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Introduction

Members of the Federal Home Loan Bank of Des Moines (the “Bank”) and Project Sponsors they will support in making an application for the Affordable Housing Program (AHP) grant must utilize AHP Online, the Bank’s automated system for making application to AHP. The member assigns staff access to AHP Online through eAdvantage, the exclusive reporting system to the Bank. Member staff then may access AHP Online through eAdvantage or directly at https://ahp.fhlbdm.com. Member staff assigned this access is identified as an AHP User. This person must review and approve a Project Sponsors applications in AHP Online.

All members who plan to support an AHP application should take the steps necessary to access eAdvantage if they have not already done so. Once the member has eAdvantage access, their eAdvantage Administrator must assign at least one AHP User in order for a Project Sponsor to initiate an application in AHP Online. For assistance gaining access to eAdvantage, please contact the Service Desk at 800-544-3452, ext. 2555.

AHP Project Sponsors and consultants (“AHP Participants”) must register for AHP Online access separately in that system and may only initiate an application after associating the application with an AHP User assigned by the member. Thus, an AHP application cannot be initiated without member support. Pursuant to the Code of Federal Regulations (12 C.F.R. Part 1291) (the “AHP Regulations”), the 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 www.fhlbdm.com. See Affordable Housing. Bank members and AHP Participants are encouraged to review the Plan.
AHP Participant
A representative of an AHP Project Sponsor or a consultant registered as an AHP Online User.

AHP User (Member Contact)
An AHP User is an employee of the member who is assigned by the member’s eAdvantage Administrator to have AHP Online access allowing the AHP User to complete and “Member Approve” AHP applications.

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’s eAdvantage Administrator to establish an AHP User, and it can provide the member access to the AHP Online application.

eAdvantage Administrator
An eAdvantage Administrator is a staff person at a member with permissions to utilize eAdvantage to conduct business with the FHLB Des Moines. This person can also be assigned as AHP User, at the member’s discretion.

Input Contact
An employee or representative of the Project Sponsor, or a consultant or representative of another organization working with the Project Sponsor, who may 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 User.

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.

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.
What is an eAdvantage Administrator’s role in AHP Online?

An eAdvantage Administrator is responsible for the setup, modification, deletion, and password resets for accounts within eAdvantage. The eAdvantage Administrator is responsible for assigning AHP Users for AHP Online and establishing a User ID and Password for that person or persons to access that system. Instruction is provided in a “Guide to eAdvantage” in that system, and is summarized here.

If you require assistance identifying or setting up an eAdvantage Administrator, please contact the Service Desk at 800-544-3452, ext. 2555, or email ServiceDesk@fhlbdm.com.
Authorized AHP Users

Registering an Authorized AHP User

To register a member’s AHP User the eAdvantage Administrator should follow the instruction found in the “Guide to eAdvantage”. The Guide is found on the eAdvantage Home page. In the Guide look for “Authorization Levels” in the Appendix for instruction on adding Users. For AHP Online access the eAdvantage Administrator must authorize a user for the Affordable Housing Program (AHP) Online.

The eAdvantage Administrator will go to User Administration/Add User to designate the AHP User. Identify an AHP User, who should be from member staff. Do not identify a person associated with the Project Sponsor as AHP User. Project Sponsors will register their AHP Participants in AHP Online, in a separate process.

To assign the member’s AHP User, the eAdvantage Administrator must:

- Identify the AHP User and assign a User ID – this may also be the eAdvantage Administrator
- Enable the User
- Show User Type as Affordable Housing Program (AHP) or Down Payment/Set Aside Program
- In Community Investment, designate Affordable Housing Program (AHP) Access
User ID and Password: If the member’s eAdvantage Administrator will be assigned as AHP User they will not need to change or add a new User ID but can access AHP Online through eAdvantage using their current User ID. If the eAdvantage Administrator is adding an AHP User, they will create a User ID for the AHP User. Their password for AHP Online will be generated after the AHP User is added. The AHP User will receive two separate secure emails. The first will include their User ID and the second will provide a temporary password. They may login to eAdvantage to access AHP Online, and will be prompted to establish their own password at login.
Authorized AHP Users

Once an AHP User is set up when the User logs in to eAdvantage, the home page will appear with a link to AHP Online.

NOTE: The AHP User may access AHP Online through eAdvantage or directly at https://ahp.fhlbdm.com.
Authorized AHP Users

How a Member Approves an AHP Application

As shown above, the eAdvantage home page will include a link to the AHP Online system. All AHP Users may access AHP Online through that link in eAdvantage, directly at https://ahp.fhlbdm.com, or from a link to AHP Online in our public website at www.fhlbdm.com. See Affordable Housing and AHP Member Institutions for the link to AHP Online.

Note: AHP Users that are not authorized to use eAdvantage will not have access to other modules in eAdvantage.

AHP Users will receive automated email communication at various stages throughout the application process.

1) When an application is initiated by an AHP Participant.

2) When an application becomes Sponsor Approved.

3) When an application becomes Member Approved.

4) Any time an application contact person, either the sponsor’s AHP Participant or the member’s AHP User, changes.

The next few pages describe the process of how a member may approve an AHP Application in AHP Online.
How a Member Approves an AHP Application

AHP Online login

*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. 2555 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. 2400.
Authorized AHP Users

After the member’s AHP User receives an email advising that a sponsor has completed and approved an application they will need to access AHP Online to member approve the application.

1) How a Member Approves an AHP Application

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.

The member may view applications in Pending status; however, the member may not approve the application until the status is Sponsor Approved.
How a Member Approves an AHP Application

Click on Member Involvement: Member Policy or Member Involvement: Member Service to complete the member screens.
How a Member Approves an AHP Application

The AHP User must complete the required fields before the Member Policy screen can be saved. Even if the AHP User answers No to both questions, they must click on Save to complete the screen.

A green check mark should appear on the screen to verify it is complete and saved. (See next page).

Describe existing loans on units in the project. Answer yes or no to anticipated financing for the project below, both interim (non-permanent) financing and long term (mortgage) financing.
Authorized AHP Users

How a Member Approves an AHP Application

The AHP User must complete the required fields before the Member Services screen can be saved. After completing answers click on **Save**. A green check mark should appear on the screen to verify it is complete and saved.
How a Member Approves an AHP Application

Once both the Member Policy and Member Services screens are complete and have a green check mark, the AHP User should review the completed AHP application.

The AHP User may do so by clicking on Application/Home in the top-left corner. From the Application Home screen, click on the first link under Description and use the Previous and Next buttons to navigate through the application screens.

The member may view the individual screens in the application. In addition, the member may print the application and all the application attachments from the links in the right-hand sidebar.

After the member has reviewed and printed the application and attachments, they can complete the approval process.

To Member Approve, the AHP User should begin by choosing Member Approval in the top-left corner of the Application Home screen.
To Approve

Once the member is ready to approve, the following steps must be taken:

Click on Approve at the bottom of the screen.

Read the AHP certification;

Check the box indicating that the certification has been understood and read; then
Authorized AHP Users

To Reject
If the member would like to reject the application and have the sponsor make changes, the AHP User should click on Reject.

To Save
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.
How a Member Approves an AHP Application

Once the application’s status is Member Approved, the AHP Participant and the AHP User are unable to edit the application.

At this point, the application is submitted to the FHLB Des Moines for review.

The member and sponsor are notified via email that the application’s status has changed to Member Approved.
Appendix

**Members Accessing AHP Online Through eAdvantage**

1) Members may participate in the competitive AHP round through AHP Online via eAdvantage or directly at [https://ahp.fhlbdm.com](https://ahp.fhlbdm.com).

2) The member creates an eAdvantage Administrator (if one has not already been assigned).

3) The eAdvantage Administrator assigns AHP Users in eAdvantage.

**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](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.

The AHP Online hours are between 6:30 a.m. and midnight CT every day, including weekends and holidays. The Bank 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. For assistance in accessing AHP Online via eAdvantage, members may call the Service Desk at 800-544-3452, ext. 2555.

**AHP Participant Authorization Recertification for Sponsors**

The Member and Sponsor Contacts are responsible for recertifying the 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.
Appendix

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 Recommendation: 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 or customers 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.