Information</b>	
Application Details : Application Information	✓
Application Details : Site Information	✓
Application Details : Site Parcel	✓
Application Details : Fair Housing	✓
Application Details : Subsidy Amount and Uses of Funds	✓
Member Involvement : Member Policy	✗
Member Involvement : Member Service	✗
<b>Scoring</b>	
Donated Property : Donation/Discount Information	✓

The Member Contact opens the *Sponsor Approved* application. On the Application Home page. The Member completes the two Member Involvement Information screens.

# Member Approval (Completed by the Member)

Application    General Information    Scoring    Feasibility

## Member Involvement Information ?

**Member Policy**    Member Services

Does the member have a mortgage or lien on the property? \*  Yes  No

Loan Amount ♦

Appraisal Value ♦

Interest Rate ♦

Date of Appraisal: ♦  

Term (in months): ♦

Sale Price ♦

Amortization Term (in months) ♦

Sale Date ♦  

Does the member have any past or present financial or ownership interest in the project? \*  Yes  No

Describe the interest ♦

*You have 3000 characters remaining for your description.*

---

\* Required to save the page  
♦ Required before Member Approval

**To submit your changes please click Save before exiting this page.**

<Previous Next>

The Member Contact must complete the required fields before the Member Policy screen can be saved.

Even if the Member Contact answers *No* to both questions, he or she must click on *Save* to complete the screen.

## Member Approval (Completed by the Member)

Application   General Information   Scoring   Feasibility

### Member Involvement Information ?

Member Policy   **Member Services**

Will the Member provide any services to the project? \*  Yes  No

Describe Services Provided ◆

*You have 3000 characters remaining for your description.*

Fee Charged ◆

Estimated market value of services ◆

---

\* Required to save the page

◆ Required before Member Approval

To submit your changes please click Save before exiting this page.

[<Previous](#) [Next>](#)

The Member Contact must complete the required fields before the Member Services screen can be saved.

Even if the Member Contact answers *No* to the question, he or she must click on *Save* to complete the screen.

## Member Approval (Completed by the Member)


| Logout
Current as of April 3, 2015 at 3:32 PM CD

My Applications | Home | eAdvantage | Messages (0) | Guides/Inf
Project Name: Consumer driven down payme  
Application Number: 1000004

Application	General Information	Scoring	Feasibility																		
<a href="#">Home</a> <a href="#">Member Approval</a>	<b>Application Status</b> Member Approved <b>Funding Round</b> 2015A <b>Round Deadline</b> 06/30/2015	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e0f2f1;"> <th colspan="4">Status Change Details</th> </tr> <tr style="background-color: #e0f2f1;"> <th style="width: 25%;">From Status</th> <th style="width: 25%;">To Status</th> <th style="width: 25%;">Changed By</th> <th style="width: 25%;">Changed Date</th> </tr> </thead> <tbody> <tr> <td>Pending</td> <td>Sponsor Approved</td> <td>rbloxham629</td> <td>04/03/2015</td> </tr> </tbody> </table>		Status Change Details				From Status	To Status	Changed By	Changed Date	Pending	Sponsor Approved	rbloxham629	04/03/2015						
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From Status	To Status	Changed By	Changed Date																		
Pending	Sponsor Approved	rbloxham629	04/03/2015																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e0f2f1;"> <th style="width: 80%;">Description</th> <th style="width: 20%;">Status</th> </tr> </thead> <tbody> <tr style="background-color: #fff9c4;"> <td colspan="2"><b>General Information</b></td> </tr> <tr> <td>Application Details : Application Information</td> <td style="text-align: center;">✓</td> </tr> <tr> <td>Application Details : Site Information</td> <td style="text-align: center;">✓</td> </tr> <tr> <td>Application Details : Site Parcel</td> <td style="text-align: center;">✓</td> </tr> <tr> <td>Application Details : Fair Housing</td> <td style="text-align: center;">✓</td> </tr> <tr> <td>Application Details : Subsidy Amount and Uses of Funds</td> <td style="text-align: center;">✓</td> </tr> <tr> <td>Member Involvement : Member Policy</td> <td style="text-align: center;">✓</td> </tr> <tr> <td>Member Involvement : Member Service</td> <td style="text-align: center;">✓</td> </tr> </tbody> </table>				Description	Status	<b>General Information</b>		Application Details : Application Information	✓	Application Details : Site Information	✓	Application Details : Site Parcel	✓	Application Details : Fair Housing	✓	Application Details : Subsidy Amount and Uses of Funds	✓	Member Involvement : Member Policy	✓	Member Involvement : Member Service	✓
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Application Details : Subsidy Amount and Uses of Funds	✓																				
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Member Involvement : Member Service	✓																				

**DSM Implementation Plan**

**Need Help?**  
Contact the Community Investment at 800-544-3452 ext-1173.

**AHP Application**  
It is recommended that you print the application for your records after the application has been approved by the sponsor.

**Print Application**

**Application Attachments**

The member should return to the Application Home screen. Once both the Member Policy and Member Services screens are complete and saved they will display a green check mark on the Application Home screen.

The Member Contact should review the completed AHP application.

The Member Contact may do so by clicking on each link under *Description* and use the *Previous* and *Next* buttons to navigate through the application screens. The Member can also print an application and application attachments for review from links in the right hand sidebar.

To Member Approve, the Member Contact should begin by choosing *Member Approval* in the top-left corner of the Application Home screen.

# Member Approval (Completed by the Member)

 | Logout Current as of April 3, 2015 at 2:58 PM CDT

My Applications | Home | eAdvantage | Messages (0) | Guides/Info

Project Name: Consumer driven down payment  
Application Number: 10000041

---

Application    General Information    Scoring    Feasibility

## Member Approval

**Current Status** Sponsor Approved  
The application is complete. There are no issues found.

The AHP subsidy will only be used for the purposes specified in the approved application and in accordance with the federal regulations governing the operation of the Affordable Housing Program (the "AHP Regulations"). The subsidy received for this project will not be used for arbitrage purposes, or for any other purpose prohibited by the AHP Regulations. The project will comply with the requirements of all applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Architectural Barriers Act of 1969, and the Americans with Disabilities Act of 1990.

Owner-occupied projects are subject to a five- (5) year retention period; rental projects are subject to a fifteen- (15) year retention period. The Federal Home Loan Bank of Des Moines ("FHLBDM") member approving this application (the "Member") will ensure that the rental project, or each of the Affordable Housing Program ("AHP") assisted units of an owner-occupied project, is subject to a legally enforceable security instrument that (1) incorporates the requirements of the AHP Regulations, (2) is enforceable under applicable law, (3) is in proper form for recording under applicable law, and (4) is properly recorded.

The Member will be bound by the commitments made in the application and will build and/or operate the project consistent with the commitments made in the application, or in a modification request approved by the FHLBDM in its sole discretion. Any material changes to the information provided in the approved application will be reported to the FHLBDM. Throughout the retention period, the Member will monitor the project in accordance with AHP Regulations and FHLBDM policies, and will maintain and submit documentation, reports, and certifications required to demonstrate proper use of the AHP subsidy and compliance with application commitments.

In the event that the project as described in the application fails to meet its specified commitments, or otherwise falls out of compliance with the AHP Regulations, the proceeds of a funded AHP subsidy will be recaptured and the unused or improperly used subsidy will be returned to the FHLBDM.

Funding for this project is made available through a financial commitment from the FHLBDM. If this application is approved, the Member agrees that the name of the FHLBDM will be prominently displayed in all promotional materials related to ground breakings, dedications, and all other media events, including, but not limited to, news releases, site signage, etc. The Member further agrees to notify the FHLBDM of all of the aforementioned events.

The Member certifies that the information provided in this application is true, complete, and accurate, and that it will be bound by the commitments made in the application. The Member acknowledges that any misrepresentations or false or fictitious statements made in the application, which are used by the FHLBDM to award an AHP subsidy, as well as any material changes to the application that are not communicated to the FHLBDM, may result in the withdrawal or required repayment of the awarded AHP subsidy. The Member represents and warrants that it has the full corporate power and authority, and has received all corporate and governmental authorizations and approvals as may be required, to enter into and perform its obligations under this application.

The person representing the Member by approving this application is duly authorized by the Member to make such representations and commitments as presented in this application.

 [Print Application](#)  
[Application Attachments](#)

**Important!** After clicking the "Approve" button the application status will change to "Member Approved". You will not be able to modify the application after the status change.

## To Approve

Once the member is ready to approve, the following steps must be taken:

- Read the AHP certification;
- Check the box indicating that the certification has been understood and read; and
- Click on *Approve* at the bottom of the screen.

## To Reject

If the member would like to reject the application and have the sponsor make changes, the Member Contact should click on *Reject*.



### Helpful Hint

To save a copy of the application as submitted, the Member Contact should click on *Print Application* and save to a location of his or her choosing. The application will save as a PDF.

# Member Approval (Completed by the Member)

The screenshot shows the FHLB Des Moines application portal. At the top left is the FHLB Des Moines logo. To its right is a 'Logout' link. Further right is the text 'Current as of April 3, 2015 at 2:59 PM CDT'. Below this is a navigation bar with links for 'My Applications | Home | eAdvantage | Messages (0) | Guides/Info'. On the right side of the navigation bar, it says 'Project Name: Consumer driven down payment' and 'Application Number: 10000041'. Below the navigation bar is a tabbed interface with four tabs: 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Application' tab is selected. Below the tabs is the heading 'Member Approval'. Underneath is an 'Information' section with a speech bubble icon and the text: 'Your application is now Member Approved. Thank you for participating in the AHP program.' Below this is the 'Current Status' section, which says 'Member Approved' and 'The application is complete. There are no issues found.' There is a large grey rectangular area below the status message. At the bottom left of the main content area, there are links for 'Print Application' and 'Application Attachments'. At the bottom right, there is a 'Refresh' button.

Once the application's status is *Member Approved*, the AHP Participant and the Member Contact are unable to edit the application.

At this point, the application is submitted to the FHLB for

review.

The member and sponsor are notified via email that the application's status has changed to *Member Approved*.

# Exhibits Developer Experience (Homeownership and Rental Projects)



## Affordable Housing Program Developer Experience

Developer Name: \_\_\_\_\_

**Required for all projects for which the sponsor is NOT the developer.**

- ▶ List below, projects (a) completed by the developer, and (b) comparable to the proposed project in size and scope, starting with the most recent.
- ▶ If the developer has not completed any project comparable to the proposed project in size and scope, list all projects completed in the most recent five years.
- ▶ List the developer's direct experience only; do not list the experience of outside parties.

For homeownership projects, list experience on an annual basis.

For rental projects, list experience on a project basis.

	Project/Phase Name	Project Location	Project Dates	Project Type	# of units	Project Cost	Project Status
	Include AHP Project # if applicable	City, State	mm/yy Actual or Anticipated PS = Project Start PC = Project Complete	Mark all that apply NC = New Construction R = Rehab P = Purchase N = Special Needs			Select from drop-down menu below
1			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
2			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
3			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
4			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
5			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
6			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
7			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
8			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
9			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
10			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
11			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
12			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			
13			PS PC	<input type="checkbox"/> NC <input type="checkbox"/> P <input type="checkbox"/> R <input type="checkbox"/> N			

Instructions



## 2015 Competitive AHP Application

Affordable Housing Program  
*Homeownership Feasibility Workbook*

Project Name:	
Lead Sponsor:	
Subsidy Requested:	

The subsidy amount requested must conform to the Online application.

**Application Instructions:**

- ▶ Do not include formulas in any cells.
- ▶ The workbook is programmed to minimize inconsistencies throughout the application. Enter data into cells that are shaded yellow. Cells that are not shaded are locked and cannot be changed.
- ▶ In cells with drop-down selections, select one of the options for the workbook to work properly. Typing an answer or ignoring the cell entirely may cause errors on other worksheets in the application.
- ▶ The AHP subsidy amount on the sources tab must match the AHP subsidy amount from the Subsidy Amount and Sources of Funds screen in the online system.
- ▶ The targeting reflected on the project worksheet must match the targeting reflected on the Targeting screen in the online system.
- ▶ On the Sources tab: Do not skip a line when inputting sources of funds. Do not list more than 13 sources.
- ▶ It is highly recommended that worksheets are completed in the order they appear in the document. Worksheet formulas are often dependent on data entered in earlier tabs.
- ▶ Cutting and pasting information into Excel spreadsheets from elsewhere may invalidate formulas in cells, resulting in errors throughout the application.
- ▶ If attachments are submitted with a disabled password, or have otherwise been tampered with, the decision as to whether the application will be considered for an award will be at the discretion of the Bank.

**A description of each of the individual Excel worksheets follows:**

Tab	Worksheet Description and Required Fields
Instructions	Instructions include important information for all applicants.
Project Worksheet	Assumptions for individual home buyer.
Cost Breakout	In the top part of the form provide the number of units and estimated square feet of units in the project, by project type. Projects with new construction or rehabilitation must also complete the lower portion of the form.
Summary of Uses	Hard costs of new construction or rehabilitation are input from the Cost-Break-Out. Enter all other costs in Summary of Uses.
Needs Analysis	For projects including a home purchase, complete if the project sponsor is providing financing to the homebuyer at a below market interest rate (i.e. Habitat projects).
Sources	For any source of funds - the source, amount, description code, and status code are required fields. Total Sources of Funds must equal the total project costs from the Summary of Uses.
Feasibility Guidelines	Project feasibility and need for subsidy analysis.

If you encounter glitches in the application, please e-mail: [communityinvestment@fhlbdm.com](mailto:communityinvestment@fhlbdm.com)  
Refer to the specific tab and cells that are involved and provide a detailed description of the issue.

Project Worksheet

### Home Ownership Project Worksheet

**Project Name:** \_\_\_\_\_  
 If project is multi-state or multi-county, please select a representative area.  
 State: \_\_\_\_\_ County: \_\_\_\_\_

Enter the project location.

---

**Driver Determination & Building Type**  
 See the Guide for Sponsor Applicants for more information on the definition of the project Driver. If the determination based on the questions below does not match the selection made at application set-up, please contact FHLB staff.

Project is:  Will the sponsor acquire and rehabilitate a residence, or acquire land and construct a residence, for sale to a homeowner?

Project driver is:

---

**Project Characteristics**  
**Income Targeting Commitments (based on HUD Income Guidelines)**

	50% AMI	60% AMI	80% AMI
Households earning ≤ 50.00% of the Area Median Income			
Households earning 50.01% - 60.00% of the Area Median Income			
Households earning 60.01% - 80.00% of the Area Median Income			
Total units in project			0

Enter the number of units to be assisted based on targeted income. This must conform to the targeting in the Online application.

	50% AMI	60% AMI	80% AMI
	0	0	0
Maximum Annual Income for Income Group (1)			
Maximum Monthly Income for Income Group			

Choose a project type and project driver (consumer-driven or sponsor-driven). A project is sponsor-driven if the sponsor is acquiring property, constructing or rehabbing a residence, and selling it to a household. Projects that include rehab only, acquisition only, or new construction or acquisition rehabilitation by the household, are consumer driven.

---

**Typical Unit Cost by Income Group**

	50% AMI	60% AMI	80% AMI
Development Cost or Gross Sale Price (2), excluding post purchase rehab costs			
+ Homebuyer Closing Costs, including counseling			
+ Post Purchase Rehab Costs, if applicable			
= Total Costs of Typical Unit	\$0.00	\$0.00	\$0.00

Enter typical costs and funding sources for a unit of housing. Total Cost for the Project and Sources will be calculated. Total Cost and Sources should conform with the Summary of Uses and Sources tabs of the Workbook.

**Cost for Total Project**

	\$0.00
	\$0.00
	\$0.00
	\$0.00 (3)

**Sources for Total Project**

	\$0.00
	\$0.00
	\$0.00
	\$0.00 (3) (4)

---

**Funding Sources for Typical Unit by Income Group**

	50% AMI	60% AMI	80% AMI
Borrower down payment			
+ AHP Subsidy			
+ Other Grants or Loans			
+ Borrower 1st Mortgage Amount			
= Total Funding Sources Typical Unit	\$0.00	\$0.00	\$0.00

---

**Mortgage Information**

	50% AMI	60% AMI	80% AMI
Mortgage Rate Assumption (%)			
Mortgage Term (number of months)			
Monthly Principal and Interest	\$0	\$0	\$0
+ Monthly Taxes & Insurance			
+ Est. Monthly Condo Assoc. Fees			
= Total Monthly Housing Expense	\$0	\$0	\$0

---

**Housing Expense to Income Ratio**

	50% AMI	60% AMI	80% AMI
Monthly Housing Expense/Monthly Income	0.00%	0.00%	0.00%

# Exhibits Financial Feasibility— Homeownership

## Cost Breakout

**Home Ownership Cost Breakout**

Unit and Square Footage Breakout	
A. Acquisition Units (consumer - driven down payment)	
Acquisition Square Footage (total square footage)	
B. Rehabilitation Units (consumer-driven rehab and sponsor-driven acquisition rehab)	
Rehabilitation Square Footage (total square footage)	
C. New Construction Units (sponsor-driven new construction)	
New Construction Square Footage (total square footage)	
Total Square Footage	0
Total Units	0

Select only one project type (A,B,C) from the table on the left. Please make sure to answer the questions at the bottom of this form. Do not cut and paste or enter formulas in the tables.

Description of Work	Housing		
	New Construction	Rehabilitation	Total
Concrete			\$ -
Masonry			\$ -
Metals			
Rough Carpentry			
Exterior Doors, Windows, Glass			
Waterproofing			
<b>Total Rough Structure (Rows 20-28)</b>	\$ -		
Finish Carpentry			
Cabinets, Vanities and Countertops			
Interior Doors and Frames			
Lath and Plaster			
Drywall			
Tile Work			
Acoustical			
Carpeting			
Resilient Floor			
<b>Total Finish Structure (Rows 30-44)</b>	\$ -		
Plumbing			
Heat and Ventilation			
Air Conditioning			
Fire Protection			
<b>Total Mechanical Systems (Rows 46-49)</b>	\$ -	\$ -	\$ -
Electrical			
Other Structure:			
<b>Total Structure (Rows 29, 45, 50-52)</b>	\$ -	\$ -	\$ -
Onsite Earth Work			
Onsite Site Utilities			
Onsite Road and S			
Onsite Landscapin			
Onsite Environme			
Other Onsite:			
<b>Total Onsite Improve</b>			
Offsite Earth Work			
Offsite Site Utilities			
Offsite Road and S			
<b>Total Offsite Improvement (Rows 61-66)</b>	\$ -	\$ -	\$ -
<b>Total (Rows 53, 60, 67)</b>	\$ -	\$ -	\$ -

A homeownership application should include only one project type. If a sponsor wants to conduct more than one project type, they should submit separate applications for each.

All applicants should complete the first table on this page. Acquisition only projects (consumer-driven) do not need to complete the second table if the project will not include new construction or rehabilitation.

**NOTE:** Acquisition only projects are not eligible for new construction or acquisition rehabilitation points in Priority Nine/Community Stability, or a Developer Fee. Only sponsor-driven projects are eligible for points, and for Developer Fee.

This table and the text boxes below have been trimmed to fit the Manual. In the Workbook, please include all applicable construction or rehabilitation costs, and complete applicable text boxes.

If the development budget includes off-site costs, what type of improvements are included?

Will the sponsor be providing their own construction labor in the project?

Summary of Uses of Funds

Summary of Uses of Funds		
<p><b>Please be sure to answer the questions and provide additional information at the bottom of this form. Do not cut and paste or enter formulas in the tables.</b></p> <p>Include information on all <i>cash</i> costs of the project. Note that hard construction and rehabilitation costs and homebuyer's closing costs and counseling costs are autofilled from other worksheets. If a project includes a commercial component, fill out the form below only for the housing component. A budget for the commercial component may be uploaded on the Feasibility Import Spreadsheet screen in AHP Online together with project photos.</p>		
<b>Acquisition Costs</b>		
Building Acquisition	Total	
Land Acquisition		
Closing Costs		
<b>Total Acquisition Costs</b>	\$ -	
<p><b>In a sponsor-driven new construction or acquisition-rehab project, acquisition costs should reflect sponsor costs to acquire the property, including closing costs. In a consumer-driven project including acquisition, acquisition cost should include only building or land acquisition cost. The homebuyer's closing costs should be input in the Project Worksheet and itemized in a table provided below.</b></p>		
<b>Construction/Rehabilitation Costs</b>		
Construction Costs	Total	
Rehabilitation Costs		
Builders Overhead		
Builders Profit		
General Requirements		
<b>Total Construction/Rehabilitation Costs</b>	\$ -	
<b>Soft Costs</b>		
Permits Fees	Total	
Marketing Expenses		
Construction Period Insurance		
Construction Period Property Taxes		
<b>Total Soft Costs</b>	\$ -	
<b>Construction/Bridge Loan Financing</b>		
Interest	Total	
Origination Fees		
Other Financing Costs		
<b>Total Construction Financing</b>		
<p><b>The applicant must include Developer and Consultant Fee from all sources. Identify source of funds in the text boxes provided.</b></p>		
<b>Developer &amp; Consultant Fees</b>		
Developer Fees	Total	
Consultant Fees		
<b>Total Developer &amp; Consultant Fees</b>	\$ -	
<b>Total Development Costs</b>	\$ -	
<b>Homebuyer/Homeowner Closing Cost and Counseling Costs (From Project Worksheet)</b>	\$ -	
<b>Total Project Costs</b>	\$ -	
<p>Describe costs included in builder overhead and general requirements. NOTE: If the sponsor is acting as their own general contractor, see Homeownership Feasibility Guidelines including Developer's and Consultant's Fee and Builder Overhead, General Requirements, and Profit in the AHP Implementation Plan for eligible cost.</p>		
<p><b>For homeownership projects, applicants acting as their own general contractor should include builder overhead and profit in the developer fee. They may include general requirements in the construction/rehabilitation cost.</b></p>		
<p>Describe the amount of the Developer &amp; Consultant Fee paid by AHP and the amount paid by other sources. Total Developer &amp; Consultant Fees should equal the total input above.</p>		
<b>Developer &amp; Consultant Fees (Paid By)</b>		
Developer & Consultant Fee paid by AHP	Total	
Developer & Consultant Fee paid by Other		
<b>Total Developer &amp; Consultant Fees</b>	\$ -	
<p>Provide a breakdown of Homebuyer/Homeowner closing costs and counseling costs. Total closing cost and counseling cost should equal the amount shown above.</p>		
<b>Homebuyer/Homeowner Costs</b>		
Closing Costs	Total	Per Unit
Homebuyer Counseling Costs to be paid by AHP		\$ -
Counseling Costs NOT paid by AHP		\$ -
<b>Total Counseling Costs</b>	\$ -	\$ -
<b>Total Homebuyer/Homeowner Costs</b>	\$ -	\$ -
<p><b>The table and the text boxes have been trimmed to fit the Manual. In the Workbook, please include all applicable costs and complete applicable text boxes.</b></p>		

Total homebuyer/homeowner closing cost and counseling cost is input from the Project Worksheet tab. Applicant must breakdown costs and identify source to pay counseling costs below.

Needs Analysis

AHP Needs Analysis	
For Home Ownership Projects with Sponsor-Provided Mortgage Financing	
Project Name: _____	
Complete this form if Sponsor will provide mortgage financing to home buyers at a discounted rate of interest (typically 0%). Enter data in shaded cells only.	
Does Sponsor provide discounted homebuyer financing? <input type="checkbox"/>	
\$ _____	Gross Sale Price of Units to home buyers - per Project Worksheet
\$ _____	Total Project Cost - per Summary of Uses
If the gross sales price of units exceeds the project cost, an appraisal will be required. Sale price of units should not exceed appraised value. (all home buyers)	
_____	Appraised value of sponsor-financed homes, if known. Submit appraisal copies as Exhibit 9, if available.
\$0	Sponsor-provided first mortgage total (total for all home buyers)
Will sponsor provide additional mortgage(s) to home buyers in addition to first mortgage? <input type="checkbox"/>	
Indicate total amount of additional mortgages (other than first mortgage) sponsor will provide: _____ (all home buyers)	
Are second mortgages forgivable? <input type="checkbox"/>	
Describe terms of sponsor-provided mortgages below. Include information on amount, maturity date, required payments from home owners, repayment upon refinance or sale, and terms of forgiveness.	
<b>A. Cash Required to Complete Project:</b>	
\$ _____	Total Uses of Funds per Summary of Uses
<b>B. Cash Sources Other than Sponsor:</b>	
\$ _____	Total cash down payment from borrowers per Project Worksheet
_____	CDBG
_____	HOME
_____	State Housing Finance Agency grant
_____	State/Local gov't grant(s)
_____	Foundation/Corporation grant(s)
_____	Other: _____
_____	Other: _____
\$ _____	Total Cash Sources Other than Sponsor
<b>C. Present Value of sponsor-provided mortgage(s):</b>	
10.00%	Market Rate assigned
\$0	Sponsor Mortgage / Note Amount - Repayable loans only
0	Mortgage Term (months)
0.000%	Mortgage Rate
\$ _____	Mortgage P&I Payment (aggregate of all home buyers)
\$ _____	Present Value - to be reflected on Sources of Funds
<b>D. Cash Contributions/Sponsor Fundraising</b>	
_____	Amount Sponsor will contribute to the home buyers' homes in addition to the value of the sponsor-provided mortgage
<b>AHP NEEDS ANALYSIS SUMMARY</b>	
\$ _____	(A) Cash Required to Complete Project
\$ _____	(B) Cash Sources Other than Sponsor
\$ _____	(C) Present Value of Sponsor Provided Mortgage
\$ _____	(D) Cash Contributions/Sponsor Fundraising
\$ _____	Funding Gap
\$ _____	AHP Subsidy Requested (cannot be greater than above funding gap)

This tab must be completed by Habitat organizations and other sponsors that provide a 0% loan for the purchase of a home as permanent financing.

Sources of funds included here should conform with the Sources tab.

The calculated present value of the homebuyer loans will be input as a source of funds on the Sources tab.

The calculated funding gap should conform to the AHP Subsidy Requested.

Sources of Funds

Sources of Funds							
Project Name: _____							
List all <i>cash</i> sources of funds in the project, including permanent financing, grants, donations, etc. The first table should include all permanent sources. Construction and other interim financing should be listed in the Interim Financing table below. In the "Description Code" column, use the description codes below. If a project includes a commercial component, fill out the form only for the housing component. A budget for the commercial component may be uploaded on the Feasibility Import Spreadsheet screen in AHP Online together with project photos.							
Description Code							
1. AHP Subsidy	9. State Low Income Housing Tax Credit Equity	17. Charitable Donation					
2. Permanent Financing	10. State Housing Loans	18. Owner's Equity					
3. FHA Insured Mortgage	11. State Government Subsidy	19. Deferred Developer Fee					
4. Federal Low-Income Housing Tax Credit Equity	12. Community Development Block Grants						
5. Other Federal Housing Program	13. TIF/Local Government Subsidy						
6. McKinney/Hearth Act	14. Housing Bonds						
7. Historic Preservation Tax Credit Equity	15. Grants						
8. HOME	16. Other Loans						
List all <i>Permanent</i> Sources of Project Funding, using one description code per line. Also, Fill out columns A thru D for each funding source and columns E thru H for all debt.							
Permanent Sources		Do not cut and paste or enter formulas in the table below.					
A	B	C	D	E	F	G	H
Source of Funds	Amount	Descr Code	Status Code	Rate (%)	Term (years)	Amort Period (years)	Must Pay? (Y/N)
	\$ -	2	Committed				Y
Sources should equal Summary of Uses. In addition, total of sources should be consistent with the Project Worksheet.							
AHP Direct Subsidy	\$ -	1	Requested				
<b>Total Funding Sources</b>	<b>\$ -</b>						
For all uncommitted funds listed above, list the date of financing decision, contact name and phone number .							
Funding Source	Decision Due Date	Contact Name	Phone				
Interim Sources		Do not cut and paste or enter formulas in the table below.					
A	B	C	D	E	F	G	
Source of Funds	Amount	Descr Code	Status Code	Rate (%)	Term (years)	Must Pay? (Y/N)	
<b>Total Interim Sources</b>	<b>\$ -</b>						
For all uncommitted funds listed above, list the date of financing decision, contact name, and phone number.							
Funding Source	Decision Due Date	Contact Name	Phone				

Feasibility Analysis

AHP Feasibility Analysis				
Items				Value
Total units				0
Sources of Funds = Uses of Funds				TRUE
Cost Breakout Total Units = Project Worksheet Total Units				TRUE
Total Development Cost				\$0.00
Total Development Cost per unit				\$0.00
Total Development Cost per square foot				\$0.00
Construction or Rehabilitation Cost				\$0.00
Construction or Rehabilitation Cost per unit				\$0.00
Total Acquisition Cost per unit, consumer driven down-payment (see AHP Implementation plan for maximum Development Cost)				\$0.00
Total Acquisition Cost per unit (net purchase price), acquisition rehab or new construction (see AHP Implementation plan for maximum Development Cost)				\$0.00
Rehabilitation Cost per square foot (From Cost Breakout tab)				\$0.00
New Construction Cost per square foot (From Cost Breakout tab)				\$0.00
Total New Construction and Rehabilitation Cost per square foot (Summary of Uses total)				\$0.00
Average Square Foot per unit				0
Average Acquisition Square Foot per unit				0
Average Rehabilitation Square Foot per unit				0
Average New Construction Square Foot per unit				0

Sources of Funds must equal Uses of Funds and Cost Breakout Total Units must equal the Project Worksheet Total Units.

Feasibility Guidelines				
Guideline	Description	Min Standard	Max Standard	Actual
Construction or Rehabilitation Cost Per Unit	See AHP Implementation Plan Homeownership Feasibility Guidelines - Maximum Development Costs	NA	Must be supported by major cost indices or typical of local standards	\$0.00
Construction Contingency % (Housing)				0.00%
Developer's and Consultant's Fee				0.00%
Homeowner Counseling				\$0.00
Construction Labor				NA
Total Acquisition Cost per unit Consumer-driven Down Payment				\$0.00
Total Acquisition Cost per unit Acquisition - Rehab or New Construction (Net Purchase Price)	See AHP Implementation Plan Homeownership Feasibility Guidelines - Maximum Development Costs	NA	Applicable State Housing Finance Agency maximum purchase price limit for non-targeted area	\$0.00
<b>General Requirements, Builder Overhead, and Profit</b>				
General Requirements %		NA	8%	0.00%
Builder Overhead %		NA	2%	0.00%
Builder Profit %		NA	6%	0.00%
Total General Requirements, Builder Overhead, and Profit		NA	20%	0.00%

After completion of the Workbook, applicants should review this page. Certain costs will require explanation in the Online application. Costs requiring explanation will be noted. In some cases, the applicant must describe the local standard cost (Construction or Rehabilitation Cost, homebuyer Acquisition Cost if the project includes home purchase, Construction Labor Cost if the applicant uses their own labor). Or, explanation is required because cost exceeds guideline (Developer and Consultant Fee, General Requirements, Builder Overhead, Builder Profit, Homeownership Counseling Cost, Construction Contingency). In those cases the applicant may elect to adjust project costs in the Workbook before it is uploaded to the Online application, to eliminate the exception. If that occurs, the applicant is committing to keeping project costs within guidelines.

# Exhibits Financial Feasibility— Rental

## Instructions

 <b>2016 Competitive AHP Application</b> Affordable Housing Program Rental Feasibility Workbook	
<b>Project Name:</b>	
<b>Sponsor:</b>	
<b>Subsidy Requested:</b>	
<b>Application Instructions:</b> <ul style="list-style-type: none"> <li>▶ Do not include formulas in any cells.</li> <li>▶ The workbook is programmed to minimize inconsistencies throughout the application. Enter data into cells that are shaded yellow. Cells that are not shaded are locked and cannot be changed.</li> <li>▶ In cells with drop-down selections, select one of the options for the workbook to work properly. Typing an answer or ignoring the cell entirely may cause errors on other worksheets in the application.</li> <li>▶ The AHP subsidy amount on the sources tab must match the AHP subsidy amount from the Subsidy Amount and Sources of Funds screen in the online system.</li> <li>▶ The targeting reflected on the project worksheet must match the targeting reflected on the Targeting screen via AHP Online.</li> <li>▶ On the Sources tab: Do not skip a line when inputting sources of funds. Do not list more than 13 sources.</li> <li>▶ It is highly recommended that worksheets are completed in the order they appear in the document. Worksheet formulas are often dependent on data entered in earlier tabs.</li> <li>▶ Cutting and pasting information into Excel spreadsheets from elsewhere may invalidate formulas in cells, resulting in errors throughout the application.</li> <li>▶ If attachments are submitted with a disabled password, or have otherwise been tampered with, the decision as to whether the application will be considered for an award will be at the discretion of the Bank.</li> </ul>	
<b>A description of each of the individual Excel worksheets follows:</b>	
Tab	Worksheet Description and Required Fields
<b>Instructions</b>	Instructions include important information for all applicants.
<b>Project Worksheet</b>	Worksheet includes information on unit mix, income targeting, and rental income. All highlighted fields must be completed.
<b>Cost Break-Out</b>	Rehabilitation units and square feet and/or new construction units and square feet must be completed. Rehabilitation and/or new construction costs must be entered in correct fields.
<b>Sources</b>	For any source of funds – the source, amount, housing or commercial, description code, and status code are required fields. Total Sources of Funds must equal the total project costs.
<b>Summary of Uses</b>	Projects with a commercial component should break-out costs between housing and commercial. Hard costs are pulled from the Cost Break-Out tab, but the remaining fields are required.
<b>Operating Assumptions</b>	Details on salaries and operating grants and/or subsidies. Data will flow through to operating pro forma.
<b>Op Pro Forma Housing</b>	15-year cash flow projections for rental housing.
<b>Op Pro Forma Supplementary</b>	Required for projects with a commercial component and/or projects with supportive service component.
<b>Group Home</b>	Supplementary information needed to evaluate group home projects. Complete for group home projects.
<b>Feasibility Guidelines</b>	Project feasibility and need for subsidy analysis.
<p><b>If you encounter glitches in the application, please e-mail: <a href="mailto:communityinvestment@fhldm.com">communityinvestment@fhldm.com</a></b>  <b>Refer to the specific tab and cells that are involved and provide a detailed description of the issue.</b></p> <p><b>Federal Home Loan Bank of Des Moines</b>                      Community Investment Department                      801 Walnut Street Suite 200                      Des Moines, IA 50309-3513                      Telephone: 515-281-1173</p>	





# Exhibits Financial Feasibility— Rental

## Operating Pro Forma Assumptions

**Break out income assumptions below.** Values will be pulled into the Op\_Pro\_Forma\_Hsg tab automatically.

Category	Description or Funding	Amount in Year 1	Term (Y)	Committed?
Laundry				
Parking				
Other Income Dependent on Occupancy Levels				
Operating Grants				
Operating Donations				
Operating Reserves				
Other Income Independent of Occupancy Levels				

Provide contact information for uncommitted rental subsidies or operating grants.

Uncommitted Funding Source	Decision Due Date	Contact Name	Phone Number

For occupied existing rental properties, if vacancy per Op\_Pro\_Forma\_Hsg tab is different than historical vacancy justify the reason for the budgeted vacancy.

Provide additional explanation or guidance on income assumptions here:

**Contract Services Breakout and Details**

Break out contract services below. Values will be pulled into the Op\_Pro\_Forma\_Hsg tab automatically.

Category	Description	Amount in Year 1
Contract Services (Examples include: snow removal, pest control, etc.)		

**Expense Assumption Breakout and Details**

Break out expense assumptions below. Values will be pulled into the Op\_Pro\_Forma\_Hsg tab automatically.

Category	Description	Amount in Year 1
Other Expenses (Examples include: supplies, elevator maintenance, etc.)		

**Debt Payment Details**

If project is financed with soft debt, please explain terms of repayment.

# Exhibits Financial Feasibility— Rental

## Operating Pro Forma— Housing

Operating Pro Forma - Housing											
<b>Project Name:</b>											
<b># Units:</b> 0	<div style="border: 1px solid black; padding: 5px;">                     Enter <b>housing</b> data in shaded cells. Enter income, expenses, and debt service for supportive services and commercial space on Supplementary Op Pro Formas.                 </div>										
<b>Housing Assumptions</b>									<b>If yes, list the</b> <b>Existing Debt Holder</b>		
Vacancy Rate Year 1:		Does the Proforma reflect debt service payments for any existing or other debt not reflected in the Sources of Funds? Yes <input type="checkbox"/> No <input type="checkbox"/>									
Stabilized Vacancy Rate Years 2-15:											
Revenue Escalator:											
Expense Escalator:											
Interest Rate on Operating Reserve:											
<b>Income Assumptions</b>	<i>Revenue Escalator</i> 0.00%	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Year 6</b>	<b>Year 7</b>	<b>Year 8</b>	<b>Year 9</b>	<b>Year 10</b>
Gross Residential Rents	<i>From Project Worksheet</i>	0	0	0	0	0	0	0	0	0	0
Rental Subsidy (a)	<i>From Project Worksheet</i>	0	0	0	0	0	0	0	0	0	0
Laundry, Parking, Other	<i>From Oper. Assumptions</i>	0	0	0	0	0	0	0	0	0	0
Operating Grants & Donations	<i>From Oper. Assumptions</i>	0	0	0	0	0	0	0	0	0	0
Operating Reserve Draws	<i>From Oper. Assumptions</i>	0	0	0	0	0	0	0	0	0	0
Total Gross Income		0	0	0	0	0	0	0	0	0	0
Less: Vacancy & Bad Debt	<i>Stabilized Vacancy Year 2-15</i> 0.00%	0	0	0	0	0	0	0	0	0	0
<b>Net Revenue (EG)</b>		0	0	0	0	0	0	0	0	0	0
<b>Expense Assumptions</b>	<i>Expense Escalator</i> 0.00%										
Management Fee	Select Fee Type	0	0	0	0	0	0	0	0	0	0
Accounting & Audit		0	0	0	0	0	0	0	0	0	0
Utilities	Unit utilities paid by: Select	0	0	0	0	0	0	0	0	0	0
Water, Sewer, Trash		0	0	0	0	0	0	0	0	0	0
Contract Services	<i>From Oper. Assumptions</i>	0	0	0	0	0	0	0	0	0	0
Payroll (incl. taxes & benefits)	<i>From Oper. Assumptions</i>	0	0	0	0	0	0	0	0	0	0
Real Estate Taxes	Select Payment Type	0	0	0	0	0	0	0	0	0	0
Insurance		0	0	0	0	0	0	0	0	0	0
Other Expenses:	<i>From Oper. Assumptions</i>	0	0	0	0	0	0	0	0	0	0
Other Expenses:	Enter Description Here										
<b>Total Operating Expenses</b>	<i>Oper Costs/Unit</i> \$0 <i>Staff Use</i> \$0	0	0	0	0	0	0	0	0	0	0
<b>NOI Before Reserve Deposits</b>		0	0	0	0	0	0	0	0	0	0
<b>Reserves</b>											
Replacement Reserve Deposits		0	0	0	0	0	0	0	0	0	0
Operating Reserve Deposits		0	0	0	0	0	0	0	0	0	0
<b>Net Operating Income</b>		0	0	0	0	0	0	0	0	0	0
<b>Debt Service (Must Pay only)</b>											
Annual Must Pay Debt		0	0	0	0	0	0	0	0	0	0
Annual Must Pay Debt		0	0	0	0	0	0	0	0	0	0
Other Must Pay Debt	Enter Description Here										
<b>Total Debt Service</b>		0	0	0	0	0	0	0	0	0	0
<b>Debt Coverage Ratio (DCR) before Soft Debt</b>		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Initial Cash Flow</b>		0	0	0	0	0	0	0	0	0	0
Debt Service Payable from Cash Flow	Enter Description Here										
Debt Service Payable from Cash Flow	Enter Description Here										
Deferred Developer Fee											
Partnership Management Fee (LIHTC only)											
<b>Secondary Cash Flow</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Secondary Cash Flow per unit											
<b>Debt Coverage Ratio (DCR) Cash Flow / Gross Income</b>		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Operating Reserve Deposits (Draws)</b>	<i>From Summary of Uses</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Interest on Operating Reserve</b>		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Cumulative Operating Reserve</b>		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

# Exhibits Financial Feasibility— Rental

## Supplementary Operating Pro Formas

Enter budget details in shaded cells in applicable section if project provides supportive services or has commercial space

### Supplementary Operating Pro Formas Supportive Services / Commercial / Consolidated

**Project Name:** \_\_\_\_\_  
**# Units:** 0

**Supportive Services Assumptions**

Vacancy Rate Year 1: \_\_\_\_\_

Stabilized Vacancy Rate Years 2-15: \_\_\_\_\_

Revenue Escalator: \_\_\_\_\_

Expense Escalator: \_\_\_\_\_

Interest Rate on Operating Reserve: \_\_\_\_\_

**Commercial Space Assumptions**

Vacancy Rate Year 1: \_\_\_\_\_

Stabilized Vacancy Rate Years 2-15: \_\_\_\_\_

Revenue Escalator: \_\_\_\_\_

Expense Escalator: \_\_\_\_\_

Interest Rate on Operating Reserve: \_\_\_\_\_

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**SUPPORTIVE SERVICES**

**Income Assumptions**

	Revenue Escalator	0.00%	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Supportive Services contract			0	0	0	0	0	0	0	0	0	0
Enter Income Source Here												
Enter Income Source Here												
Less: Vacancy & Bad Debt	Stabilized Vacancy Year 2-15	0.00%	0	0	0	0	0	0	0	0	0	0
<b>Total Income - Supportive Services</b>			0	0	0	0	0	0	0	0	0	0

**Expense Assumptions**

	Expense Escalator	0.00%	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Management Fee												
Payroll (incl. taxes & benefits)	From Oper. Assumptions		0	0	0	0	0	0	0	0	0	0
Other Expenses	Enter Description Here											
<b>Total Expenses - Supportive Services</b>	Exp./Unit	\$0	0	0	0	0	0	0	0	0	0	0

**Replacement Reserves**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10

**Debt Service (Hard debt only)**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
1st Mortgage - Principal & Interest	0	0	0	0	0	0	0	0	0
2nd Mortgage - Principal & Interest	0	0	0	0	0	0	0	0	0
3rd Mortgage - Principal & Interest	0	0	0	0	0	0	0	0	0
<b>Debt Service - Supportive Services</b>	0	0	0	0	0	0	0	0	0

**Cash Flow - Supportive Services**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	0	0	0	0	0	0	0	0	0

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**COMMERCIAL SPACE**

**Income Assumptions**

	Revenue Escalator	0.00%	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Lease Income												
Less: Vacancy & Bad Debt	Stabilized Vacancy Year 2-15	0.00%	0	0	0	0	0	0	0	0	0	0
Other Income	Enter Description Here											
<b>Total Income - Commercial Space</b>			0	0	0	0	0	0	0	0	0	0

**Expense Assumptions**

	Expense Escalator	0.00%	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Management Fee			0	0	0	0	0	0	0	0	0	0
Common Area Expenses			0	0	0	0	0	0	0	0	0	0
Other Expenses			0	0	0	0	0	0	0	0	0	0
<b>Total Expenses - Commercial Space</b>			0	0	0	0	0	0	0	0	0	0

**Replacement Reserves**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10

**Debt Service (Hard debt only)**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
1st Mortgage - Principal & Interest	0	0	0	0	0	0	0	0	0
2nd Mortgage - Principal & Interest	0	0	0	0	0	0	0	0	0
3rd Mortgage - Principal & Interest	0	0	0	0	0	0	0	0	0
<b>Debt Service - Commercial Space</b>	0	0	0	0	0	0	0	0	0

**Cash Flow - Commercial Space**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	0	0	0	0	0	0	0	0	0

L. Consolidated Pro Forma

L. Consolidated Pro Forma

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**CONSOLIDATED PRO FORMA**

Project Name: \_\_\_\_\_

**ENTER DATA IN SHADED CELLS**

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
<b>Income</b>										
Housing	0	0	0	0	0	0	0	0	0	0
Supportive services	0	0	0	0	0	0	0	0	0	0
Commercial	0	0	0	0	0	0	0	0	0	0
<b>Total Effective Gross Income</b>	0	0	0	0	0	0	0	0	0	0
<b>Expenses</b>										
Housing	0	0	0	0	0	0	0	0	0	0
Supportive Services	0	0	0	0	0	0	0	0	0	0
Commercial	0	0	0	0	0	0	0	0	0	0

The Supportive Services section must be completed for projects where services are integral to the operation of housing.

If the project is mixed-use, commercial operations must be shown.





# Exhibits Financial Feasibility— Rental

## Summary of Uses of Funds

Summary of Uses of Funds			
<b>See the Guide for Applicants for more information on how to categorize costs.</b>			
<b>Acquisition Costs</b>	Housing	Non-Housing	Total
Building Acquisition			\$ -
Land Acquisition			\$ -
Carrying Costs			\$ -
Legal Fees			\$ -
Closing Costs			\$ -
Title and Recording			\$ -
<b>Total Acquisition Costs</b>	\$ -	\$ -	\$ -
<b>Construction/Rehabilitation Costs</b>	Housing	Non-Housing	Total
Construction Costs (Structure)	\$ -	\$ -	\$ -
Rehabilitation Costs (Structure)	\$ -	\$ -	\$ -
On-Site Improvements	\$ -	\$ -	\$ -
Off-Site Improvements	\$ -	\$ -	\$ -
Demolition			\$ -
Contingency			\$ -
Builders Overhead			\$ -
Builders Profit			\$ -
General Requirements			\$ -
Bond Premium			\$ -
Furniture, fixtures, and equipment			\$ -
<b>Total Construction/Rehabilitation Costs</b>	\$ -	\$ -	\$ -
<b>Soft Costs</b>	Housing	Non-Housing	Total
Architect			\$ -
Engineering			\$ -
Appraisal			\$ -
Attorney			\$ -
Accounting			\$ -
Environmental Study			\$ -
Soft Cost Contingency			\$ -
Construction Period Insurance			\$ -
Construction Period Property Taxes			\$ -
Other Soft Costs	\$ 1	\$ -	\$ 1
<b>Total Soft Costs</b>	\$ 1	\$ -	\$ 1
<b>Construction/Bridge Loan Financing</b>	Housing	Non-Housing	Total
Interest			\$ -
Origination Fees			\$ -
Application Fees			\$ -
Other Fees			\$ -
<b>Total Construction Financing</b>	\$ -	\$ -	\$ -
<b>Permanent Financing</b>	Housing	Non-Housing	Total
Permanent Loan Origination Fees			\$ -
Bond Related Costs			\$ -
Application Fees			\$ -
Other Permanent Financing Fees			\$ -
<b>Total</b>	\$ -	\$ -	\$ -
<b>Other Financing Fees and Expenses</b>	Housing	Non-Housing	Total
Tax Credit Reservation Fees			\$ -
Application Fees			\$ -
Other Financing Costs			\$ -
<b>Total Other Financing Fees and Expenses</b>	\$ -	\$ -	\$ -
<b>Developer Fees</b>	Housing	Non-Housing	Total
Developer Fees			\$ -
Consultant Fees			\$ -
<b>Total Developer Fees</b>	\$ -	\$ -	\$ -
<b>Project Reserves</b>	Housing	Non-Housing	Total
Lease-up Reserves			\$ -
Operating Reserves			\$ -
Replacement Reserves			\$ -
Rental Assistance Reserves			\$ -
Other Reserves			\$ -
<b>Total Project Reserves</b>	\$ -	\$ -	\$ -
<b>Total Project Costs</b>	\$ 1	\$ -	\$ 1
<b>Percentage of Total Cost</b>	100.00%	0.00%	

Any costs entered in Other lines will open a comment field. Provide explanation for these costs here.

Detail 'Other Soft Costs':

If there are costs budgeted for construction/bridge loan financing, these sources should be included in the Interim sources section of the Sources of Funds Tab.

# Exhibits Financial Feasibility— Rental

## Group Home Projects

### Group Home Projects

**Project Name:** \_\_\_\_\_

*Complete if project is a Group Home. Prior to completing this form, enter all information into Summary of Uses, Project Worksheet and Operating Pro Forma Hsg.*

A **group home** is defined as housing occupied by two or more individuals or households consisting of common space and/or facilities for group use by the occupants of the building. The structure provides long-term housing and support services for residents.

Will project be operated as a group home, as defined above?

Number of buildings in this project:

Describe building type: \_\_\_\_\_

**Provide information in the adjacent grid for each building:**  
 Number of separate households living in building, excluding caregivers. (Recommend using minimum household size during 15-year retention period.)

Bldg 1	Bldg 2	Bldg 3	Total
			0
Number of actual bedrooms in each building			0
Number of caregivers permanently residing in building			0

Describe living arrangements: \_\_\_\_\_

Will caregiver(s) be related to tenant?

**AHP Group Home Policy**

**For scoring purposes** each separate household will be considered a unit. Caregivers are not included as a household in the unit count.

**For feasibility purposes** the building will be evaluated as a whole. For example, if a single family home serves as a group home, development costs, operating expenses, and replacement reserves will be evaluated based on reasonableness of the costs to acquire/build, operate and maintain a single family home.

**Unit /Household size:** On the Project Worksheet and Tenant Income worksheet, list as zero bedrooms and one person household size.

**Household Income:** In general, caregiver income will not be included in household income.

**Development Cost**  
 \$0 Cost to develop group home (Total Project Costs per Summary of Uses Tab / # of buildings in cell D9 above)

**Please enter number of buildings above.**

\_\_\_\_\_

**Operating Expenses**  
 \$0 Annual operating expenses for group home (Total Operating Expenses per Tab Op\_Pro\_Forma\_Hsg / # of buildings in cell D9 above)

**Op. Pro Forma Hsg tab has not been completed. Before proceeding further, make sure that this tab is complete.**

\_\_\_\_\_

**Management Fee**  
 0.00% Management fee for group home (Management Fee / Effective Gross Income) per Tab Op\_Pro\_Forma\_Hsg

**Op. Pro Forma Hsg tab has not been completed. Before proceeding further, make sure that this tab is complete.**

\_\_\_\_\_

# Exhibits Financial Feasibility— Rental

## Feasibility Analysis

AHP Feasibility Analysis				
Item	Value			
Total units	0			
Cost Breakout Total Units = Project Worksheet Total Units	TRUE			
Sources of Funds = Uses of Funds				
Housing Sources of Funds = Housing Uses of Funds				
Non-Housing Sources = Non-Housing Uses				
Total Development Cost				
Total Development Cost per unit				
Total Development Cost per square foot	\$0.00			
Adjusted Total Development Cost	\$1.00			
Adjusted Total Development Cost per Unit	\$0.00			
Total Acquisition Cost per unit	\$0.00			
Acquisition-Only Cost per Square Foot	\$0.00			
Rehabilitation Cost per Square Foot (From Cost Breakout tab)	\$0.00			
New Construction Cost per Square Foot (From Cost Breakout tab)	\$0.00			
Construction/Rehabilitation Cost per square foot (Summary of Uses total)	\$0.00			
Average Square Foot per unit	0			
Average Acquisition-Only Square Foot per unit	0			
Average Rehabilitation Square Foot per unit	0			
Average New Construction Square Foot per unit	0			
Non-housing & Accessory Space %	0.00%			
Commercial %	0.00%			

Sources of Funds must equal Uses of Funds and Cost Breakout Total Units must equal the Project Worksheet Total Units.

Feasibility Guidelines				
Guideline	Description	Min Standard	Max Standard	Actual
<b>Development Budget</b>				
Adjusted Total Development Cost per	Rehab	NA		\$0.00
Contingency % (Housing)	R		SE	FALSE
Contingency % (Overall)	R		SE	FALSE
Developer & Consultant Fee %	R		0%	FALSE
Capitalized Reserves - Housing (months)	I (R) (C) (d)		0	0.00
Capitalized Reserves - Overall (months)	I (R) (C) (d)		0	0.00
Lease-Up Reserve	L (R) (S) (a) (b) (c) (d) (e) (f) (g) (h) (i) (j) (k) (l) (m) (n) (o) (p) (q) (r) (s) (t) (u) (v) (w) (x) (y) (z)		0%	Enter Absorption Rate on Proj Wksht
Rental Assistance Reserve		0.0%	Variable	\$0.00
<b>General requirements</b>				
General Requirements %		NA	8%	0.00%
Builder Overhead %		NA	2%	0.00%
Builder Profit %		NA	6%	0.00%
General Requirements, Builder Overhead & Profit (combined total)		NA	20.00%	0.00%
<b>Professional Fees</b>				
Architect Fees		NA	4.0%	0.00%
Engineering Fees		NA	4.0%	0.00%
Attorney Fees		NA	4.0%	0.00%
Sum of all Professional Fees		NA	12.0%	0.00%
<b>Operating Pro Forma</b>				
Revenue Escalator		2.00%	4.00%	0.00%
Expense Escalator		2.00%	4.00%	0.00%

After completion of the Workbook, applicants should review this page. Certain costs will require explanation in the Online application. Costs requiring explanation will be noted. Explanation will be required when the cost or amount exceeds the AHP Guideline. The applicant may elect to adjust the costs in the Workbook before it is uploaded to the Online application. If that occurs, the applicant is committing to keeping the projects costs within guidelines.

# Exhibits Memorandum of Understanding

## Memorandum of Understanding



### Affordable Housing Program Memorandum of Understanding

Project Name:

Sponsor:

▶ **Detail only the service selected below on this form; a separate MOU is required for each empowerment service and must be uploaded to that particular service in AHP Online.**

▶ **Complete the MOU in order; some dropdowns will change the information requested.**

▶ **Each MOU must be printed, signed by the Sponsor and Service Provider, scanned with supporting documentation, and attached as a .pdf file to the empowerment service checked in AHP Online.**

▶ **Refer to the Guide for Sponsor Applicants for additional guidance and suggested documentation.**

Empowerment Activity:

**Sponsor and Service Provider (if applicable) ce above-identified service will meet FHLBDM req points:**

Select empowerment activity from drop down box.

**FALSE**

**Organizational Information for Service Provider**

Name of Service Provider:

Location:      City:       State:       Zip:

Is there an affiliate relationship between sponsor and service provider?

---

Describe service provider's experience and history with providing the specific service, including number of years and in what geographic area(s) service has been provided:

*Adjust the height of text boxes as necessary to ensure full explanations are visible before converting to PDF.*

# Exhibits Memorandum of Understanding

**Service Provision**

*Services should be made accessible and attractive to all AHP-assisted households. Proposed services must be appropriate for the target population of project. Answer the following questions with information on the specific service.*

Indicate who is eligible to access the service:

\_\_\_\_\_

How will households be informed of and engaged in services offered?

\_\_\_\_\_

What type of documentation will be available to FHLBDM to evidence the service(s) are available and have been offered? Select all that apply:

<input type="checkbox"/> Marketing Materials	<input type="checkbox"/> Sign in sheets or log books
<input type="checkbox"/> Service Agreements	<input type="checkbox"/> Payment documentation for services delivered
<input type="checkbox"/> Other (describe below)	

\_\_\_\_\_

Where will the service be provided?

Describe how the services will be made attractive and accessible to residents, including days and times of service provision:

\_\_\_\_\_

How often will service be provided?

Provide additional explanation as necessary: \_\_\_\_\_

Describe the content and/or curriculum of the service:

\_\_\_\_\_

Indicate computer use:

Provide any additional pertinent information:

\_\_\_\_\_

## Exhibits *Memorandum of Understanding*

### Agreement to Provide Services

The intent to provide the above-outlined programs and/or services is hereby affirmed and agreed to by the AHP Project Sponsor and Service Provider Organization (if applicable).

AHP Sponsor Organization

Service Provider Organization

X  
\_\_\_\_\_  
AHP Sponsor Signature

X  
\_\_\_\_\_  
Service Provider Signature

Printed Name/Title

Printed Name/Title

Date (mm/dd/yyyy)

Date (mm/dd/yyyy)

***In order to be considered eligible for points for empowerment, the Sponsor must:***

- ▶ ***Complete an MOU for each service to be provided.***
- ▶ ***Print the document and obtain authorized signatures from the Sponsor, and the Service Provider (if applicable).***

***Note: Before printing, make sure that text within comment boxes is fully visible. Adjust the height of the row until all text is visible.***

- ▶ ***Scan each signed MOU together with any supporting documentation and save as a .pdf file.***

***Note: See the Guide for Applicants for review criteria and required forms of documentation.***

- ▶ ***Attach a .pdf file for each service provided by the Sponsor in the Promotion of E tab within AHP Online.***

# Exhibits *Project Ownership Chart*



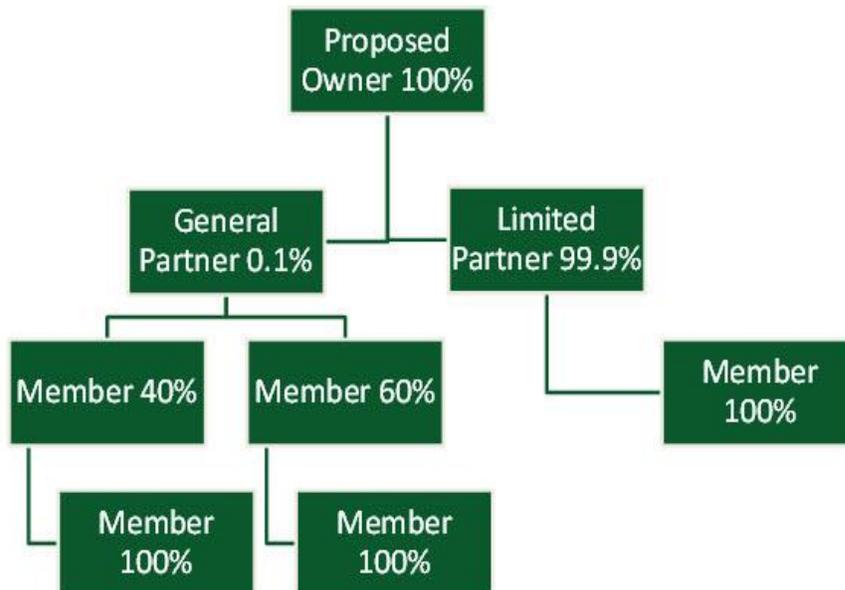
## Affordable Housing Program Project Ownership Chart

Project Name:

- All sponsors of rental projects must complete and execute this Project Ownership Chart.
- Display all ownership entities proposed (add and remove boxes as needed), including the owner, general partner, managing member of the general partner (and subsequent member of such members), limited partner, special limited partner, etc. Indicate the actual name of each entity.
- Indicate proposed ownership percentage in each box.
- The sponsor must have "ownership interest" in the rental project as defined in the Implementation Plan.
- After completion print the document and obtain signature of Sponsor's authorized staff. Scan the signed document and convert to a .pdf file for upload to the Online application.

**Signature certifies the ownership structure follows the chart to the best of my knowledge. Any changes to ownership will be reported to the FHLBDM in the form of an updated ownership chart.**

Sponsor Name:	<input type="text"/>		
Signature:	<input type="text"/>		
Signer (Print name):	<input type="text"/>	Date:	<input type="text"/>
Title:	<input type="text"/>		



[Excel help page for editing graphic](#)

**Click on the link for help in editing graphic.**



## Affordable Housing Program Project Timeline

Project Name:

*Provide a detailed timeline reflecting significant project milestones and the corresponding dates by which the sponsor expects to reach each milestone.*

Activity	Proposed/Actual Completion Date
<b>Projects that involve new construction or substantial rehabilitation:</b>	
AHP subsidy drawdown date	
Site acquisition	
Environmental review	
Completion of plans and specifications	
Final site plan approval	
Zoning approval	
Commitments for proposed financing (if 4% and 9% LIHTC equity is not yet committed provide pertinent financing milestones)	
Construction Loan	
Permanent Loan	
Tax Credit Award	
Tax Credit Syndication Agreement	
Other Source:	
Other Source:	
Construction cost bidding process (timeframe for requesting bids from pool of contractors)	
Issuance of building permits	
Construction / Rehabilitation start date	
Complete Construction / Rehabilitation of all project units	
Begin household or tenant screening and selection	
Receive Certificate of Occupancy / Substantial Rehab	
Placed into operation	
Complete household or tenant screening and selection	
Lease-up 85% complete	
Full occupancy	
<b>Projects that involve the down payment and closing cost assistance for home purchases or the rehabilitation of existing owner-occupied dwellings:</b>	
Commence AHP subsidy draw down	
Complete AHP subsidy draw down	
Begin rehab or closings for all project households	
Marketing	
Begin household AHP eligibility screening and selection	
Complete household AHP eligibility screening and selection	
Complete rehab or closings for all project households	
Receive Certificate of Occupancy / Substantial Rehab or municipal code compliance (if applicable)	

## Exhibits Rehabilitation Scope and Project Construction Summary

### Rehabilitation Scope is for use with homeownership projects including rehabilitation.

Describe the scope and quality of rehabilitation from drop down selections. Definitions are included in the workbook.

### Rehabilitation Scope - Scope of Rehabilitation

Affordable Housing Program Rehabilitation Scope Checklist	
	Project Name: <input type="text"/>
<b>Directions:</b>	
▶ Select the estimated scope of rehabilitation to be done for each agenda item in the project. See definitions below table.	
▶ If the project involves multiple dwellings with varying scopes, make selections based on the expected scope for the majority of dwellings in project.	
▶ Selections should roughly correspond with cost estimates entered on the Cost Breakout tab of the Feasibility Workbook.	
<b>Scope ( see dropdown list )</b>	
<b>Infrastructure</b>	
Sewer or Septic System	<input type="text"/>
Electric or Gas Utilities Hookup	No Rehab (0%) Minor (1-25%)
Water Service	Moderate (26-50%)
Site Grading or Retaining Walls	Major (51-75%)
Senior or Handicap Accessibility	Gut-Rehab (76-100%)
Tree Trimming or Removal	
Sidewalk or Driveway Parking	
Detached Garage (rehabilitation only)	

### Rehabilitation Scope - Quality of Improvements

Affordable Housing Program Rehabilitation Scope Checklist	
	
<b>Quality of Improvements</b>	
Describe the subject project's overall quality of rehabilitation from the selection below, comparing the quality of rehabilitation to the quality of construction of a comparable home. A homeownership project in AHP should be of fair to average quality to meet the requirements of affordable housing per these descriptions. If another selection is chosen provide explanation in the text box provided.	
Quality Selection:	<input type="text" value="Q3 - Average"/>
Explain Selection: Explain selection other than fair or average.	<input type="text"/>



# Exhibits Rehabilitation Scope and Project Construction Summary



## Affordable Housing Program Project Construction Summary

### Project Construction Form 2. Building Specifications

Enter data in cells or choose from drop down.

Application/Project No:  Project Name:  Submit Date:

#### Building Specifications

#### Building and Site Information

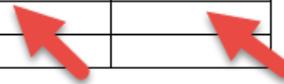
Building Type	
Fire Rating	
Foundation Type	
General Shape of Buildings	
Structural Frame	<input type="checkbox"/> Square <input type="checkbox"/> Rectangular <input type="checkbox"/> Irregular <input type="checkbox"/> Very irregular
Stories Above Grade	
Story Height (Feet-inches or decimal)	
Elevator	
Main Roof Pitch	
Unit Parking	



#### Finish Specifications

If new construction, provide all specifications listed below. If rehabilitation, provide the rehabilitation specifications.

Roofing Material	Material Specification	Approx. %
Primary	Architectural Shingles (25+ Yr Warranty)	100%
Secondary		
Other		
<b>Exterior Wall Covering</b>		
Primary		
Secondary	<input type="checkbox"/> Brick <input type="checkbox"/> Decorative Concrete Block <input type="checkbox"/> Vinyl Siding <input type="checkbox"/> Metal Siding	
Other		
<b>Countertops</b>		
Kitchen Countertop Material (Units)	<input type="checkbox"/> Fiber Cement Siding <input type="checkbox"/> Wood Siding <input type="checkbox"/> Stucco <input type="checkbox"/> EIFS	
Bathroom Countertop Material (Units)		





## Affordable Housing Program Sponsor Experience Template

Complete the form electronically by filling in the text boxes and check boxes provided. Text boxes will expand to accommodate explanations.

Complete the Sponsor Experience Template for all projects. Please upload the signed form on the Sponsor Role screen.

### I. Sponsor Organization

- A. Full legal name of sponsor organization:
- B. Sponsor organization's date of inception:
- C. Please briefly describe the organization's history:
- D. Total annual operating budget:
- E. Total number of employees:  Full-time:  Part-time:
- F. Have any significant changes in the organization's staffing and/or funding occurred in the past year or are such changes anticipated in the next year? Yes  No   
If yes, please explain:
- G. Is the sponsor organization subject to Single Audit Act (A-133) requirements?  
Yes  No
- H. If external audits are completed for the organization, please list any negative audit comments or findings received during the past three audits:
- I. If applicable, please list and explain any outstanding negative issues the organization has with any public or private funding agency, including notices of non-compliance, default, monitoring finding, or program deficiency:
- J. Does the sponsor organization currently provide any of the following services or functions?
 

Support Services:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Property Management:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Property Marketing:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Supportive Housing:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Housing Development:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Housing Ownership:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Rehabilitation:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
New Construction:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Construction Management:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Asset Management:	Yes <input type="checkbox"/>	No <input type="checkbox"/>



**Affordable Housing Program**  
*USDA Rural Housing Service Section 514/515/516*  
*Project Feasibility Review Worksheet*

All questions must be fully addressed by applicants requesting AHP subsidy to assist in the rehabilitation of an existing USDA Rural Housing Service Section 514/515/516 rental project. Please attach the completed feasibility review worksheet to the AHP Application.

**I. USDA ability to provide additional financing**

A. Has application to the National R... been made?

- ♦ If yes, why was the applica...
- ♦ If no, why was an applica...

B. What is the outstanding RHS loan balance?

C. Could the project support a conventional loan for rehabilitation with RHS subordination of its lien position?

- ♦ Why or why not?

D. Is the property in compliance with the USDA rules and regulations?   
If no, please provide a list of the items out of compliance and the proposed remedies.

This form must be completed for all USDA RD 514/515/516 projects. The form requires:

1. A letter from RHS describing the project's marketability;
2. Authorized USDA RD Staff signature; and
3. Owner's signature

Please upload the signed form and exhibit to the Rehabilitation Information Screen

**II. Reserves**

A. What is the project's current fully funded reserve amount?

- ♦ What is the project's current reserve balance?
- ♦ What is the project's current annual required reserve payment?
- ♦ Has the project had a Capital Needs Assessment?

B. Has the project increased its fully funded reserve amount from its original established level?

- ♦ If yes, what is the modified amount?
- ♦ If no, why has no such action been taken (owner and RHS consideration of an increase may be a contingency of any AHP award)?

# Appendix

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## Members Accessing AHP Online

- 1) Members must initiate their participation in the competitive AHP round via eAdvantage.
- 2) The member executes the eAdvantage Services Agreement and the Corporate Certificate of Authority and Certificate of Incumbency. These documents are available on eAdvantage. Choose *Information and Documents*, then *Member Agreements and Instructions*.
- 3) The member identifies an eAdvantage User Administrator.
- 4) The eAdvantage User Administrator assigns Authorized AHP Users in eAdvantage.
- 5) Authorized AHP Users may access AHP Online via eAdvantage or directly at <https://ahp.fhlbdm.com>.

## AHP Participants Accessing AHP Online

AHP Participants may access AHP Online by clicking on the following URL, or copying and pasting it into their browser: <https://ahp.fhlbdm.com>. AHP Online can also be accessed via a link on the Bank's public website at [www.fhlbdm.com](http://www.fhlbdm.com). See [Affordable Housing Products - Competitive Application & Resources](#).

The AHP Online hours are between 6:30 a.m. and midnight CT every day, including weekends and holidays. The FHLB reserves the right to modify hours of operation and/or interrupt service at any time without prior notice to its customers if business or technology dictates the disruption. AHP Online is programmed with AHP Participants' protection in mind and will automatically log the user out if the page has been inactive for 30 minutes.

AHP Participants initiate an application, which includes associating that application with a Member via the Member's Authorized AHP User. The member must be registered in eAdvantage with Authorized AHP Users in order for an AHP Participant to initiate an application. (Refer to "Members Accessing AHP Online through eAdvantage" above.)

## AHP Online Authorized User Access

A User ID and password are required by AHP Participants and members to access AHP Online. When establishing the User ID and password the Bank will collect basic demographic information about each AHP Participant's authorized user ("AHP Online User") in order to effectively communicate with him or her.

Upon an AHP Online User's initial login, the user will be asked to select, and answer, three (3) security questions. If the AHP Online User fails to select and answer the three (3) security questions, the user may have subsequent login problems, which may preclude the user from logging in to the system.

The AHP Online User will also be required to establish a password. Passwords are valid for a maximum of 90 days and must:

- Contain a minimum of eight characters
- Begin with an alpha character (a-z)
- Contain a minimum of two alpha characters
- Contain at least two numeric characters (0-9), preferably embedded within the password instead of at the end
- Not contain more than 2 consecutive characters of the user's account name
- Not be similar to the previous four passwords

When a password expires, the AHP Online User will be prompted to change his or her password at the time of login. If a password is forgotten, the AHP Online User may reset it through AHP Online by clicking on the ***Forgot your password?*** link.

Each AHP Participant is obligated to immediately inform the Bank, pursuant to the notice provisions of the AHP Services Agreement, if it becomes aware of any compromise, theft, loss, or unauthorized use of any of the login IDs and/or passwords associated with any of its AHP Online users.

## AHP Participant Authorization Recertification for Sponsors

The Member and Sponsor Contacts are responsible for recertifying AHP Participant(s) associated with their respective organizations on an annual basis. To recertify, log in to AHP Online and confirm that the listed users are in the General Information section on the Sponsor and Member Information screen. The screen will list all contacts associated with an organization that are approved and authorized for access to the applications and/or projects with which they are associated. Updates to Authorized AHP Users, profiles, and project contacts may be made at any time throughout the year.

## AHP Online Minimum Supported System Requirements

The following minimum supported system requirements are necessary to access and use AHP Online. If these requirements are not met, users may not be able to log in to the site or access all of the functionality that their role would otherwise allow:

- Browser: Internet Explorer® 10.0–11.0.
- Operating system: Microsoft® Windows XP® (Service Pack 2 recommended), or Microsoft® Windows Vista® (with the latest service pack).
- Display: a recommended monitor display setting of 1024 x 768.
- Other software, such as Adobe® Acrobat®/Reader® 9 or 10, to view and print Portable Document Format (PDF) files.
- Microsoft® Excel® Viewer 2007 or above to download Excel spreadsheets.
- Recommended: Adobe® Flash® Player to view Flash demonstrations.

## Privacy Policy

In order to assist members of the Federal Home Loan Bank of Des Moines (the “Bank”) with their required regulatory compliance, the following guidelines are adopted to address the privacy of confidential information which is received by the Bank from or on behalf of members of the Bank (the “Members”):

With respect to nonpublic personal information (as that term is defined in the Gramm-Leach-Bliley Act) received by the Bank from or on behalf of Members, appropriate administrative, technical, and physical safeguards have been instituted to:

- Maintain the security and confidentiality of such information;
- Protect against anticipated threats or hazards to the security or integrity of such information; and
- Protect against unauthorized access to or use of such information.

No nonpublic personal information which is received from or on behalf of a Member is used by the Bank or disclosed to third parties, other than uses and disclosures which are permitted by statutory or regulatory exceptions.

Third parties engaged by the Bank who have access to nonpublic personal information received from or on behalf of Members are required:

- To comply with all applicable privacy laws;
- To institute administrative, technical, and physical safeguards which are consistent with those outlined in paragraph 1 above;
- To limit their use of nonpublic personal information to the purpose(s) for which it was provided to them; and
- To release nonpublic personal information only as permitted by statutory or regulatory exceptions.

