



AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

INTRODUCTION

- For Homeownership projects, a separate disbursement request must be made for each unit in a project (if a 10 unit project, there will be 10 disbursement requests).
- Disbursement requests are made by the sponsor in **AHP Online**, as described in this document.
- Disbursement is on a reimbursement basis, after the sponsor has provided assistance to the unit. This would occur after the purchase or rehabilitation of a unit on a consumer-driven project, or after the purchase of a unit by an assisted household on a sponsor-driven new construction or acquisition-rehabilitation project.
- When completing a disbursement request the sponsor will be prompted to upload documentation evidencing project details and commitments. Documentation requirements will be described in this document.
- After the sponsor completes a disbursement request the member supporting their project must approve the disbursement request in **AHP Online** before it can be approved by the FHLB Des Moines. A separate Member Guide is provided to assist members in that process.
- After FHLB Des Moines approval of a disbursement request funds are deposited with the member. The member must disburse those funds to the sponsor.



AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

AHP Online

Sponsor applicants will complete disbursement requests for AHP grant funds in **AHP Online**. The sponsor may access **AHP Online** at <https://ahp.fhlbdm.com> or via a link on the Bank's public website at: www.fhlbdm.com, look for Affordable Housing Program and [Competitive AHP Application & Resources](#).

Enter your User ID and Password to enter **AHP Online**.

 **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.

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Finding Project and Initiating Disbursement Request

After login to **AHP Online** a sponsor will be able to navigate to their applications or approved projects. Click on **My Projects** and choose **Home**.

Current as of May 5, 2016 at 10:50 AM CDT
Home | Messages (0) | Guides/Info

My Applications | **My Projects** | Profile

My Applications

Application Number	Application Name	Status
Current/Last Round - 2016A		
10000179	Newberry Rental #3	Member Approved
10000170	New construction vacant and abandoned	Sponsor Approved
10000151	Newberry Rental #2 (10000049 - 15A)	Member Approved
10000150	Newberry Rental #1 (10000134 - 15A)	Member Approved
10000149	Newberry #3 HO (10000131-15A)	Pending
10000148	Newberry HO #2 (10000074 15A)	Sponsor Approved
10000141	Newberry HO #1 (10000058-15A)	Pending

Funding Round Information
Application Deadline: June 30, 2016, 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 4:30 p.m. CT, Monday through Friday.
[DSM Implementation Plan](#)
[Terms Of Use](#)

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The **My Projects** page will be displayed. If the relevant project is not displayed, select the project year in the **Funding Round** drop-down menu and click on **Search**. All of the sponsor's projects in the given year will be displayed. Click on the appropriate project number.

Current as of May 5, 2016 at 10:53 AM CDT
Home | Messages (0) | Guides/Info

My Applications | **My Projects** | Profile

My Projects

Project Number Funding Round **Select**

Project Name

Project Number	Project Name	Status	Monitoring Status
2015A08031	Lookaway Summit Phase II	Unfunded/not started	Not Funded
2015A08013	Twin Cities Habitat for Humanity New Construction 2016	Unfunded/not started	Not Funded
2015A08009	Test Bank Rental	Unfunded/not started	Not Funded

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 4:30 p.m. CT, Monday through Friday.

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This will navigate you to the applicable project management page for disbursement.

Click on **Disbursement** in the toolbar at the top of the page and choose **Request Disbursement** or **Disbursement Home**.

Request Disbursement will be used to initiate a disbursement for a unit in a project. You may initiate a disbursement and complete it, or save it to complete at a later date.

From the **Disbursement Home** screen, the user can choose a previously initiated disbursement request identified as **Pending**, to finish completing for submission to FHLB Des Moines.

The screenshot shows the user interface for the AHP Online Disbursement Guide. At the top, the user is identified as Laura Newberry with a Logout option. The current date and time are May 5, 2016 at 10:53 AM CDT. The user is logged in as 'My Projects | Home | Messages (0) | Guides/Info'. The project name is 'Look' and the project number is '2015A'. The main navigation bar includes 'Project', 'Disbursement', and 'Monitoring'. The 'Disbursement' menu is open, showing 'Disbursement Home' and 'Request Disbursement'. A red arrow points to 'Request Disbursement'. Below the navigation bar, the project status is 'Unfunded/not started'. The 'AHP Subsidy Award Summary' table shows the following data:

Category	Amount
Current Approved Award Amount	\$ 120,000.00
Less: Approved Disbursement Requests	(\$ 0.00)
Less: Pending Disbursement Requests	(\$ 1,001.00)
Less: Pending Deobligations	(\$ 0.00)
Available Amount Remaining	\$ 118,999.00

The 'Disbursement Requests' section includes a 'Request Disbursement' button and a table of requests:

Request #	Amount	Date Created	Date Received	Date Funded	Funding Status	Homeowner	Site Address
1	\$ 1,001.00	04/25/2016	04/25/2016		Under Review	First name 1 Last name 12	10052 Look SAINT LOUIS, MO, 63137-4309

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AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

INITIATING A DISBURSEMENT REQUEST

If you are requesting a disbursement you will be routed to the **Initiating Disbursement Request** page.

The screenshot shows the 'Initiate Disbursement Request' page. At the top, it displays the user 'Laura Newberry | Logout' and the current date 'May 5, 2016 at 10:53 AM CDT'. There are navigation links for 'My Projects | Home | Messages (0) | Guides/Info' and project details: 'Project Name: Look' and 'Project Number: 2015A'. The page has three tabs: 'Project', 'Disbursement', and 'Monitoring', with 'Disbursement' selected. The main heading is 'Initiate Disbursement Request'. The form contains several required fields marked with an asterisk: 'Subsidy Request' (Amount), 'Uses of Funds (select at least one)', 'Requested funds will be disbursed to: Central Bank Of St. Louis | Clayton, MO', 'Provide the actual closing date for the AHP subsidy being requested:', 'Have the AHP funds been disbursed?', 'Has there been an escrow account established for this unit in the project?', and 'Is this the final disbursement request for this project?'. There is a 'Disbursement Request Comments' text area with a 1000 character limit. At the bottom right are 'Submit' and 'Cancel' buttons. The footer contains two asterisks: one for 'Required to save the page' and one for 'Required before Sponsor Approval'.

To initiate a disbursement, complete the **Initiate Disbursement Request** screen. When complete click on the **Submit** button. To initiate the request provide the following information:

Subsidy Request Amount: Amount of AHP requested

The total assistance provided a household and requested for disbursement must match the Deed Restriction amount.

Use of Funds: Check box or boxes that describe how funds will be used, which should be consistent with the approved application.

Actual Closing Date: Date the homeowner *signed* the deed restriction.

Have AHP funds been disbursed? – Must select **YES** to receive reimbursement.



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Escrow account: Choose **YES** -if an escrow account has been created to disburse funds for the assistance of unit.

Is this the final disbursement request for this project? Choose **YES** if:

- The sum of all disbursement requests (including this one) is equal to the total amount awarded; or
- This is the last disbursement request and sum of all disbursement requests (including this one) will be less than the awarded amount.

After completing the **Initiate Disbursement Request** screen, the disbursement step **Amount Requested and Use of Funds** will be complete. The system will use a green check mark to demonstrate that the user has completed this step.



The following steps (**Sections**) will need to be completed by the sponsor to complete the disbursement request. Click on each of the Section headers to open screens for those sections.

Section	Status
Amount Requested and Uses of Funds	✓
Site Selection ←	✗
Homeowner Selection	✗
Household Income	✗
Project Status Information	✗
Scoring Information	✗
Financial Information: Import Spreadsheet	✗
Financial Information: Feasibility Analysis	✗
Project and Disbursement Documentation	✗

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



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Site Selection

If sites were known at the time of application, the sponsor will select the site that is requesting a disbursement from the site information list. A Central Site may not be chosen as a site selection location.

If the sites were not known at the time of application, the sponsor will be required to enter the site information.

The site selected for the disbursement request must correspond to the homeowner on the **Homeowner Selection** Section. Only one site can be selected per disbursement request.

If an address is not listed, the sponsor should select **Add Disbursement Site** to enter appropriate information required for the site.

Laura Newberry | Logout Current as of May 6, 2016 at 10:00 AM CDT

My Projects | Home | Messages (0) | Guides/Info
Project Name: Look
Project Number: 2015A
Disbursement Request Number: 10090

Disbursement Request

Disbursement Site Selection

[Add Disbursement Sites](#) ←

Select	Site Information	Central Site	Site(s)		City	County	State	Zip Code
			Address Line 1	Address Line 2				
<input type="checkbox"/>	Edit Remove		716		SAINT LOUIS	SAINT LOUIS CITY	MO	63137-4309
			10052		SAINT LOUIS	SAINT LOUIS CITY	MO	63137-4309
<input checked="" type="checkbox"/>	Edit		715		SAINT LOUIS	SAINT LOUIS CITY	MO	63137-4309
<input type="checkbox"/>	Edit Remove		711		SAINT LOUIS	SAINT LOUIS CITY	MO	63137-4309
<input type="checkbox"/>	Edit Remove		720		SAINT LOUIS	SAINT LOUIS CITY	MO	63137-4309
<input type="checkbox"/>	Edit Remove		716		SAINT LOUIS	SAINT LOUIS CITY	MO	63137-4309
<input type="checkbox"/>	Edit Remove		716		SAINT LOUIS	SAINT LOUIS CITY	MO	63137-4309
<input type="checkbox"/>	Edit Remove		714		SAINT LOUIS	SAINT LOUIS CITY	MO	63137-4309
<input type="checkbox"/>	Edit Remove		712		SAINT LOUIS	SAINT LOUIS CITY	MO	63137-4309
<input type="checkbox"/>	Edit Remove		710		SAINT LOUIS	SAINT LOUIS CITY	MO	63137-4309

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

◆ Required before Sponsor Approval

<Previous Next>

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Selecting next will navigate the sponsor to **Site Information**. Click on **Add Known Sites** to open page for input of site information.

Site Information

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

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

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? 18

Are the addresses for all of the sites known? Yes No

How many site addresses are known? 1

[Add Known Site\(s\)](#) 

Action	Central site	Address Line 1	Address Line 2	City	County	State	Zip Code
		301 1st St. West		BROWERVILLE	TODD	MN	56438-4765
Edit	<input checked="" type="checkbox"/>	37 28th Ave. North	St. Cloud, MN	SAINT CLOUD	STEARNS	MN	56303-4205

1 - 2

Site

[Cancel](#) [Update Site](#)

Address Line1: Zip: [Look Up](#)

Address Line2: City: Congressional District:

State: County: Census Tract:

CBSA:

Number Of Units: Targeted Area:

Appraisal Date: [Clear](#)

Acquisition Price: Is the property located on Native Trust Land? Yes No

Appraised Value: Is/ Will the property be in a Land Trust? Yes No

Is the site Donated or Discounted? Property Foreclosed, REO or Shortsale?

Is the Site Rural? Yes No Dwelling Type:

Does the member applicant have any current or past financial or ownership interest in the property? Yes No

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

Attach an "as is" appraisal or documentation supporting the value of the property [Browse...](#)



AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Site Information

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?*

[Add Known Sites](#)

Site(s)							
Action	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code
		230 N Maddy Street		MCGREGOR	AITKIN	MN	55780-2700
		157 24th Avenue South		SAINT CLOUD	STEARNS	MN	56301-3944
		1521 Maple Street		BRAINERD	CROW WING	MN	56401-3835
		814 10th Street NW		BEMIDJI	BELTRAMI	MN	56801-4502
		225 Rogers St.		MANKATO	BLUE EARTH	MN	56001-2052
		2903 Knollwood Dr.		ROCHESTER	OLMSTED	MN	55904-5978
		22XX CEDAR PARK CT SE		ROCHESTER	OLMSTED	MN	55904-8087
		149 Prairie View Lane		ROYALTON	MORRISON	MN	56373-4524
		10 North 3rd Avenue West		ELY	SAINT LOUIS	MN	55731-1446
		1220 15th Avenue East		HIBBING	SAINT LOUIS	MN	55748-1223
		216 1ST AVE SW		FARIBAULT	RICE	MN	55021-5180
		1521 East Avenue		RED WING	GOODHUE	MN	55088-3518
Edit	✓	2401 Lowry Avenue		MINNEAPOLIS	HENNEPIN	MN	55418-4000
		403 Lawler Ave S.		HINCKLEY	PINE	MN	55037-8380

Site

Address Line1* ZIP* Zip+4* [Lookup](#) [?](#)

Address Line2 City Congressional District

County Census Tract

State CBSA

Number of Units* Targeted Area*

Appraisal Date [?](#) Is the property located on Native Trust Land?* Yes No

Acquisition Price* [?](#) Is/will the property be located in a land trust?* Yes No

Appraised Value Property is a Foreclosure, REO, or Short Sale*

Is the site donated or discounted?* Dwelling type*

Is the Site Rural?* Yes No

Does the member applicant have any current or past financial or ownership interest in the property?* Yes No

Is there any relationship or conflict of interest between the sellers of the property and the sponsor or any member of the development team?* Yes No

Attach an "as is" appraisal or documentation supporting the value of the property [Browse...](#) [?](#)

[Back to Disbursement Site Selection](#)

Required to save the page [Update Site](#) [Cancel](#)

To submit your changes please click [Save](#) before exiting this page.

Required before Sponsor Approval [Save](#) [Undo](#)

Input all required information for site to be funded. Hit "Update Site" button to save data and then click "Save" at bottom of page and then select "Back to Disbursement Site Selection" to return.



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After **Save** the sponsor will be returned to the **Disbursement Site Selection** the sponsor will select the appropriate site from the Site list to associate the site to the disbursement request. Select **Save** to complete the Section.

Chris Vosbeek | Logout Current as of August 26, 2016 at 3:10 PM CDT

My Projects | Home | Messages (0) | Guides/Info
Project Name: Habitat for Humanity of Minnesota - New Construction
Project Number: 2015A08015
Disbursement Request Number: 10061

Disbursement Request

Disbursement Site Selection

[Add Disbursement Sites](#)

Select	Site Information	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code
<input checked="" type="checkbox"/>	Edit Remove		123 Main Street		URBANDALE	POLK	IA	50322-1125
			230 N Maddy Street		MCGREGOR	AITKIN	MN	55760-2700
			157 24th Avenue South		SAINT CLOUD	STEARNS	MN	56301-3944
			1521 Maple Street		BRAINERD	CROW WING	MN	56401-3835
			814 10th Street NW		BEMIDJI	BELTRAMI	MN	56601-4502
			225 Rogers St.		MANKATO	BLUE EARTH	MN	56001-2052
<input type="checkbox"/>	Edit Remove		2903 Knollwood Dr.		ROCHESTER	OLMSTED	MN	55904-5976
<input type="checkbox"/>	Edit Remove		22XX CEDAR PARK CT SE		ROCHESTER	OLMSTED	MN	55904-6087
			149 Prairie View Lane		ROYALTON	MORRISON	MN	56373-4524
<input type="checkbox"/>	Edit Remove		10 North 3rd Avenue West		ELY	SAINT LOUIS	MN	55731-1446
			1220 15th Avenue East		HIBBING	SAINT LOUIS	MN	55746-1223
<input type="checkbox"/>	Edit Remove		216 1ST AVE SW		FARIBAULT	RICE	MN	55021-5180
<input type="checkbox"/>	Edit Remove		1521 East Avenue		RED WING	GOODHUE	MN	55066-3518
		<input checked="" type="checkbox"/>	2401 Lowry Avenue		MINNEAPOLIS	HENNEPIN	MN	55418-4000
			403 Lawler Ave S.		HINCKLEY	PINE	MN	55037-8380

* Required to save the page
◆ Required before Sponsor Approval

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

<Previous Next>

User will check off "address" that was added and then hit "Save" at the bottom of page to continue.



AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Homeowner Selection

The sponsor will answer questions about the homeowner (i.e. assisted household), then and click on **Add Homeowner** under Action and to input the name of the primary homeowner.

The sponsor must also upload the completed and signed Household Summary page from the Bank's Income Calculation Workbook which will identify all household members. The Workbook is found on our website on the [AHP Online Administration](#) page.

Current as of August 22, 2016 at 3:30 PM CDT

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

Project Name: Habitat for Humanity of Minnesota - New Construction
Project Number: 2015A08015
Disbursement Request Number: 10033

Disbursement Request

Homeowner Selection

Site(s)						
Address Line 1	Address Line 2	City	County	State	Zip Code	Action
1220 15th Avenue East		HIBBING	SAINT LOUIS	MN	55746-1223	Add Homeowner

Is this a First-time Homebuyer? Yes No

Download and complete an Income Calculation Workbook found on the FHLBDM website for the assisted household. Print the Household Summary worksheet and obtain Homeowner signature(s) to certify income.

Attach Signed Household Summary 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>

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date of Birth	Age at Time of Enrollment / Income Qualification	Calculated Income from Individual Worksheets
1					\$0.00
2					\$0.00
3					\$0.00
4					\$0.00



AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

If there is more than one homeowner, the sponsor will select **Add Co-Homeowner** under Action and enter appropriate information. System will allow input for more than two owners.

Save the page after entering Homeowner and Co-Homeowner information.

Chris Vosbeek | Logout Current as of August 26, 2016 at 3:30 PM CDT

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

Project Name: Habitat for Humanity of Minnesota - New Construction
Project Number: 2015A08015
Disbursement Request Number: 10061

Disbursement Request

Homeowner Selection

Site(s)						
Address Line 1	Address Line 2	City	County	State	Zip Code	Action
123 Main Street		URBANDALE	POLK	IA	50322-1125	

Homeowner		
Homeowner Name	Site Address	Action
Charlie Brown	123 Main Street URBANDALE, IA 50322-1125	Add Co-Homeowner Edit Remove

If more than one borrower, user can add as needed. Attach signed Household Summary page from Calculation Workbook and "Save".

Is this a First-time Homebuyer? Yes No

Download and complete an Income Calculation Workbook found on the FHLBDM website for the assisted household. Print the Household Summary worksheet and obtain Homeowner signature(s) to certify income.

Attach Signed Household Summary Browse... ?

* Required to save the page
◆ Required before Sponsor Approval

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

<Previous Next>



AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Household Income

Answer question regarding the income guideline (income limit) used to qualify a household (HUD or NAHASDA Native American limit). Complete and upload the Bank's Income Calculation Workbook and **Save** the page.

An Income Calculation Workbook must be completed that identifies all persons in the household and the income of all adult members of the household. The Workbook and Income Calculation Guidelines are found on our website on the [AHP Online Administration](#) page.

The screenshot shows the 'Household Income' section of the AHP Online Disbursement Guide. The page header includes the FHLB logo and user information: 'Chris Vosbeek | Logout' and 'Current as of August 22, 2016 at 3:31 PM CDT'. The navigation bar contains 'My Projects | Home | Messages (0) | Guides/Info'. The main content area is titled 'Disbursement Request' and 'Household Income'. It includes an 'Information' box with 'File Deleted.' and a question: 'Please indicate the income guideline that was utilized for this request. (Select one)*'. The options are 'HUD County' (selected) and 'Native American Income Guidelines'. Below this is another question: 'Have you completed the Income Calculation Workbook found on our website that includes all household members?' with 'Yes' (selected) and 'No' options. A file upload field is present with the text 'Please attach your completed Income Calculation Workbook*' and a file path 'V:\Users\mvogn\Desktop\'. A red arrow points to the file upload field. The footer contains a warning: 'To submit your changes please click Save before exiting this page.' and buttons for 'Save' and 'Undo'. There are also '<Previous' and 'Next>' navigation buttons.



AHP Online Disbursement Guide

Sponsor Instructions

Homeownership Projects

After uploading the Income Calculation Workbook, information about the household will be populated on the page, including AMI category (50%, 60%, or 80% median income). If the household does not meet the targeting committed to in the AHP application the disbursement request may not be approved. If the household is above 80% of median income, it will not be approved. Contact the Bank before proceeding.

The sponsor must also upload third party verification of income as supporting documentation for income calculation. See the Income Calculation Guidelines document on our website on the [AHP Online Administration](#) page for documentation requirements. Documents can be assembled and scanned as a PDF for upload.

When complete **Save** the Section.

The screenshot shows the 'Household Income' section of the AHP Online Disbursement Guide. It includes a form with the following elements:

- Income Guideline:** Radio buttons for 'HUD County' (selected) and 'Native American Income Guidelines'.
- Workbook Completion:** Radio buttons for 'Yes' (selected) and 'No'.
- File Upload:** A box for 'Uploaded File Info' showing 'CB Income Calculation Workbook 3-8-2016.xls' with a 'Remove' button.
- Enrollment Date:** 03/01/2015
- Household Size:** 1
- Household Members Table:**

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date Of Birth	Age at Time of Enrollment/ Income Qualification	Calculated Income from Individual Worksheets
1	Charlie Brown	Borrower	01/01/1935	80	\$ 22,542.00
- Total Household Income:** \$ 22,542.00
- AMI Category:** HUD Income Guidelines: <= 50% AMI
- Affirmation:** Radio buttons for 'Yes' (selected) and 'No'.
- Documentation Upload:** A 'Browse...' button for uploading supporting documentation.
- Navigation:** '<Previous' and 'Next>' buttons.
- Footer:** '© 2016 Federal Home Loan Bank of Des Moines. All rights reserved.'

A callout box with a green border and red arrows pointing to the 'Total Household Income' and 'AMI Category' fields contains the text: 'Answer question affirming income and attach third party documentation supporting income.'



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Project Status Information

Answer questions and **Save** the Section. Any change in the sponsor's role in the project should be disclosed. Also, the sponsor must affirm that the project is in compliance with applicable Fair Housing and Accessibility laws.

 Laura Newberry | Logout Current as of May 6, 2016 at 10:20 AM CDT
My Projects | Home | Messages (0) | Guides/Info

Project Name: Look
Project Number: 2015
Disbursement Request Number: 10090

Disbursement Request

Project Status Information

Has there been any change in the sponsor role to this project?* Yes No

Does the project still comply with applicable Fair Housing and Accessibility Laws?* Yes No

* Required to save the page
♦ Required before Sponsor Approval

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

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 Laura Newberry | Logout Current as of May 6, 2016 at 10:20 AM CDT
My Projects | Home | Messages (0) | Guides/Info

Project Name: Look
Project Number: 2015
Disbursement Request Number: 10090

Disbursement Request

Project Status Information

Has there been any change in the sponsor role to this project?* Yes No

Please provide details and supporting documentation*

You have 2000 characters remaining for your description.

Upload supporting documentation

Does the project still comply with applicable Fair Housing and Accessibility Laws?* Yes No

Please provide details*

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.

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AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Scoring Information

The sponsor must review and affirm the scoring commitments made in the AHP application with each disbursement, as they apply to the assisted unit. The Scoring Information page summarizes the scoring commitment by total of units, commitments that have been fulfilled through previously approved disbursement requests, and commitments that are pending through pending disbursement requests.

The Commitment Status column identifies whether a document evidencing the commitment is **Needed** or **Required**, or whether the requirement has been **Satisfied**. After review of documents from previous disbursements the Bank may adjust the status of a commitment to **Satisfied**.

Needed - The category has not been fulfilled or it is not required until a subsequent disbursement request is made or until time of project completion reporting. Supporting documentation may be uploaded but may not be required for the disbursement.

Required – Documentation must be provided that this commitment is fulfilled before the disbursement request can be submitted.

Satisfied – Documentation provided from an earlier disbursement have been accepted as evidence the scoring commitment has been met.

Sponsors will indicate which scoring commitments are fulfilled in the disbursement request through checkoff and by attaching supporting documentation.

After completing inputs **Save** the Section.



AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

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

Project Name: Look...
Project Number: 2015
Disbursement Request Number: 1

Disbursement Request

Scoring Information

Please select at least one or more commitments being filled by this request and attach supporting documentation in order to complete this page.

Please respond to the following statement:
I affirm that I have reviewed the Scoring Commitments listed below and that they are correct.* Yes No

Scoring Category	Commitment Status	Project Commitment	Fulfilled To-Date	Pending Fulfillments	Filled by This Request?	Previous Documentation	Attach Supporting Documentation [◆]
Priority 2 - Project Sponsorship	Needed	Yes			<input type="checkbox"/>		
Priority 3 - Targeting							
<= 50% AMI	Needed	10	0	1	<input type="checkbox"/>		
Priority 5 - Promotion of Empowerment							
Sweat equity by homeowner or Self-help programs engaging homeowner.	Needed	10	0	1	<input type="checkbox"/>	Revised MOU Sweat Equity.pdf	<input type="text"/> Browse... ?
Priority 6 - First District Priority							
In-District	Needed	10	0	0	<input type="checkbox"/>		
Priority 8 - AHP Subsidy per Unit	Needed	\$12,000.00		\$875.50			
Priority 9 - Community Stability							
New Construction	Needed	10	0	1	<input type="checkbox"/>		<input type="text"/> Browse... ?
Sponsor Driven Owner-Occupied New Construction or Acquisition Rehabilitation Providing 0% Financing	Needed	10	0	1	<input type="checkbox"/>	Revised Habitat Note.pdf	<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 Cancel

<Previous Next>

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AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Financial Information: Import Spreadsheet

Sponsor will complete and upload a Homeownership Feasibility Workbook summarizing the construction or rehabilitation costs and sources and uses of funds for the unit for which they are requesting funds. Information from the Workbook will populate once uploaded.

Use the Homeownership Feasibility Workbook that conforms to the year you made AHP application. A copy of the Workbook can be found on our website on the [AHP Online Administration](#) page.

After uploading the Workbook **Save** the Section.

The screenshot shows the user interface for the AHP Online Disbursement Guide. At the top, the user is identified as Laura Newberry with a Logout link. The current date and time are May 6, 2016 at 10:38 AM CDT. Navigation links include My Projects, Home, Messages (0), and Guides/Info. Project details are listed: Project Name: Look., Project Number: 2015, and Disbursement Request Number: 1.

The main section is titled "Financial Information" and has two tabs: "Import Spreadsheet" (selected) and "Feasibility Analysis". Below the tabs, there is a instruction: "Download and complete the Homeownership Feasibility Workbook found on the FHLBDM website. Enter information in the workbook based on the funding sources and uses for the unit selected in this disbursement request."

The "Import Spreadsheet" tab contains a text input field with the label "Import the Homeownership Feasibility Workbook for this unit*", a "Browse..." button, and a help icon (question mark). A red arrow points to the help icon.

At the bottom of the page, there are several notices and controls: "* Required to save the page", "◆ Required before Sponsor Approval", and a warning box that says "To submit your changes please click Save before exiting this page." Below these are "Save" and "Undo" buttons. Navigation links "<Previous" and "Next>" are also present.

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AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Financial Information: Feasibility Analysis

This page will display project costs that require explanation, including costs that are not within the financial feasibility guidelines of the AHP Implementation Plan. To provide explanation click on the **Explain** tab. Be sure to save each explanation by clicking the **Update Feasibility Issue** button after typing in your explanation. **Save** the Section before exiting.

Chris Vosbeek | Logout Current as of August 23, 2016 at 8:58 AM CDT

My Projects | Home | Messages (0) | Guides/Info
Project Name: Habitat for Humanity of Minnesota - New Construction
Project Number: 2015A08015
Disbursement Request Number: 10033

Disbursement Request

Financial Information

Import Spreadsheet | **Feasibility Analysis**

The following issues were found. You must provide an explanation for each of them or correct the value(s) and re-import the updated workbook to resolve the issue.

Action	Feasibility Value	Details	Standard	Actual	Explained
Explain	Construction or Rehabilitation Cost Per Unit	More Info	≤ \$ 0.00	\$ 126,000.00	Yes
Explain	Total Acquisition Cost per unit Acquisition - Rehab or New Construction (Net Purchase Price)	More Info	≤ \$ 0.00	\$ 125,000.00	Yes

Explanations required for all items identified as Explain.

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

<Previous Next>

Chris Vosbeek | Logout Current as of August 23, 2016 at 8:58 AM CDT

My Projects | Home | Messages (0) | Guides/Info
Project Name: Habitat for Humanity of Minnesota - New Construction
Project Number: 2015A08015
Disbursement Request Number: 10033

Disbursement Request

Financial Information

Import Spreadsheet | **Feasibility Analysis**

The following issues were found. You must provide an explanation for each of them or correct the value(s) and re-import the updated workbook to resolve the issue.

Action	Feasibility Value	Details	Standard	Actual	Explained
Explain	Construction or Rehabilitation Cost Per Unit	More Info	≤ \$ 0.00	\$ 126,000.00	Yes
Explain	Total Acquisition Cost per unit Acquisition - Rehab or New Construction (Net Purchase Price)	More Info	≤ \$ 0.00	\$ 125,000.00	Yes

Feasibility Issue

Feasibility Value: Construction or Rehabilitation Cost Per Unit
 Details: Cost must be supported by major cost indices or typical of local standards.
 Standard: ≤ \$ 0.00
 Actual: \$ 126,000.00

Explain

You have 808 characters remaining for your description.

Provide narrative for reach item. Hit "Update Feasibility Issue" to save comments entered.

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

<Previous Next>



AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

PROJECT AND DISBURSEMENT DOCUMENTATION

Disbursement Request Documents applies to each disbursement request. Documents in the table are needed or optional for each disbursement.

Laura Newberry | Logout
Current as of May 6, 2016 at 10:41 AM CDT

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

Project Name: Look
 Project Number: 2015A
 Disbursement Request Number: 1

Disbursement Request

Project and Disbursement Documentation

Disbursement Request Documents

Action	Document Type	Requirement Type	Has Template?	Attached Document
▶	Retention Agreement - Recorded	Required	Yes	
Edit	Site Control	Required	No	
Edit	Acquisition Cost	Optional	No	
Edit	Zoning	Required	No	
Edit	Appraisal (land or unit acquired)	Optional	No	
Edit	Cost Breakout Certification - AHP	Required	Yes	
Edit	Pictures	Required	No	
Edit	Homeowner Closing Disclosure	Required	No	
Edit	Appraisal (completed unit)	Required	No	

Request Document Details

Document Type: Retention Agreement - Recorded
 Requirement Type: Required
 Has Template?: Yes

Attach Document [◆] ?

Attachment Description

You have 1000 characters remaining for your description.

Project Documents

The following project level documents exist. If documentation is available now for any of the unsatisfied documents, click "Edit" and attach the document.

Action	Document Type	Additional Information	Status	Attached Document	Reviewed by CID?
View	AHP Subsidy Agreement		Satisfied	2015A08031_02-18-16.pdf	No
Edit	Retention Agreement - Sample		Needed		Yes
Edit	Certification of Use of Affordable Housing Program		Needed		Yes

* Required to save the page

◆ Required before Sponsor Approval

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

<Previous
Next>

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AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Upload documentation for all items listed in **Document Type** in the **Disbursement Request Documents** table. User will select **Edit** which will open a table labeled **Request Document Details**. This will provide some information on the document, including whether it is needed or optional, and if there is a template (Bank provided form) or not. If the Bank does not provide the form, sponsors must upload their own documentation. Bank provided forms may be found on our website on the [AHP Online Administration](#) page.

Upload the documentation and provide description or explanation if needed. Hit **Update Request Document** to successfully save the **Request Document Details**. After uploading all documents in the **Disbursement Request Documents** table or before leaving the Section, remember to **Save** the Section.

The disbursement request cannot be approved unless all needed documents in **Disbursement Request Documents** is uploaded.

See the Appendix to this Guide for a list of documents to satisfy **Document Type**.

Project Documents are project-level and typically are not required until the last disbursement or at the time of the project completion reporting. Project Documentation may display status of **Needed** during a disbursement request, but the disbursement request can be approved without upload. The Homeownership Analyst at the Bank will help prompt when upload is required.

Chris Vosbeek | Logout Current as of August 23, 2016 at 9:04 AM CDT

My Projects | Home | Messages (0) | Guides/Info
Project Name: Habitat for Humanity of Minnesota - New Construction
Project Number: 2015A08015
Disbursement Request Number: 10033

Disbursement Request

Project and Disbursement Documentation

Disbursement Request Documents

Action	Document Type	Requirement Type	Has Template?	Attached Document
Edit	Retention Agreement - Recorded	Required	Yes	exception memo document.docx
Edit	Site Control	Required	No	Deed Restriction 6-15-2016.doc
Edit	Acquisition Cost	Optional	No	Feasibility Memo Updated.docx
Edit	Zoning	Required	No	HO Final Monitoring Memo.docx
Edit	Appraisal (land or unit acquired)	Optional	No	Deed Restriction 6-15-2016.doc
Edit	Cost Breakout Certification - AHP	Required	Yes	Extension Document.doc
Edit	Pictures	Required	No	exception memo document.docx
Edit	Homeowner Closing Disclosure	Required	No	Empowerment Services Certification Form 7-10 draft.doc
Edit	Appraisal (completed unit)	Required	No	Final HO monitoring memo.doc

Documentation required under Project Document may not be fulfilled until the last disbursement or at project completion.

Action	Document Type	Status	Attached Document	Reviewed by CID?
View	AHP Subsidy Agreement	Satisfied	2015A08015_05-03-16.pdf	No
Edit	Retention Agreement - Sample	Needed	1TEST- funding request.pdf	No
Edit	Certification of Use of Affordable Housing Program	Needed	1TEST- funding request.pdf	No

* Required to save the page
♦ Required before Sponsor Approval

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

<Previous Next>

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AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Disbursement Request Home

Once all Sections are completed (green check mark) the sponsor can approve the disbursement request.

Chris Vosbeek | Logout

Current as of August 23, 2016 at 9:08 AM CDT

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

Project Name: Habitat for Humanity of Minnesota - New Construction
Project Number: 2015A08015
Disbursement Request Number: 10033

Disbursement Request Home

Request # 10033
Amount \$ 5,000.00
Homeowner Charlie Brown
Funding Status Pending
Funding Member Leighton State Bank | Pella, IA

Section	Status
Amount Requested and Uses of Funds	✓
Site Selection	✓
Homeowner Selection	✓
Household Income	✓
Project Status Information	✓
Scoring Information	✓
Financial Information: Import Spreadsheet	✓
Financial Information: Feasibility Analysis	✓
Project and Disbursement Documentation	✓

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

The Sponsor will select **Approve** and a text box will open for Sponsor to review and affirm all statements. Selecting **YES** will change status to Sponsor Approved and will generate an email to the Member supporting the project to advised them a disbursement request is pending their approval. Selecting **NO** will leave the request as Pending in **AHP Online**.

The Sponsor can **Logout** at any time at the top of the page and the leave the request pending. They can log back into **AHP Online** at a later time, navigate to the pending disbursement, and complete it.



AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Status
✓
✓
✓
✓
✓
✓
✓
✓
✓
✓

Approve Disbursement Request

- The signatory representing Sponsor, by indicating its acceptance below, is duly authorized to make the representations presented in this Disbursement Request;
- Sponsor certifies that it has reviewed the FHLBDM's AHP subsidy disbursement policies;
- Sponsor certifies that the information provided in this Disbursement Request is true, complete, and accurate; and
- Sponsor acknowledges that, if the information provided is false, misleading, or incomplete, this Disbursement Request may be delayed or denied, and any previously funded AHP subsidy for the project may be recaptured.

Important! After clicking the "Yes" button, the funding status will change to "Sponsor Approved". You will not be able to modify the request after the status change.

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After selecting **Yes** the disbursement request is Sponsor Approved and awaiting Member approval to FHLB Des Moines.

The **Disbursement Request Home** page will display the current status of the project.

CIMS Vosbeek | Logout
Current as of August 23, 2016 at 9:08 AM CDT

My Projects | Home | Messages (0) | Guides/Info
Project Name: Habitat for Humanity of Minnesota - New Construction

Project Number: 2015A08015
Disbursement Request Number: 10033

Disbursement Request

Disbursement Request Home

Information

- This disbursement request is now 'Sponsor Approved'. Contact your member bank.

Request #	10033	Status Change Details			
Amount	\$ 5,000.00	From Status	To Status	Changed By	Changed Date
Homeowner	Charlie Brown	Pending	Sponsor Approved	Chris Vosbeek	08/23/2016
Funding Status	Sponsor Approved				
Funding Member	Leighton State Bank Pella, IA				

Section	Status
Amount Requested and Uses of Funds	✓
Site Selection	✓
Homeowner Selection	✓
Household Income	✓
Project Status Information	✓
Scoring Information	✓
Financial Information: Import Spreadsheet	✓
Financial Information: Feasibility Analysis	✓
Project and Disbursement Documentation	✓

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



AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Appendix Disbursement Request Documents

Document Type	Documentation Requested
Acquisition Cost	Closing Statement of lot or unit purchased for development, or other documentation of cost.
Appraisal (land or unit acquired)	Appraisal of lot or unit purchased for development that supports cost.
Site Control	Warranty Deed to sponsor or similar document demonstrating site control by sponsor.
Zoning	Assessor page or other documentation noting appropriate zoning of land or unit.
Appraisal (completed unit)	Appraisal of completed unit supporting homebuyer acquisition cost.
Homeowner Closing Disclosure	Closing disclosure statement reflecting details of transaction including AHP subsidy award.
Rehabilitation/Construction Scope	Scope of work or pre-inspection report detailing scope of rehabilitation or construction work for unit.
Construction Costs/Bid Estimates	Contractor bid estimates and change orders for rehabilitation or construction work.
Construction Costs/Completion	Signed lien waiver and/or cancelled check demonstrating payment in full for rehabilitation.
Cost Breakout Certification	Itemized breakout of construction costs (signed).
Homeowner Satisfaction/Acceptance	Written acknowledgement from homeowner approving rehabilitation agenda and satisfaction of work completion by contractor(s).
Pictures	Photos of before and after home repairs or of new construction (may be from appraisal, if applicable).
Retention Agreement – Recorded	AHP Deed Restriction fully executed and filed of record.

NOTE: Sponsors will be advised which documents are applicable to their project type.

Project Documents – may be satisfied during life cycle of project or at final monitoring. This documentation will be satisfied by CID staff.

AHP Subsidy Agreement	Signed AHP Agreement between sponsor/member bank and FHLB DM
Retention Agreement - Sample	Copy of Deed Restriction identifying “Lender” during five year retention period.