



AHP Online:

Guide for Sponsor Applicants 2025

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AHP Participant Registration

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

AHP Participants may register before the AHP start date but may not initiate an application until an FHLB Des Moines member financial institution has agreed to support their AHP application and registered an Authorized AHP User in eAdvantage. All Bank members and AHP Participants are strongly encouraged to register via these online systems well in advance of the AHP application deadline to allow sufficient time to properly develop and assemble the application.

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

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

For assistance, please contact Community Investment at 800-544-3452, ext. 2400.

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 <http://www.fhlbdm.com>. See Affordable Housing Products - Competitive Application & Resources. AHP Participants are encouraged to review the Plan.

***AHP Participants that registered in AHP Online in prior years should not register again, unless they are now associated with a different AHP Project Sponsor or consultant. However, if it has been more than 120 days since the AHP Participant has logged in to AHP Online, they will be prompted to update their password upon log in. If further assistance is needed, contact the Service Desk at the Federal Home Loan Bank of Des Moines at 800-544-3452, ext. 2555.**

AHP Participant Registration

AHP Participant

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

Project Sponsor (aka Sponsor)

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

Lead Sponsor Contact

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

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

Input Contact

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

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

Input contacts will have access to all modules in AHP including personal identifiable information (PII) uploaded in AHP Online if the application is awarded unless a Lead Sponsor Contact unchecks the input contact.

Member

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

Authorized AHP User (aka Member Contact)










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

eAdvantage

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

AHP Participant Registration

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

-  **If you have a User ID and used AHP Online in previous AHP Rounds, do not create a new User ID. For more instruction see page 8.**
-  AHP Online is supported by: Google Chrome[®] or Microsoft Edge[®]. AHP Online may not function correctly on other internet browsers (Firefox or Safari).
-  The first step for submitting an AHP Online application is to register each AHP Participant in AHP Online. Each AHP Participant that will participate in the completion of the application must register. During registration, the Participant must associate with the organization that employs them. For example, consultants should associate with their consulting company. AHP Participants may register by accessing AHP Online at <https://ahp.fhlbdm.com>. After registering, you may initiate an application, as long as the member has registered as an Authorized AHP User in eAdvantage.
-  When you register, you will obtain a User ID and Password. You will need these to access your application(s) in AHP Online. Passwords expire and you will be locked out of AHP Online after 120 days of inactivity. If it has been 120 days since you logged in to AHP Online, you will be prompted to update your password upon log in. If further assistance is needed, contact the Service Desk at the Federal Home Loan Bank of Des Moines at 800-544-3452, ext. 2555.
-  When initiating an application, you will be prompted to identify yourself as a Lead Sponsor Contact or Input Contact. If you are a consultant, you must be identified as an Input Contact and associated with your consulting company. The Lead Sponsor Contact must identify the consultant as an Input Contact.
-  The Lead Sponsor Contact can add or change information within the application and then, at the end of the process, "Sponsor Approve" an application. Input Contacts can complete certain parts of the *General Information* section and the *Scoring* and *Feasibility* sections of an application but cannot Sponsor Approve an application.
-  **Save each page on which you have entered/changed data before moving on to the next screen. Information not saved will be lost.**
-  You will be automatically logged out of AHP Online after 15 minutes of inactivity. **Information not saved will be lost.**
-  The application requires various attachments. For an attachment that includes multiple documents, it is recommended that you save all documents in a ZIP file or scan all documents into one PDF file and attach that single ZIP or PDF file to the application.

AHP Participant Registration

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

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




ZIP code and ZIP+4 are needed to verify the project location. ZIP code lookup information is not included in AHP Online. Applicants should use the **USPS** "Look Up a ZIP Code" tool to verify the ZIP and ZIP+4 code for the project location.



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



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



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



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



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




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



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

AHP Participant Registration

 **AHP Online**

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

User ID

Password

Login

Grant Applicants

- Create a User ID*
- Forgot your User ID?
- Forgot your password?

FHLB Des Moines Members

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

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

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

The Bank recommends the use of Google Chrome or Microsoft Edge for best performance.

If you have questions, please contact the FHLB Des Moines Community Investment Department at 800.544.3452, ext. 2400.

If your account is locked, please contact the FHLB Des Moines Service Desk at 800.544.3452, ext. 2555.

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AHP Online Login

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

UserID and password.

If users have previously registered, they may enter their User ID and password. For forgotten User ID or passwords, click on "Forgot your User ID?" or "Forgot your

AHP Participant Registration

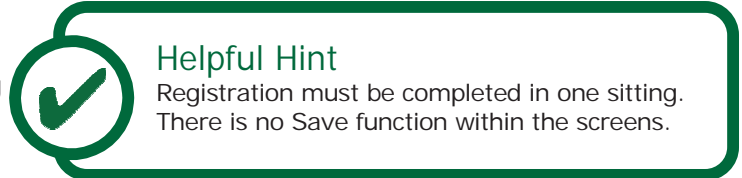
Password?"

If users are unable to successfully log in after three attempts, users will need to have their password reset. Please call 800-544-3452, ext. 2555 for password reset.

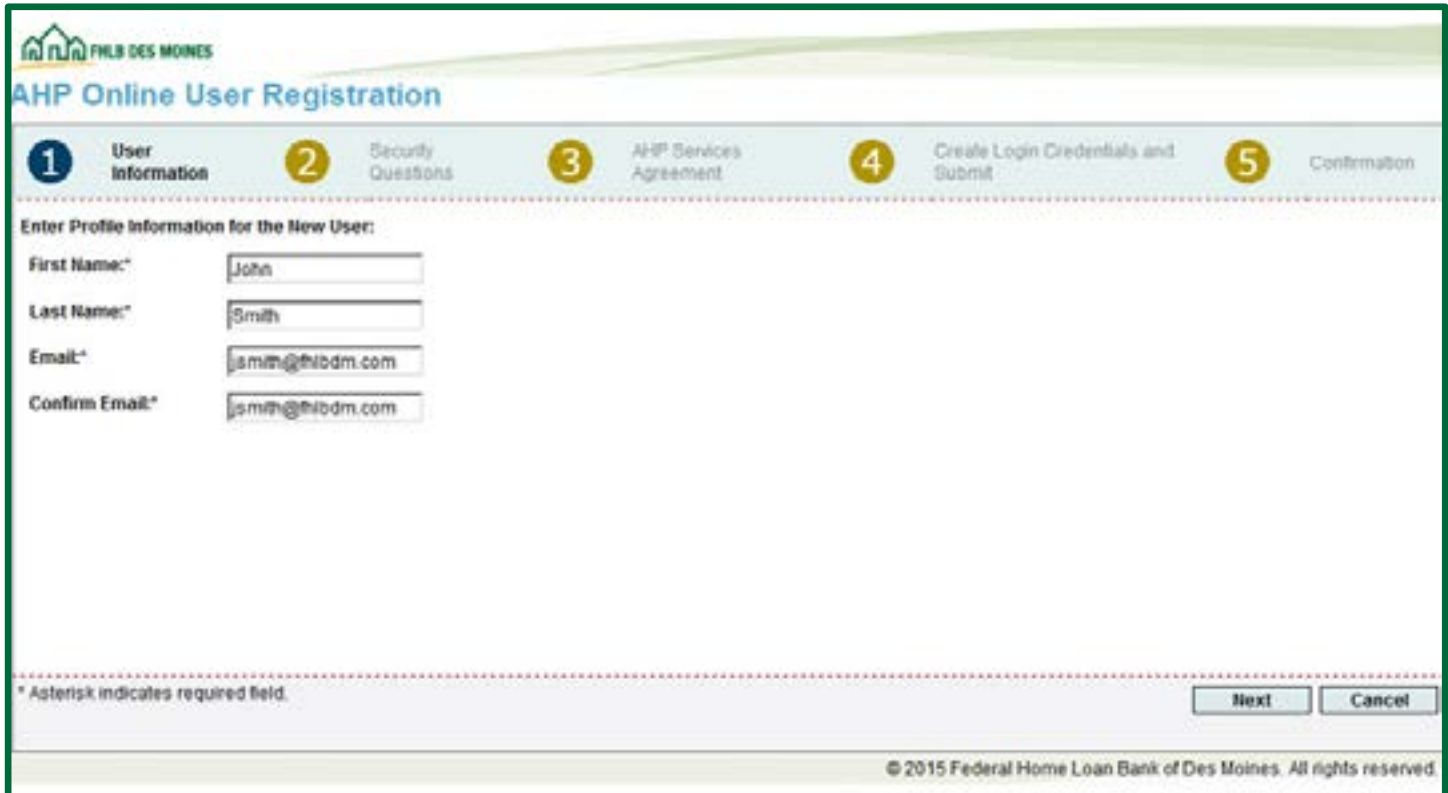
If this is the first time the AHP Participant is logging in to the system, he or she will need to register. Click on "Create a User ID". The link will bring up the AHP Online User Registration screen. Make an entry for each of the required fields.

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

Note that passwords expire and you will be locked out of AHP Online after 120 days of inactivity. If it has been 120 days since you logged in to AHP Online, you will be prompted to update your password upon log in. If further assistance is needed, contact the Service Desk at the Federal Home Loan Bank of Des Moines at 800-544-3452, ext. 2555.



AHP Participant Registration



AHP Online User Registration

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

Enter Profile Information for the New User:

First Name*

Last Name*

Email*

Confirm Email*

* Asterisk indicates required field.

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Step 1

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

Enter name and email address.

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

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

AHP Participant Registration

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

AHP Online User Registration

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

Please answer three of the security questions of your choice:

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

Answer 1*

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

Answer 2*

Security Question 3 What was your dream job as a child

Answer 3*

* Asterisk indicates required field.

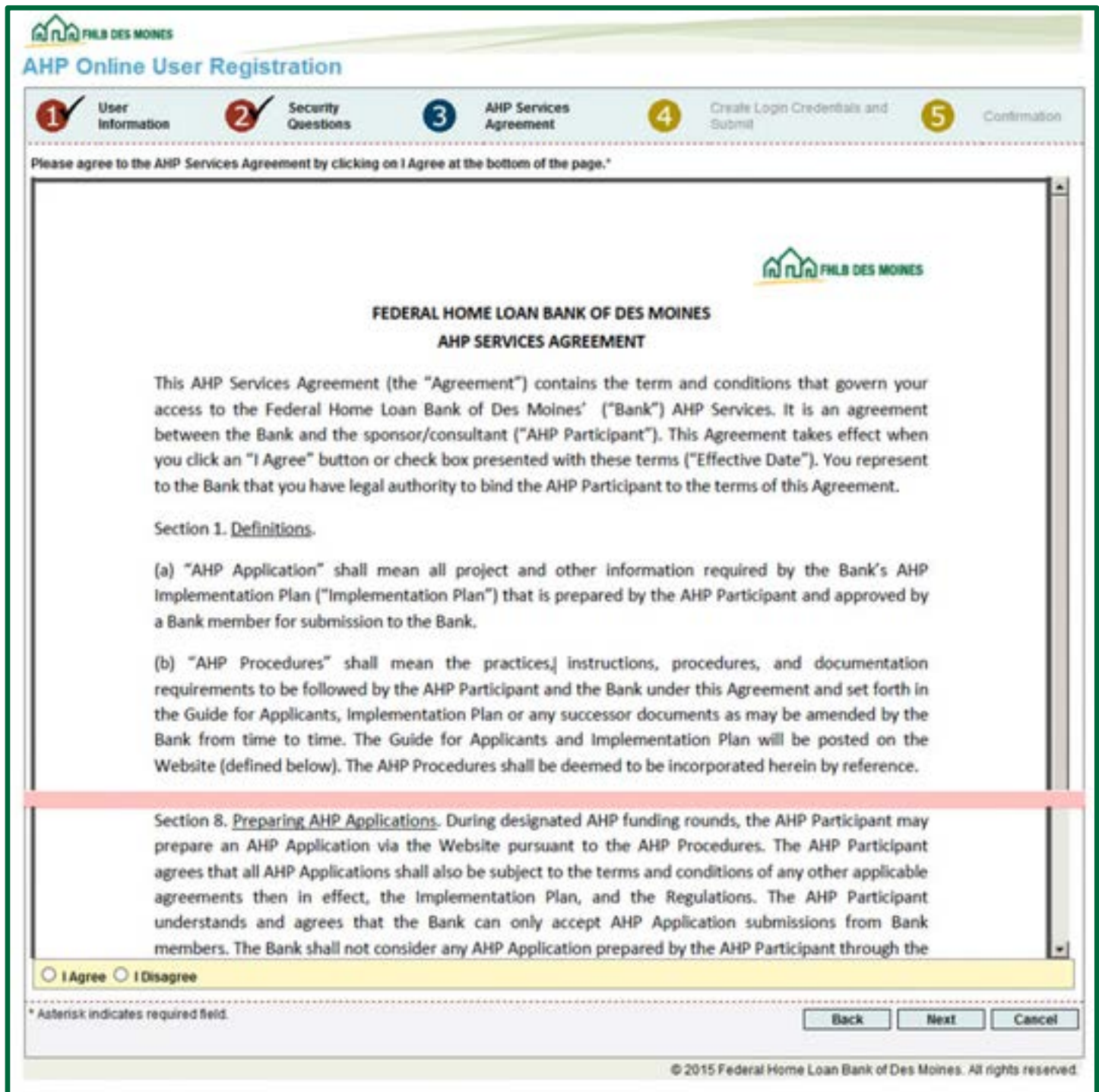
Back Next Cancel

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Step 2

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

AHP Participant Registration



AHP Online User Registration

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

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

FEDERAL HOME LOAN BANK OF DES MOINES
AHP SERVICES AGREEMENT

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

Section 1. Definitions.

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

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

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

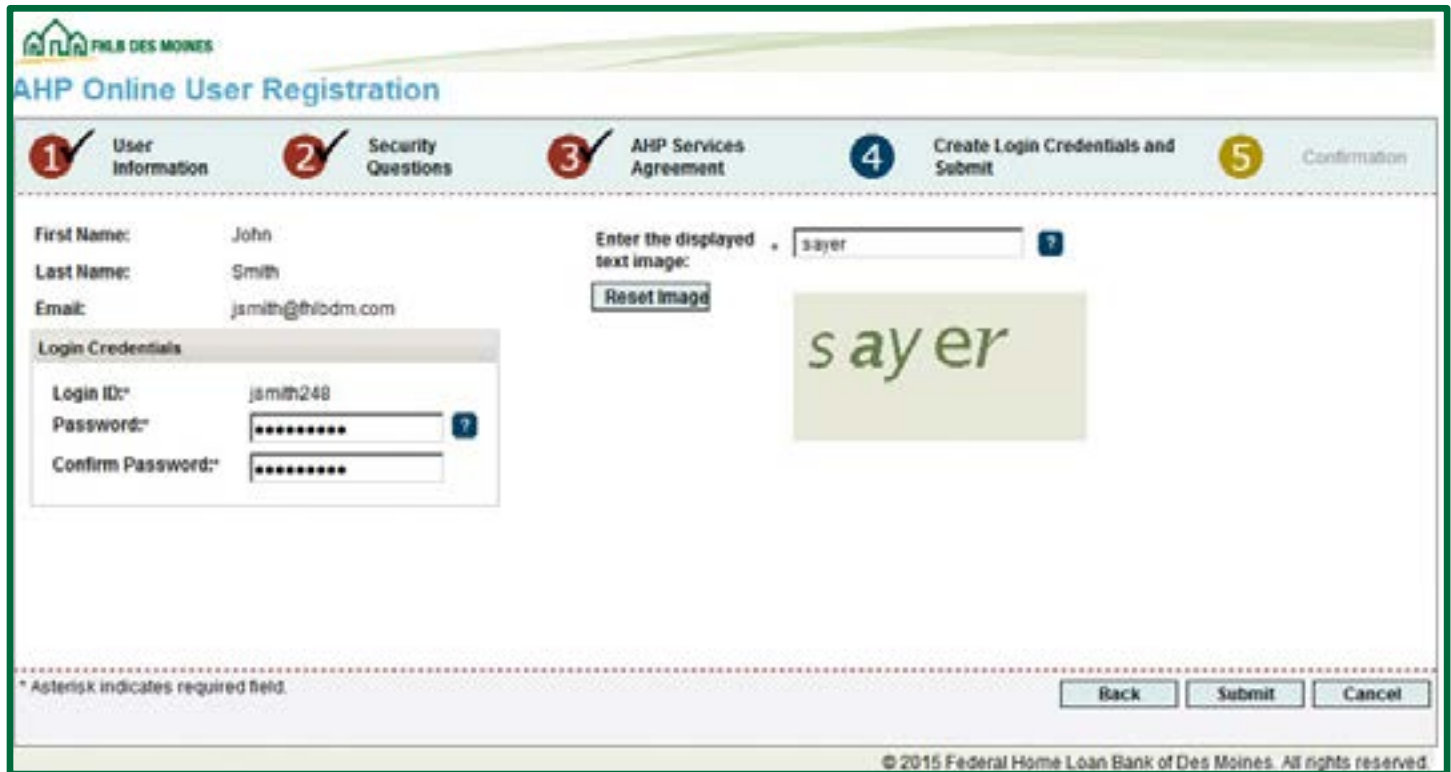
☐ I Agree ☐ I Disagree

* Asterisk indicates required field.

Back Next Cancel

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AHP Participant Registration



Step 4

A Login ID (aka "UserID") will be created for the AHP Participant. The AHP Participant will then create a password. The password must:

- Contain a minimum of fifteen characters
- Contain a minimum of one lower and one upper case character
- Contain at least one numeric character (0-9), preferably embedded within the password instead of at the end
- Not contain any of the user's account name
- Not be similar to the previous five passwords

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

Passwords must be changed at least every 120 days but no more often than every 20 days.

Helpful Hint

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

AHP Participant Registration



AHP Online User Registration

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

Information

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

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

Login Credentials

Login ID: jsmith248

[Finish](#)

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Step 5

The confirmation screen provides an overview of the registration.

Click on *Finish* to complete the process.

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

User Profile Setup

John Smith | Logout Current as of March 30, 2015 at 4:10 PM CDT

User Profile ?

Edit Profile

Login ID: jsmith248
 Salutation:* Dr. v
 First Name:* John
 Middle Initial:
 Last Name:* Smith
 Title/Position:
 Email:* jsmith@fhlbdm.com
 Confirm Email:* jsmith@fhlbdm.com

Cell Phone Number:
 Work Phone Number:* 5155555657 Ext.:
 Fax Number:
 Address Line1* 800 Walnut Street
 Address Line2
 ZIP* 50309 Zip+4 3610 Lookup ?
 City DES MOINES Congressional District IA03
 County POLK Census Tract 0110.01
 State IA CBSA 19700

* Required to save the page

Save
Undo

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

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

Note: The User Profile must be completed in one sitting. There is no *Save for Later* function within these screens. Click on *Save* to move forward.

Step 1

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

Enter the Zip Code and the Zip + 4. Ensure that the ZIP + 4 is correct by checking at USPS.com. Do not click on the 'Lookup' button until Zip + 4 has been entered.

The Lookup button will not search for the Zip Code or Zip + 4. The Lookup button will populate the City, County, and Congressional District after your entry of the Zip Code and Zip + 4.

If the ZIP code and Zip + 4 are correct but the City is not found after clicking on the Lookup button, call Community Investment at 800-544-3452, ext. 2400 to have the ZIP code added.

User Profile *Setup*

User Profile Setup

Step 2

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

For existing organizations, the system will search alphabetically for any part of the name of the organization that is entered. If the organization is not found, it may help to try other letter combinations. If the organization has previously been created in AHP Online, then it will be located in the search. If the AHP Participant believes an organization should exist in AHP Online but cannot locate it through a search, please contact Community Investment at 800-544-3452, ext. 2400.

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

Click on *Next* to move forward.



Helpful Hint

Search for an existing organization before creating a new one.

User Profile Setup

The screenshot shows the 'Organization' setup page for FHLB Des Moines. The user is logged in as John Smith. The page has a progress bar with five steps: 1. Select Organization (active), 2. Organization Information, 3. Service Area, 4. Review & Submit, and 5. Confirmation. Below the progress bar, there are two radio button options: 'Select an existing organization.' (selected) and 'Create new organization.' Below these options is a search bar labeled 'Organization Name' with the text 'city' entered. There are 'Search' and 'Reset' buttons next to the search bar. Below the search bar is a table titled 'Organizations' with columns: Select, Organization Name, City, and State. The table lists five organizations, with 'City of Des Moines' selected. At the bottom of the table is a pagination bar showing '1 / 5' and a 'Last' button. Below the table, there is a note: '* Asterisk indicates required field.' and two buttons: 'Next' and 'Cancel'.

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

Organization

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

Select an option below.*

☒ Select an existing organization.
☐ Create new organization.

Organization Name

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

1 / 5

* Asterisk indicates required field.

Choose an existing organization from the list the search provides.

Click on *Next* to move forward.

User Profile Setup

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

Organization ?

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

Organization Information

Organization Name*

Organization Type*

Phone Number*

Fax Number

Website

Mailing Address

Address Line1*

Address Line2

ZIP ZIP+4* ?

City DES MOINES

County POLK

State IA

Services Provided*

☒ Affordable Housing Development ☐ Employment Training ☐ Other

☐ Architectural/Engineering ☐ Financial Literacy

☐ Consulting ☐ Health Care Services

☐ Counseling Services (mental health) ☐ Housing Counseling (pre and post)

☐ Counseling Services (residential support) ☐ Job Training/Welfare to Work

☐ Counseling Services (substance abuse) ☐ Legal

☐ Day Care/Youth Programs ☐ Office of Minority and Women Inclusion (OMWI)

☐ Education ☐ Property Management

☐ Elderly Services ☐ Special Needs Housing

* Asterisk indicates required field.

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

The AHP Participant must enter the Zip Code and Zip + 4. Ensure that the ZIP+4 is correct by checking at USPS.com. Do not click on the 'Lookup' button until the Zip + 4 has been entered.

The Lookup button will populate the City and County.

If the ZIP code and Zip + 4 is correct but will not locate the City, call Community Investment at 800-544-3452, ext. 2400 to have the ZIP code added.

Click on *Next* to move forward.

User Profile Setup

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

Organization ?

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

Does the organization service the entire United States of America? ☐ Yes ☒ No

Does the organization service multiple states? ☐ Yes ☒ No

State: Iowa

Does the organization service the entire state? ☐ Yes ☒ No

County

Select County(ies)*

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

Does the organization service the entire county(ies) selected? ☐ Yes ☒ No

Municipality(ies)

Enter Municipality*

Add Remove Des Moines

Does the organization service the entire municipality(ies) selected? ☒ Yes ☐ No

* Asterisk indicates required field.

Back Next Cancel

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Helpful Hint

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

User Profile Setup

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

Organization ?

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

Organization Information

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

Service Area

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

Back Submit Cancel

Step 5

Review the Organization Information and click on *Submit*.

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

User Profile Setup

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

Organization

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

Organization Information

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

Service Area

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

[Finish](#)

Step 6

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

Click on *Finish*.

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

Helpful Hint

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

User Profile *Edit Profile*

John Smith | Logout

Current as of April 28, 2015 at 4:40 PM CDT

Home | Messages (0) | Guides/Info

My Applications My Projects **Profile**

[Edit Profile](#)
[Edit Organization](#)

My Applications

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

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

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

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

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

[DSM Implementation Plan](#)
[Terms Of Use](#)

John Smith | Logout

Current as of March 30, 2015 at 4:41 PM CDT

Home | Messages (0) | Guides/Info

My Applications My Projects **Profile**

User Profile ?

[Edit Profile](#) [Change Password](#) [Change Security Questions](#)

Login ID: jsmith248

Salutation*: Dr.

First Name*: John

Middle Initial:

Last Name*: Smith

Title/Position:

Email*: jsmith@fhlbm.com

Confirm Email*: jsmith@fhlbm.com

Cell Phone Number:

Work Phone Number*: 5155555657 Extn:

Fax Number:

Address Line1*: 800 Walnut Street

Address Line2:

ZIP*: 50309 Zip+4: 3610 [Lookup](#) ?

City: DES MOINES Congressional District: IA03

County: POLK Census Tract: 0110.01

State: IA CBSA: 19780

* Required to save the page

[Save](#) [Undo](#)

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

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

User Profile *Edit Profile*

User Profile *Edit Profile*

The screenshot shows the 'User Profile' page for John Smith. The page has a header with the FHLB Des Moines logo, the user's name 'John Smith | Logout', and the current date and time 'Current as of March 30, 2015 at 4:46 PM CDT'. Below the header is a navigation bar with 'My Applications', 'My Projects', and 'Profile'. The main content area is titled 'User Profile' and contains three tabs: 'Edit Profile', 'Change Password' (which is highlighted in red), and 'Change Security Questions'. Under the 'Change Password' tab, there are three password fields: 'Current Password: *', 'New Password: *', and 'Confirm New Password: *'. A blue question mark icon is next to the 'New Password' field. At the bottom of the form, there is a red dotted line and a note: '* Required to save the page'. To the right of the note are 'Save' and 'Undo' buttons.

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

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

User Profile *Edit Profile*

John Smith | Logout Current as of March 30, 2015 at 4:52 PM CDT
Home | Messages (0) | Guides/Info

My Applications My Projects Profile

User Profile ?

Edit Profile Change Password **Change Security Questions**

Please answer the Security Questions of your choice:

Security Question : What was your favorite place to visit as a child ▼
Answer :*

Security Question : What is the country of your ultimate dream vacation ▼
Answer :*

Security Question : What was your dream job as a child ▼
Answer :*

Current Password:*

* Required to save the page

Save Undo

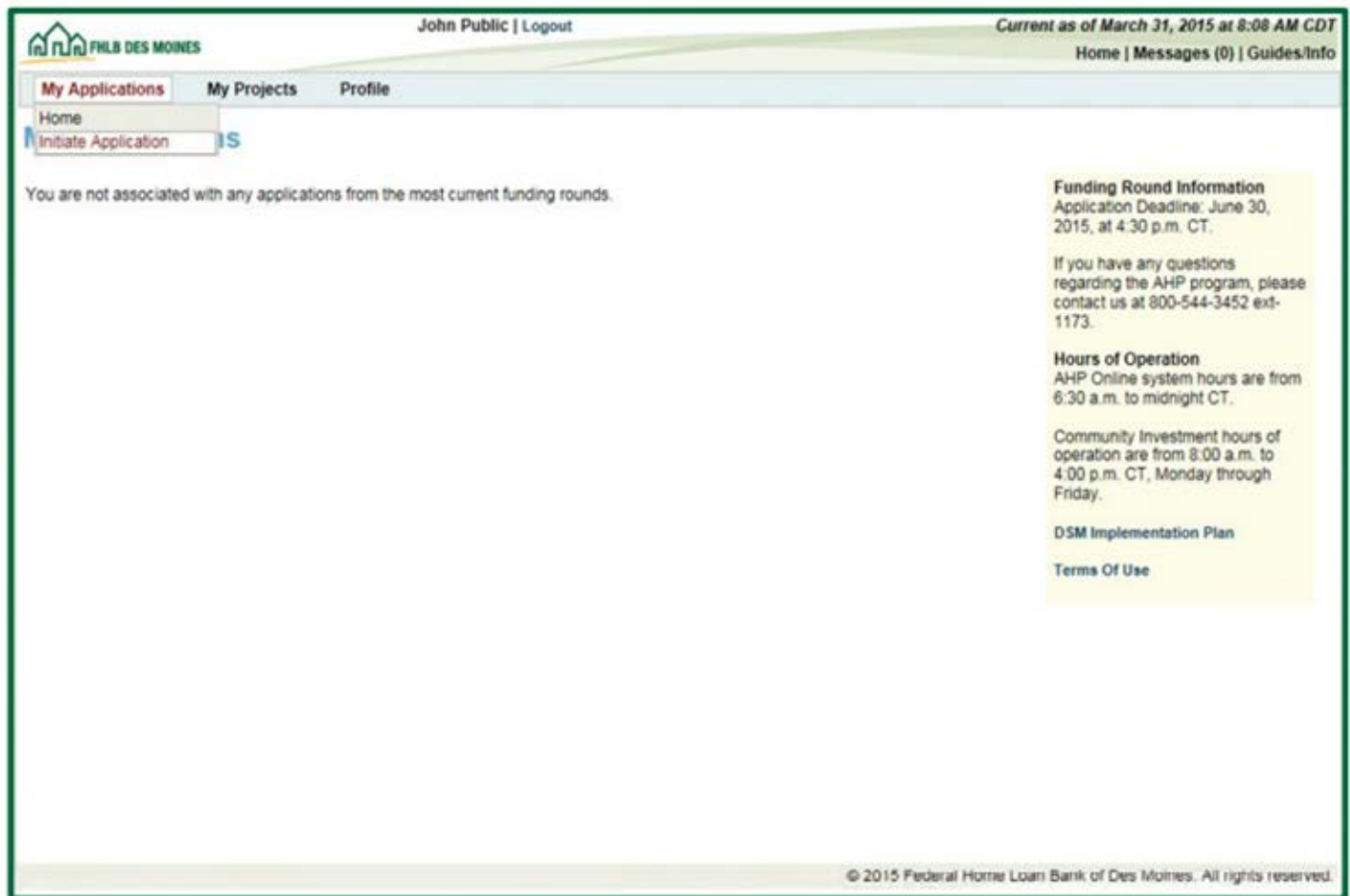
The *Change Security Questions* screen allows users to choose different questions or change their answers.



Helpful Hint

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

Initiate Application



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

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

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

Helpful Hint

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

Initiate Application

Initiate Rental Project

Initiate Application

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

My Applications My Projects Profile

Initiate Application ?

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

Project Name*

Project Type*

Activity Type(s)*
☒ Acquisition
☐ New Construction
☐ Rehabilitation

ZIP* ?

City DES MOINES
 County POLK
 State IA

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

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

* Asterisk indicates required field.

Step 1

Enter project information including Project Type and Activity Type.

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

For a Rental project, identify the activity types.

The AHP Participant must enter the ZIP code. Ensure that the ZIP code is correct by checking at USPS.com. The Lookup button will populate the City and County. If the ZIP code is correct but the City not found, call Community Investment at 800-544-3452, ext. 2400 to have the ZIP code added.

Click on *Next* to move forward.

Helpful Hint

The Activity Type refers to the project scope, as reflected in the Financial Feasibility Workbook to be completed and attached to the application. Select all that apply.

Initiate Application

Initiate Homeownership Project

Homeownership projects must select activity type. These include:

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

Rehabilitation projects: AHP subsidy is used for rehabilitation of existing owner-occupied units and does not involve a home purchase transaction.

New construction or rehabilitation: AHP subsidy is used for new construction, rehabilitation, and/or down payment and closing cost assistance in connection with a homebuyer purchase of a unit that has been developed and sold by the sponsor.

The sponsor must be integrally involved in the project by exercising control over development activities including the acquisition of land or buildings, the construction or rehabilitation of owner-occupied units, and sale of the completed units.

Click on *Next* to move forward.

WARNING:

Make sure the project reflects the correct Project and Activity Type. A new application will need to be initiated if the wrong type or activity is identified.

Initiate Application

The AHP Participant must ensure that the ZIP code is correct by checking at USPS.com. Lookup will populate the City and County.

If the ZIP code is correct but the City not found, call Community Investment at 800-544-3452, ext. 2400 to have the ZIP code added.

Initiate Application

John Public | Logout

Current as of March 31, 2015 at 2:34 AM CDT

Home | Messages (0) | Contacts (0)

My Applications My Projects Profile

Initiate Application 1

- 1 Application Information
- 2 Select Lead Contacts
- 3 Select Project Site
- 4 Select Monitor
- 5 Review and Submit
- 6 Confirmation

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

Organization Name

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

1 2 3 4 5 6 Next

(Select at least 1 and at most 2 Lead Contact(s))

Contacts for City of Des Moines

Name	Select
John Smith	<input type="checkbox"/>
John Public	<input checked="" type="checkbox"/>

1 2 3 4 5 6 Next

Step 2

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

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

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

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

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

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

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

Click on *Next* to move forward.

Initiate Application

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

My Applications My Projects Profile

Initiate Application ?

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

Organization Name

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

1 / 1

Contacts for City of Des Moines

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

1 / 1

(Select at most 3 Input Contacts)

Organization	Name	Delete
--------------	------	--------

Please Note:

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

Step 3

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

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

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

Reminder, if an Input Contact is selected, they will have access to all documents including PII uploaded in AHP Online if application is awarded. The Lead Sponsor Contact may uncheck Input Contact to remove their access to AHP Online at any time if application is awarded.

Initiate Application

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

My Applications My Projects Profile

Initiate Application

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

Member Name

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

First 2 / 6 Last

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

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

1 / 1

Step 4

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

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

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

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

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

Initiate Application

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

My Applications My Projects Profile

Initiate Application

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

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

Organization	Name
City of Des Moines	John Public

Organization	Name
City of Des Moines	John Smith

Member	Name
American Federal Bank	

Back Submit Cancel

Step 5

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

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

My Applications

FHLB DES MOINES

John Public | Logout

Current as of March 31, 2015 at 8:43 AM CDT
Home | Messages (0) | Guides/Info

My ApplicationsMy ProjectsProfile

Initiate Application ?

1 Application Information2 Select Lead Contacts3 Select Input Role4 Select Member5 Review and Submit6 Confirmation

Project Name2015 Application

Project TypeRental

Activity Type(s)Acquisition

ZIP50309

CityDES MOINES

CountyPOLK

StateIA

Selected Lead contacts

OrganizationName

City of Des MoinesJohn Public

Selected Contacts with Input Role

OrganizationName

City of Des MoinesJohn Smith

Selected Member Contacts

MemberName

American Federal Bank

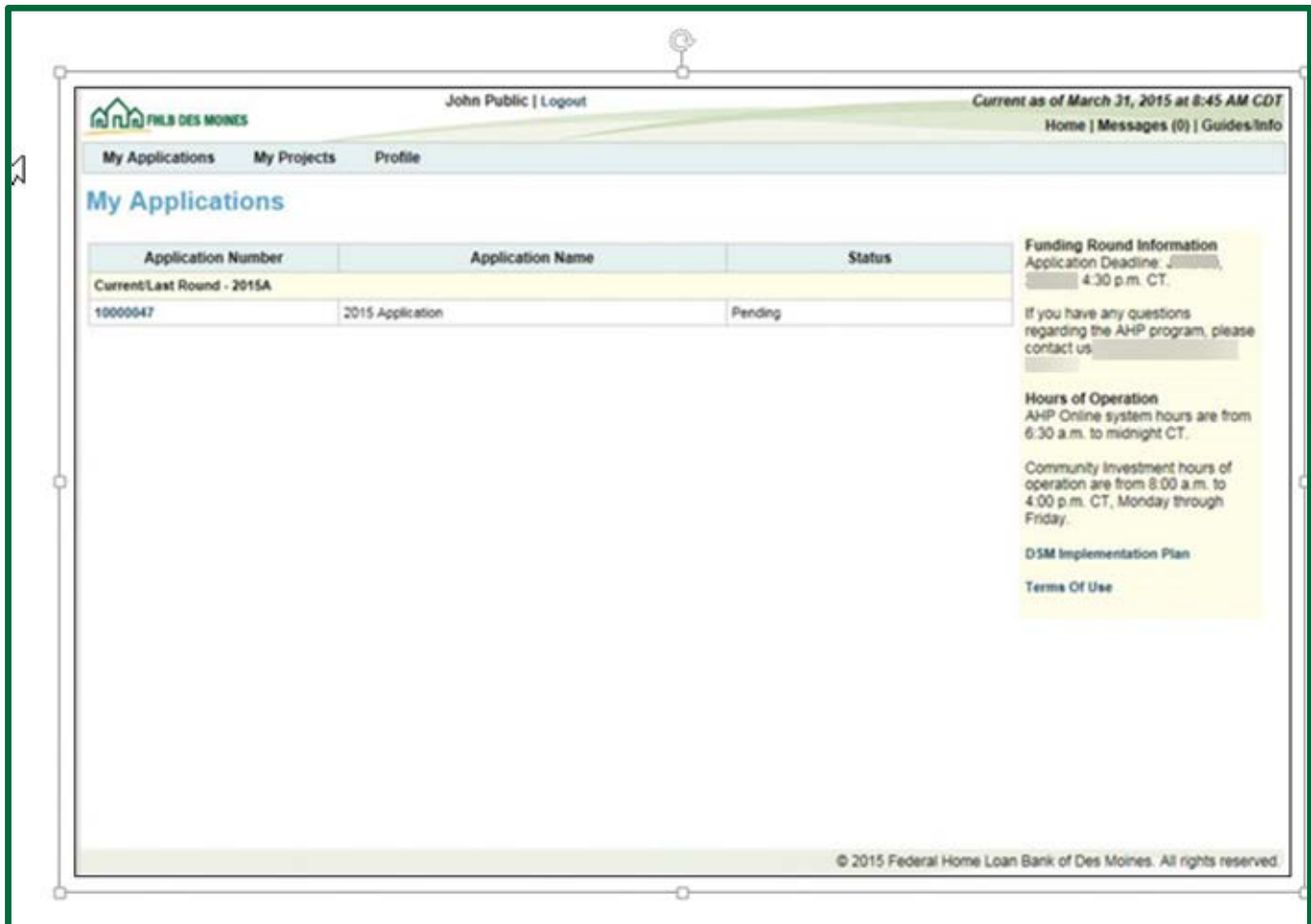
Finish

Step 6

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

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

My Applications



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

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

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

Application status is displayed.

Application Status

Pending

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

Sponsor Approved

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

Member Approved

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

AHP Online Application Process *General Information*

First Name: 27548 Last Name: 27548 | Logout

Current as of February 26, 2025 at 8:48 AM CST

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

Project Name: 2023 Test
Application Number: 11902140

Application | General Information | Scoring | Feasibility

Application Home

Application Status: Pending
Funding Round: 2023A
Round Deadline: 05/19/2025

Description	Status
General Information	
Application Details Application Information	✗
Application Details Site Information	✗
Application Details Site Parcel	✗
Application Details Fair Housing and Fair Lending	✗
Application Details Subsidy Amount and Size of Units	✗
Scoring	
Desired Property Donation/Discount Information	✗
Desired Property Donated/Discounted Evidence	✗
Sponsorship	✗
Income Targeting	✗
Economic Opportunity Employment	✗
Underserved Communities Housing for Homeless Households	✗
Underserved Communities Special Needs	✗
Underserved Communities Other Targeted Populations	✗
Community Stability	✗
Bank District Priority - In District Housing	✗
Bank District Priority	✗
Feasibility	
Financial Feasibility Request Spreadsheet	✗
Financial Feasibility Feasibility Analysis	✗
Financial Feasibility Commitment Letters	✗
Financial Feasibility Homeownership Rehabilitation	✗
Displacement and Relocation	✗
Sponsor Role	✗
Primary Developer	✗
Development Team Role Selection	✗
Development Team Team Members	✗
Disclosures	✗
Market Study	✗
Project Timeline	✗

✗ Not Started
✓ In Progress
✓ Complete
Modified by Community Investment staff

AHP Application

It is recommended that you print the application for your records. A "Print Application" (pdf) link will appear in this area after the application has been approved by the sponsor.

Application Attachments

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

✗ – Not started

✓ – Started, but information is missing

✓ – Complete

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

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

AHP Online Application Process *General Information*

Application Details: *Application Information*

The screenshot displays the 'Application Details' page in the AHP Online system. The page is titled 'Application Details' and features a navigation bar with tabs for 'Application Information', 'Site Information', 'Site Parcel Information', 'Fair Housing and Fair Lending', and 'Subsidy Amount and Uses of Funds'. The 'Application Information' tab is currently selected. The form includes the following fields and questions:

- Project Name:** 2025 Test
- Project Type:** Homeownership
- Activity Type:** Rehabilitation
- ZIP:** 50309 (with a 'Lookup' button)
- City:** DES MOINES
- County:** POLK
- State:** IA
- Project Description:** A large text area with a note: 'You have 4000 characters remaining for your description.'
- Questions:**
 - Will the project be a mixed-use project (i.e. a project that includes both housing units and income-generating commercial space)? ☐ Yes ☐ No
 - Will any of the units involved in this project be located in a rural area? ☐ Yes ☐ No
 - Is the project sponsored by a Tribal Government, an agency of a Tribal Government, a Tribally Designated Housing Entity for the purposes of the NAHASDA, or an entity incorporated under or otherwise created in accordance with Tribal law? ☐ Yes ☐ No
 - Will the project be located in "Indian areas and Hawaiian homelands" as defined by the Native American Housing Assistance and Self-Determination Act (NAHASDA) of 1996? "Indian areas" also include Federal and state recognized tribes and Alaska Native Villages. ☐ Yes ☐ No
 - Will the project include climate resiliency features? ☐ Yes ☐ No
 - Is the project proactively seeking a diverse supplier? ☐ Yes ☐ No
- Instructions:** At least one of the following questions must be answered Yes (if the project includes both single and multi-family buildings, indicate Yes for both questions):
 - Will the project be a multi-family structure with five or more dwelling units? ☐ Yes ☐ No
 - Will the project be a single-family structure with one to four dwelling units? ☐ Yes ☐ No

At the bottom of the form, there are instructions: 'Required to save the page' and 'Required before Sponsor Approval'. A note states: 'To submit your changes please click Save before exiting this page.' There are 'Save' and 'Cancel' buttons at the bottom right.

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

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

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

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

Questions related to diverse suppliers and climate resiliency are for informational purposes and are not part of the competitive application review process.

- Diverse suppliers include, but not limited to, small, minority-owned, indigenous-owned and women-owned businesses, in the procurement and contracting opportunities.

AHP Online Application Process *General Information*

- Climate Resiliency includes building designs and/or materials that are planned, designed, built, and/or operated in a way that anticipated, prepares for, and adapts to changing climate conditions.

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

Application Details: *Site Information*

First Name: 27648 Last Name: 27648 | Logout

Current as of February 28, 2025 at 9:11 AM CST

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

Project Name: 2025 Test
Application Number: 10002140

Application ▾ General Information ▾ Scoring ▾ Feasibility ▾

Application Details

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

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

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

Is the project single site? ☐ Yes ☐ No

* Required to save the page

Required before Sponsor Approval

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

Save Undo

<Previous Next>

AHP Participants must identify the city or county where the project is located. If more than one, select a central location to be associated with official documentation.

Select the state or states where the project is located. If more than one state choose 'Multi-state' from the state dropdown.

Specify whether the project is a single site by selecting Yes. If a project includes multiple sites, select No.

Important: For a homeownership project, if it will include more than one unit, it should be identified as multiple sites. For example, a project may include a single-site condominium building with ten units. This should be identified as a multiple site. A site address will need to be provided for each unit. The total number of sites should equal the total number of units.

AHP Online Application Process *General Information*

Application Details: *Site Information*

Single site example – address known

Address Known

Enter the address of the site and provide site information. Fill in the required information and Click on the *Update Site* button. This button will add the site to the site page.

When the site has been added, save the page.

If the page is not saved after sites have been added, the site information will not be saved.

AHP Online Application Process *General Information*

Application Details: *Site Information*

ZIP+4 and Census Tract Lookup

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

Once the ZIP+4 is entered and the AHP Participant clicks on the Lookup button, AHP Online will automatically show the city, county, state, and site census tract.

The AHP Participant must verify that the census tract is correct by going to [FFIEC.gov](https://fiec.gov). If the census tract shown for the site in AHP Online is incorrect, call Community Investment at 800-544-3452, ext. 2400 before the application is Sponsor Approved.

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

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

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

Appraisal is not required if the site is donated.

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

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

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



Helpful Hint - Site Control Documentation

Documentation of site control is required and is uploaded at different locations in AHP Online. Documentation of site control and zoning is required on the Project Timeline page. Documentation of property donation or discounted purchase is required on the Donated/Discounted Evidence Page. Appraisals, if required, are uploaded on the Site Control page (see above). See the applicable pages in this Guide for instruction.

AHP Online Application Process *General Information*

Application Details: *Site Information*

Single site example – address not known

First Name: 37548 Last Name: 37548 | Logout

Current as of February 26, 2025 at 9:15 AM CST

My Applications | Home | Messages (0) | Guidelines

Project Name: 2025 Test
Application Number: 10002140

Application | General Information | Scoring | Feasibility

Application Details

Application Information | **Site Information** | Site Parcel Information | Fair Housing and Fair Lending | Subsidy Approval and Use of Funds

Enter your project's city or county EXACTLY as you would like it to appear on official documentation (e.g., Des Moines, Hennepin County, Lincoln and Wayne 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

Is the address known? ☐ Yes ☒ No

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

Enter the street address (optional) and the 5-digit zip code (mandatory) that is closest to the project site. Enter the ZIP+4 if it is known.

Address Line1: ZIP: ZIP+4:

Address Line2: City: County: State: Congressional District: Census Tract: CBRA:

Further define the geographical area of the site with the unknown address (e.g., neighborhood, census tract, etc.):

You have 4000 characters remaining for your description.

For projects including acquisition, attach an "as is" appraisal or documentation supporting the value of the property.

Single-Site Project With Unknown Address

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

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

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

Once the ZIP+4 is entered and the AHP Participant clicks on the Lookup button, AHP Online will automatically show the site census tract. The AHP Participant must verify that the census tract is correct by going to [FFIEC.gov](https://www.fiec.gov). If the census tract shown for the site in AHP Online is incorrect, call Community Investment at 800-544-3452, ext. 2400 before the application is Sponsor Approved.

AHP Online Application Process *General Information*

Application Details: *Site Information*

Multiple site example – addresses not known

Multi-Site Project With Unknown Addresses

Projects with multiple unknown sites should indicate a central site address near the middle of the anticipated target area. This may be the sponsor address if it is in the target area. The address must include the ZIP+4. The AHP Participant must verify the ZIP+4 by going to USPS.com and looking up the representative site address. Once the ZIP+4 is entered and the AHP

correct by going to FFIEC.gov. If the census tract shown for the site in AHP Online is incorrect, call Community Investment at 800-544-3452, ext. 2400 for assistance before the application is Sponsor Approved.

Participant clicks on the Lookup button, AHP Online will automatically show the site census tract. The AHP Participant must verify that the census tract is

AHP Online Application Process *General Information*

Application Details: *Site Information*

Multiple Sites example – not all addresses known

First Name: 27648 Last Name: 27648 | Logout

Current as of February 28, 2025 at 9:15 AM CST

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

Project Name: 2025 Test
Application Number: 10002140

Application | General Information | Scoring | Feasibility

Application Details

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

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

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

Is the project single site? ☐ Yes ☒ No

How many sites are part of the project?

Are the addresses for all the sites known? ☐ Yes ☒ No

How many site addresses are known?

[Add Known Sites](#)

Central Site

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

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

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

Address Line1*

Address Line2

ZIP* ZIP+4

City Congressional District

County Census Tract

State CBSA

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

You have 4000 characters remaining for your description.

[Upload](#)

For projects including acquisition, attach an "as is" appraisal or documentation supporting the value of the property.

* Required to save the page

* Required before Sponsor Approval

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

[Save](#) [Undo](#)

[<Previous](#) [Next>](#)

AHP Online Application Process *General Information*

Application Details

Application Information

Site Information

Site Parcel Information

Fair Housing

Subsidy Amount and Uses of Funds

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

Polk County

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

IA

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	County	State	Zip Co
Edit	<input checked="" type="checkbox"/>	800 Walnut Avenue		DES MOINES	POLK	IA	50321-2045

Step Two: After Central Site entered, add known sites. May add as many sites as known. See page 36 for required site information.

This example is typical of homeownership projects including new construction or acquisition and rehabilitation, where the sponsor is acquiring sites for development and some but not all of the sites are known at application. This requires identification of a Central Site for the unknown sites. If all sites are known there is no need to enter a Central Site. Simply add each known site. When adding a site, Update Site after data entry, then Save the page. It is recommended you Save page after each site is entered.

AHP Online Application Process *General Information*

Application Details: *Site Parcel Information*

John Public | Logout

Current as of March 31, 2015 at 9:14 AM CDT

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

Project Name: 2015 Application
Application Number: 10000047

Application General Information Scoring Feasibility

Application Details

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

Information

- Application Site Parcel Information has been saved.

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

* Required to save the page

♦ Required before Sponsor Approval

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

Save Undo

<Previous Next>

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

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

AHP Online Application Process *General Information*

Application Details: *Site Parcel Information*

Application Details

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

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

* Required to save the page
 * Required before Sponsor Approval

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

Save Undo

<Previous Next>

Site Parcel

Update Site Parcel Cancel

Donating or Discounting Party* City of St. Charles

Parcel Number/PIN

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

Number of existing units

Number of existing units retained at project completion

Select donated/discounted documentation* Other

Description of Other donated/discounted documentation* letter of intent

You have 482 characters remaining for your description.

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

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

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

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

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

Helpful Hint

To be eligible for donation or discount, conveyance occurring prior to AHP award must have occurred within three years of the date the AHP application, or five years, at the discretion of the Bank, if the property is vacant or abandoned or difficult to develop due to environmental or other site conditions.

AHP Online Application Process *General Information*

Application Details: *Fair Housing*

Click to go back , hold to see history

27648 LastName_27648 | Logout

Current as of March 6, 2025 at 7:48 AM CST

FHLB DES MOINES

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

Project Name: Application testing 2025

Application Number: 10002155

Application ▾General Information ▾Scoring ▾Feasibility ▾

Application Details 2

Application Information	Site Information	Site Parcel Information	Fair Housing and Fair Lending	Subsidy Amount and Uses of Funds
<p>Will the project, as proposed, comply with any applicable federal and state laws on fair lending, fair housing and housing accessibility, including, but not limited to, the Equal Credit Opportunity Act, the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, the Architectural Barriers Act of 1969, and all attendant regulations?*</p> <p>Will the project take proactive steps to raise awareness about the project's affordable housing opportunities with groups least likely to apply such as Black, Indigenous, and People of Color? Proactive steps include activities such as intentional marketing, outreach, and collaboration with community groups.*</p> <p>Attach an Affirmative Fair Housing Marketing Plan (AFHMP), if one has been prepared for the project.</p>				<div><div><input checked="" type="radio"/> Yes</div><div><input type="radio"/> No</div><div><input type="radio"/> Yes</div><div><input type="radio"/> No</div></div> <div><div>upload</div><div>?</div></div>

* Required to save the page

Required before Sponsor Approval

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

Save

Undo

<Previous

Next>

UAT | R8.0.0 - EB5 - DB1.5

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Fair Housing: The project must comply with applicable fair housing laws and regulations and to affirmatively market the project/program to persons/populations least likely to apply for housing.

AHP Online Application Process *General Information*

Application Details: *Subsidy Amount and Uses of Funds*

Rental

The screenshot shows the 'Application Details' page for a Rental application. The 'Subsidy Amount' section includes a 'Subsidy Amount' field and a 'Select at least one Uses of Funds' section with radio buttons for 'Assistance with Acquisition Costs', 'New Construction', 'Rehabilitation', 'Multifamily', and 'Other'. The 'Uses of Funds' section includes a 'Choose AHP Specific Retention' dropdown and several yes/no questions: 'Has this application been submitted to another Federal Home Loan Bank for AHP funding?', 'Was the application previously submitted to, approved by, and/or received funding from the Federal Home Loan Bank of Des Moines or Seattle?', 'Does the project include any of the following?' (Prepayment Fees, Cancellation Fees, Processing Fees, Capitalized Resources, Periodic Deposits to Reserve Accounts, Operating Expenses, Reprovision Services Expenses). The page has a 'Save' button and a 'Next' button.

Homeownership

The screenshot shows the 'Application Details' page for a Homeownership application. The 'Subsidy Type' is set to 'Grant'. The 'Subsidy Amount' field is empty. The 'Select at least one Uses of Funds' section has radio buttons for 'Assistance with Acquisition Costs', 'New Construction', 'Rehabilitation' (which is selected), and 'Other'. The 'Uses of Funds' section includes a 'Choose AHP Specific Retention' dropdown set to 'None' and several yes/no questions: 'Has this application been submitted to another Federal Home Loan Bank for AHP funding?', 'Was the application previously submitted to, approved by, and/or received funding from the Federal Home Loan Bank of Des Moines or Seattle?', 'Does the project include any of the following?' (Prepayment Fees, Cancellation Fees, Processing Fees). The page has a 'Save' button and a 'Next' button.

AHP Online Application Process *General Information*

Click to go back, hold to see history | 27648 LastName_27648 | Logout

Current as of March 6, 2025 at 7:48 AM CST

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

Project Name: Application testing 2025

Application Number: 10002155

Application ▾ General Information ▾ Scoring ▾ Feasibility ▾

Application Details ¹

Application Information	Site Information	Site Parcel Information	Fair Housing and Fair Lending	Subsidy Amount and Uses of Funds
<p>Will the project, as proposed, comply with any applicable federal and state laws on fair lending, fair housing and housing accessibility, including, but not limited to, the Equal Credit Opportunity Act, the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, the Architectural Barriers Act of 1968, and all attendant regulations? Yes <input checked="" type="radio"/> No <input type="radio"/></p> <p>Will the project take proactive steps to raise awareness about the project's affordable housing opportunities with groups least likely to apply such as Black, Indigenous, and People of Color? Proactive steps include activities such as intentional marketing, outreach, and collaboration with community groups. Yes <input type="radio"/> No <input type="radio"/></p> <p>Attach an Affirmative Fair Housing Marketing Plan (AFHMP), if one has been prepared for the project. Upload ¹</p>				

* Required to save the page

Required before Sponsor Approval

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

Save Undo

<Previous Next>

LIAT | R08.0.0 - EB5 - DB1.5

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

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

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

The FHLB requires a retention agreement or a mortgage for each AHP-assisted unit that include a purchase. The form of the agreement must be specified. Any form other than the Standard FHLB Retention Agreements must be approved by Bank counsel. Owner-occupied rehab units will sign Bank's Acknowledgement of Receipt of AHP Subsidy.

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

AHP Online Application Process *General Information*

Sponsor and Member Information



Sponsor and Member Information

Lead Information | Input Role Information | Lead Member Information | Co-Member Information

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

Organization Name: gh

Select	Organization Name	City	State
<input checked="" type="radio"/>	GH Ltd	CHICAGO	IL
<input type="radio"/>	GHSA, LP	GLENVIEW	IL
<input type="radio"/>	Layton Boulevard West Neighbors, Inc. (LBWN)	MILWAUKEE	WI
<input type="radio"/>	Lighten-Gate Group	CHICAGO	IL
<input type="radio"/>	Lincoln Neighborhood Redevelopment Corporation	Milwaukee	WI

First 2 / 3 Last

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

Contacts for GH Ltd	
Name	Select
John Doe	<input type="checkbox"/>
Ice Mountain	<input type="checkbox"/>
Angel Bear	<input type="checkbox"/>
Fischer Price	<input type="checkbox"/>

* Required to save the page
* Required before Sponsor Approval

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

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

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

AHP Online Application Process *General Information*

Sponsor and Member Information

Current as of April 29, 2015 at 3:34 PM CDT
My Applications | Home | Messages (0) | Guides/Info
Project Name: Sponsor driven new construction
Application Number: 10000043

Application General Information Scoring Feasibility

Sponsor and Member Information 1

Lead Information Input Role Information Member Information

Organization Name Search Reset

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

Please Note:

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

No contacts selected.

* Required to save the page
♦ Required before Sponsor Approval

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

Save Undo

The Lead Sponsor Contact can edit the Input Contact or add one if an Input Contact has not been identified when initiating the application. The Input Contact will need to have registered and establish a User ID. You may locate the Input Contact by searching by Organization Name.

Sponsor and Member Information 2

Lead Information Input Role Information Member Information

Member Name Search Reset

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

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

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

* Required to save the page
♦ Required before Sponsor Approval

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

Save Undo

The Lead Sponsor Contact can edit the Member Contact or add new Contacts if they have been assigned by the Member.

AHP Online Application Process *General Information*

Member Involvement Information

Member Involvement Information ?

Member Policy **Member Services**

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

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

* Required to save the page
 * Required before Member Approval

<Previous Next>

Member Involvement Information ?

Member Policy **Member Services**

Will a member provide any services to the project? *

* Required to save the page
 * Required before Member Approval

<Previous Next>

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

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

Click on *Next* to move through these screens.

AHP Online Application Process *Scoring*



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

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

For donated units, identify either the number of units, or the square feet of land that is donated. **For homeownership projects it is preferred that a sponsor identify units.**

The "Total number of units in the project claimed in Targeting" field is auto-filled based on the number

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

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

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

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

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

AHP Online Application Process *Scoring*

Donated Property: Donation Information

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



Helpful Hint

Do not enter \$ in the numeric fields.

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

AHP Online Application Process *Scoring*

Donated Property: Donated/Discounted Evidence

The screenshot shows the 'Donated/Discounted Evidence' section of the AHP Online Application Process. The page is titled 'Donated/Discounted Property' and has a sub-tab 'Donated/Discounted Evidence'. The main heading is 'Describe how the project meets Donated/Discounted scoring criterion.' with a character count of 4000 remaining. Below this is a text area for the description. A note states: 'Attach any documents that evidence conveyance by federal government, donated/discounted properties, and acquisition prices listed on the Site Information tab under Application Details.' There is an 'upload' button. Below the text area is a date field for 'Proposed or actual date of donation, conveyance or transfer' with a calendar icon. A question asks: 'Do any of your donating/discounting parties have any relationship to the project, project sponsor or project owner or any member of the development team?' with 'Yes' and 'No' radio buttons. Below this is another text area for 'Describe all relationships.' with a character count of 500 remaining. Another question asks: 'Do any of the donated/discounted properties being acquired have any debt that will be assumed by the project?' with 'Yes' and 'No' radio buttons. Below this is a third text area for 'Describe the amount, terms and conditions of all properties with debt.' with a character count of 500 remaining. At the bottom, there are 'Save' and 'Undo' buttons, and a note: 'To submit your changes please click Save before exiting this page'. There are also '<Previous' and 'Next>' navigation buttons.

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

Federal Government Properties: For properties donated or conveyed by the federal government, attach evidence of the transaction or evidence of a commitment for a future conveyance. The

documentation must identify the federal government or the federal agency/instrumentality conveying the land or units.

Donated Properties: For donated properties, attach evidence of donation, including commitment to donate and documentation of conveyance if that has occurred. Evidence of commitment to donate must reference the specific site(s), the date or

AHP Online Application Process *Scoring*

anticipated date of the donation, and any condition(s) the donation is contingent on, and must be signed by the donor. If conveyance has occurred, donated property must have been conveyed within three years prior to the AHP application deadline, or five years at the discretion of the Bank if the property is vacant or abandoned or difficult to develop.

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

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

If the AHP project is assuming debt, the amount of the debt being assumed will be included in the assessment of the amount paid for the property.

Helpful Hint

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

AHP Online Application Process *Scoring*

Sponsorship by Nonprofit: Ownership Structure—Rental Projects

John Public | Logout

Current as of April 1, 2015 at 9:31 AM CDT

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

Project Name: 2015 Application
Application Number: 10000047

Application General Information Scoring Feasibility

Sponsorship by Nonprofit

Ownership Structure Organization Information

Please indicate type of Ownership Structure.*

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

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

Please enter name of the LP/LLC.* Limited Partner

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

Limited Partner(%)* 99.9

General Partner(%)* .1

Add Limited Partner Add General Partner

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

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

Briefly describe any unique features to the ownership structure

You have 250 characters remaining for your description.

Download, complete and attach the Ownership Chart template

Attach the Ownership Chart* Uploaded Files Info

TEST DOC FOR UPLOADS.docx Remove

Attach Ownership Structure documents if available Browse

* Required to save the page

* Required before Sponsor Approval

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

Save Undo

<Previous Next>

LP/LLC/GP

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

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

All tiers of ownership must be identified on the Project

Ownership Chart, which the AHP Participant must upload to the screen. The form is available on the Bank's public website at: <http://www.fhlbdm.com>. See [Products & Services – Affordable Housing – Housing Providers - Project Application Forms](#)

Helpful Hint

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


Helpful Hint

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

AHP Online Application Process *Scoring*

Sponsorship by Nonprofit: Ownership Structure—Rental Projects

Helpful Hint



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

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

AHP Online Application Process *Scoring*

Sponsorship by Not-for-profit: Ownership Structure—Rental Projects

Wholly Owned or Multiple Partners

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

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

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

Important Required screen **Eligibility Information:**

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



Helpful Hint

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

AHP Online Application Process *Scoring*

Sponsorship by Not-for-profit: Organization Information–Rental Projects

John Public | Logout Current as of April 1, 2015 at 9:38 AM CDT

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

Project Name: 2015 Application
Application Number: 10000047

Application General Information **Scoring** Feasibility

Sponsorship by Nonprofit

Ownership Structure **Organization Information**

Will the Project Sponsor qualify for Project Sponsorship points? ☒ Yes ☐ No

Is the Project Sponsor a not-for-profit organization, a state or a political subdivision of a state, a state housing agency, a local housing authority, a Native American Tribe, an Alaskan Native Village or the government entity for Native Hawaiian Home Lands and has an ownership interest that exceeds 50% of the managing member, general partner or overall property ownership? ☒ Yes ☐ No

Select the roles that the Project Sponsor will play in the Project:

- ☐ Primary developer
- ☐ Property manager
- ☐ Direct provider of empowerment services to the residents
- ☐ Direct provider of supportive services to the residents of a permanent supportive housing project

Attach documentation of non-profit status (IRS Determination Letter) ?

?

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

* Required before Sponsor Approval

<Previous Next>

Rental Projects

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

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

Additionally, to receive Sponsorship by Nonprofit points the applicant must demonstrate to the satisfaction of the Bank that it is integrally involved in the project by exercising control over the planning, development or management of the project.

AHP Online Application Process *Scoring*

Sponsorship by Not-for-profit Organization or Government Entity: Homeownership

Current as of April 6, 2021 at 11:22 AM CC

My Applications | Home | Messages (0) | Guidelines

Project Name: Application Name

Application * General Information * Scoring * Feasibility *

Sponsorship by a Not-for-profit Organization or Government Entity

Will the Project Sponsor qualify for Project Sponsorship points? ☒ Yes ☐ No

Is the sponsor a not-for-profit organization, a state or a political subdivision of a state, a state housing agency, a local housing authority, a Native American Tribe, an Alaskan Native Village or the government entity for Native Hawaiian Home Lands that will be integrally involved in the project, by fulfilling at least two of the following three roles: *

- Managing the acquisition, construction, rehabilitation, and/or sale of property.
- Providing empowerment services directly as defined in the Implementation Plan.
- Qualifying borrowers, and providing or arranging financing for the owners of housing units if required.

Which of the following activities will the sponsor be involved with? *

☒ Managing the acquisition, construction, rehabilitation, and/or sale of property.

☐ Providing empowerment services directly as defined in the Implementation Plan.

☒ Qualifying borrowers, and providing or arranging financing for the owners of housing units if required.

[Add Organization](#)

The sponsor organization that is integrally involved in the application, select the type of organization, provide the organization's name, describe the organization's involvement, specify the fee percentage paid to the organization and, if a not-for-profit organization, attach documentation of nonprofit status (IRS Determination Letter).

Action	Organization Type	Organization Name
No records found.		

(1 of 1)

Organization Type*

Organization Name*

Explanation of involvement including fees paid to the organization *

You have 1000 characters remaining for your description.

Attach documentation of nonprofit status (IRS Determination Letter) *

[Choose File](#) No file chosen

[Update Organization](#) [Cancel](#)

* Required to save the page

If you submit your changes please click Save before exiting this page

Homeownership Projects

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

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

AHP Online Application Process *Scoring*

Income Targeting

My Applications | Home | Messages (6) | Guides/Info

Project Name: 2013 Test Application
Application Number: 3045

Application General Information Scoring Feasibility

Targeting

	Number of Units
Less than or equal to 50% AMI (Area Median Income)*	15
Of the less than or equal to 50% AMI units, how many are targeted to households at or below 50% AMI?*	
5	
Greater than 50% and less than or equal to 60% AMI*	0
Greater than 60% and less than or equal to 80% AMI*	5
Greater than 80% AMI*	0
Total	20

Make any changes above?

* Required to save the page
* Required before Sponsor Approval

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

<Previous Next>

Important

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

Homeownership Requirements

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

Rental Requirements

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



Helpful Hint

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



Helpful Hint

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

AHP Online Application Process *Scoring*

Economic Opportunity/Empowerment

Economic Opportunity / Empowerment

Will the project have services that promote empowerment? ☒ Yes ☐ No
Please indicate which of the following resident services will be offered to increase the economic self-sufficiency of a household.

If a box is checked, please attach an executed Memorandum of Understanding next to the appropriate technique. Download and complete the Memorandum of Understanding form found on the FHLBDM website.

Select	Empowerment Techniques	MOU Attachment	Points
<input type="checkbox"/>	Employment	<input type="text"/> No file chosen	5
<input type="checkbox"/>	Education, such as financial literacy, GED	<input type="text"/> No file chosen	5
<input type="checkbox"/>	Training, such as job training	<input type="text"/> No file chosen	5
<input type="checkbox"/>	Homebuyer homeownership or tenant counseling	<input type="text"/> No file chosen	5
<input type="checkbox"/>	Child care	<input type="text"/> No file chosen	5
<input type="checkbox"/>	Adult daycare services	<input type="text"/> No file chosen	5
<input type="checkbox"/>	Afterschool care	<input type="text"/> No file chosen	5
<input type="checkbox"/>	Tutoring	<input type="text"/> No file chosen	5
<input type="checkbox"/>	Health services, including mental health and behavioral health services	<input type="text"/> No file chosen	5
<input type="checkbox"/>	Resident involvement in decision making affecting the creation or operation of the project	<input type="text"/> No file chosen	5
<input type="checkbox"/>	Workforce preparation and integration	<input type="text"/> No file chosen	5

* Required to save the page
* Required before Sponsor Approval

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

Save Undo

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



Helpful Hint

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

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

AHP Online Application Process *Scoring*

Underserved Communities: Other Targeted Populations Housing for Homeless Households

The screenshot shows the 'Scoring' tab of the AHP Online Application Process. The page title is 'Housing for Homeless Households'. It contains several questions and input fields:

- Question 1: 'Will the project specifically reserve at least 20% of the total units for populations that meet the homeless definition?' with radio buttons for 'Yes' (selected) and 'No'.
- Question 2: 'Indicate how many Transitional or Permanent Housing units/beds will specifically be reserved for homeless populations?' with a text input field containing '5' and a multiplier 'x'.
- Question 3: 'How will it be documented that individuals meet the definition of homeless?' with checkboxes for 'Intake Form', 'Other', and 'Referrals'.
- Text area: 'Specify the Referral sources.' with a character count 'You have 2000 characters remaining for your description.'
- Text area: 'If provided, identify sources of funding for specialized services and/or any subsidies targeting eligible homeless populations.' with a character count 'You have 3000 characters remaining for your description.'
- Question 4: 'Will residents be permitted to stay at least six (6) months?' with radio buttons for 'Yes' and 'No'.

At the bottom, there are links for '<Previous' and 'Next>', and a 'Save' button. A warning message states: 'To submit your changes please click Save before exiting this page.'

Homeless households are defined by FHLB Des Moines as:

A household made up of one or more individuals, other than individuals imprisoned or otherwise detained pursuant to state or federal law, who:

1. Lack a fixed, regular, or adequate nighttime residence; or
2. Have a primary nighttime residence that is:
 - a. a supervised publicly or privately owned operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); or
 - b. a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, camping ground, etc.
3. Additionally, households will be considered to be homeless if they:
 - a. are fleeing or attempting to flee domestic violence or other dangerous or life threatening conditions;
 - b. will imminently lose their housing, including housing they own, rent, or live in without paying rent or are sharing with others; or
 - c. are "doubled-up" temporarily in another household's dwelling unit. Additional information is available in the AHP Implementation



Helpful Hint

For Rental projects: An occupied project may count a resident as homeless for the purposes of this scoring criterion if the resident was homeless no more than one year prior to the application submission date.

AHP Online Application Process *Scoring*

Underserved Communities: Other Targeted Populations Special Needs

Required Information

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



Helpful Hint

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



Helpful Hint

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

Disabled: Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment. In general, a physical or mental impairment includes hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and

AHP Online Application Process *Scoring*

intellectual disability that substantially limit one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.

- **Elderly:** An elderly person is a household composed of one or more persons at least one of

whom is 62 years of age or more. In a rental project, this would include one or more persons at least 62 years of age at the time of initial occupancy.

Formerly Incarcerated: Individuals who were previously incarcerated in a state or federal prison.

Unaccompanied Youth: A youth, 21 years of age or younger, not in the physical custody of a parent or guardian.

AHP Online Application Process *Scoring*

Underserved Communities

(Veteran and Agricultural Workers)

Application * General Information * Scoring * Feasibility *

Underserved Communities: Other Targeted Populations

Will the project reserve at least 20% of the total units for for veterans or agricultural workers? ☒ Yes ☐ No

Indicate how many units will be specifically reserved for veterans and agricultural workers.

	Number Of Units
<input type="checkbox"/> Veteran	
<input type="checkbox"/> Agricultural Worker	
Total	0

Provide a description of referral sources and sponsor history of housing veterans and/or agricultural workers.

You have 3000 characters remaining for your description.

Required to save the page
Required before Sponsor Approval

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

Save Undo

Previous Next

Required Information

- Identify the number of veteran and/or agricultural worker that will be served by the project.
- Provide a description of referral sources and sponsor's history.



Helpful Hint:

Veteran does not include Active Duty or Surviving Spouse.

Agricultural Worker: Any person or household that receives more than 50% of their income from the primary production of agricultural or aqua cultural commodities. Canning, animal and animal by-product processing are excluded. See the AHP Implementation Plan on the Bank's website for definition.

Veteran: A person who served in the active US military, naval, or air service; and was discharged or released under conditions other than dishonorable.

AHP Online Application Process *Scoring*

Community Stability including Affordable Housing Preservation: Preservation of Federally Assisted Housing, Adaptive Reuse, Rehabilitation or Demolition of a Vacant Building, Acquisition and Rehabilitation of Naturally Occurring Affordable Housing, and Rehabilitation of Owner-Occupied Housing.

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

Rental

Community Stability ?

Does the project qualify for Preservation of Federally Assisted Housing? ? ☒ Yes ☐ No

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

You have 3000 characters remaining for your description.

Attach supporting documentation for Preservation of Federally Assisted Housing. ? No file chosen

Preservation of Federally Assisted Housing:

Points will be awarded for the preservation of rental housing currently receiving HUD Section 8 project based rental assistance, Public Housing Authority/Housing and Rehabilitation Authority (PHA) owned units, HUD 202 or 811 projects, or U.S. Department of Agriculture Rural Development (RD) 514, 515 or 516 projects or existing Federal Low Income Housing Tax Credit (LIHTC) units of rental housing. This includes Public Housing Authority/Housing and Rehabilitation Authority (PHA) units being sold to a non-profit and financed with Low Income Housing Tax Credits (LIHTC).

Are 100% of the units adaptive reuse? ? ☒ Yes ☐ No

Explain how this project qualifies for adaptive reuse. ?

You have 3000 characters remaining for your description.

Attach supporting documentation for adaptive reuse. ? No file chosen

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

AHP Online Application Process *Scoring*

Are 100% of the units rehabilitation, or demolition and new construction on the same site, of a vacant or abandoned building? ☒ Yes ☐ No

Explain how this project qualifies for this category?

You have 3000 characters remaining for your description.

Attach supporting documentation of vacant or abandoned building. No file chosen

Vacant or Abandoned: A project in which 100% of the units are the rehabilitation, or demolition and new construction, of vacant or abandoned properties is eligible for points. A vacant or abandoned property is one that is chronically vacant and uninhabitable, that because of its poor physical condition is a public nuisance or constitutes a blight on the surrounding area, or is in violation of the applicable housing code such that it constitutes a substantial threat to the life, health, or safety of the public. Vacant lots are not eligible.

Is 100% of the project acquisition and rehabilitation of units that are currently not income restricted and are converted to affordable rental housing? ☒ Yes ☐ No

Explain how this project qualifies for this category?

You have 3000 characters remaining for your description.

Attach supporting documentation that the property is not currently income restricted. (Ex. Title Search, Opinion) No file chosen

Conversion to Affordable Rental Housing: A project in which 100% of the units are the acquisition and rehabilitation of units that are currently not income restricted and are converted to affordable rental housing.

Instructions for Homeownership projects continued on next page...

AHP Online Application Process *Scoring*

Homeownership

First Name: 27648 Last Name: 27648 | Logout

Current as of March 6, 2025 at 7:58 AM CST

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

Project Name: Application testing 2025
Application Number: 10002155

Application ▾ General Information ▾ Scoring ▾ Feasibility ▾

Community Stability ?

Are 100% of the units adaptive reuse? ?

☐ Yes ☐ No

Are 100% of the units rehabilitation, or demolition and new construction on the same site, of a vacant or abandoned building? ?

☐ Yes ☐ No

Are 100% of the units owner-occupied rehabilitation >=\$15,000? ?

☐ Yes ☐ 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>

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

Vacant or Abandoned: A project in which 100% of the units are the rehabilitation, or demolition and new construction, of vacant or abandoned properties is eligible for points. A vacant or abandoned property is one that is chronically vacant and uninhabitable, that because of its poor physical condition is a public nuisance or constitutes a blight on the surrounding area, or is in violation of the applicable housing code such that it constitutes a substantial threat to the life, health, or safety of the public. Vacant lots are not eligible.

single family buildings that have been abandoned when mortgage or tax foreclosure proceedings have been initiated for that property.

Owner-Occupied Rehabilitation: Homeownership projects where 100% of the units are rehabilitation of existing owner-occupied units may be eligible for points. Eligible projects must provide rehabilitation with cost of \$15,000 or more per unit. Award of points is based on the hard cost of rehabilitation. All units in the project must meet the targeted cost threshold.

Important!

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

For homeownership projects this would include

AHP Online Application Process *Scoring*

Documentation Requirements:

- Applicable projects must provide information in the Application Details-Project Description that demonstrates how the project meets these requirements. In all cases, award of points is at the discretion of the Bank, subject to review of applicable documentation.

For Adaptive Reuse projects sponsors will be asked to provide documentation that evidences the current non-housing use of the property.

- For Vacant or Abandoned projects sponsors will be asked to provide documentation that properties meet the Bank's definition. This might include an affirmative market study, appraisal, or capital needs assessment, or documentation of a municipal action against the property to cure public nuisance or blight.
- For homeownership properties meeting the commitment for Vacant or Abandoned through rehabilitation of foreclosed property or property acquired by tax sale, this evidence must include documentation of foreclosure or tax sale. See The AHP Implementation Plan for definition of foreclosure.
- For conversion to affordable rental housing, attach a copy of a title search that demonstrates that the units are not subject to rent restrictions typical of federal or state affordable housing programs.
- Owner-occupied rehabilitation projects do not need to attach supporting documentation; however, they must demonstrate operational feasibility in **the Financial Feasibility Spreadsheet (see Exhibits)**. **Rehabilitation cost must be sufficient to ensure all units in the project meet the scoring threshold. The Bank requires rehabilitation costs to exceed the amount of the scoring threshold by at least 10%.** Budgeting the threshold amount does not demonstrate operational feasibility.

AHP Online Application Process *Scoring*


Bank District Priority:

Bank District Priority : In-District Housing

Does the project qualify for 100% of units in-district?
 ☒ Yes
 ☐ No

In-District: Click Yes if 100% of the project will be located in-district. Criterion will be scored based on the State the project is located: 2 points will be awarded for projects with 100% of the units located in a state that did not receive an AHP award in the prior year's AHP Funding Round; and 5 points will be awarded for projects with 100% of the units located in Alaska, Idaho, Iowa, Minnesota, Missouri, South Dakota, or Washington. 7 points will be awarded for projects with 100% of the units located in Montana, Oregon, North Dakota, Utah. 12 points will be awarded for projects with 100% of units located in Wyoming, Guam, American Samoa, or the Northern Mariana Islands. 18 points will be awarded for projects with 100% of the units located in Hawaii. If an applicant clicks Yes and sites have been identified on the Site Information page, they will populate on this page. If an applicant clicks on Yes but the project is not located in these states per the Site Information page, an error will appear on the Sponsor Approval screen and the sponsor will not be able to Sponsor Approve the application.

Rental


 FirstName_24611 LastName_24611 | Logout
 Current as of April 19, 2021 at 1:43 PM CDT

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

Project Name: rental test file sieve
 Application Number: 10001396

Application | General Information | Scoring | Feasibility

Home
 Sponsor Approval

Does the project qualify for Native Housing?
 ☒ Yes
 ☐ No

Explain how this project qualifies for Native Housing.

You have 3000 characters remaining for your description.

Attach supporting documentation for Native Housing.

 No file chosen

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

* Required to save the page
 * Required before Sponsor Approval

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

<Previous
 Next>

AHP Online Application Process *Scoring*

Homeownership

The screenshot displays the 'Bank District Priority' section of the AHP Online Application Process. The header includes the FHLB Des Moines logo, user information (FirstName_27648 LastName_27648 | Logout), and the current date and time (March 6, 2025 at 8:02 AM CST). Navigation tabs are visible: Application, General Information, Scoring, and Feasibility. The 'Bank District Priority' section contains the following elements:

- Does the project qualify for Native Housing?** (Required field)
 - Radio buttons for Yes (selected) and No.
 - Text area for 'Explain how this project qualifies for Native Housing.' with a character count: 'You have 3000 characters remaining for your description.'
 - Text area for 'Attach supporting documentation for Native Housing.' with an 'upload' button.
- Is the homeownership project 100% new construction of single-family owner-occupied housing?** (Required field)
 - Radio buttons for Yes (selected) and No.
 - Text area for 'Explain how this project qualifies as new construction.' with a character count: 'You have 3000 characters remaining for your description.'

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

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

To receive points in this criterion a project may include:

Native American Housing project:

An eligible project must (1) include Tribal Funding in the sources of funding for the proposed project, such as, but not limited to, Indian CDBG, Indian CSBG, Indian Health Service funds or NAHASDA funding, or (2) the project owner or sponsor must be a Tribal Government, an agency of Tribal

Government, or a corporation or a limited liability entity incorporated under Tribal Ordinances, or (3) be located in an Hawaiian Home Lands project area. A Tribal Government may include a Federally Recognized Tribe or an Alaska Village or Regional Corporation.

AHP Online Application Process *Scoring*

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

Homeownership New Construction: Points are awarded for new construction of homeownership units.

AHP Online Application Process *Feasibility*

Helpful Hints for Completing the Financial Feasibility Spreadsheet



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



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



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



On the Cost Breakout tab of the Financial Feasibility Spreadsheet select the appropriate project types and drivers (for homeownership projects). Do not select acquisition-only if the project involves new construction or acquisition rehabilitation. Select Acquisition/Rehab or New Construction. For homeownership projects, an acquisition only project would be down payment and closing cost project.



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

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



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

AHP Online Application Process *Feasibility*

Financial Feasibility: *Import Spreadsheet*

The screenshot shows the AHP Online application interface for Financial Feasibility. The page has a navigation bar with 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Feasibility' section is active, displaying a form titled 'Financial Feasibility'. The form includes instructions to download and complete the Homeownership Feasibility Workbook and the Construction Cost Calculator. It features upload buttons for the workbook, construction cost calculator, floor plan or site plan, and project photographs. A 'Save' button is at the bottom right, and a 'Next' button is at the bottom left.

Financial Feasibility Spreadsheet, Construction Cost Calculator, Site and Floor Plans, and Project Photos

In the Feasibility section of the application, AHP Participants must provide detailed financial information regarding the project's development costs, and sources of funds, and for rental projects the rental income and operating costs. These details are captured in the Financial Feasibility Spreadsheet.

Separate Spreadsheets are available for homeownership and rental projects. The forms are available on the Bank's public website at: <http://www.fhlbdm.com>. See Products & Services – Affordable Housing – Housing Providers – Project Application Forms.

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

On this page you would also upload:

- Construction Cost Calculator (required for rental and for homeownership projects including new construction or rehabilitation)
- floor plans and site plans (optional but recommended for new construction projects),
- project photos (optional, can include photos of site)

AHP Online Application Process *Feasibility*

Financial Feasibility: *Import Spreadsheet*

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

The screenshot shows the 'Financial Feasibility' section of the AHP Online application. It includes a 'Project Information' section with fields for project details, a 'Project Photos' section, and a 'Project Documents' section. Below these is a 'Project Details' section with a table for 'Project Details' and a 'Project Summary' section with a table for 'Project Summary'. The 'Project Summary' table includes columns for 'Project Name', 'Project Address', 'Project City', 'Project State', 'Project Zip', 'Project Phone', 'Project Email', 'Project Website', 'Project Description', 'Project Photos', 'Project Documents', 'Project Videos', 'Project Audio', 'Project Maps', 'Project Plans', 'Project Specifications', 'Project Details', 'Project Notes', 'Project Comments', 'Project History', 'Project Status', 'Project Type', 'Project Category', 'Project Subcategory', 'Project Tags', 'Project Keywords', 'Project Meta', 'Project SEO', 'Project Analytics', 'Project Performance', 'Project Metrics', 'Project KPIs', 'Project Goals', 'Project Objectives', 'Project Outcomes', 'Project Results', 'Project Impact', 'Project Value', 'Project ROI', 'Project NPV', 'Project IRR', 'Project Payback', 'Project Break-even', 'Project Sensitivity', 'Project Risk', 'Project Uncertainty', 'Project Volatility', 'Project Correlation', 'Project Covariance', 'Project Beta', 'Project Alpha', 'Project Gamma', 'Project Delta', 'Project Epsilon', 'Project Zeta', 'Project Eta', 'Project Theta', 'Project Iota', 'Project Kappa', 'Project Lambda', 'Project Mu', 'Project Nu', 'Project Xi', 'Project Omicron', 'Project Pi', 'Project Rho', 'Project Sigma', 'Project Tau', 'Project Upsilon', 'Project Phi', 'Project Chi', 'Project Psi', 'Project Omega', 'Project Axiom', 'Project Theorem', 'Project Lemma', 'Project Corollary', 'Project Proposition', 'Project Definition', 'Project Axiom', 'Project Theorem', 'Project Lemma', 'Project Corollary', 'Project Proposition', 'Project Definition'.

After the AHP Participant clicks on **Save**, the Financial Feasibility Spreadsheet, and Project Construction Summary if applicable, will be uploaded and stored to AHP Online.

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

AHP Online Application Process *Feasibility*

Financial Feasibility: *Feasibility Analysis*

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

Action	Feasibility Value	Details	Standard	Actual	Explained
View	Construction or Rehabilitation Cost Per Unit	More Info	≤ \$ 0.00	\$ 449,000.00	Yes
View	Total Acquisition Cost per unit Acquisition - Rehab or New Construction (Net Purchase Price)	More Info	≤ \$ 0.00	\$ 352,000.00	Yes

* Required to save the page
 * Required before Sponsor Approval

Previous Next

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

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

An explanation is required for each item that is displayed. The sponsor will not be able to

Sponsor Approve an application until feasibility item requiring explanation is completed.

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

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

Or,

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

AHP Online Application Process *Feasibility*

Financial Feasibility: *Feasibility Analysis*

If the Project Does Not Have any Feasibility Issues

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

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

AHP Online Application Process *Feasibility*

Financial Feasibility: *Commitment Letters - Rental*

Financial Feasibility

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

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

Commitment Letters					
Action	Source of Funds	Description	Amount	Approved	Letter Provided
Attach	LIHTC Equity	Federal Low-Income Housing Tax Credit Equity	\$ 9,600,000.00	Yes	No
Attach	Deferred Developer Fee	Deferred Developer Fee	\$ 250,000.00	Yes	No

Will the project include construction financing? ☒ Yes ☐ No

Attach evidence of construction financing.* 1

Is the project an existing occupied project with no displacement anticipated? ☒ Yes ☐ No

Attach a completed tenant income worksheet.* 2

Financing of Operating Costs

Will the project include rental subsidies or operating grants to subsidize on-going operations? ☒ Yes ☐ No

Type of operating subsidy?

You have 250 characters remaining for your description.

Length of subsidy (in years)?

Please attach evidence of the operating subsidy listed above 3

* Required to save the page
 * Required before Sponsor Approval

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

<Previous Next>

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

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

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

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

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

AHP Online Application Process *Feasibility*

Financial Feasibility: *Commitment Letters - Rental*

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

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

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

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

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

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



Helpful Hint

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

AHP Online Application Process *Feasibility*

Financial Feasibility: *Commitment Letters – Homeownership*

The screenshot displays the 'Financial Feasibility' section of the AHP Online Application Process. The 'Commitment Letters' tab is active. It shows a table of committed funding sources and a section for construction financing.

Action	Source of Funds	Description	Amount	Rate(%)	Term (years)	Amount Period (years)	Committed	Letter Provided
Attach	Home	Grants	\$ 450,000.00	0.000%	30.00	30.00	Yes	No

Will the project include construction financing? ☒ Yes ☐ No

Attach evidence of construction financing.*

Required before Sponsor Approval

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

Save Cancel

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

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

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

If the project has committed construction financing, evidence of the commitment(s) must be uploaded on this screen.

AHP Online Application Process *Feasibility*

Financial Feasibility: Rehabilitation Information - Homeownership

For homeownership projects including rehabilitation, all questions on the Rehabilitation Information screens must be completed.

First Name: J7649 Last Name: J7649 | Logout

Current as of March 6, 2020 at 9:39 AM CDT

My Applications | Home | Messages | Help | Guidelines

Project Name: Application Number: 2020 Application Number: 10000100

Application | General Information | Scoring | Feasibility

Financial Feasibility

Input Spreadsheet | Feasibility Analysis | Commercial Letters | **Rehabilitation Information**

Describe the type of repairs on which the program will focus. *

You have 4000 characters remaining for your description.

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

You have 4000 characters remaining for your description.

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

You have 4000 characters remaining for your description.

Describe the sponsor organization's procedures/policies established to administer this rehabilitation program. *

You have 4000 characters remaining for your description.

Describe your process for handling homeowner dissatisfaction with work by contractor(s). *

You have 4000 characters remaining for your description.

If available, provide sample rehabilitation documentation that will be used for this project (inspection forms, item listers, homeowner satisfaction survey, etc.).

Typical

Describe the anticipated timeline for this project including the average number of units simultaneously processed at one time and the average length of time it takes to complete a typical unit. *

You have 4000 characters remaining for your description.

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

You have 4000 characters remaining for your description.

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

You have 4000 characters remaining for your description.

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

You have 4000 characters remaining for your description.

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

You have 4000 characters remaining for your description.

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

You have 4000 characters remaining for your description.

* Required to save the page

* Required before Sponsor Approval

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

Save Cancel

Previous Next

100% (100.00%) - 100% (100.00%)

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AHP Online Application Process *Feasibility*

Financial Feasibility: Rehabilitation Information - Rental

Rental Rehabilitation

A scope of work must be completed and attached to the Rehabilitation Information screen. Documentation of the project's proposed scope of work (or statement of work) is required for any rental rehabilitation project.

The scope defines what needs to be completed in order to bring the building(s) to the project's identified use and must include a detailed schedule of values. This allows the Bank to identify scope or cost discrepancies, and ensure that scope of work is within eligibility and feasibility guidelines.

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

A capital needs assessment may also be attached if available.

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

Existing Reserves and Financing

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

AHP Online Application Process *Feasibility*

Displacement

The screenshot shows the 'Displacement' section of the AHP Online Application Process. The page header includes the FHLB DES MOINES logo, a 'Logout' link, and the current date and time: 'Current as of April 6, 2021 at 1:43 PM CDT'. Below the header, there are links for 'My Applications', 'Home', 'Messages (0)', and 'Guides/Info'. The 'Project Name' and 'Application Number' are also visible.

The 'Displacement' section contains the following questions and input fields:

- Will the project involve any displacement or relocation of current residents? ☒ Yes ☐ No
- Does it involve any permanent displacement and relocation? ☒ Yes ☐ No
- Number of households permanently displaced/relocated
- Does it involve any temporary relocation during construction? ☒ Yes ☐ No
- Is the relocation plan approved by any federal, state, or local government funder(s) involved in the financing of the project? ☒ Yes ☐ No
- Name of funder(s)
- Attach funder approved relocation plan no file chosen
- Describe the relocation plan and the cost associated with the relocation.

Below the description field, it states: 'You have 3000 characters remaining for your description.'

At the bottom, there are two buttons: 'Previous' and 'Next'. A red box highlights the text: 'To submit your changes please click Save before exiting this page.' Below this, there are 'Save' and 'Undo' buttons.

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

AHP Online Application Process *Feasibility*

Sponsor Role

Anthony Montgomery | Logout

Current as of April 1, 2015 at 9:54 AM CDT

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

Project Name: Queen City Housing TEST

Application Number: 10000038

Application General Information Scoring Feasibility

Sponsor Role ?

Specify the Todd's Cool Houses's role in the AHP project (check all that apply).*

☐ Owner ☐ Property Manager ☐ Other

☐ Quality Borrowers and Arrange Financing for Homeowners ☐ Empowerment or Supportive Services Provider

☐ Developer ☐ Construction or Rehab Manager

Download the Sponsor Experience Template, complete it, save it to your local network and attach it in the input field provided.

Attach the completed sponsor experience form. 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>

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

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

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

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

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

Primary Developer

AHP Online Application Process *Feasibility*

FHLB DES MOINES | Logout
 Current as of April 1, 2015 at 9:55 AM CDT
 My Applications | Home | Messages (0) | Guides/Info
 Project Name: Queen City Housing TEST
 Application Number: 10000000

Application General Information Scoring Feasibility

Primary Developer

Is this Organization Sponsor also the primary developer? ☐ Yes ☒ No

Primary Developer Name*

Contact Name*

Company Type*

Telephone Number*

CEO's Name*

Download the Developer Experience Template and save it to your local network.

Attach the completed template in the field provided* 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 >

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

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

AHP Online Application Process *Feasibility*

Development Team

The screenshot shows the 'Development Team' section of the AHP Online Application Process. The page has a header with the FHLB DES MOINES logo, a 'Logout' link, and the current date and time: 'Current as of April 1, 2015 at 4:23 PM CDT'. Below the header, there are navigation links: 'My Applications | Home | Messages (0) | Guides/Info'. The project name is 'Queen City Housing TEST' and the application number is '10000038'. The main navigation bar includes 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Development Team' section is active, with tabs for 'Role Selection' and 'Team Members'. The 'Role Selection' tab is selected, showing a table with roles and a 'Selected?' column. The roles are: Co-Developer, Consultant, General Contractor, Builder, Management Company, Architect, Engineer, Attorney, and Other. The 'Selected?' column has radio buttons for 'Yes' and 'No'. The 'Co-Developer' role has the 'Yes' button selected. Below the table, there is a text area for describing the selection process, with a character count of 3000 remaining. At the bottom, there are links for '<Previous' and 'Next>', and a 'Save' button.

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

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

You have 3000 characters remaining for your description.

* Required to save the page
* Required before Sponsor Approval

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

Save Undo

<Previous Next>

Important

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

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

Describe the team selection process in the text provided.

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

Helpful Hint

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

AHP Online Application Process *Feasibility*

Development Team

Development Team ?

Role Selection

Team Members

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

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

Team Member

Update Team Member

Cancel

Role

Co-Developer

Company Name

Telephone Number

Person Name

Contract Executed?

☐ Yes
 ☐ No

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

You have 2000 characters remaining for your description.

* Required to save the page

* Required before Sponsor Approval

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

Save

Undo

<Previous

Next>

If the Sponsor is the Property Manager

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

Team Members


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

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

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

AHP Online Application Process *Feasibility*

Disclosure



FirstName_27648 LastName_27648 | Logout

Current as of March 6, 2025 at 9:43 AM CST

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

Project Name: Application testing 2025

Application Number: 10002155

Application ▾ General Information ▾ Scoring ▾ Feasibility ▾

Disclosure

Has the sponsor or any member of the development team been barred from participation by any funder, or have any outstanding compliance or performance issues with any FHLBank or any other funding source?*

☒ Yes ☐ No

Explain 

You have 4000 characters remaining for your description.

Is the sponsor or any member of the development team involved in any fair lending or fair housing issues or investigations?*

☒ Yes ☐ No

Explain 

You have 4000 characters remaining for your description.

Are there any relationships between parties involved in the project (sponsor, members of the development team, member bank, etc.) that could pose a conflict of interest or potential conflict(s) of interest?*

☒ Yes ☐ No

Explain 

You have 4000 characters remaining for your description.

Is there any relationship or conflict of interest between sellers of the properties involved in this project and the sponsor or any member of the development team?*

☒ Yes ☐ No

Explain 

You have 4000 characters remaining for your description.

* Required to save the page

 Required before Sponsor Approval

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

Save

Undo

<Previous

Next>

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

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

AHP Online Application Process *Feasibility*

Market Study—*Rental Projects*

Application - General Information - Scoring - Feasibility -

Market Study

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

Name of the organization completing the market study

Date Completed

Indicate the absorption rate (in months)

Indicate the capture rate (%)

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

Please attach the independent, third-party market study No file chosen

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

You have 4000 characters remaining for your description.

* Required to save the page

* Required before Sponsor Approval

To submit your changes please click Save before exiting this page

Save Undo

<Previous Next>

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

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

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

In the text box provided include:

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

AHP Online Application Process *Feasibility*

Market Study—*Rental Projects*

Logout Current as of April 1, 2015 at 4:28 PM CDT
My Applications | Home | Messages (0) | Guides/Info
Project Name: Queen City Housing TEST
Application Number: 10000030

Application General Information Scoring Feasibility

Market Study

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

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

You have 3000 characters remaining for your description.

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

* Required to save the page
* Required before Sponsor Approval

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

Save Undo

<Previous Next>

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

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

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

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

AHP Online Application Process *Feasibility*

Market Study—Homeownership Projects

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

Name of the organization completing the market study

Date Completed

Indicate the absorption rate (in months)

Indicate the capture rate (%)

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

Please attach the independent, third-party market study No file chosen

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

You have 4000 characters remaining for your description.

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

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

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

AHP Online Application Process *Feasibility*

Market Study—Homeownership Projects

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

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

Project Name: Queen City Housing TEST
Application Number: 10000038

Application General Information Scoring Feasibility

Market Study

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

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

You have 3000 characters remaining for your description.

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

* Required to save the page
* Required before Sponsor Approval

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

Save Undo

<Previous Next>

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

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

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

Projects Involving Acquisition of Unidentified Sites

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

AHP Online Application Process *Feasibility*

Project Timeline— *Rental*

The screenshot shows the 'Project Timeline' section of the AHP Online Application Process. The page is titled 'Project Timeline' and includes a 'Legend' and 'Current as of April 5, 2015 at 4:31 PM CDT'. The page is divided into tabs: 'Application', 'General Information', 'Scoring', and 'Feasibility'. The 'Feasibility' tab is selected.

The 'Project Timeline' section includes the following fields and options:

- AHP Initial Draw Date *
- 100% of Financing Committed Date *
- Project closing date *
- Construction / Rehabilitation Start Date *
- Complete Construction / Rehabilitation of all Units Date *
- Date of anticipated certificate of occupancy / certificate of substantial rehabilitation *
- Stabilized Occupancy Date *

Below these fields, there is a section titled 'Project Timeline' with the instruction: 'Complete and attach detailed information regarding the project timeline, using the Project Timeline Template.' This section includes a 'Browse...' button to attach the completed Project Timeline Schedule.

There are two radio button options for site control and zoning:

- Does the project have site control? * ☐ Yes ☒ No
- Does the project comply with current zoning? * ☐ Yes ☒ No

For the 'No' selections, there are text boxes to provide details:

- Select the date when site control is expected *
- Explain why the project does not currently have site control and describe the process to gain site control *
- You have 2000 characters remaining for your description.
- Date zoning approval is expected *
- Describe the process to secure zoning approval and any obstacles to the approval process *
- You have 2000 characters remaining for your description.

At the bottom, there are 'Save' and 'Undo' buttons, and a 'Previous' link. A note at the bottom right states: 'To submit your changes please click Save before exiting this page.'

Complete the Project Timeline Template and attach it to the Project Timeline screen. The form is available on the Bank's public website at: <http://www.fhlbdm.com>. See Products & Services – Affordable Housing – Housing Providers – Project Application Forms.

Site Control and Zoning

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

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

AHP Online Application Process *Feasibility*

Project Timeline— *Rental*

The screenshot shows the 'Project Timeline' section of the AHP Online Application Process. The page header includes the FHLB Des Moines logo, a 'Logout' link, and the current date and time: 'Current as of April 1, 2015 at 4:31 PM CDT'. Below the header, there are links for 'My Applications', 'Home', 'Messages (0)', and 'Guides/Info'. The project details are 'Project Name: Queen City Housing TEB' and 'Application Number: 1000003'. The navigation tabs are 'Application', 'General Information', 'Scoring', and 'Feasibility', with 'Feasibility' being the active tab.

The 'Project Timeline' section includes the following fields and options:

- AHP Initial Draw Date
- 100% of Financing Committed Date
- Project closing date
- Construction / Rehabilitation Start Date
- Complete Construction / Rehabilitation of all Units Date
- Date of anticipated certificate of occupancy / certificate of substantial rehabilitation
- Stabilized Occupancy Date

Below these fields, there is a section titled 'Project Timeline' with the instruction: 'Complete and attach detailed information regarding the project timeline, using the Project Timeline Template.' This section includes:

- A field for 'Attach the completed Project Timeline Schedule' with a 'Browse...' button.
- A checkbox for 'Does the project have site control?' with 'Yes' selected and 'No' as an option.
- A field for 'Please attach evidence of site control' with a 'Browse...' button.
- A checkbox for 'Does the project comply with current zoning?' with 'Yes' selected and 'No' as an option.
- A field for 'Attach evidence of zoning compliance' with a 'Browse...' button.

At the bottom of the form, there are two red boxes with the following text:

- '* Required to save the page'
- '* Required before Sponsor Approval'

Below these boxes, there is a red box with the text: 'To submit your changes please click Save before exiting this page.' At the very bottom, there are 'Save' and 'Cancel' buttons, and a 'Previous' link.

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

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

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

AHP Online Application Process *Feasibility*



Helpful Hint

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

Application Complete

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

AHP Online Application Process *Feasibility*

Project Timeline— *Homeownership projects*

Project Timeline

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

AHP Initial Draw Date* [Help](#)

100% of Financing Committed Date* [Help](#)

Project closing date* [Help](#)

Construction / Rehabilitation Start Date* [Help](#)

Complete Construction / Rehabilitation of all Units Date* [Help](#)

Date of anticipated certificate of occupancy / certificate of substantial rehabilitation* [Help](#)

Stabilized Occupancy Date* [Help](#)

Project Timeline

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

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

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

Does the project have site control?* ☒ Yes ☐ No

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

Does the project comply with current zoning?* ☒ Yes ☐ No

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

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

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

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

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

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

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

Complete construction or rehabilitation date is the date all construction or rehabilitation should be complete. If the project is acquisition only enter the

closing date of the last home purchase.

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

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

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

AHP Online Application Process *Feasibility*

Project Timeline— *Homeownership projects*

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

Owner occupied rehab projects do not have site control and will not have to answer questions about site control and zoning.

Application Complete

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

Helpful Hint

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

Sponsor Approval

Application Home Screen

First Name: J7540 Last Name: J7540 | Logout

Current as of March 5, 2025 at 9:44 AM CST

My Applications | Home | Messages (0) | Outlook (0)

Project Name: Application Testing 2025
Application Number: 10002155

Application | General Information | Scoring | Feasibility

Application Home

Application Status: Pending
Funding Round: 2025A
Round Deadline: 05/01/2025

Description	Status
General Information	
Application Details Application Information	✗
Application Details Site Information	✗
Application Details Site Parcel	✗
Application Details Fair Housing and Fair Lending	✗
Application Details Subsidy Amount and Date of Funds	✓
Scoring	
Financial Property Donation/Discount Information	✗
Financial Property Donation/Discount Evidence	✗
Sponsorship	✗
Income Targeting	✓
Economic Opportunity Engagement	✗
Underserved Communities Housing for Homeless Households	✗
Underserved Communities Special Needs	✗
Underserved Communities Other Targeted Populations	✗
Community Stability	✗
Bank District Priority In District Housing	✗
Bank District Priority	✗
Feasibility	
Financial Feasibility Impact Spreadsheet	✓
Financial Feasibility Feasibility Analysis	✗
Financial Feasibility Commitment Letters	✗
Financial Feasibility Homeownership Rehabilitation	✗
Employment and Relocation	✗
Sponsor Role	✗
Primary Developer	✗
Development Team Role Selection	✗
Development Team Team Member	✗
Disclosure	✗
Market Study	✗
Project Timeline	✗

✗ Not Visited
✓ In Progress
✓ Complete
✗ Modified by Community Investment Staff

Need Help?
Contact the Community Investment at 508-544-5432 ext. 2400.

AHP Application

It is recommended that you print the application for your records. A "Print Application" (pdf) link will appear in this area after the application has been approved by the sponsor.

Application Attachments

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

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

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

Sponsor Approval

https://tahp.fhlbmo.com/ahp-ext-web/application/sponsorApproval.jsf

FirstName_27648 LastName_27648 | Logout

Current as of March 6, 2025 at 11:04 AM CST

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

Project Name: OOR 2025 Testing Hawaii
Application Number: 10002137

Application ▾ General Information ▾ Scoring ▾ Feasibility ▾

Sponsor Approval 7

Current Status Pending

The application is complete. There are no issues found.

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

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

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

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

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

The Sponsor certifies that the information provided in this application is true, complete, and accurate, and that it will be bound by the commitments made in the application. Sponsor certifies that it meets the project sponsor qualifications criteria established by the Bank in its Implementation Plan and that it has not engaged in, and is not engaging in, covered misconduct as defined by FHFA's Suspended Counterparty Program regulation (12 CFR part 1227). The Sponsor acknowledges that any misrepresentations or false or fictitious statements made in the application, which are used by the FHLBDM to award an AHP subsidy, as well as any material changes to the application that are not communicated to the FHLBDM, may result in the withdrawal or required repayment of the awarded AHP subsidy.

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

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

Application Attachments

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

Approve Refresh

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

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

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

Sponsor Approval

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



Helpful Hint

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

Member Approval (Completed by the Member)

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. 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.

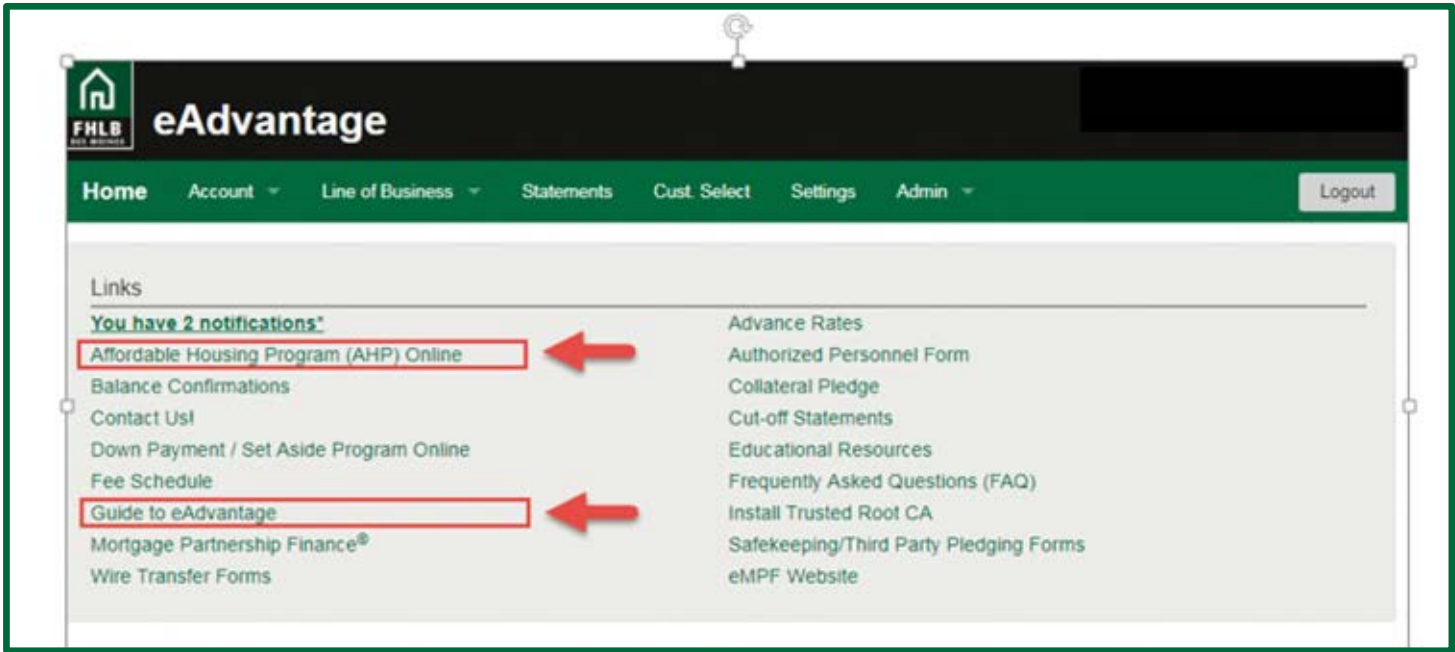
If you have questions, please contact the FHLB Des Moines Community Investment Department at 800.544.3452, ext. 2400.

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

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

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

Member Approval (Completed by the Member)



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

Member Approval (Completed by the Member)

Current as of April 3, 2015 at 1:02 PM CDT
Home | eAdvantage | Messages (0) | Guides/Info

My Applications My Projects

My Applications

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

Funding Round Information
Application Deadline:
at 4:30 p.m. CT.

If you have any questions regarding the AHP program, please contact us

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

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

[DSM Implementation Plan](#)


[Terms Of Use](#)

All of the applications associated with this member will appear on the Home screen in AHP Online.

Notice the status of each application. The member will only be able to approve applications whose status is *Sponsor Approved*.

Click on the Application Number to open an application for member approval.

Member Approval (Completed by the Member)



FirstName_27648 LastName_27648 | Logout

Current as of March 6, 2025 at 11:06 AM CST

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

Project Name: 2025 Test

Application Number: 10002140

Application ▾

General Information ▾

Scoring ▾

Feasibility ▾

Application Home

Application Status Sponsor Approved

Funding Round 2025A

Round Deadline 05/01/2025

Status Change Details			
From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved	FirstName_27648 LastName_27648	03/03/2025


Description	Status
General Information	
Application Details : Application Information	✓
Application Details : Site Information	✓
Application Details : Site Parcel	✓
Application Details : Fair Housing and Fair Lending	✓
Application Details : Subsidy Amount and Uses of Funds	✓
Member Involvement : Member Policy	✗
Member Involvement : Member Service	✗

D5M Implementation Plan

Need Help?
Contact the Community Investment at 800-544-3452 ext-2400.

AHP Application

Print your application by clicking the link below. You will not be able to print your application after the round closes.

 Print Application

Application Attachments

The Member Contact opens the *Sponsor Approved* application. On the Application Home page. The Member completes the two Member Involvement Information screens.

Member Approval (Completed by the Member)

The screenshot shows the 'Member Involvement Information' form with tabs for 'Member Policy' and 'Member Services'. The 'Member Policy' tab is active. The form contains several questions and input fields:

- Does the Member have a mortgage or lien on the property? ☒ Yes ☐ No
- Loan Amount
- Appraisal Value
- Interest Rate
- Date of Appraisal
- Term (in months)
- Sale Price
- Amortization Term (in months)
- Sale Date
- Does the Member have any past or present financial or ownership interest in the project? ☒ Yes ☐ No
- Describe the interest
- Excluding the pass through of AHP Subsidy, is non-permanent financing being provided by the Member? ☒ Yes ☐ No
- Will the Member use a Community Investment Advance (CIA) from the Federal Home Loan Bank as part of the project financing? ☒ Yes ☐ No
- Excluding the pass through of AHP Subsidy, is a mortgage loan being provided by the Member? ☒ Yes ☐ No
- Excluding the pass through of AHP Subsidy, are reduced closing costs being provided by the Member? ☐ Yes ☒ No

A red callout box points to the first question with the text: "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."

At the bottom, there is a legend:

- * Required to save the page
- * Required before Member Approval

 A message box says: "To submit your changes, please click Save before exiting this page." Below this are 'Save' and 'Undo' buttons. At the very bottom are '<Previous' and 'Next>' buttons.

The Member Contact must complete the required fields before the Member Policy screen can be saved.

Even if the Member Contact answers *No* to both questions, he or she must click on *Save* to complete the screen.

Member Approval (Completed by the Member)

The screenshot shows a web application interface for 'Member Involvement Information'. At the top, there are tabs: 'Application', 'General Information', 'Scoring', and 'Feasibility'. Below these is a sub-header 'Member Involvement Information' with a help icon. Two sub-tabs are visible: 'Member Policy' and 'Member Services' (which is active). The main content area contains a question: 'Excluding the pass through of AHP Subsidy, are grant(s) or in-kind contributions or services being provided by the Member?' with radio buttons for 'Yes' (selected) and 'No'. Below this is a text area labeled 'Describe services provided.' with a character count 'You have 3988 characters remaining for your description.' and a 'Fee Charged' field with the value '0'. At the bottom, there are instructions: '* Required to save the page' and '* Required before Member Approval'. A red box contains the text 'To submit your changes please click Save before exiting this page.' with 'Save' and 'Undo' buttons. Navigation links '<Previous' and 'Next>' are at the bottom corners.

The Member Contact must complete the required fields before the Member Services screen can be saved.

Even if the Member Contact answers *No* to the question, he or she must click on **Save** to complete the screen.

Member Approval (Completed by the Member)

Current as of April 3, 2015 at 3:32 PM CDT

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

Project Name: Consumer driven down payment
Application Number: 1000004

Application Status: Member Approved
Funding Round: 2015A
Round Deadline: 06/30/2015

From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved	rbloxham629	04/03/2015

Description	Status
General Information	
Application Details : Application Information	✓
Application Details : Site Information	✓
Application Details : Site Parcel	✓
Application Details : Fair Housing	✓
Application Details : Subsidy Amount and Uses of Funds	✓
Member Involvement : Member Policy	✓
Member Involvement : Member Service	✓

DSM Implementation Plan

Need Help?
Contact the Community Investment

AHP Application

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

Print Application

Application Attachments

The member should return to the Application Home screen. Once both the Member Policy and Member Services screens are complete and saved they will display a green check mark on the Application Home screen.

The Member Contact should review the completed AHP application.

The Member Contact may do so by clicking on each link under *Description* and use the *Previous* and *Next* buttons to navigate through the application screens. The Member can also print an application and application attachments for review from links in the right hand sidebar.

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

Member Approval (Completed by the Member)

FirstName_45T LastName_45T | Logout

Current as of March 6, 2025 at 11:21 AM CST

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

Project Name: 2025 Test
Application Number: 10002140

Application | General Information | Scoring | Feasibility

Member Approval

Current Status Sponsor Approved

The application is complete. There are no issues found.

☐ The AHP subsidy will only be used for the purposes specified in the approved application and in accordance with the federal regulations governing the operation of the Affordable Housing Program (the "AHP Regulations"). The subsidy received for this project will not be used for arbitrage purposes, or for any other purpose prohibited by the AHP Regulations. The project will comply with any applicable federal and state laws on fair lending, fair housing and housing accessibility, including, but not limited to, the Equal Credit Opportunity Act, the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, the Architectural Barriers Act of 1968, and all attendant regulations.

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

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

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

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

The Member certifies that the information provided in this application is true, complete, and accurate, and that it will be bound by the commitments made in the application. The Member acknowledges that any misrepresentations or false or fictitious statements made in the application, which are used by the FHLBDM to award an AHP subsidy, as well as any material changes to the application that are not communicated to the FHLBDM, may result in the withdrawal or required repayment of the awarded AHP subsidy. The Member represents and warrants that it has the full corporate power and authority, and has received all corporate and governmental authorizations and approvals as may be required, to enter into and perform its obligations under this application.

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

Print your application by clicking the link below. You will not be able to print your application after the round closes.

Print Application

Application Attachments

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

Approve Reject Refresh

To Approve

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

- Read the AHP certification;
- Check the box indicating that the certification has been understood and read; and
- Click on *Approve* at the bottom of the screen.



To Reject

If the member would like to reject the application and have the sponsor make changes, the Member Contact should click on *Reject*.

Helpful Hint

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

Member Approval (Completed by the Member)

Application

General Information

Scoring

Feasibility

Application Home

Application Status Member Approved

Funding Round 2025A

Round Deadline 05/01/2025

Status Change Details

From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved	FirstName_27548 Lastname_27548	03/03/2025
Sponsor Approved	Pending	FirstName_407 Lastname_407	03/03/2025
Pending	Sponsor Approved	FirstName_27548 Lastname_27548	03/03/2025
Sponsor Approved	Member Approved	FirstName_407 Lastname_407	03/03/2025

Description	Status
General Information	
Application Details : Application Information	✓
Application Details : Site Information	✓
Application Details : Site Parcel	✓
Application Details : Fair Housing and Fair Lending	✓
Application Details : Subsidy Amount and Uses of Funds	✓
Member Involvement : Member Policy	✓
Member Involvement : Member Service	✓

DSM Implementation Plan

Need Help?
Contact the Community
Investment at 800-544-3452 ext-
2400.

AHP Application

Print your application by
clicking the link below. You will
not be able to print your
application after the round
closes.

Print Application


Application Attachments

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

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

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

Exhibits *Developer Experience (Homeownership and Rental Projects)*



Affordable Housing Program Developer Experience

Developer Name: _____

Required for all projects for which the sponsor is NOT the developer.


- **List** List below, projects (a) completed by the developer, and (b) comparable to the proposed project in size and scope, starting with the most recent.
- **If the developer has not completed any project comparable to the proposed project in size and scope, list all projects completed in the most recent five years.**
- **List** List the developer's direct experience only; do not list the experience of outside parties.

For homeownership projects, list experience on an annual basis.

For rental projects, list experience on a project basis.

Project/Phase Name		Project Location	Project Dates	Project Type	# of units	Project Cost	Project Status	Project Status
Include AHP Project # if applicable		City, State	mm/yy Actual or Anticipated PS = Project Start PC = Project Complete	Mark all that apply NC = New Construction R = Rehab P = Purchase N = Special Needs			Select from drop-down menu below	Select from drop-down menu below
1	1		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
2	2		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
3	3		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
4	4		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
5	5		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
6	6		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
7	7		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
8	8		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
9	9		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
10	10		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
11	11		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
12	12		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				
			PC	<input type="checkbox"/> R <input type="checkbox"/> N				
13	13		PS	<input type="checkbox"/> NC <input type="checkbox"/> P				

Instructions



2015 Competitive AHP Application

Affordable Housing Program
Homeownership Feasibility Workbook

Project Name:	
Lead Sponsor:	
Subsidy Requested:	

The subsidy amount requested must conform to the Online application.

Application Instructions:

- ▶ Do not include formulas in any cells.
- ▶ The workbook is programmed to minimize inconsistencies throughout the application. Enter data into cells that are shaded yellow. Cells that are not shaded are locked and cannot be changed.
- ▶ In cells with drop-down selections, select one of the options for the workbook to work properly. Typing an answer or ignoring the cell entirely may cause errors on other worksheets in the application.
- ▶ The AHP subsidy amount on the sources tab must match the AHP subsidy amount from the Subsidy Amount and Sources of Funds screen in the online system.
- ▶ The targeting reflected on the project worksheet must match the targeting reflected on the Targeting screen in the online system.
- ▶ On the Sources tab: Do not skip a line when inputting sources of funds. Do not list more than 13 sources.
- ▶ It is highly recommended that worksheets are completed in the order they appear in the document. Worksheet formulas are often dependent on data entered in earlier tabs.
- ▶ Cutting and pasting information into Excel spreadsheets from elsewhere may invalidate formulas in cells, resulting in errors throughout the application.
- ▶ If attachments are submitted with a disabled password, or have otherwise been tampered with, the decision as to whether the application will be considered for an award will be at the discretion of the Bank.

A description of each of the individual Excel worksheets follows:

Tab	Worksheet Description and Required Fields
Instructions	Instructions include important information for all applicants.
Project Worksheet	Assumptions for individual home buyer.
Cost Breakout	In the top part of the form provide the number of units and estimated square feet of units in the project, by project type. Projects with new construction or rehabilitation must also complete the lower portion of the form.
Summary of Uses	Hard costs of new construction or rehabilitation are input from the Cost-Break-Out. Enter all other costs in Summary of Uses.
Needs Analysis	For projects including a home purchase, complete if the project sponsor is providing financing to the homebuyer at a below market interest rate (i.e. Habitat projects).
Sources	For any source of funds - the source, amount, description code, and status code are required fields. Total Sources of Funds must equal the total project costs from the Summary of Uses.
Feasibility Guidelines	Project feasibility and need for subsidy analysis.

If you encounter glitches in the application, please e-mail: communityinvestment@fhlbdm.com
Refer to the specific tab and cells that are involved and provide a detailed description of the issue.

Project Worksheet

Home Ownership Project Worksheet

Project Name: _____

If project is multi-state or multi-county, please select a representative area.

State: _____ County: _____

Enter the project location.

Driver Determination & Building Type

See the Guide for Sponsor Applicants for more information on the definition of the project Driver. If the determination based on the questions below does not match the selection made at application set-up, please contact FHLB staff.

Project is: New Construction

Project driver is: _____

Will the sponsor acquire and rehabilitate a residence, or acquire land and construct a residence, for sale to a homeowner? Yes

Project Characteristics

Income Targeting Commitments (based on HUD Income Guidelines)

Household	Households earning ≤ 50.00% of the Area Median Income	Households earning 50.01% - 60.00% of the Area Median Income	Households earning 60.01% - 80.00% of the Area Median Income	Total units in project
Household				0
Household				
Household				
Total units				0

Enter the number of units to be assisted based on targeted income. This must conform to the targeting in the Online application.

	50% AMI	60% AMI	80% AMI
Maximum Annual Income for Income Group (1)			
Maximum Monthly Income for Income Group			

Typical Unit Cost by Income Group

	50% AMI	60% AMI	80% AMI
Typical Development Cost or Gross Sale Price (2), excluding post purchase rehab costs			
+ Homebuyer Closing Costs, including Home counseling			
+ Post Purchase Rehab Costs, if applicable			
+ Post P = Total Costs of Typical Unit	\$0.00	\$0.00	\$0.00

Funding Sources for Typical Unit by Income Group

	50% AMI	60% AMI	80% AMI
Borrower down payment			
+ AHP Subsidy			
+ Other Grants or Loans			
+ AHP S			
+ Borrower 1st Mortgage Amount			
+ Other			
= Total Funding Sources Typical Unit	\$0.00	\$0.00	\$0.00

Mortgage Information

	50% AMI	60% AMI	80% AMI
Mortgage Rate Assumption (%)			
Mortgage Term (number of months)			
Mortgage Monthly Principal and Interest	\$0	\$0	\$0
Mortgage Monthly Taxes & Insurance			
Monthly P = Est. Monthly Condo Assoc. Fees			
+ Monthly = Total Monthly Housing Expense	\$0	\$0	\$0

Housing Expense to Income Ratio

	50% AMI	60% AMI	80% AMI
+ Est. M = Total Monthly Housing Expense/Monthly Income	0.00%	0.00%	0.00%

Cost for Total Project

	\$0.00
	\$0.00
	\$0.00
	\$0.00 (3)

Sources for Total Project

	\$0.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00 (3) (4)

Enter typical costs and funding sources for a unit of housing. Total Cost for the Project and Sources will be calculated. Total Cost and Sources should conform with the Summary of Uses and Sources tabs of the Workbook.

Cost Breakout

Home Ownership Cost Breakout

Unit and Square Footage Breakout

A. Acquisition Units (consumer-driven down payment)	
Acquisition Square Footage (total square footage)	
B. Rehabilitation Units (consumer-driven rehab and sponsor-driven acquisition rehab)	
Rehabilitation Square Footage (total square footage)	
C. New Construction Units (sponsor-driven new construction)	
New Construction Square Footage (total square footage)	
Total Square Footage	0
Total Units	0

Select only one project type (A,B,C) from the table on the left. Please make sure to answer the questions at the bottom of this form. Do not cut and paste or enter formulas in the tables.

Provide the total number of units in the project by project type, and the total square footage of units. If actual square footage is not known, provide an estimate based on typical units constructed or rehabilitated by the sponsor, or acquired by households if a down payment the project. Complete the table below if the project will include new construction or rehabilitation costs. Provide cash costs. Provide total amounts, not per unit amounts. If a project includes a commercial component include only housing costs in this form. A budget for the commercial component may be uploaded on the Feasibility Import Spreadsheet screen in AHP Online together with project photos.

Description of Work

	New Construction	Rehabilitation	Total
Concrete			\$ -
Masonry			\$ -
Metals			
Rough Carpentry			
Exterior Doors, Windows, Glass			
Waterproofing			
Total Rough Structure (Rows 20-29)	\$ -		
Finish Carpentry			
Cabinets, Vanities and Countertops			
Interior Doors and Frames			
Lath and Plaster			
Drywall			
Tile Work			
Acoustical			
Carpeting			
Resilient Floor			
Total Finish Structure (Rows 30-44)	\$ -		
Plumbing			
Heat and Ventilation			
Air Conditioning			
Fire Protection			
Total Mechanical Systems (Rows 45-49)	\$ -	\$ -	\$ -
Electrical			
Other Structure			
Total Structure (Rows 29, 45, 50-52)	\$ -	\$ -	\$ -
Onsite Earth Work			
Onsite Site Utilities			
Onsite Road and Driveway			
Onsite Landscaping			
Onsite Environmental			
Other Onsite			
Total Onsite Improvement			
Offsite Earth Work			
Offsite Site Utilities			
Offsite Road and Driveway			
Total Offsite Improvement (Rows 61-65)	\$ -	\$ -	\$ -
Total (Rows 53, 60, 67)	\$ -	\$ -	\$ -

A homeownership application should include only one project type. If a sponsor wants to conduct more than one project type, they should submit separate applications for each.

All applicants should complete the table on this page. Acquisition only projects (consumer-driven) do not need to complete the second table if the project will not include new construction or rehabilitation.

NOTE: Acquisition only projects are not eligible for new construction or acquisition rehabilitation points in Priority Nine/Community Stability, or a Developer Fee. Only sponsor-driven projects are eligible for points, and for Developer Fee.

This table and the text boxes below have been trimmed to fit the Manual. In the Workbook, please include all applicable construction or rehabilitation costs, and complete applicable text boxes.

If the development budget includes off-site costs, what type of improvements are included?

Will the sponsor be providing their own construction labor in the project?

Total homebuyer/homeowner closing cost and counseling costs is input from the Project Worksheet tab. Applicant must breakdown costs and identify source to pay counseling below

costs and homebuyer's closing costs and counseling costs are authorized from other worksheets. If a project includes a commercial component, fill out the form below only for the housing component. Contact the Community Investment Department to coordinate delivery of a budget for any commercial

Acquisition Costs	Total
Building Acquisition	
Land Acquisition	
Carrying Costs	
Legal Fees	
Closing Costs	
Title and Recording	
Total Acquisition Costs	\$ -

Acquisition costs should reflect sponsor costs to acquire the property including carrying costs, legal fees, closing costs, and title and recording fees. Acquisition cost should only be building or land acquisition cost. Homebuyer closing costs, including legal fees, title and recording fees should be input in the Project Worksheet (line 34) and itemized in the

Construction/Rehabilitation Costs	Total
Construction Costs	\$ -
Rehabilitation Costs	\$ -
On-Site Improvements	\$ -
Off-Site Improvements	\$ -
Demolition	
Contingency	
Builders Overhead	
Builders Profit	
General Requirements	
Other Construction/Rehabilitation Cost	
Furniture, fixtures and equipment	
Total Construction/Rehabilitation Costs	\$ -

Soft Costs	Total
Architect Fees	
Engineering Fees	
Appraisal Fees	
Legal Fees	
Accounting Fees	
Environmental Fees	
Utilities Fees	
Municipality Fees	
Permits Fees	
Market Study	
Survey Study	
Marketing Expenses	
Relocation	
Construction Period Insurance	
Construction Period Property Taxes	
Other Soft Costs	
Total Soft Costs	\$ -

Cons	total
Interes	
Original	
Loan C	
Other F	
Total Construction Financing	\$ -

Applicant must include Developer Fee and Consultant Fees from all sources of funds. Identify source of funds in the text boxes provided.

Developer & Consultant Fees	Total
Developer Fees	
Consultant Fees	
Total Developer & Consultant Fees	\$ -

Total Development Costs	\$ -
-------------------------	------

Homebuyer/Homeowner Closing Cost and Counseling Costs (From Project)	\$ -
--	------

Total homebuyer/homeowner closing cost and counseling costs is input from the Project Worksheet tab. Applicant must breakdown costs and identify source to pay counseling cost below.

ements. NOTE: If the sponsor ship Feasibility Guidelines in the a sponsor acting as their own construction management, but and profit should be included in

the bottom of this form. Do not cut and

n and rehabilitation costs and residents. If a project includes a it. A budget for the commercial UNP Online together with project photos.

Total homebuyer/homeowner closing cost and counseling cost is input from the Project Worksheet tab. Applicant must breakdown costs and identify source to pay counseling costs below.

If the sponsor is acting as their own owner's and Consultant's fee and on Plan for eligible cost.

in general contractor should . They may include general itation cost.

ing costs. Total closing

Per Unit
\$ -
\$ -
\$ -
\$ -
\$ -

must. In the Workbook, please cable text boxes.

Needs Analysis

AHP Needs Analysis	
For Home Ownership Projects with Sponsor-Provided Mortgage Financing	
Project Name: _____	
Complete this form if Sponsor will provide mortgage financing to home buyers at a discounted rate of interest (typically 0%). Enter data in shaded cells only.	
Does Sponsor provide discounted homebuyer financing? <input type="checkbox"/>	
\$ _____	- Gross Sale Price of Units to home buyers - per Project Worksheet
\$ _____	- Total Project Cost - per Summary of Uses
If the gross sales price of units exceeds the project cost, an appraisal will be required to determine if the project is feasible. Sale price of units should not exceed appraised value.	
\$ _____	Appraised value of sponsor-financed homes, if known. Submit appraisal copies as Exhibit 9, if available.
\$ _____	Sponsor-provided first mortgage total (total for all home buyers)
Will sponsor provide additional mortgage(s) to home buyers in addition to first mortgage? <input type="checkbox"/>	
Indicate total amount of additional mortgages (other than first mortgage) sponsor will provide: _____ (all home buyers)	
Are second mortgages forgivable? <input type="checkbox"/>	
Describe terms of sponsor-provided mortgages below. Include information on amount, maturity date, required payments from home owners, repayment upon refinance or sale, and terms of forgiveness.	
<div style="border: 1px solid black; height: 40px; width: 100%;"></div>	
A. Cash Required to Complete Project: \$ _____ Total Uses of Funds per Summary of Uses	
B. Cash Sources Other than Sponsor: \$ _____ Total cash down payment from borrowers per Project Worksheet CDBG HOME State Housing Finance Agency grant State/Local gov't grant(s) Foundation/Corporation grant(s) Other: _____ Other: _____ \$ _____ Total Cash Sources Other than Sponsor	
C. Present Value of sponsor-provided mortgage(s): 10.00% Market Rate assigned \$ _____ Sponsor Mortgage / Note Amount - Repayable loans only 0 Mortgage Term (months) 0.000% Mortgage Rate \$ _____ Mortgage P&I Payment (aggregate of all home buyers) \$ _____ Present Value - to be reflected on Sources of Funds	
D. Cash Contributions/Sponsor Fundraising _____ Amount Sponsor will contribute to the home buyers' homes in addition to the value of the sponsor-provided mortgage	
AHP NEEDS ANALYSIS SUMMARY \$ _____ (A) Cash Required to Complete Project \$ _____ (B) Cash Sources Other than Sponsor \$ _____ (C) Present Value of Sponsor Provided Mortgage \$ _____ (D) Cash Contributions/Sponsor Fundraising \$ _____ Funding Gap \$ _____ AHP Subsidy Requested (cannot be greater than above funding gap)	

This tab must be completed by Habitat organizations and other sponsors that provide a 0% loan for the purchase of a home as permanent financing.

Sources of funds included here should conform with the Sources tab.

The calculated present value of the homebuyer loans will be input as a source of funds on the Sources tab.

The caculated funding gap should conform to the AHP Subsidy Requested.

Exhibits Financial Feasibility— Rental

Sources of Funds

Sources of Funds							
Sources of Funds							
Project Name: _____							
<p>List all cash sources of funds in the project, including permanent financing, grants, donations, etc. The first table should include all permanent sources. Construction and other interim financing should be listed in the Interim Financing table below. In the "Description Code" column, use the description codes below. If a project includes a commercial component, fill out the form only for the housing component. A budget for the commercial component may be uploaded on the Feasibility Import Spreadsheet screen in AHP Online together with project photos.</p>							
Description Code							
<div style="display: flex; flex-wrap: wrap;"> <div style="width: 33%;">1. AHP Subsidy</div> <div style="width: 33%;">9. State Low Income Housing Tax Credit Equity</div> <div style="width: 33%;">17. Charitable Donation</div> <div style="width: 33%;">2. Permanent Financing</div> <div style="width: 33%;">18. State Housing Loans</div> <div style="width: 33%;">18. Owner's Equity</div> <div style="width: 33%;">3. FHA Insured Mortgage</div> <div style="width: 33%;">11. State Government Subsidy</div> <div style="width: 33%;">19. Deferred Developer Fee</div> <div style="width: 33%;">4. Federal Low-Income Housing Tax Credit Equity</div> <div style="width: 33%;">12. Community Development Block Grants</div> <div style="width: 33%;">13. TIF/Local Government Subsidy</div> <div style="width: 33%;">5. Other Federal Housing Program</div> <div style="width: 33%;">13. TIF/Local Government Subsidy</div> <div style="width: 33%;">14. Housing Bonds</div> <div style="width: 33%;">6. Multihousing/Market Rent</div> <div style="width: 33%;">15. Grants</div> <div style="width: 33%;">7. Historic Preservation Tax Credit Equity</div> <div style="width: 33%;">16. Other Loans</div> <div style="width: 33%;">8. HOME</div> </div>							
<p>List all Permanent Sources of Project Funding, using one description code per line. Also, fill out columns A thru D for each funding source and columns E thru H for all debt.</p>							
Permanent Sources							
Do not cut and paste or enter formulas in the table below.							
A Source of Funds	B Amount	C Descr Code	D Status Code	E Rate (%)	F Term (years)	G Amort Period (years)	H Must Pay? (Y/N)
	\$ -	2	Committed				Y
Sources should equal Summary of Uses. In addition, total of sources should be consistent with the Project Worksheet.							
AHP Direct Subsidy	\$ -	1	Requested				
Total Funding Sources	\$ -						
For all uncommitted funds listed above, list the date of financing decision, contact name and phone number.							
Funding Source	Decision Due Date	Contact Name	Phone				
Interim Sources							
Do not cut and paste or enter formulas in the table below.							
A Source of Funds	B Amount	C Descr Code	D Status Code	E Rate (%)	F Term (years)	G Must Pay? (Y/N)	
Total Interim Sources	\$ -						
For all uncommitted funds listed above, list the date of financing decision, contact name, and phone number.							
Funding Source	Decision Due Date	Contact Name	Phone				

Exhibits Financial Feasibility— *Rental*

Feasibility Analysis

AHP Feasibility Analysis				
Items	Value			
Total units	0			
Sources of Funds = Uses of Funds	TRUE			
Cost Breakout Total Units = Project Worksheet Total Units	TRUE			
Total Development Cost	\$0.00			
Total Development Cost per unit	\$0.00			
Total Development Cost per square foot	\$0.00			
Construction or Rehabilitation Cost	\$0.00			
Construction or Rehabilitation Cost per unit	\$0.00			
Total Acquisition Cost per unit (see AHP Implementation plan for maximum Development Cost)	\$0.00			
Total Acquisition Cost per unit (net purchase price), acquisition rehab or new construction (see AHP Implementation plan for maximum Development Cost)	\$0.00			
Rehabilitation Cost per square foot (From Cost Breakout tab)	\$0.00			
New Construction Cost per square foot (From Cost Breakout tab)	\$0.00			
Total New Construction and Rehabilitation Cost per square foot (Summary of Uses total)	\$0.00			
Average Square Foot per unit	0			
Average Acquisition Square Foot per unit	0			
Average Rehabilitation Square Foot per unit	0			
Average New Construction Square Foot per unit	0			


Sources of Funds must equal Uses of Funds and Cost Breakout Total Units must equal the Project Worksheet Total Units.

Feasibility Guidelines				
Guideline	Description	Min Standard	Max Standard	Actual
Construction or Rehabilitation Cost Per Unit	See AHP Implementation Plan Homeownership Project Development Guidelines - Maximum Development Costs	NA	Must be supported by major cost indices or typical of local standards	\$0.00
Construction Contingency % (Housing)	See AHP Implementation Plan Homeownership Project Development Guidelines - Contingency	0.00%	10.00%	0.00%
Developer's and Consultant's Fee	See AHP Implementation Plan Homeownership Project Development Guidelines - Contingency	0.00%	10.00%	0.00%
Homeowner Counseling	See AHP Implementation Plan Homeownership Project Development Guidelines - Contingency	0.00%	10.00%	\$0.00
Construction Labor	See AHP Implementation Plan Homeownership Project Development Guidelines - Contingency	0.00%	10.00%	NA
Total Acquisition per unit	See AHP Implementation Plan Homeownership Project Development Guidelines - Contingency	0.00%	10.00%	\$0.00
Total Acquisition per unit Acquisition Rehab or New Construction (Net Purchase Price)	Project Development Guidelines - Maximum Development Costs	NA	Agency maximum purchase price limit for non-targeted area	\$0.00
General Requirements, Builder Overhead, and Profit				
General Requirements %		NA	8%	0.00%
Builder Overhead %		NA	2%	0.00%
Builder Profit %		NA	6%	0.00%
Total General Requirements, Builder Overhead, and Profit		NA	20%	0.00%

After completion of the Workbook, applicants should review the page. Certain costs will require explanation in the Online Application. Costs requiring explanation will be noted. In some cases, the applicant must describe the local standard cost (Construction or Rehabilitation Cost, homebuyer Acquisition Cost if the project includes home purchase, Construction Labor Cost if the applicant uses their own labor). Or, explanation is required because cost exceeds guideline (Developer and Consultant Fee, General Requirements, Builder Overhead, Builder Profit, Homeownership Counseling Cost, Construction Contingency). In those cases the applicant may elect to adjust project costs in the Workbook before it is uploaded to the Online application, to eliminate the exception. If that occurs, the applicant is committing to keep project costs within guidelines.

Exhibits Financial Feasibility— *Rental*

Instructions

 2016 Competitive AHP Application Affordable Housing Program Rental Feasibility Workbook	
Project Name:	
Sponsor:	
Subsidy Requested:	
Application Instructions: <ul style="list-style-type: none"> ▶ Do not include formulas in any cells. ▶ The workbook is programmed to minimize inconsistencies throughout the application. Enter data into cells that are shaded yellow. Cells that are not shaded are locked and cannot be changed. ▶ In cells with drop-down selections, select one of the options for the workbook to work properly. Typing an answer or ignoring the cell entirely may cause errors on other worksheets in the application. ▶ The AHP subsidy amount on the sources tab must match the AHP subsidy amount from the Subsidy Amount and Sources of Funds screen in the online system. ▶ The targeting reflected on the project worksheet must match the targeting reflected on the Targeting screen via AHP Online. ▶ On the Sources tab, Do not skip a line when inputting sources of funds. Do not list more than 10 sources. ▶ It is highly recommended that worksheets are completed in the order they appear in the document. Worksheet formulas are often dependent on data entered in earlier tabs. ▶ Cutting and pasting information into Excel spreadsheets from elsewhere may invalidate formulas in cells, resulting in errors throughout the application. ▶ If attachments are submitted with a disabled password, or have otherwise been tampered with, the decision as to whether the application will be considered for an award will be at the discretion of the Bank. 	
A description of each of the individual Excel worksheets follows:	
Tab	Worksheet Description and Required Fields
Instructions	Instructions include important information for all applicants.
Project Worksheet	Worksheet includes information on unit mix, income targeting, and rental income. All highlighted fields must be completed.
Cost Break-Out	Rehabilitation units and square feet and/or new construction units and square feet must be completed. Rehabilitation and/or new construction costs must be entered in correct fields.
Sources	For any source of funds - the source, amount, housing or commercial, description code, and status code are required fields. Total Sources of Funds must equal the total project costs.
Summary of Uses	Projects with a commercial component should break-out costs between housing and commercial. Hard costs are pulled from the Cost Break-Out tab, but the remaining fields are required.
Operating Assumptions	Details on salaries and operating grants and/or subsidies. Data will flow through to operating pro forma.
Op Pro Forma Housing	15-year cash flow projections for rental housing.
Op Pro Forma Supplementary	Required for projects with a commercial component and/or projects with supportive service component.
Group Home	Supplementary information needed to evaluate group home projects. Complete for group home projects.
Feasibility Guidelines	Project feasibility and need for subsidy analysis.
<p>If you encounter glitches in the application, please e-mail: communityinvestment@fhlbdm.com Refer to the specific tab and cells that are involved and provide a detailed description of the issue.</p> <p>Federal Home Loan Bank of Des Moines Community Investment Department 801 Walnut Street Suite 200 Des Moines, IA 50309-3513 Telephone: 515-281-1173</p>	

Rental Project Worksheet

1

[illegible]

Operating Pro Forma Assumptions				
Project Name:				
Payroll Breakout	Provide staffing and salary assumptions for all staff positions and indicate whether respective payroll amounts flow through to the Housing, Services, or Commercial Operating Pro Formas. In the comment section, explain your assumptions. Example: Maintenance salary includes a full-time manager (\$35,000) and part-time janitor (\$14,000). Benefits and taxes are estimated at 20%.			
Note: AHP funds may not be used to directly or indirectly subsidize supportive services, including supportive service staff (i.e. service coordinator, case manager, etc.) Although some agencies will accept supportive service costs as a portion of the pro forma, the Bank does not allow supportive service costs to be included in the housing pro forma. The Bank requires the support service costs to be separated from the real estate budget and shown on the Supplementary Pro Forma tab.				
Position Title	Salary Reflected on	Annual Salary, Benefits, and Taxes	Status	Staffing Assumptions / Comments
Service Coordinator				
Case Manager				
	NA Housing Pro Forma Services Pro Forma Commercial Pro For			A selection must be made in order for the salary to be shown on the correct proforma.
Total		\$0		
Housing Payroll Expenses		\$0		
Services Payroll Expenses		\$0		
Commercial Payroll Expenses		\$0		
Paid from Cash Flow Total		\$0		
The payroll breakout does not indicate that service staff will be paid from cash flow. Please disregard this comment area.				
Income Assumption Breakout and Details	The Project Worksheet indicates that the project WILL NOT have rental subsidies. Please skip the following 2 questions.			
Are rental subsidies committed?				
If the project relies on rental subsidies or operating grants that are not committed for the entire 15-year retention period, describe contingency plan if the grants and/or subsidies are not renewed.				
This section is only applicable of the Project Worksheet indicates that the project will have rental subsidies.				

Exhibits Financial Feasibility— *Rental*

Operating Pro Forma Assumptions

Break out income assumptions below. Values will be pulled into the Op_Pro_Forma_Hsg tab automatically.

Category	Description or Funding	Amount in Year 1	Term (Y)	Committed?
Laundry				
Parking				
Other Income Dependent on Occupancy Levels				
Operating Grants				
Operating Donations				
Operating Reserves				
Other Income Independent of Occupancy Levels				

Provide contact information for uncommitted rental subsidies or operating grants.

Uncommitted Funding Source	Decision Due Date	Contact Name	Phone Number

For occupied existing rental properties, if vacancy per Op_Pro_Forma_Hsg tab is different than historical vacancy justify the reason for the budgeted vacancy.

Provide additional explanation or guidance on income assumptions here:

Contract Services Breakout and Details

Break out contract services below. Values will be pulled into the Op_Pro_Forma_Hsg tab automatically.

Category	Description	Amount in Year 1
Contract Services (Examples include: snow removal, pest control, etc.)		

Expense Assumption Breakout and Details

Break out expense assumptions below. Values will be pulled into the Op_Pro_Forma_Hsg tab automatically.

Category	Description	Amount in Year 1
Other Expenses (Examples include: supplies, elevator maintenance, etc.)		

Debt Payment Details

If project is financed with debt, please explain terms of repayment.

[illegible]

Exhibits Financial Feasibility— Rental

Supplementary Operating Pro Forms

Enter budget details in shaded cells in applicable section if project provides supportive svcs or has commercial space

Supplementary Operating Pro Forms
Supportive Services / Commercial / Consolidated

Project Name: _____
Units: _____

Supportive Services Assumptions

Vacancy Rate Year 1	
Stabilized Vacancy Rate Years 2-10	
Revenue Escalator	
Expense Escalator	
Interest Rate on Operating Reserve	

Commercial Space Assumptions

Vacancy Rate Year 1	
Stabilized Vacancy Rate Years 2-10	
Revenue Escalator	
Expense Escalator	
Interest Rate on Operating Reserve	

Supportive Services

Income Assumptions

	Revenue Escalator	0.00%	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Supportive Services contract			0	0	0	0	0	0	0	0	0	0
Enter Income Source Here												
Enter Income Source Here												
Less: Vacancy & Bad Debt	Stabilized Vacancy Year 2-10	0.00%	0	0	0	0	0	0	0	0	0	0
Total Income - Supportive Services			0	0	0	0	0	0	0	0	0	0

Expense Assumptions

	Expense Escalator	0.00%	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Management Fee												
Payroll (incl. taxes & benefits)	From Other Assumptions		0	0	0	0	0	0	0	0	0	0
Other Expenses	Enter Description Here											
Total Expenses - Supportive Services	Exp/Unit	\$0	0	0	0	0	0	0	0	0	0	0

Replacement Reserves

--	--	--	--	--	--	--	--	--	--	--	--	--

Debt Service (Hard debt only)

1st Mortgage - Principal & Interest			0	0	0	0	0	0	0	0	0	0
2nd Mortgage - Principal & Interest			0	0	0	0	0	0	0	0	0	0
3rd Mortgage - Principal & Interest			0	0	0	0	0	0	0	0	0	0
Debt Service - Supportive Services			0	0	0	0	0	0	0	0	0	0

Cash Flow - Supportive Services

			0	0	0	0	0	0	0	0	0	0
--	--	--	---	---	---	---	---	---	---	---	---	---

Commercial Space

Income Assumptions

	Revenue Escalator	0.00%	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Lease Income												
Less: Vacancy & Bad Debt	Stabilized Vacancy Year 2-10	0.00%	0	0	0	0	0	0	0	0	0	0
Other Income	Enter Description Here											
Total Income - Commercial Space			0	0	0	0	0	0	0	0	0	0

Expense Assumptions

	Expense Escalator	0.00%	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Management Fee												
Common Area Expenses												
Other Expenses												
Total Expenses - Commercial Space			0	0	0	0	0	0	0	0	0	0

Replacement Reserves

--	--	--	--	--	--	--	--	--	--	--	--	--

Debt Service (Hard debt only)

1st Mortgage - Principal & Interest			0	0	0	0	0	0	0	0	0	0
2nd Mortgage - Principal & Interest			0	0	0	0	0	0	0	0	0	0
3rd Mortgage - Principal & Interest			0	0	0	0	0	0	0	0	0	0
Debt Service - Commercial Space			0	0	0	0	0	0	0	0	0	0

Cash Flow - Commercial Space

			0	0	0	0	0	0	0	0	0	0
--	--	--	---	---	---	---	---	---	---	---	---	---

L. Consolidated Pro Forma

ENTER DATA IN SHADED CELLS

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Income										
Housing	0	0	0	0	0	0	0	0	0	0
Supportive services	0	0	0	0	0	0	0	0	0	0
Commercial	0	0	0	0	0	0	0	0	0	0
Total Effective Gross Income	0	0	0	0	0	0	0	0	0	0
Expenses										
Housing	0	0	0	0	0	0	0	0	0	0
Supportive Services	0	0	0	0	0	0	0	0	0	0
Commercial	0	0	0	0	0	0	0	0	0	0
Total Expenses	0	0	0	0	0	0	0	0	0	0

Exhibits Financial Feasibility— Rental

Sources of Funds

Sources of Funds											
Project Name: List all sources of debt and equity in the project, including permanent financing, grants, donations, etc. Construction and other interim financing should not be included in the first chart, but should be listed in the Interim Financing Box below. In the "Description Code" column, use the list below for the code.											
Description Code 1. AHP Subsidy 2. Permanent Financing 3. FHA Insured Mortgage 4. Federal Low-Income Housing Tax Credit Equity 5. Other Federal Housing Program (HOME VI, 202, 801, Section 8) 6. McKinney-Vento Act 7. Historic Preservation Tax Credit Equity 8. HOME 9. State Low Income Housing Tax Credit Equity 10. State Housing Loans 11. State Government Subsidy 12. Community Development Block Grants 13. TIF/Local Government Subsidy 14. Housing Bonds 15. Grants 16. Other Loans 17. Charitable Donation 18. Owner's Equity 19. Deferred Developer Fee											
List all Permanent Sources of Project Funding, using one description code per line.											
Permanent Sources											
Please do not cut and paste in the table below.											
A Source of Funds	B Housing	C Non-Housing	D Total (B+C)	E Descr Code	F Status Code	G Rate (%)	H Term (years)	I Amort Period (years)	J Annual Debt Service (Housing) Must Pay Only	K Annual Debt Service (Non-Housing) Must Pay Only	L Must Pay? (Y/N)
Deferred Developer Fee			\$ -	19							N
LHHC Equity			\$ -	4							N
			\$ -								
			\$ -								
AHP Direct Subsidy	\$ -			1	d						
Subtotal - Housing	\$ -								Debt service - Housing	\$ -	
Subtotal - Non-Housing		\$ -							Debt service - Non-Housing	\$ -	
Total Funding Sources	\$ -								Total Debt Service:	\$ -	
For all uncommitted funds listed above, list the date of financing decision, contact name, and phone number.											
Funding Source	Decision Due Date		Contact Name		Phone Number						
Low-Income Housing Tax Credit: Annual LHHC allocation request: _____ per year LHHC sales price per dollar: _____											
Describe how the LHHC sales price was determined.											
Interim Sources											
Please do not cut and paste in the table below.											
A Source of Funds	B Housing	C Non-Housing	D Total (B+C)	E Descr Code	F Status Code	G Rate (%)	H Term (years)	I Total Debt Service (Housing)	J Total Debt Service (Non-Housing)	K Must Pay?	L (Y/N)
Deferred Developer Fee			\$ -	19							N
LHHC Equity			\$ -	4							N
			\$ -								
			\$ -								
			\$ -								
Subtotal - Housing	\$ -							Debt service - Housing	\$ -		
Subtotal - Non-Housing		\$ -						Debt service - Non-Housing	\$ -		
Total Interim Sources	\$ -							Total Debt Service:	\$ -		
For all uncommitted funds listed above, list the date of financing decision, contact name, and phone number.											
Funding Source	Decision Due Date		Contact Name		Phone Number						

Exhibits Financial Feasibility— Rental

Cost Breakout

Construction/Rehabilitation Cost Breakout

Does Building Have an Elevator?
Is the Project Acquisition Only? (Y/N) (Y/N)

Please make sure to answer the questions at the bottom of this form.

	Residential	Non-Housing Space	Accessory Buildings	Commercial	Total
Acquisition-Only Units					0
Acquisition-Only Square Footage					0
Rehabilitation Units					0
Rehabilitation Square Footage					0
	0	0	0	0	0
	0	0	0	0	0
	0.00%	0.00%	0.00%	0.00%	

Residential space includes residential units and any space needed to access and support the units (e.g., hallways, stairwells, mechanical, and laundry)

Non-Housing space includes non-income generating space that complements the operations or enjoyment of the housing and is not included in the residential space (e.g., leasing office, program/services space, non-AHP units)

Commercial space includes any income generating space (e.g., third-party tenants, retail). Service delivery space should be considered commercial if the provider is paying rent.

Description of Work	Residential	Non-Housing Space	Accessory Buildings	Commercial	Total
Concrete					
Masonry					
Metal					
Rough Carpentry					
Exterior Doors, Windows					
Waterproofing					
Insulation					
Roofing and Sheet Metal					
Siding					
Total Rough Structures (Rows 27-35)	\$	\$	\$	\$	\$
Finish Carpentry					
Cabinets, Vanities, and Countertops					
Interior Doors and Frames					
Lath and Plaster					
Drywall					
Tile Work					
Acoustical					
Carpentry					
Resilient Floor					
Painting and Decorating					
Specialties and Furnishings					
Special Equipment					
Appliances					
Special Construction					
Drivers					
Total Finish Structures (Rows 37-51)	\$	\$	\$	\$	\$
Plumbing					
Rise and Ventilation					
Air Conditioning					
Fire Protection					
Electrical					
Total Mechanical Systems (Rows 53-57)	\$	\$	\$	\$	\$
Other Structures					
Total Structures (Rows 56, 52, 55, 59)	\$	\$	\$	\$	\$
Offsite Accessory Buildings & Garages					
Offsite Earth Work					
Offsite Site Utilities					
Offsite Road and Sidewalks					
Offsite Site Improvements					
Offsite Landscaping					
Offsite Unusual Site Conditions					
Offsite Environmental Remediation					
Other Offsite					
Total Offsite Improvement (Rows 61-65)	\$	\$	\$	\$	\$
Offsite Earth Work					
Offsite Site Utilities					
Offsite Road and Sidewalks					
Offsite Site Improvements					
Offsite Landscaping					
Offsite Unusual Site Conditions					
Offsite Environmental Remediation					
Other Offsite					
Total Offsite Improvement (Rows 71-75)	\$	\$	\$	\$	\$
Total (Rows 60, 70, 75)	\$	\$	\$	\$	\$
Percentage of Total Costs				0.00%	0.00%

If the development budget includes off-site costs, what type of improvements will be included?

Exhibits Financial Feasibility— Rental

Summary of Uses of Funds

Summary of Uses of Funds

See the Guide for Applicants for more information on how to categorize costs.

Acquisition		Housing	Non-Housing	Total
Building Acquisition	Acquisition Costs			
Land Acquisition	Acquisition Costs			
Carrying Cost	Carrying Costs			
Legal Fees	Legal Fees			
Closing Cost	Closing Costs			
Title and Recording	Title and Recording Costs			
Total Acquisition	Total Acquisition Costs			
Construction/Rehabilitation		Housing	Non-Housing	Total
Construction	Construction Costs (Structure)			
Rehabilitation	Rehabilitation Costs (Structure)			
On-Site Improvements	On-Site Improvements			
Off-Site Improvements	Off-Site Improvements			
Demolition	Demolition			
Contingency	Contingency			
Builders Overhead	Builders Overhead			
Builders Profit	Builders Profit			
General Requirements	General Requirements			
Bond Premium	Bond Premium			
Furniture, Fixtures, and Equipment	Furniture, fixtures, and equipment			
Total Construction/Rehabilitation	Total Construction/Rehabilitation Costs			
Soft Costs		Housing	Non-Housing	Total
Architect	Architect			
Engineering	Engineering			
Appraisal	Appraisal			
Attorney	Attorney			
Accounting	Accounting			
Environmental Study	Environmental Study			
Soft Cost Contingency	Soft Cost Contingency			
Construction Period Insurance	Construction Period Insurance			
Construction Period Property Taxes	Construction Period Property Taxes			
Other Soft Costs	Other Soft Costs			
Total Soft Costs	Total Soft Costs			
Construction/Bridge Loan Financing		Housing	Non-Housing	Total
Interest	Interest			
Origination Fees	Origination Fees			
Application Fees	Application Fees			
Other Fees	Other Fees			
Total Construction/Bridge Loan Financing	Total Construction/Bridge Loan Financing			
Permanent Financing		Housing	Non-Housing	Total
Permanent Loan Origination Fees	Permanent Loan Origination Fees			
Permanent Loan Related Costs	Permanent Loan Related Costs			
Bond Related Costs	Bond Related Costs			
Application Fees	Application Fees			
Other Permanent Financing Fees	Other Permanent Financing Fees			
Total Permanent Financing	Total Permanent Financing			
Other Financing Fees and Expenses		Housing	Non-Housing	Total
Other Financing Fees	Other Financing Fees			
Application Fees	Application Fees			
Other Financing Costs	Other Financing Costs			
Total Other Financing Fees and Expenses	Total Other Financing Fees and Expenses			
Developer Fees		Housing	Non-Housing	Total
Developer Fees	Developer Fees			
Developer Consultant Fees	Developer Consultant Fees			
Consultant Fees	Consultant Fees			
Total Developer Fees	Total Developer Fees			
Project Reserves		Housing	Non-Housing	Total
Lease-up Reserves	Lease-up Reserves			
Operating Reserves	Operating Reserves			
Replacement Reserves	Replacement Reserves			
Rental Assistance Reserves	Rental Assistance Reserves			
Other Reserves	Other Reserves			
Total Project Reserves	Total Project Reserves			
Total Project Costs				
Percentage of Total Cost				
Total Project Costs	Total Project Costs			
Percentage of Total Cost	Percentage of Total Cost			

Any costs entered in Other lines will open a comment field. Provide explanation for these costs here.

Detail 'Other Soft Costs'.

If there are costs budgeted for construction/bridge loan financing, these sources should be included in the Interim sources section of the Sources of Funds Tab.

Exhibits Financial Feasibility— Rental

Group Home Projects

Group Home Projects			
Project Name: 			
<i>Complete if project is a Group Home. Prior to completing this form, enter all information into Summary of Uses, Project Worksheet and Operating Pro Forma Hsg.</i>			
<p>A group home is defined as housing occupied by two or more individuals or households consisting of common space and/or facilities for group use by the occupants of the building. The structure provides long-term housing and support services for residents.</p>			
Will project be operated as a group home, as defined above? 			
Number of buildings in this project: 			
Describe building type: 			
<p><u>Provide information in the adjacent grid for each building:</u> Number of separate households living in building, excluding caregivers. (Recommend using minimum household size during 15-year retention period.)</p>			
Number of actual bedrooms in each building			
Number of caregivers permanently residing in building			
Describe living arrangements: 			
Will caregiver(s) be related to tenant? 			
<p>AHP Group Home Policy</p> <p>For scoring purposes each separate household will be considered a unit. Caregivers are not included as a household in the unit count.</p> <p>For feasibility purposes the building will be evaluated as a whole. For example, if a single family home serves as a group home, development costs, operating expenses, and replacement reserves will be evaluated based on reasonableness of the costs to acquire/build, operate and maintain a single family home.</p> <p>Unit /Household size: On the Project Worksheet and Tenant Income worksheet, list as zero bedrooms and one person household size.</p> <p>Household Income: In general, caregiver income will not be included in household income.</p>			
<p>Development Cost</p> <p> \$0 Cost to develop group home (Total Project Costs per Summary of Uses Tab / # of buildings in cell D9 above)</p>			
<p>Please enter number of buildings above.</p> 			
<p>Operating Expenses</p> <p> \$0 Annual operating expenses for group home (Total Operating Expenses per Tab Op_Pro_Forma_Hsg / # of buildings in cell D9 above)</p> <p>Op_Pro_Forma_Hsg tab has not been completed. Before proceeding further, make sure that this tab is complete.</p> 			
<p>Management Fee</p> <p> 0.00% Management fee for group home (Management Fee / Effective Gross Income) per Tab Op_Pro_Forma_Hsg</p> <p>Op_Pro_Forma_Hsg tab has not been completed. Before proceeding further, make sure that this tab is complete.</p> 			

Exhibits Financial Feasibility— Rental

Feasibility Analysis

AHP Feasibility Analysis				
Item				Value
Total units				0
Cost Breakout Total Units = Project Worksheet Total Units				TRUE
Sources of Funds = Uses of Funds				
Housing Sources of Funds = Housing Uses of Funds				
Non-Housing Sources = Non-Housing Uses				
Total Development Cost				
Total Development Cost per unit				
Total Development Cost per square foot				\$0.00
Adjusted Total Development Cost				\$1.00
Adjusted Total Development Cost per Unit				\$0.00
Total Acquisition Cost per unit				\$0.00
Acquisition-Only Cost per Square Foot				\$0.00
Rehabilitation Cost per Square Foot (From Cost Breakout tab)				\$0.00
New Construction Cost per Square Foot (From Cost Breakout tab)				\$0.00
Construction/Rehabilitation Cost per square foot (Summary of Uses total)				\$0.00
Average Square Foot per unit				0
Average Acquisition-Only Square Foot per unit				0
Average Rehabilitation Square Foot per unit				0
Average New Construction Square Foot per unit				0
Non-housing & Accessory Space %				0.00%
Commercial %				0.00%


Sources of Funds must equal Uses of Funds and Cost Breakout Total Units must equal the Project Worksheet Total Units.

Feasibility Guidelines				
Guideline	Description	Min Standard	Max Standard	Actual
Development Budget				
Adjusted Total Development Cost per	Rehab	NA		\$0.00
Contingency % (Housing)	R		SE	FALSE
Contingency % (Overall)	R		SE	FALSE
Developer & Consultant Fee %	R		0%	FALSE
Capitalized Reserves - Housing (months)	[C] R (C) d		0	0.00
Capitalized Reserves - Overall (months)	[C] R (C) d		0	0.00
Lease-Up Reserve	L R S (Lease-up period)		1%	Enter Absorption Rate on Proj Wksht
Rental Assistance Reserve		0.0%	Variable	\$0.00
General requirements				
General Requirements %		NA	8%	0.00%
Builder Overhead %		NA	2%	0.00%
Builder Profit %		NA	6%	0.00%
General Requirements, Builder Overhead & Profit (combined total)		NA	20.00%	0.00%
Professional Fees				
Architect Fees		NA	4.0%	0.00%
Engineering Fees		NA	4.0%	0.00%
Attorney Fees		NA	4.0%	0.00%
Sum of all Professional Fees		NA	12.0%	0.00%
Operating Pro Forma				
Revenue Escalator		2.00%	4.00%	0.00%
Expense Escalator		2.00%	4.00%	0.00%

After completion of the Workbook, applicants should review this page. Certain costs will require explanation in the Online application. Costs requiring explanation will be noted. Explanation will be required when the cost or amount exceeds the AHP Guideline. The applicant may elect to adjust the costs in the Workbook before it is uploaded to the Online application. If that occurs, the applicant is committing to keeping the projects costs within guidelines.

Exhibits *Memorandum of Understanding*

Memorandum of Understanding



Affordable Housing Program Memorandum of Understanding

Project Name:

Sponsor:

► Detail only the service selected below on this form; a separate MOU is required for each empowerment service and must be uploaded to that particular service in AHP Online.

► Complete the MOU in order; some dropdowns will change the information requested.

► Each MOU must be printed, signed by the Sponsor and Service Provider, scanned with supporting documentation, and attached as a .pdf file to the empowerment service checked in AHP Online.

► Refer to the Guide for Sponsor Applicants for additional guidance and suggested documentation.

Empowerment Activity:

Sponsor and Service Provider (if applicable) ce
above-identified service will meet FHLBDM req
points:

Select empowerment activity from
drop down box.

FALSE

Organizational Information for Service Provider

Name of Service Provider:

Location: City: State: Zip:

Is there an affiliate relationship between sponsor and service provider?

Describe service provider's experience and history with providing the specific service, including number of years and in what geographic area(s) service has been provided:

Adjust the height of text boxes as necessary to ensure full explanations are visible before converting to PDF.

Exhibits *Memorandum of Understanding*

Service Provision

Services should be made accessible and attractive to all AHP-assisted households. Proposed services must be appropriate for the target population of project. Answer the following questions with information on the specific service.

Indicate who is eligible to access the service:

How will households be informed of and engaged in services offered?

What type of documentation will be available to FHLBDM to evidence the service(s) are available and have been offered? Select all that apply:

- | | |
|---|---|
| <input type="checkbox"/> Marketing Materials | <input type="checkbox"/> Sign in sheets or log books |
| <input type="checkbox"/> Service Agreements | <input type="checkbox"/> Payment documentation for services delivered |
| <input type="checkbox"/> Other (describe below) | |

Where will the service be provided?

Select Response

Describe how the services will be made attractive and accessible to residents, including days and times of service provision:

How often will service be provided?

Select Response

Provide additional explanation as necessary:

Describe the content and/or curriculum of the service:

Indicate computer use:

Select Response

Provide any additional pertinent information:

Exhibits *Memorandum of Understanding*

Agreement to Provide Services

The intent to provide the above-outlined programs and/or services is hereby affirmed and agreed to by the AHP Project Sponsor and Service Provider Organization (if applicable).

AHP Sponsor Organization

Service Provider Organization

X

AHP Sponsor Signature

X

Service Provider Signature

Printed Name/Title

Printed Name/Title

Date (mm/dd/yyyy)

Date (mm/dd/yyyy)

In order to be considered eligible for points for empowerment, the Sponsor must:


- ▶ ***Complete an MOU for each service to be provided.***
- ▶ ***Print the document and obtain authorized signatures from the Sponsor, and the Service Provider (if applicable).***

Note: Before printing, make sure that text within comment boxes is fully visible. Adjust the height of the row until all text is visible.

- ▶ ***Scan each signed MOU together with any supporting documentation and save as a .pdf file.***

Note: See the Guide for Applicants for review criteria and required forms of documentation.

- ▶ ***Attach a .pdf file for each service provided by the Sponsor in the Promotion of B tab within AHP Online.***



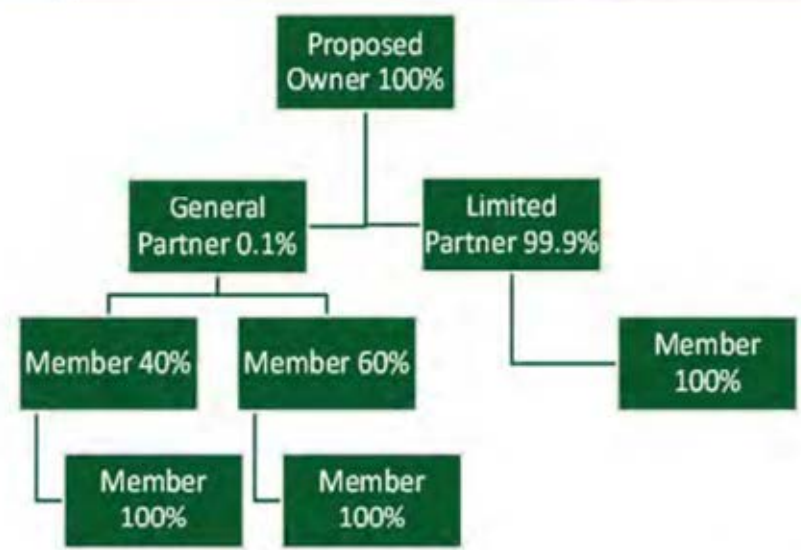
Affordable Housing Program Project Ownership Chart

Project Name:

- All sponsors of rental projects must complete and execute this Project Ownership Chart.
- Display all ownership entities proposed (add and remove boxes as needed), including the owner, general partner, managing member of the general partner (and subsequent member of such members), limited partner, special limited partner, etc. Indicate the actual name of each entity.
- Indicate proposed ownership percentage in each box.
- The sponsor must have "ownership interest" in the rental project as defined in the Implementation Plan.
- After completion print the document and obtain signature of Sponsor's authorized staff. Scan the signed document and convert to a .pdf file for upload to the Online application.

Signature certifies the ownership structure follows the chart to the best of my knowledge. Any changes to ownership will be reported to the FHLBDM in the form of an updated ownership chart.

Sponsor Name:			
Signature:			
Signer (Print name):		Date:	
Title:			



```

graph TD
    PO[Proposed Owner 100%] --- GP[General Partner 0.1%]
    PO --- LP[Limited Partner 99.9%]
    GP --- M1[Member 40%]
    GP --- M2[Member 60%]
    M1 --- M1_100[Member 100%]
    M2 --- M2_100[Member 100%]
    LP --- M3[Member 100%]
        
```

[Excel help page for editing graphic](#)

Click on the link for help in editing graphic.

[Excel help page for editing graphic](#)

Click on the link for help in editing graphic.



Affordable Housing Program Project Timeline

Project Name:


Provide a detailed timeline reflecting significant project milestones and the corresponding dates by which the sponsor expects to reach each milestone.

Activity	Proposed/Actual Completion Date
Projects that involve new construction or substantial rehabilitation:	
AHP subsidy drawdown date	
Site acquisition	
Environmental review	
Completion of plans and specifications	
Final site plan approval	
Zoning approval	
Commitments for proposed financing (if 4% and 9% LIHTC equity is not yet committed provide pertinent financing milestones)	
Construction Loan	
Permanent Loan	
Tax Credit Award	
Tax Credit Syndication Agreement	
Other Source:	
Other Source:	
Construction cost bidding process (timeframe for requesting bids from pool of contractors)	
Issuance of building permits	
Construction / Rehabilitation start date	
Complete Construction / Rehabilitation of all project units	
Begin household or tenant screening and selection	
Receive Certificate of Occupancy / Substantial Rehab	
Placed into operation	
Complete household or tenant screening and selection	
Lease-up 85% complete	
Full occupancy	
Projects that involve the down payment and closing cost assistance for home purchases or the rehabilitation of existing owner-occupied dwellings:	
Commence AHP subsidy draw down	
Complete AHP subsidy draw down	
Begin rehab or closings for all project households	
Marketing	
Begin household AHP eligibility screening and selection	
Complete household AHP eligibility screening and selection	
Complete rehab or closings for all project households	
Receive Certificate of Occupancy / Substantial Rehab or municipal code compliance (if applicable)	

Construction Cost Calculator

Construction Cost Calculator is for use with rental and homeownership projects including construction or rehabilitation.

Instructions – The first tab of the spreadsheet includes instructions for completion of the Cost Analysis

 Competitive AHP Application Affordable Housing Program Construction Cost Calculator	
Project Name:	
Sponsor:	
Project Number:	
Subsidy Requested:	
Application Instructions	<ul style="list-style-type: none"> The purpose of this workbook is to determine the hard cost feasibility of a project's budget when compared to a typical project of that type at the project location. This workbook uses cost data derived from <i>RSMeans</i> in its analysis. Input information in the light blue shaded fields. Fields that are not shaded are locked and cannot be changed. For fields with a dropdown selection, select one option - do not type the selection. Some required project information is located in <i>Rental or Homeownership Feasibility Workbooks</i> and should correspond to those inputs. See below for specific
Descriptions and Instructions for each of the individual Excel worksheets	
Tab	Worksheet Description and Required Fields
Instructions	Instructions for the applicant to use the model. Enter Project Name, Sponsor, Project Number (or Application Number), and Subsidy
Cost Analysis	<p>Model to calculate hard cost feasibility for the development, using industry and internal data from other tabs to calculate. Light blue fields are inputted by applicant.</p> <ul style="list-style-type: none"> Rental and Homeowners hip <p>Enter <u>City, State, and Zip Code</u> of project location. - For scattered site locations use central or primary site. Select <u>Project Type</u> from dropdown list. Select <u>Building Type</u> from dropdown list. Select <u>Scope of Work</u> from dropdown list. - See Scope tab in this Workbook for descriptions.</p> Homeowners hip <p>Enter <u>Total Housing Square Feet</u> from Cell C13 (Total Square Footage) in Cost Breakout tab of the <i>Homeownership Feasibility Workbook</i> . Enter <u>Total Adjusted Development Cost</u> from Cell F11 (Construction or Rehabilitation Cost) in Feasibility Guidelines tab of <i>Homeownership Feasibility Workbook</i> .</p> Rental <p>Enter <u>Total Housing Square Feet</u>, from Cell C14 (Total Square Footage) in Cost Breakout tab of <i>Rental Feasibility Workbook</i> . Enter <u>Total Adjusted Development Cost</u> from Cell G13 (Adjusted Development Cost) in Feasibility Guidelines tab of <i>Rental Feasibility Workbook</i> .</p>
Scope	Gives definitions for different construction scopes for new construction and rehabilitation projects. Scope definitions are provided based on the extent of improvements or repairs and typical property condition, and is used as a multiplier in the Cost Analysis.
Quality	Previous content on this tab is no longer applicable.

Construction Cost Calculator

Cost Analysis – Input data as instructed to complete cost analysis. For most items, choose from dropdowns. Enter total square feet and total hard cost of construction or rehabilitation (adjusted development cost for rental projects) per Instructions.

Construction / Rehabilitation Cost Reasonableness Analysis

Project Name *Enter value on Instructions tab.*

Project Number *Enter value on Instructions tab.*

Project Location

City

State

Zip Code

Project Plan

Project Type

Building Type

Scope of Work

Project Cost Profile

See Instructions for Feasibility Workbook cell references.

Total Housing Square Feet

Total Adjusted Development Cost

Total Adjusted Development Cost/Sq Ft

Analysis of Reasonable Cost

Oversubsidization Benchmark Cost/Sq Ft

Total Adjusted Development Cost based on Benchmark

Within Benchmark?

Variance Between Sponsor's Budget and Benchmark

Instructions

Cost Analysis

Scope

Quality

+

Construction Cost Calculator

Scope – See Scope tab for definitions of project scope.

Scope of Construction or Rehabilitation (Reference Only)

Scope	Factor	Definition	Expected Property Condition
Developed lots ready for vertical construction	1.00	New residential construction on developed lots. Roads and utilities included in land acquisition cost.	Site has already been fitted with roads and utilities and is fully prepared for new construction.
Raw land requiring Infrastructure	1.10	New residential construction on lots that still require infrastructure	Raw land which does not require demolitions or site improvements, but does require infrastructure.
Raw land requiring minor demolition before infrastructure	1.15	New residential construction on lots that require <i>some</i> site work before developing infrastructure	Raw land which requires some demolition, excavation grading, or improvements before roads, utilities, etc. can be developed
Extensive existing improvements or demolition before infrastructure	1.20	New residential construction on lots that require <i>major</i> sitework before developing infrastructure	Land which requires major demolition, excavation, grading, or improvements before roads, utilities, etc. can be developed
< Minor Rehab	0.05	A less than minor level of rehabilitation. Minor spot repair of a single system, or single exterior or interior repair.	The property has been very recently constructed and not previously been occupied, or an existing unit in above normal condition. The entire structure and all components are new or as new and the property features no physical depreciation.
Minor Rehab	0.15	Repair of a major system (roof repair, HVAC servicing, spot window repair or replacement) and/or spot repair of interior or exterior finishes (spot repair of wall and ceiling, minor painting, spot floor coverings, some plumbing and electrical fixtures, minor provisions for seniors and the handicapped).	The property is an existing unit with little physical depreciation. Virtually all building components are new or in good repair. Most components and finishes have been updated and/or replaced with components that meet current standards. Most depreciation may be corrected with spot repair or replacement of minor components.
Minor to Moderate Rehab	0.30	Spot repair or replacement of a major system (roofing, HVAC, plumbing, electric, or windows), and minor repair of interior and exterior finishes (spot repair of wall and ceiling, some interior painting, spot floor coverings, some plumbing and electrical fixtures, minor provisions for seniors and the handicapped, or some siding repair and paint.	The property is in good to very good condition but features some minor physical depreciation due to normal wear and tear. A major system or building component may require replacement, but most depreciation may be corrected with spot repair or replacement of some components.
Moderate Rehab	0.45	Spot repair or replacement of one or more major systems (roofing, HVAC, plumbing, electric, or windows) and minor to moderate repair or replacement of interior and exterior	The property is in good condition but has some deferred maintenance and physical depreciation due to normal wear and tear. Most major systems and building components have been

Instructions

Cost Analysis

Scope

Quality



Construction Cost Calculator

Example

Construction / Rehabilitation Cost Reasonableness Analysis

Project Name AHP Project

Project Number 12345

Project Location

City Salt Lake City

State UT

Zip Code 84106

Rental project example. New construction of Multi-Family apartments. Costs appear reasonable for local area based on assumptions. If over budget, explain in Online application in Feasibility Analysis section.

Project Plan

Project Type New Construction

Building Type Apartments

Scope of Work Extensive existing improvements or demolition before infrastructure

Project Cost Profile

See Instructions for Feasibility Workbook cell references.

Total Housing Square Feet 46,824

Total Adjusted Development Cost \$8,324,156.00

Total Adjusted Development Cost/Sq Ft \$177.78

Analysis of Reasonable Cost

Oversubsidization Benchmark Cost/Sq Ft \$354.97

Total Adjusted Development Cost based on Benchmark \$16,621,299

Within Benchmark? YES

Variance Between Sponsor's Budget and Benchmark

Instructions


Cost Analysis

Scope

Quality



Exhibits *Sponsor Experience— Homeownership and Rental*



Affordable Housing Program Sponsor Experience Template

Complete the form electronically by filling in the text boxes and check boxes provided. Text boxes will expand to accommodate explanations.

Complete the Sponsor Experience Template for all projects. Please upload the signed form on the Sponsor Role screen.

I. Sponsor Organization

A. Full legal name of sponsor organization:

B. Sponsor organization's date of inception:

C. Please briefly describe the organization's history:

D. Total annual operating budget:

E. Total number of employees: Full-time: Part-time:

F. Have any significant changes in the organization's staffing and/or funding occurred in the past year or are such changes anticipated in the next year? Yes ☐ No ☐

If yes, please explain:

G. Is the sponsor organization subject to Single Audit Act (A-133) requirements? Yes ☐ No ☐


H. If external audits are completed for the organization, please list any negative audit comments or findings received during the past three audits:

I. If applicable, please list and explain any outstanding negative issues the organization has with any public or private funding agency, including notices of non-compliance, default, monitoring finding, or program deficiency:

J. Does the sponsor organization currently provide any of the following services or functions?

Support Services:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Property Management:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Property Marketing:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Supportive Housing:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Housing Development:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Housing Ownership:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Rehabilitation:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
New Construction:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Construction Management:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Asset Management:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<hr/>		
Housing Ownership:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Rehabilitation:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
New Construction:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Construction Management:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Asset Management:	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Exhibits *USDA RD Section 514/515/516 Template Feasibility Review-*



Affordable Housing Program
USDA Rural Housing Service Section 514/515/516
Project Feasibility Review Worksheet

All questions must be fully addressed by applicants requesting AHP subsidy to assist in the rehabilitation of an existing USDA Rural Housing Service Section 514/515/516 rental project. Please attach the completed feasibility review worksheet to the AHP Application.

I. USDA ability to provide additional financing

This form must be completed for all USDA RD 514/515/516 projects. The form requires:

1. A letter from RHS describing the project's marketability;
2. Authorized USDA RD Staff signature; and
3. Owner's signature

Please upload the signed form and exhibit to the Rehabilitation Information Screen

A. Has application to the National Rural Housing Service been made? ☐

- If yes, why was the application made?
- If no, why was an application not made?

B. What is the outstanding RHS loan balance?

C. Could the project support a conventional loan for rehabilitation with RHS subordination of its lien position? ☐

- Why or why not?

D. Is the property in compliance with the USDA rules and regulations? ☐

If no, please provide a list of the items out of compliance and the proposed remedies.

II. Reserves

A. What is the project's current fully funded reserve amount?

- What is the project's current reserve balance?
- What is the project's current annual required reserve payment?
- Has the project had a Capital Needs Assessment?

B. Has the project increased its fully funded reserve amount from its original established level? ☐

- If yes, what is the modified amount?
- If no, why has no such action been taken (owner and RHS consideration of an increase may be a contingency of any AHP award)?
- If yes, what is the modified amount?
- If no, why has no such action been taken (owner and RHS consideration of an increase may be a contingency of any AHP award)?

Appendix

Members Accessing AHP Online

- 1) Members must initiate their participation in the competitive AHP round via eAdvantage.
- 2) The member executes the eAdvantage Services Agreement and the Corporate Certificate of Authority and Certificate of Incumbency. These documents are available on eAdvantage. Choose *Information and Documents*, then *Member Agreements and Instructions*.
- 3) The member identifies an eAdvantage User Administrator.
- 4) The eAdvantage User Administrator assigns Authorized AHP Users in eAdvantage.
- 5) Authorized AHP Users may access AHP Online via eAdvantage or directly at <https://ahp.fhlbdm.com>.

AHP Participants Accessing AHP Online

AHP Participants may access AHP Online by clicking on the following URL, or copying and pasting it into their browser: <https://ahp.fhlbdm.com>. AHP Online can also be accessed via a link on the Bank's public website at www.fhlbdm.com. See Products & Services – Affordable Housing – Housing Providers – Project Application Forms.

The AHP Online hours are between 6:30 a.m. and midnight CT every day, including weekends and holidays. The FHLB reserves the right to modify hours of operation and/or interrupt service at any time without prior notice to its customers if business or technology dictates the disruption. AHP Online is programmed with AHP Participants' protection in mind and will automatically log the user out if the page has been inactive for 30 minutes.

AHP Participants initiate an application, which includes associating that application with a Member via the Member's Authorized AHP User. The member must be registered in eAdvantage with Authorized AHP Users in order for an AHP Participant to initiate an application. (Refer to "Members Accessing AHP Online through eAdvantage" above.)

Appendix

AHP Online Authorized User

Access Classification | Public

A User ID and password are required by AHP Participants and members to access AHP Online. When establishing the User ID and password the Bank will collect basic demographic information about each AHP Participant's authorized user ("AHP Online User") in order to effectively communicate with him or her.

Upon an AHP Online User's initial login, the user will be asked to select, and answer, three (3) security questions. If the AHP Online User fails to select and answer the three (3) security questions, the user may have subsequent login problems, which may preclude the user from logging in to the system.

The AHP Online User will also be required to establish a password. Passwords are valid for a maximum of 120 days and must:

- Contain a minimum of fifteen characters
- Contain a minimum of one lower and one upper case character
- Contain at least one numeric character (0-9), preferably embedded within the password instead of at the end
- Not contain any of the user's account name
- Not be similar to the previous five passwords

When a password expires, the AHP Online User will be prompted to change his or her password at the time of login. If a password is forgotten, the AHP Online User may reset it through AHP Online by clicking on the ***Forgot your password?*** link.

Each AHP Participant is obligated to immediately inform the Bank, pursuant to the notice provisions of the AHP Services Agreement, if it becomes aware of any compromise, theft, loss, or unauthorized use of any of the login IDs and/or passwords associated with any of its AHP Online users.

AHP Participant Authorization Recertification for Sponsors

The Member and Sponsor Contacts are responsible for recertifying AHP Participant(s) associated with their respective organizations on an annual basis.

To recertify, log in to AHP Online and confirm that the listed users are in the General Information section on the Sponsor and Member Information screen. The screen will list all contacts associated with an organization that are approved and authorized for access to the applications and/or projects with which they are associated. Updates to Authorized AHP Users, profiles, and project contacts may be made at any time throughout the year.

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: Google Chrome® or Microsoft Edge®
- Operating system: Microsoft® Windows
- Display: a recommended monitor display setting of 1024 x 768.
- Other software, such as Adobe® Acrobat®/Reader® to view and print Portable Document Format (PDF) files.
- Microsoft® Excel® to download Excel spreadsheets.
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Privacy Policy

In order to assist members of the Federal Home Loan Bank of Des Moines (the "Bank") with their required regulatory compliance, the following guidelines are adopted to address the privacy of confidential information which is received by the Bank from or on behalf of members of the Bank (the "Members"):

With respect to nonpublic personal information (as that term is defined in the Gramm-Leach-Bliley Act) received by the Bank from or on behalf of Members, appropriate administrative, technical, and physical safeguards have been instituted to:

- Maintain the security and confidentiality of such information;
- Protect against anticipated threats or hazards to the security or integrity of such information; and
- Protect against unauthorized access to or use of such information.

No nonpublic personal information which is received from or on behalf of a Member is used by the Bank or disclosed to third parties, other than uses and disclosures which are permitted by statutory or regulatory exceptions.

Third parties engaged by the Bank who have access to nonpublic personal information received from or on behalf of Members are required:

- To comply with all applicable privacy laws;
- To institute administrative, technical, and physical safeguards which are consistent with those outlined in paragraph 1 above;
- To limit their use of nonpublic personal information to the purpose(s) for which it was provided to them; and
- To release nonpublic personal information only as permitted by statutory or regulatory exceptions.

