



Affordable Housing Program (AHP)
**Homeownership Sponsor
Disbursement Guide**

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Affordable Housing Program

PROGRAM DESCRIPTION

The Affordable Housing Program (AHP) was created by Congress through the Financial Institutions Reform, Recovery and Enforcement Act in 1989. The AHP is funded each year with 10 percent of FHLB Des Moines net income. FHLB Des Moines competitive AHP, implemented in 1990, in partnership with its members and project sponsors, addresses the housing needs of very low-, low-, and moderate-income households by providing gap financing for owner occupied and rental projects.

Through the AHP, FHLB Des Moines will provide funding for qualified applications. Information regarding the program can be found on the website at <https://www.fhlbdm.com/products-services/affordable-housing/ahp-sponsors/post-application-homeownership/>.

PROGRAM RESOURCES

AHP Implementation Plan (AHP IP)
Code of Federal Regulations (12 C.F. R. Part 1291)

HOURS OF OPERATION

Analyst will be available to assist 8:00am to 5:00pm (Central Time) Monday through Friday, excluding Bank holidays. AHP Online hours: 6:30 AM to Midnight CST.

Community Investment toll free number is 800.544.3452 ext. 2400.

HELPFUL HINTS

- ✓ Users must be associated as a lead contact with the project to submit disbursements or complete other processes.
- ✓ After an application is approved, consultants no longer have access through their company's login information. If a Sponsor wants a consultant to have access to AHP Online for a project, the Sponsor will need to approve the consultant as an authorized user for the Sponsor's account. The consultant will need to use a different username login for this account.

- ✓ AHP Online uses ZIP+4 to populate a location’s City, County, State, Census tract, Congressional District, and CBSA. If you are unsure of the location’s ZIP+4, use the “Quick Tools” option at USPS.com to obtain this information.
 - ❖ Unitedstateszipcodes.org can also be used to obtain this information.
 - ❖ If you are unable to locate the ZIP+4, contact an Analyst to assist.

NOTE

Ensure you are submitting a request outside of SAPR timelines. Disbursements will not be approved if SAPR is outstanding, or pending approval or clarification.

- ✓ To navigate through the disbursement, use the <Previous and >Next options at the bottom of the page.

- ✓ Always select “Save” before selecting “Next” to continue to the next page. AHP Online does not retain unsaved data.

Symbols

- Fields with ❖ must be completed before the application can be submitted.
- Fields with * must be completed before the page can be saved.

Save Each Page

- AHP Online will automatically log off users after 20 minutes of inactivity. Any non-input action, such as moving from screen to screen or saving a screen, are included in the definition of “inactivity”.

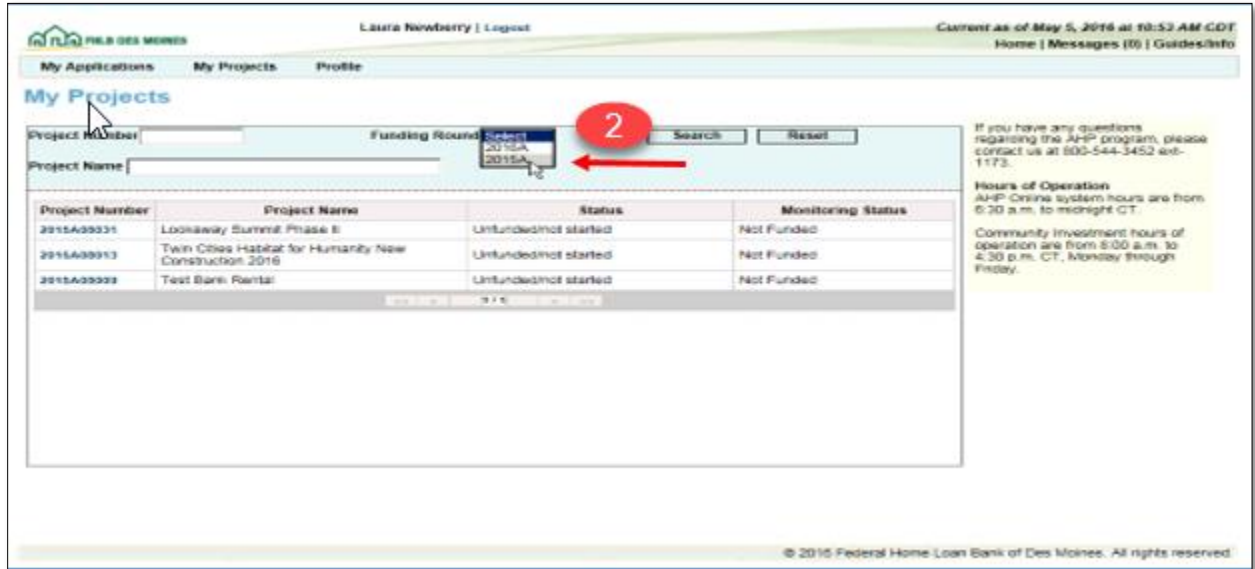
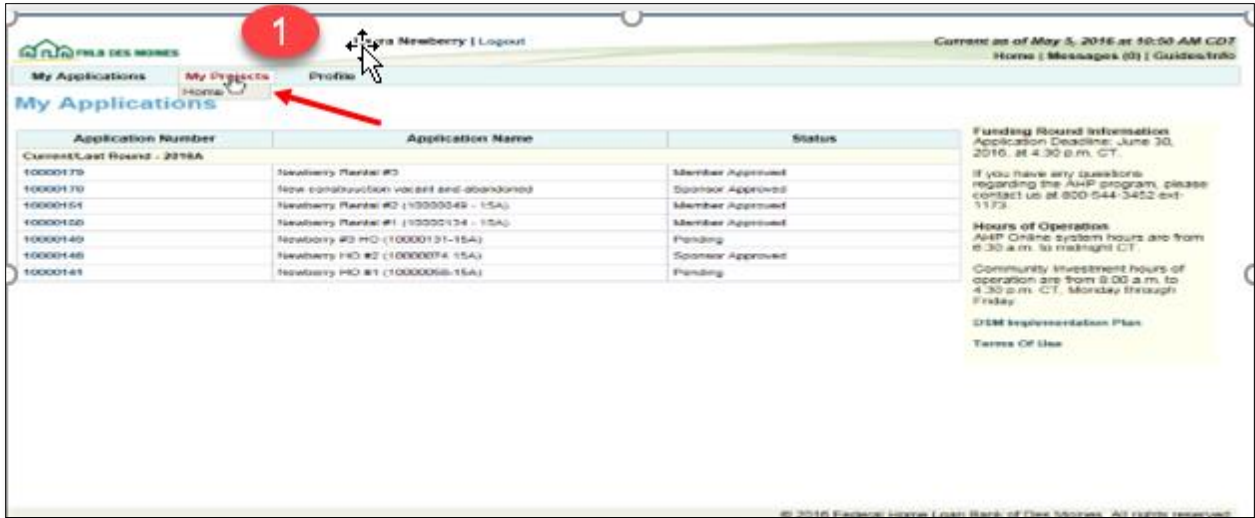
IMPORTANT INFORMATION for OWNER OCCUPIED PROJECTS

1. The fully executed Subsidy Agreement MUST be submitted prior to first disbursement request.
2. First time sponsors are recommended to complete training prior to submitting request.
3. All disbursement requests must be **rounded down** to the nearest whole dollar.
4. Each household assisted will require a separate disbursement request.
5. Disbursement requests will be funded on a reimbursement basis either after closing of the purchase transaction or, for rehabilitation projects, after completion of the rehabilitation and payment of all rehabilitation costs.
6. The Member or Project Sponsor will provide the funds at the purchase transaction closing or for payment of the AHP rehabilitation costs and will request reimbursement from FHLB Des Moines through a disbursement request.
7. **Disbursement requests should be submitted within 60 days of closing or rehabilitation completion date when all required documents are available.** See "Project and Disbursement Documentation" section of the user disbursement guide.
8. HUD income guidelines (adjusted for household size) will be utilized to calculate Area Median Income (AMI).
9. Refer to the AHP IP for other information and rules regarding disbursements.
10. Refer to the AHP website to obtain forms required for disbursement requests. The most recent version of the form must be used; do not use forms saved to your computer or reuse forms from a different disbursement request.

AHP ONLINE DISBURSEMENT REQUEST -NAVIGATING THE DASHBOARD

After you have logged in, you will be directed to your dashboard, also known as "My Projects."

1. If the project for which you wish to request a disbursement of funds is displayed, select the project number.
2. Otherwise, select the Funding Round of the project for which you wish to request a disbursement of funds and then "Search."
3. The projects for that funding round will display. Select the project number for which you wish to request a disbursement of funds.



CREATING A DISBURSEMENT REQUEST

After selecting the project number, you will be directed to the "Current Project Summary" screen. Select either "Disbursement Home" or "Request Disbursement" from the "Disbursement" drop-down menu as desired.

1. Select "Disbursement Home" to obtain the following information (if information is not desired, skip to Step 2):
 - Current Approved Award Amount

- Total of Approved Disbursement Requests
- Total Pending Disbursement Requests
 - Pending De-obligations and Withdrawals
- Total Project Subsidy Remaining (available for request)

The screenshot shows the FHLB Des Moines web portal interface. At the top, the user is identified as Laura Newberry with a Logout option. The current date and time are May 5, 2016, at 10:53 AM CDT. The page title is 'Disbursement' and the project name is 'Look' with project number '2015A'. The navigation menu includes 'Project', 'Disbursement', and 'Monitoring'. The 'Disbursement' section is active, showing a 'Request Disbursement' button. Below this is the 'AHP Subsidy Award Summary' table:

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

Below the summary is the 'Disbursement Requests' section with a 'Request Disbursement' button. A table lists the requests:

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

At the bottom of the page, there is a copyright notice: © 2016 Federal Home Loan Bank of Des Moines. All rights reserved.

2. Select "Request Disbursement" from either the drop-down menu or the box on the "Disbursement Home" screen. This will take you directly to the "Initiate Disbursement Request".

Home > Applications / Projects > Find Projects > Project Home > Disbursement > Disbursement Home > Disbursement Request > Amount Requested and Uses of Funds

Amount Requested and Uses of Funds

Request#: Amount: \$ | - Project:

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

Subsidy Request

Amount* *Enter AHP Subsidy being requested in whole dollar amount*

Uses of Funds (select at least one)*

Rehabilitation *Enter how funds will be used for this household. Options are based on information from approved application.*

Requested funds will be disbursed to:* Enterprise Bank & Trust | 3071 | Clayton, MO

Provide the actual closing date for the AHP subsidy being requested:* *Closing date is either:
a) the date homeowner(s) signed Acknowledgment of Subsidy form
or
b) the closing date of the first mortgage as shown on the closing disclosure*

Have the AHP funds been disbursed?* Yes No *Must be "Yes" at the time request is submitted for reimbursement.*

Has there been an escrow account established for this unit in the project?* Yes No *Escrow must be disbursed prior to disbursement request.*

Is this the final disbursement request for this project?* Yes No *No until the last unit in the project is complete*

Disbursement Request Comments

Enter any information pertaining to this household that you wish to share

Does the project include any of the following?

Prepayment Fees* Yes No *AHP is not eligible to pay for these fees. If YES, provide documentation of other funds to cover fees.*

Cancellation Fees* Yes No

Processing Fees* Yes No

3. Enter the information required on the "Initiate Disbursement Request" screen.
 - Subsidy Request should be the amount of AHP funds being requested and **rounded down** to the nearest whole dollar.
 - Uses of Funds-options will display based on what was indicated in approved application.
 - o Assistance with Acquisition Costs
 - o New Construction
 - o Rehabilitation

4. Types of Assistance - options will display based on what was indicated in approved application. Options will be dependent on type selected and approved at application.
 - o Closing Costs
 - o Down Payment Assistance
 - o Homebuyer/Homeownership Counseling

o Rehabilitation

5. Closing date- Date the homeowner signed the deed restriction or Acknowledgement of AHP subsidy. Use the calendar to complete.
6. Is this the final disbursement request for the project? Answer "Yes" only if this is the last disbursement request being requested for the project.
 - o The sum of all disbursement requests (including this one) is equal to the total amount awarded; or
 - o This is the last disbursement request and sum of all disbursement requests (including this one) will be less than the awarded amount.
7. In the Disbursement Request Comments space, sponsor may enter any information you wish to share with the reviewer (this is optional).
8. Does the project include any of the following? All should be answered "No". If yes, identify funder that will pay for the fees.
 - o Prepayment Fees
 - o Cancellation Fees
 - o Processing Fees
9. Select "Submit."
- 10. A message will appear to confirm the disbursement request has been initiated. At this point, you may stop here and continue later if desired.**
11. You will be redirected to the "Disbursement Request Home" screen which will show the status of each required screen for the Disbursement Request.
12. Select each screen with a status of "Not Visited" or "In Progress yellow."

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

Approve

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

SITE SELECTION

The Central Site entered at application may not be chosen as a site selection location for households assisted in the project.


- If sites were known at the time of application, the sponsor will select the site that is requesting a disbursement from the site information list.
- If the sites were not known at the time of application, the sponsor will be required to enter the site information.
- The site selected for the disbursement request must correspond to the homeowner on the **Homeowner Selection** Section. Only one site can be selected per disbursement request.

If the site was not identified at application, add the site.

Selecting next will navigate the sponsor to Site Information.

SITE(S) NOT IDENTIFIED AT APPLICATION-If the site was not identified at application, add the site.

1. Select "Add Disbursement Sites." Click on **Add Known Sites** to open page for input of site information.



 Current as of May 6, 2016 at 10:00 AM CDT
 My Projects | Home | Messages (0) | Guides/Info
 Project Name: L001
 Project Number: 2015A
 Disbursement Request Number: 10090

Disbursement Request

Disbursement Site Selection

← If site was not identified at application

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

* Required to save the page
 ♦ Required before Sponsor Approval

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

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2. On the "Site Information" screen, select "Add Known Sites."
3. Scroll down to enter the specific site information.

Site Information

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

Is the project single site? Yes No

How many sites are part of the project?

Are the addresses for all the sites known? Yes No

How many site addresses are known?

Site Information Table:

Action	Control Site	Address Line 1	Address Line 2	City	County	State	Zip Code
		232 1/2 Moody Street		WINDSOR	ACTION	IA	52762-2702
		127 24th Avenue South		SAKAT CLOUD	STEARNS	IA	50520-2094
		1021 Wayne Street		BRANDED	CROW WING	IA	56401-5038
		814 13th Street NW		BENDIS	WELLS	IA	50501-4202
		223 Rogers St		WASKATO	BLUE EARTH	IA	50520-2092
		2803 Ashwood Dr		ROCHESTER	OLUSTEE	IA	50504-5078
		223X CEDAR PARK CT SW		ROCHESTER	OLUSTEE	IA	50504-5033
		742 Johnson View Lane		ROYALTON	MORRISON	IA	56375-4054
		10 North 3rd Avenue West		ELY	SAINT LOUIS	IA	50723-1448
		1220 5th Avenue East		WARING	SAINT LOUIS	IA	50745-1023
		218 1ST AVE SW		FARBAULT	RICE	IA	58023-2140
		1521 8th Avenue		RED WIND	OODHOUE	IA	50450-2016
		2401 Loring Avenue		MINNEAPOLIS	HENNING	IA	55415-4000
		403 Leander Ave S		WINDLEY	POPE	IA	50527-5000

Site Form:

Address Line 1:

Address Line 2:

ZIP: Zip+4:

City: Congressional District:

County: Census Tract:

State: CBSA:

Number of Units: Targeted Area:

Appraisal Date: Is the property located on Native Trust Land? Yes No

Acquisition Price: Will the property be located in a land trust? Yes No

Appraised Value: Property is a Foreclosure, REO, or Short Sale?

Is the site donated or discounted? Is the site Rural? Yes No

Is the site Rural? Yes No

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

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

Attach an "as is" appraisal or documentation supporting the value of the property

4. Enter the address, ZIP code and ZIP+4. You MUST know and enter the Zip+4 to continue updating the site information. If the ZIP+4 is unknown, refer to USPS website. www.usps.com or www.unitedstateszipcodes.org
5. Select the Lookup button.
6. All remaining questions with an * must be answered.
7. Select "Update Site."
8. Select "Save."
9. Select "Back to Disbursement Site Selection screen".
10. From the "Disbursement Site Selection" screen, select "Save" and then "Next" to continue.

HOMEOWNER SELECTION

1. On the "Homeowner Selection" screen, in the "Action" column, select "Add Homeowner".
2. Enter homebuyer/homeowner information.
3. Answer "No" to the question "Is this a First-time Homebuyer" for rehabilitation projects. For all other projects see AHP IP for definition of first-time homebuyer and answer appropriately.
4. Select "Save" in the middle of the screen to save the homebuyer/homeowner information.
5. If no Co-Homeowner, select "Save" at the bottom of the screen, then "Next".
6. To add a co-homeowner, select "Add Co-Homeowner" in the "Action" column.

7. Enter the first and last name of co-homeowner. Select "Save" in the middle of the screen.
8. Upload signed Household Summary and Household Questionnaire(s) for all adults residing in home.
9. Select "Save" at the bottom of the screen and then "Next" to continue.

Site(s)						
Address Line 1	Address Line 2	City	County	State	Zip Code	Action
123 Main St - 6893		SAINT LOUIS	SAINT LOUIS	MO	63120-1208	
(1 of 1) << < 1 > >>						

Select to add the homebuyer/homeowner name

Homeowner		
Homeowner Name	Site Address	Action
Testbenefirst Testbenelast	123 Main St - 6893 SAINT LOUIS, MO 63120-1208	Add Co-Homeowner Edit Remove
(1 of 1) << < 1 > >>		

If applicable select co-homeowner

No Co-Homeowners were found for the selected Homeowner.

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

Attach Signed Household Summary

Uploaded File Info
<div style="border: 1px solid gray; padding: 5px; display: inline-block;"> <p>25 - 4321 Dardenne - Household Summary.pdf</p> <p style="text-align: right;">Remove</p> </div>

Upload Household Summary and Questionnaire

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

Required before Sponsor Approval Save Undo

Previous Next

IAT | R6.2.0 - EB4 - DB1.14 © 2023 Federal Home Loan Bank of Des Moines. All rights reserved.

HOUSEHOLD INCOME

For instructions on completing the Income Calculation Workbook please see Income Calculation Guides on Bank's website.

Please review Instruction tab for guidance on inputs for the Income Calculation Workbook.

Prior to completing this screen, you will need to complete an Income Calculation Workbook (located on FHLB Des Moines's AHP website). Do NOT save the workbook to your computer, do NOT reuse a workbook from a previous disbursement request, and always use the version from the AHP website. Select the income guidelines that will be utilized to determine the household's annual median income (AMI).

1. Select "Yes" to indicate the workbook has been completed and is ready to upload to AHP Online.
2. Use the Browse feature to upload the workbook.
3. Select "Save".
4. After the workbook is successfully uploaded, the household member names, total household income and AMI category will display. Verify the information displayed is correct.
5. If everything is correct, certify the information is correct to the best of your knowledge by selecting "yes".
6. Upon completing the certification, an upload box will display prompting you to upload all supporting income documentation.
7. Income documentation must all be dated within the same time frame. See the Income Calculation Guide on the AHP website for income documentation requirements.
8. Upload the supporting documentation as one pdf file in the Uploaded File Information box.


Household Income

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

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

Please attach your completed Income Calculation Workbook*

Uploaded File Info

 *Income Calculation Workbook.xlsx*

Enrollment Date 05/09/2023 Household Size 1

Household Members

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date Of Birth	Age at Time of Enrollment/ Income Qualification	Calculated Income from Individual Worksheets
1	TestFirst TestLast	Borrower	07/06/1953	69	\$ 45,211.80

Total Household Income \$ 45,211.80


AMI Category based on HUD Income Guidelines: > 60% and <= 80% AMI

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

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

Upload all income documentation in one pdf →

Uploaded File Info

 *Verification.pdf* - Income

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

◆ Required before Sponsor Approval →

<Previous Next>

PROJECT STATUS INFORMATION

1. Answer all the questions on the screen. Provide an explanation in the space provided for any certification needed.
2. Select "Apply Changes" and then "Cancel" to continue.

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

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

Please provide details and supporting documentation*

Upload supporting documentation [Click here to Upload](#)

Does the project still comply with applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the Architectural Barriers Act of 1969? Yes No

Please provide details*

Project Status Information

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

Please provide details and supporting documentation*

If answered yes, must explain

You have 2000 characters remaining for your description.

Upload supporting documentation

Does the project still comply with applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the Architectural Barriers Act of 1969? Yes No

Please provide details*

If answered no, must explain

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>

SCORING INFORMATION

1. Review the project’s scoring categories. Provide a response to the attestation “I affirm that I have reviewed the Scoring Commitments listed and that they are correct.” **The question must be answered “Yes” to continue. If the response is “No” contact FHLB Des Moines.**
2. If any of the scoring categories are filled by the disbursement request being submitted, check the box in the “Filled by This Request” column. When the box is checked, if documentation is required, the upload option for that scoring category will be functional.
 - Not all scoring commitments require supporting documentation on this screen. However, it is still required to select the “Filled by This Request” check box if the disbursement meets the commitment (i.e.: Project Sponsorship, Income Targeting, In-District, etc.).

- When all applicable scoring categories and associated supporting documentation has been uploaded, select "Save" and then "Next" to continue.

First Name: 26046 Last Name: 26046 Logout Current as of December 11, 2023 at 3:11 PM CST

Click to go back (Alt+ Left arrow), hold to see history My Projects | Home | Messages (0) | Guides/Info

Project Name:
Project Number:
Disbursement Request Number: 13713

Disbursement Request ▾

Scoring Information

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

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

Scoring Category	Commitm Status	Project Commitment	Fulfilled To-Date	Pending Fulfillme	Filled by This Request?	Previous Documentation	Attach Supporting Documentation
Criteria 2 - Project Sponsorship	Satisfied	Yes			<input checked="" type="checkbox"/>		
Criteria 3 - Income Targeting							
> 50% and <=80% AMI	Needed	6	6	5	<input checked="" type="checkbox"/>		
> 60% and <=80% AMI	Needed	24	1	3	<input type="checkbox"/>		
Criteria 4 - Economic Opportunity/Empowerment							
Education, such as financial literacy, GED	Needed	30	7	8	<input checked="" type="checkbox"/>	Zone 5 MOU_signed.pdf	<input type="button" value="+up"/> ?
Criteria 5 - Underserved Communities							
Special Needs	Needed	23	6	7	<input checked="" type="checkbox"/>		<input type="button" value="+up"/> ?
Criteria 6 - Community Stability							
Consumer-driven Owner-occupied Rehabilitation >=\$15,000 per unit	Needed	30	7	8	<input checked="" type="checkbox"/>		<input type="button" value="+up"/> ?
Criteria 7 - Bank District Priority							
In-District	Needed	30	7	8	<input checked="" type="checkbox"/>		
AHP Subsidy Per Unit	Needed	\$25,000.00	\$24,563.71	\$24,883.83			

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

◆ Required before Sponsor Approval

<Previous Next>

FINANCIAL FEASIBILITY – HELPFUL HINTS

- ✓ Obtain the Disbursement Feasibility Workbook, from the AHP website, associated with the year in which the project was approved. AHP Online will not accept other versions.
- ✓ Some feasibility workbook tabs and data entry points include instructions to make completing them as easy as possible.
- ✓ Total sources must be equal to total uses

FINANCIAL INFORMATION – IMPORT SPREADSHEET

1. Sponsor will complete and upload the completed Homeownership Feasibility Workbook summarizing the construction or rehabilitation costs and sources and uses of funds for the unit they are requesting funds.
2. Sponsor will also complete the Construction Cost Calculator for the unit's project costs and upload.
 - Complete and upload the version that was current at the time the bids/rehab work was completed for each unit. (ex.- if rehab/construction work was completed in 2023 or prior - use the 2023 Construction Cost Calculator on Banks website. If bids for rehab/construction work was completed in 2024, use the 2024 Construction Cost Calculator)
3. After uploading both the Feasibility Workbook and Cost Calculator select "Save" and then "Next".

Financial Information

Import Spreadsheet | Feasibility Analysis

Download and complete the Homeownership Feasibility Workbook found on the FHLBDM website. Enter information in the workbook based on the funding sources and uses for the unit selected in this disbursement request.

Import the Homeownership Feasibility Workbook for this unit* ?

Attach Construction Cost Calculator ?

* Required to save the page

Required before Sponsor Approval

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

Save Undo

<Previous Next>

FINANCIAL INFORMATION – FEASIBILITY ANALYSIS

This page will display project costs that require explanation, including costs that are not within the financial feasibility guidelines of the AHP Implementation Plan.

To provide explanation

1. Select **Explain** in the "Action" column.
2. Enter the explanation in the space provided.
3. Select **Update Feasibility Issue** to save the explanation.
4. Repeat this process for each Feasibility value that requires an explanation until all explanations have been entered and saved.
5. Select **Save and Next** before exiting.

Logout | Current as of August 23, 2016 at 8:58 AM CDT
My Projects | Home | Messages (0) | Guides/Info
Project Name: H | Project Number: | Disbursement Request Number: 10033

Disbursement Request

Financial Information

Import Spreadsheet | Feasibility Analysis

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

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

Explanations required for all items identified as Explain.

* Required to save the page
* Required before Sponsor Approval

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

Save Undo

<Previous Next>

Logout | Current as of August 23, 2016 at 8:58 AM CDT
My Projects | Home | Messages (0) | Guides/Info
Project Name: | Project Number: | Disbursement Request Number: 10033

Disbursement Request

Financial Information

Import Spreadsheet | Feasibility Analysis

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

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

Feasibility Issue

Update Feasibility Issue Cancel

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

Explain

Construction costs reflect the average cash costs to construct a 1,220 square foot, 3 bedroom home. The average was calculated from the 72 new construction units most recently funded by FH/LB.

You have 808 characters remaining for your description.

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

* Required to save the page
* Required before Sponsor Approval

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

Save Undo

PROJECT AND DISBURSEMENT DOCUMENTATION

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

1. Upload documentation for all items listed in **Document Type** in the **Disbursement Request Documents** table.
2. User will select **Edit** which will open a table labeled **Request Document Details**. This will provide some information on the document, including whether it is needed or optional, and if there is a template (Bank provided form) or not. If the Bank does not provide the form, sponsors must upload their own documentation. Bank provided forms may be found on our website on the Homeownership Projects Administration page.
3. Upload the documentation and provide description or explanation if needed.
4. Select **Update Request Document** to successfully save the **Request Document Details**.
5. After uploading all documents in the **Disbursement Request Documents** table or before leaving the Section, remember to **Save** the Section and then hit **Next**.

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

See following screen for steps to upload documentation.

1. Select Attach Documentation to upload required documentation. Attachment description is optional, not required.
2. Once file is uploaded select Update Request Document
3. Select cancel (this will allow you to save the screen)
4. Select Save to upload the documents.

Project and Disbursement Documentation

Disbursement Request Documents

Action	Document Type	Requirement Type	Has Template?	Attached Document
	AHP Subsidy Acknowledgment	Required	Yes	
Edit	Pictures	Required	No	
Edit	Rehabilitation and Construction Scope	Required	Yes	
Edit	Construction Costs / Bid Estimates	Required	No	
Edit	Construction Payments and Completion	Required	No	
Edit	Homeowner Acceptance and Satisfaction of Costs	Required	No	

Request Document Details

Document Type: AHP Subsidy Acknowledgment
 Requirement Type: Required
 Has Template?: Yes

Attach Document: **1**

Attachment Description:
You have 1000 characters remaining for your description.

2 **3**

Project Documents

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

Action	Document Type	Additional Information	Status	Attached Document	Reviewed by CID?
View	AHP Subsidy Agreement	Subsidy Agreement signed by member and sponsor to be returned before first disbursement. Upon receipt of document, it is recommended members and sponsors contact Community Investment Department to review AHP Online procedures for project administration. The Subsidy Agreement includes terms and conditions governing the approval and funding of the AHP application including requirements of the member and sponsor in regard AHP regulation, policy, and procedures.	Satisfied		

AHP Subsidy Agreement required prior to disbursement

* Required to save the page
 ♦ Required before Sponsor Approval

To submit your changes please click Save before exiting this page. **4**

<Previous Next>

See the Appendix Disbursement Request Documents at the end of this document for a list of documents to satisfy **Document Type**.

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

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

The Sponsor will select **Approve** and a text box will open for Sponsor to review and affirm all statements.

First Name: FirstName_26046 Last Name: LastName_26046 | Logout

Current as of October 17, 2023 at 2:10 PM CDT

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

Project Name: Project Number: 2021A0 Disbursement Request Number:

Disbursement Request ▾

Disbursement Request Home

Request # 13090
Amount \$ 23,352.00
Homeowner Testbenefirst Testbenelast
Funding Status Pending
Funding Member

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

Approve ←

✗ Not Visited
✓ In Progress
✓ Complete

ⓘ Modified by Community Investment staff

First Name: _26046 Last Name: _26046 | Logout Current as of October 17, 2023 at 2:10 PM CDT

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

Project Name: 24:1 Community Home Repair Program Zone #1
Project Number: 2021A08039
Disbursement Request Number: 13090

Disbursement Request ▾

Disbursement Request Home

Request # 13090
Amount \$ 23,352.00
Homeowner Testbenefirst Testbenelast
Funding Status Pending
Funding Member Commerce Bank | Kansas City, MO

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

Approve Disbursement Request

- The signatory representing Sponsor, by indicating its acceptance below, is duly authorized to make the representations presented in this Disbursement Request;
- Sponsor certifies that it has reviewed the FHLBDM's AHP subsidy disbursement policies;
- Sponsor certifies that 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 in the FHFA's Suspended Counterparty Program regulation (12 CFR part 1227).
- Sponsor certifies that the information provided in this Disbursement Request is true, complete, and accurate; and
- Sponsor acknowledges that, if the information provided is false, misleading, or incomplete, this Disbursement Request may be delayed or denied, and any previously funded AHP subsidy for the project may be recaptured.

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

Selecting **YES** will change status to Sponsor Approved and will generate an email to the Member supporting the project to advise them a disbursement request is pending their approval. Selecting **NO** will leave the request as Pending in **AHP Online**.

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

First Name: _26046 Last Name: _26046 | Logout Current as of October 17, 2023 at 2:10 PM CDT

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

Project Name: 24:1 Community Home Repair Program Zone #1
Project Number: 2021A08039
Disbursement Request Number: 13090

Disbursement Request ▾

Disbursement Request Home

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

Request # 13090
Amount \$ 23,352.00
Homeowner Testbenefirst Testbenelast
Funding Status Sponsor Approved
Funding Member Commerce Bank | Kansas City, MO

Status Change Details			
From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved	First Name: _26046 Last Name: _26046	10/17/2023

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

APPENDIX DISBURSEMENT REQUEST DOCUMENTATION

Document type	Documentation Requested
Acquisition Cost	Closing Statement of lot or unit purchased for development, or other documentation of cost.
Appraisal (land or unit acquired)	Appraisal of lot or unit purchased for development that supports cost.
Site Control	Warranty Deed to sponsor or similar document demonstrating site control by sponsor.
Zoning	Assessor page or other documentation noting appropriate zoning of land or unit.
Appraisal (completed unit)	Appraisal of completed unit supporting homebuyer acquisition cost.
Rehabilitation/Construction Scope	Scope of work or pre-inspection report detailing scope of rehabilitation or construction work for unit.
Construction Costs/Bid Estimates	Contractor bid estimates and change orders for rehabilitation or construction work.
Construction Costs/Completion	Signed lien waiver and/or cancelled check demonstrating payment in full for rehabilitation.
Cost Breakout Certification	Itemized breakout of construction costs (signed). Bank form.
Homeowner Satisfaction/Acceptance	Written acknowledgement from homeowner approving rehabilitation agenda and satisfaction of work completion by contractor(s).
Pictures	Photos of before and after home repairs or if new construction (may be from appraisal, if applicable).
Retention Agreement – Recorded Purchase/Acquisition projects only	AHP Deed Restriction fully executed and filed of record for purchase or acquisition/rehab projects.
Acknowledgement of AHP Subsidy Owner Occupied Rehab only	Owner occupied will use Acknowledgement of AHP Subsidy signed by all owners of home.
PROJECT DOCUMENTS	
AHP Subsidy Agreement	Signed AHP Agreement between Sponsor/Member Financial Institution and FHLB Des Moines.
Retention Agreement – Sample	Copy of Deed Restriction identifying “Lender” during five-year retention period for purchase or acquisition/rehab projects.