



# 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 on the Bank's public website at: [www.fhlbdm.com](http://www.fhlbdm.com), look for Products & Services, Affordable Housing, AHP Housing Sponsors and Resources.

Enter your User ID and Password to enter **AHP Online**. You will also find instruction to re-establish your User ID and password or system access if needed.

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. 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.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

## Finding Project and Initiating Disbursement Request

After login to **AHP Online** a sponsor will be able to navigate to their approved projects.

Project Number:  Funding Round:  Search

Project Name:

Project Number	Project Name	Status	Monitoring Status
2019A080		Unfunded/not started	Not Funded
2017A080		Complete	Owner-Occupied/Retention Reached

(1 of 1)

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The **My Projects** page will be displayed. A list of sponsor's projects will be shown on this page. Click on the appropriate project number. Sponsor may also select the project year in the Funding Round drop-down menu and click on Search.

Project Number:  Funding Round:  Search

Project Name:

Project Number	Project Name	Status	Monitoring Status
2019A080		Unfunded/not started	Not Funded
2017A080		Complete	Owner-Occupied/Retention Reached

(1 of 1)

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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.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

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. The user is logged in as 'FirstName\_24632 LastName\_24632'. The current date and time are 'February 18, 2020 at 1:11 PM CST'. The user is viewing the 'Disbursement' menu, which is expanded to show 'Disbursement Home' and 'Request Disbursement'. A red arrow points to 'Request Disbursement'. Below the menu, there is a table of disbursement requests. The table has the following columns: Request #, Amount, Date Created, Date Received, Date Funded, Funding Status, Homeowner, and Site Address. The first row shows a request with Request # 11624, Amount \$ 10,000.00, Date Created 02/18/2020, and Funding Status Pending. The table is paginated to show 1 of 1 records.

Request #	Amount	Date Created	Date Received	Date Funded	Funding Status	Homeowner	Site Address
11624	\$ 10,000.00	02/18/2020			Pending	-	-

## INITIATING A DISBURSEMENT REQUEST

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

The screenshot shows the 'Initiate Disbursement Request' form. The user is logged in as 'FirstName\_24520 LastName\_24520'. The current date and time are 'March 3, 2020 at 3:04 PM CST'. The user is viewing the 'Initiate Disbursement Request' page. The form includes the following fields and options:

- Subsidy Request\***: Amount\* (text input)
- Uses of Funds (select at least one)\***:  New Construction
- Requested funds will be disbursed to:** Home State Bank | Jefferson, IA
- Provide the actual closing date for the AHP subsidy being requested:\*** (text input)
- Have the AHP funds been disbursed?\***  Yes  No
- Has there been an escrow account established for this unit in the project?\***  Yes  No
- Is this the final disbursement request for this project?\***  Yes  No
- Disbursement Request Comments**: (text area)
- You have 1000 characters remaining for your description.**
- \* Required to save the page**
- Required before Sponsor Approval**
- Submit** and **Cancel** buttons

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# AHP Online Disbursement Guide

## Sponsor Instructions

### Homeownership Projects

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

**Subsidy Request Amount:** Amount of AHP requested in whole dollars (no cents).

**The total subsidy provided a household and requested for disbursement must match the amount listed on the Deed Restriction for owner occupied purchase units or the amount listed on the AHP/Owner-Occupied Rehabilitation Acknowledgement of Receipt of Subsidy for owner occupied rehabilitation units.**

**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 for all owner occupied purchased units. Owner occupied rehab projects will enter the date the AHP/Owner-Occupied Rehabilitation Acknowledgement of Receipt of Subsidy was signed.

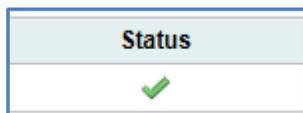
**Have AHP funds been disbursed?** – Must select **YES** to receive reimbursement.

**Escrow account:** Only choose **YES** -if an escrow account was established at time of purchasing the home due to pending completion of outstanding items not done prior to closing.

**Is this the final disbursement request for this project? This will be answered NO until one of the following below:**

- 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.





# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

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

## 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.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

FirstName\_24520 LastName\_24520 | Logout Current as of March 3, 2020 at 3:11 PM CST

My Projects | Home | Messages (0) | Guides/Info  
Project Name: City of Des Moines Housing Agency  
Project Number:   
Disbursement Request Number: 11625

Disbursement Request

### Disbursement Site Selection

Add Disbursement Sites 

Select	Site Information	Site Parcel	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code
<input type="checkbox"/>	Edit   Remove			123 Main St - 2063		JEFFERSON	GREENE	IA	50129-2518
<input type="checkbox"/>	Edit   Remove			123 Main St - 2062		JEFFERSON	GREENE	IA	50129-2518
<input type="checkbox"/>	Edit   Remove	Add/Edit		123 Main St - 2061		JEFFERSON	GREENE	IA	50129-2518
<input type="checkbox"/>	Edit   Remove	Add/Edit		123 Main St - 2060		JEFFERSON	GREENE	IA	50129-2518

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



# 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
Edit		456 Main		SAINT LOUIS	SAINT LOUIS	MO	63119-1827
Edit	✓	123 Main St - 2781		SAINT LOUIS	SAINT LOUIS	MO	63119-1827

(1 of 1) |< << 1 >> >>|

**Back to Disbursement Site Selection**

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

◆ Required before Sponsor Approval

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Complete Site form, select look up after entering zip + 4 digit and Update Site.

**Site**

Address Line1\*

Address Line2

ZIP\*  Zip+4   ?

City \_\_\_\_\_ Congressional District \_\_\_\_\_  
County \_\_\_\_\_ Census Tract \_\_\_\_\_  
State \_\_\_\_\_ CBSA \_\_\_\_\_

Number of Units\*  Targeted Area\*

Appraisal Date  ⓘ

Acquisition Price\*  ?

Appraised Value

Is the site donated or discounted?

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  No file chosen ?

**Back to Disbursement Site Selection**

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

◆ Required before Sponsor Approval

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# 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

Action	Central Site	Address Line 1	Address Line 2	City
		456 Main		SAINT LOUIS
	✓	123 Main St - 2781		SAINT LOUIS

(1 of 1)

Site

Update Site Cancel

Address Line1\*  ZIP\*  Zip+4  Lookup ?

Address Line2

City SAINT LOUIS Congressional District MO01  
County SAINT LOUIS Census Tract 2189.00  
State MO CBSA 41180

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  No file chosen

Back to Disbursement Site Selection

Required to save the page

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

Save Undo

Required before Sponsor Approval

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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.

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.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

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 type="checkbox"/>	Edit   Remove		456 Main		SAINT LOUIS	SAINT LOUIS	MO	63119-1827
		✓	123 Main St - 2781		SAINT LOUIS	SAINT LOUIS	MO	63119-1827

(1 of 1)

Required to save the page

Required before Sponsor Approval

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

Save Undo

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## Homeowner Selection

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

The sponsor must upload the completed and signed Household Summary page from the Bank's Income Calculation Workbook which will identify all household members. **Homeowner, Co-homeowner and all income earning adult members of the household must sign the Household Summary page.** The Workbook can be found on our website on the [Homeownership Project Administration](#) page.

**A separate Household Member Questionnaire form must be completed for each household member 18 or older residing in the AHP assisted unit.** The form/forms must be submitted in PDF format with the Signed Household Summary and uploaded in the Attached Signed Household Summary section. Note: there is only one upload box so all forms must be combined into one PDF document.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

FHLB DES MOINES | Current as of February 18, 2020 at 3:02 PM CST  
 My Projects | Home | Messages (0) | Guides/Info  
 Project Name: | Project Number: | Disbursement Request Number: 11624

Disbursement Request

### Homeowner Selection

Site(s)						
Address Line 1	Address Line 2	City	County	State	Zip Code	Action
456 Main		SAINT LOUIS	SAINT LOUIS	MO	63119-1827	Add Homeowner

(1 of 1) | < | >

**Add Homeowner**

Homeowner First Name\*

Homeowner Last Name\*

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  No file chosen

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

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### HOMEOWNERSHIP AHP & DOWN PAYMENT PROGRAMS

#### Income Calculation Workbook - Household Summary

Enter the information requested in the highlighted boxes below. All individuals that will reside in the home should be listed. For each income earning adult member of the household, enter that person's income on a separate worksheet (HH Member 1, HH Member 2, etc.). Print this page and obtain the signature of the Homeowner and Co-Homeowner. Utilize the second printed page for signature of any additional income earning adult members of the household if necessary. Upload a copy of the signed form as "Household Summary" above attached to AHP/DP Online or DP Online.

Member:  \* Enrollment Date:   
 Borrower:  Household Size:   
 Address:   
 City:  State:  Zip:   
 County:

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
5					\$0.00
6					\$0.00
7					\$0.00
8					\$0.00

### HOMEOWNERSHIP AFFORDABLE HOUSING PROGRAM (AHP) AND DOWN PAYMENT PRODUCTS (DP)

#### Household Member Questionnaire

A completed questionnaire is required for each household member 18 years and older.

Household Member Name:  DOB:  AGE:

The home being purchased/rehabbed will be my primary residence:  Yes  No  NA  
 DP only: Own(ed) any real estate or home, currently or in last 3 years?  Yes  No  
 In the past 5 years have you received an FHLB Des Moines AHP/DP grant?  Yes  No

**Marital Status (Check all that apply):**  
 Unmarried  Married  Separated<sup>1</sup>  Previously Married<sup>2</sup>

Do you receive alimony, spousal support or child support?  Yes  No  
<sup>1</sup>Documentation of legal separation required. Must be separated for 12 months prior to enrollment date.  
<sup>2</sup>Divorce decree(s) and all supporting documentation from previous marriage(s) required.

Complete the items below for any dependent children<sup>3</sup> of the household member listed above:

Name	Date of Birth	Co-Parent in Household?	Is there court ordered child support*?	Is there child support or cash support outside of a court order?
		No	No	No
		No	No	No



# 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.

FirstName\_24520 LastName\_24520 | Logout Current as of March 5, 2020 at 2:16 PM CST

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

Project Name \_\_\_\_\_ Project Number: 2\_\_\_\_\_

Disbursement Request Number: 11625

Disbursement Request ▾

### Homeowner Selection

Site(s)						
Address Line 1	Address Line 2	City	County	State	Zip Code	Action
123 Main St - 2063		JEFFERSON	GREENE	IA	50129-2518	

(1 of 1)

Homeowner		
Homeowner Name	Site Address	Action
John Doe	123 Main St - 2063 JEFFERSON, IA 50129-2518	Add Co-Homeowner   Edit   Remove

(1 of 1)

Is this a First-time Homebuyer?  Yes  No

Download and complete an Income Calculation Workbook found on the FHLBDM website for the assisted Homeowner signature(s) to certify income.

Attach Signed Household Summary  No file chosen

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

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## 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 [Homeownership Project Administration](#) page.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

The screenshot shows a web application interface for a disbursement request. At the top, there is a navigation bar with the FHLB Des Moines logo on the left and user information on the right, including a 'logout' link, the current date and time ('Current as of August 22, 2016 at 3:31 PM CDT'), and links for 'My Projects | Home | Messages (0) | Guides/Info'. Below the navigation bar, the 'Project Name' and 'Project Number' fields are visible, with the 'Disbursement Request Number' set to 10033. The main content area is titled 'Disbursement Request' and 'Household Income'. Under 'Household Income', there is an 'Information' section with a 'File Deleted.' message. Below this, there are two radio button options for the income guideline: 'HUD County' (selected) and 'Native American Income Guidelines'. A question asks if the user has completed the Income Calculation Workbook, with 'Yes' selected. A file upload field is present with the text 'Please attach your completed Income Calculation Workbook\*', a file path '\Users\mvogel\Desktop\...', a 'Browse...' button, and a help icon. A red arrow points to the help icon. At the bottom of the form, there are 'Save' and 'Undo' buttons, and a 'Next' button. A warning message at the bottom states 'To submit your changes please click Save before exiting this page.' and 'Required before Sponsor Approval'.

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 ***Income Calculation Guidelines*** on our website on [Homeownership Project Administration](#) page for documentation requirements. Documents can be assembled and scanned as a PDF for upload.

When complete **Save** the Section.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

Current as of August 22, 2016 at 3:47 PM CST  
My Projects | Home | Messages (0) | Guides/Info  
Project Name: [REDACTED] Project Number: 2 [REDACTED]  
Disbursement Request Number: 10033

Disbursement Request

### Household Income

Please indicate the income guideline that was utilized for this request. (Select one)\*  HUD County  
 Native American Income Guidelines

Have you completed the Income Calculation Workbook found on our website that includes all household members?\*  Yes  No

Please attach your completed Income Calculation Workbook\*  
Uploaded File Info  
CB Income Calculation Workbook 3-8-2016.xls Remove

Enrollment Date 03/01/2015 Household Size 1

Household Members

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 based on HUD Income Guidelines: <= 50% AMI

I affirm that I have reviewed the Total Household Income displayed and AMI category indicated and they are correct.\*  Yes  No

Please attach all Household Income supporting documentation for all household members listed on the affirmed Household Income Calculation Workbook. Browse... ?

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

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

Save Undo

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Answer question affirming income and attach third party documentation supporting income.

Total Household Income \$ 22,542.00

## 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.

Current as of March 5, 2020 at 2:35 PM CST  
My Projects | Home | Messages (0) | Guides/Info  
Project Name: [REDACTED] Project Number: 2 [REDACTED]  
Disbursement Request Number: 11625

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.

Save Undo

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# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

If answered “Yes” to question 1 or “No” to question 2 on this screen provide details in text box and upload supporting documentation.

First Name: 24520 Last Name: 24520 | Logout Current as of March 5, 2020 at 2:35 PM CST

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

Project Name: Project Number: 2018000001

Disbursement Request Number: 11825

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  No file chosen

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

Required before Sponsor Approval

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## 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.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

**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.

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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## 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.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

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 [Homeownership Project Administration](#) page.

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

The screenshot shows the 'Financial Information' section of the AHP Online Disbursement Guide. At the top, there is a navigation bar with the FHLB Des Moines logo, user information (FirstName\_24520 LastName\_24520 | Logout), and the current date and time (Current as of March 5, 2020 at 2:40 PM CST). Below the navigation bar, there are links for 'My Projects | Home | Messages (0) | Guides/Info' and project details: 'Project Name: City of Des Moines', 'Project Number: 21', and 'Disbursement Request Number: 11625'. The main content area is titled 'Financial Information' and contains a 'Notice' box with a warning icon. The notice states: 'Due to a system upgrade, all projects in Funding Rounds 2015 - 2019 are required to use Feasibility Workbook version 3.0. Prior versions will no longer be imported successfully. The version number can be found near the bottom of the Instructions tab. The latest Feasibility Workbook template is available on FHLBDM's website.' Below the notice, there are two tabs: 'Import Spreadsheet' and 'Feasibility Analysis'. The 'Feasibility Analysis' tab is active, and it contains the following text: '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.' Below this text, there is a label 'Import the Homeownership Feasibility Workbook for this unit\*' followed by a 'Choose File' button and the text 'No file chosen'. A red arrow points to the 'Choose File' button. At the bottom of the page, there is a footer with the text '© 2020 Federal Home Loan Bank of Des Moines. All rights reserved.' and navigation links for '<Previous' and 'Next>'. There are also 'Save' and 'Undo' buttons at the bottom right of the page.

## 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.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

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

My Projects | Home | Messages (0) | Guides/Info  
 Project Name:

Project Number:   
 Disbursement Request Number: 10033

Disbursement Request

### Financial Information

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	<a href="#">More Info</a>	≤ \$ 0.00	\$ 126,000.00	Yes
Explain	Total Acquisition Cost per unit Acquisition - Rehab or New Construction (Net Purchase Price)	<a href="#">More Info</a>	≤ \$ 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>

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

My Projects | Home | Messages (0) | Guides/Info  
 Project Name:

Project Number:   
 Disbursement Request Number: 10033

Disbursement Request

### Financial Information

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
▶	Construction or Rehabilitation Cost Per Unit	<a href="#">More Info</a>	≤ \$ 0.00	\$ 126,000.00	Yes
Explain	Total Acquisition Cost per unit Acquisition - Rehab or New Construction (Net Purchase Price)	<a href="#">More Info</a>	≤ \$ 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.

FirstName\_24520 LastName\_24520 | Logout Current as of March 5, 2020 at 2:52 PM CST  
My Projects | Home | Messages (0) | Guides/Info

Project Name: C... Project Number: 0010A00100  
Disbursement Request Number: 11025

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: Choose File (No file chosen)  
 Attachment Description:   
*You have 1000 characters remaining for your description.*

**Project Documents**

*All project level documents are currently satisfied. No further action required.*

Action	Document Type	Additional Information	Status	Attached Document	Reviewed by CID?
View	AHP Subsidy Agreement	Subsidy Agreement signed by member and sponsor to be returned before first disbursement. Upon receipt of document, it is recommended members and sponsors contact Community Investment Department to review AHP Online procedures for project administration. The Subsidy Agreement includes terms and conditions governing the approval and funding of the AHP application including requirements of the member and sponsor in regard AHP regulation, policy, and procedures.	Satisfied		Yes
View	Retention Agreement - Sample	Before first disbursement, a sample copy of the Retention Agreement (Deed Restriction) to be entered into by each assisted household. The sample should identify the lender (member or the sponsor as the member designee) and include lender's address. Any textual change to the FHLB Des Moines sample must be approved by FHLB Des Moines legal department prior to disbursement. Each assisted household must enter into a five-year Retention Agreement in the amount of the AHP subsidy. During the term of the agreement some of the subsidy may need to be repaid in the event of sale or refinancing of the assisted unit. All repayments must be returned to the FHLB Des Moines. Sample Retention Agreement and forms for recapture of subsidy are available on our website.	Satisfied		Yes

\* 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

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 [Homeownership Project 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.

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

Current as of August 23, 2016 at 9:08 AM CDT  
My Projects | Home | Messages (0) | Guides/Info

Project Name [Redacted] Project Number [Redacted]  
Disbursement Request Number: 10033

Disbursement Request

### Disbursement Request Home

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



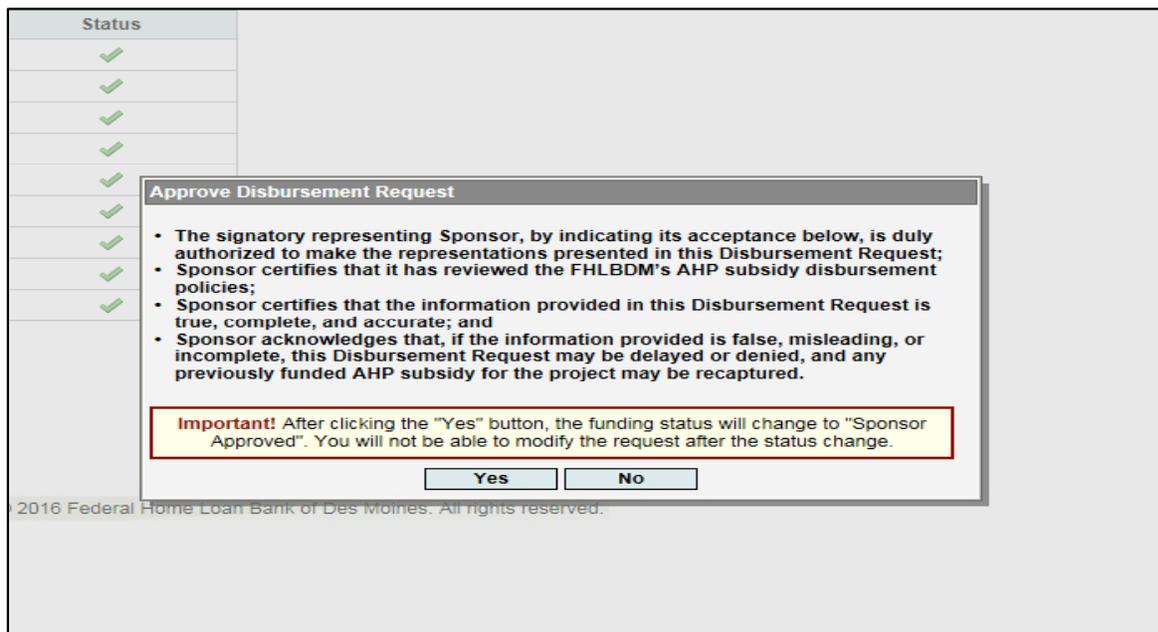
# AHP Online Disbursement Guide

## Sponsor Instructions

### Homeownership Projects

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 advise 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 leave the request pending. They can log back into **AHP Online** at a later time, navigate to the pending disbursement, and complete it.



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.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects

[Home](#) | [Seek](#) | [Logout](#) Current as of August 23, 2016 at 9:06 AM CDT  
 My Projects | Home | Messages (0) | Guides/Info  
 Project Name: [REDACTED] Project Number: [REDACTED]  
 Disbursement Request Number: 10033

### Disbursement Request Home

**Information**  
 • This disbursement request is now 'Sponsor Approved'. Contact your member bank.

<b>Request #</b>	10033	<b>Status Change Details</b>			
<b>Amount</b>	\$ 5,000.00	<b>From Status</b>	<b>To Status</b>	<b>Changed By</b>	<b>Changed Date</b>
<b>Homeowner</b>	Charlie Brown	Pending	Sponsor Approved	[REDACTED]	08/23/2016
<b>Funding Status</b>	Sponsor Approved				
<b>Funding Member</b>	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). Bank form.
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 Acknowledgement of AHP Subsidy	AHP Deed Restriction fully executed and filed of record. For purchase or acquisition/rehab projects Owner occupied will use Acknowledgement of AHP Subsidy signed by all owners of home.

**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.



# AHP Online Disbursement Guide Sponsor Instructions Homeownership Projects