

AHP Online: Guide for Sponsor Applicants 2025

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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 https://ahp.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a link on the Bank's public website at http://www.fhlbdm.com or via a distribution and instruction).

Members of the Bank that would like to support an application must first access <u>eAdvantage</u>, 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

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 <u>AHP Online: Guide for Member Applicants</u> 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.



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.



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 (\blacklozenge) 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.



27HLB DES MOINES AHP (Online			
nis is a <u>secured</u> site for	Federal Home Loan Bank o	of Des Moines Affordable Housing Program participants		
	User ID			
	Password			
Grant Ar		EHLB Des Moines Members		
Create	User ID*	Foract your password?		
Forgot yo	ur User ID?	Need access to AHP Online?		
Forgot you	r password?			
"If you have previou Do <u>not</u> create a new	sly created a User ID, please log in u User ID for each Funding Round.	using that User ID.		
	AHP Online hours	6:30 AM to Midnight CST.		
	k recommends the use of Google	e Chrome or Microsoft Edge for best performance.		
The Ban				
The Ban If you have questions, ple	ase contact the FHLB Des Moin	es Community Investment Department at 800.544.3452, ext. 2400		

AHP Online Login

The AHP Online login page may be found at <u>https://ahp.fhlbdm.com</u>. 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



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.

Helpful Hint

Registration must be completed in one sitting. There is no Save function within the screens.



U informati	on 2 Security Questions	APP Services Agreement	Greate Login Credentials and Submit	G Contrinuition
Enter Profile Informa	tion for the New User:			
First Name:*	John			
Last Name:"	Smith			
Email:*	smith@hibdm.com			
and an an and a second				
Confirm Email."	jsmith@hibdm.com			
Confirm Email:"]smith@hibdm.com			
Confirm Email."	jsmith@fillodm.com			
Confirm Email:*	jsmith@fillodm.com			
Confirm Email:*	jsmith@fillodm.com			
Confirm Email:*	jsmith@fillodm.com			

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.



User Information	0	Security Questions	8	AHP S Agrees	letvices ment	4	Create Login Credentiats and Submit	6	Continuation
Please answer three	of the secur	ity questions of yo	ur choice:						
Security Question 1 Answer 1*	What was y	our favorite place to	visit as a chil	đ	×				
Security Question 2 Answer 2*	What is the	country of your ultin	nate dream va	cation	Y				
Security Question 3 Answer 3*	What was y	our dream job as a	child		V				
Aerisk indicates require	d field.						Back	Next	Cancel

Step 2

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



V Use Inte	rmation 🕗	Security Questions	3	AHP Services Agreement	4	Create Login Credentia Submit	is and 🕒	Confirmatio
ase agree I	to the AHP Services Ag	reement by clicking o	n I Agree at I	the bottom of the page				
						ส์กิลคเล	DES MOINES	
		FE	DERAL HO	ME LOAN BANK O	F DES MOINE	s		
			AHP	SERVICES AGREE	MENT			
	This AHP Serv access to the between the i you click an "I to the Bank th	ices Agreement (Federal Home L Bank and the spo Agree" button or at you have legal	(the "Agre oan Bank nsor/consi check box authority t	ement") contains of Des Moines' ultant ("AHP Partie presented with th o bind the AHP Pa	the term and ("Bank") AHP cipant"). This nese terms ("E rticipant to th	d conditions that go Services. It is an a Agreement takes ef iffective Date"). You e terms of this Agree	wern your agreement fect when represent ement.	
	Section 1. Def	initions.						
	(a) "AHP App Implementation a Bank member	elication" shall m on Plan ("Impleme er for submission t	iean all p entation Pl to the Bani	roject and other an") that is prepar k.	information red by the AH	required by the Bi P Participant and ap	ank's AHP proved by	
	(b) "AHP Pro requirements the Guide for Bank from tir Website (defir	ocedures" shall to be followed by Applicants, Imple ne to time. The ned below). The A	mean the the AHP P mentation Guide for HP Procedu	 practices, instr articipant and the Plan or any succe Applicants and Ir ures shall be deem 	uctions, proo Bank under t ssor documer nplementatio red to be inco	edures, and docu his Agreement and s its as may be ameno n Plan will be post rporated herein by n	mentation set forth in ded by the ed on the eference.	
	Section 8. <u>Pre</u> prepare an A agrees that all agreements t understands members. The	paring AHP Applic HP Application vi AHP Applications hen in effect, tl and agrees that Bank shall not co	ations. Du a the Wel shall also he Implen the Bank onsider any	ring designated Al bsite pursuant to be subject to the t nentation Plan, a can only accept AHP Application p	HP funding ro the AHP Pro erms and con nd the Regu AHP Applica prepared by th	unds, the AHP Partic cedures. The AHP I ditions of any other lations. The AHP I ation submissions f the AHP Participant th	ipant may Participant applicable Participant rom Bank arough the	
I Agree () I Disagree							



rst Name:	John Gruth	Enter the displayed , text image:	sayer	Submit	
nait:	jsmith@thibdm.com	Reset Image			
ogin Credentials			say	'er	
Login ID:*	jsmith248		-		
Password:"					
Commin Password.					

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.



User Informat	ion 🕑	Security Questions	Ø	AHP Services Agreement	Ø	Create Login Credentials and Submit	6	Confirmation
 Your account the ANP On 	nt has been succes line Sponsor Login (stully created! You page.	are now able !	lo initiate an Affordab	le Housing Appl	cation. Clicking on the Finish b	utton will navie	jate you back t
irst Name:	John							
Email:	smith@fhlbdr	m.com						
Login Credentials	W.							
Login ID:	jsmith248							

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	8		
Login ID: Salutation:" First Name:" Middle Initial: Last Name:" Title/Position: Email:" Confirm Email:"	jsmith248 Dr. v John Smith Smith Smith@fhibdm.com	Cell Phone Number: Work Phone Number: 5155555657 Extec Fax Number: 5155555657 Extec Fax Number: 6000 Walnut Street Address Line1* 800 Walnut Street Address Line2 ZIP* 50309 Zip+4 3610 Lookup 7 City DES Congressional IA03 City DES Congressional IA03 County POLK Census Tract 0110.01 State IA CBSA 19780	
* Required to save the p	sage		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.



ณ์ณิลาหละระดงพร Organization 2	John Smith Logout		Corrent as of March	130, 2015 at 4:13 PM CDT
Select Organization	2 Organization Information	3 Service Area	Review & Submit	Gontemation
Select an option below.* Select an existing organization. Create new organization.				
Organization Name	ponsor name and click search.	Search Reset		
* Asterisk indicates required field				Next Cancel

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.



มักโอกะ โรตลก	ization 9	John Smith Logout				Corrent as of M	arch 30, 2015 at 4:13 PM C
0	Select Organization	2 Organization Information		3 Serv	ce Area 🗿	Review & Sutenit	6 Continuation
Select an o Select Create	option below.* t an existing organization. e new organization.						
Organizati	ion Name city			Search F	eset		
		Organizations					
Select	Organiz	ation Name		City	State		
0	Center City Housing Corporati	on	Duluth		MN		
10	City of Brooklyn Park		Brooklyn Park MN		MN		
0	City of Cape Girardeau		Cape Girardeau MO		MO		
0	City of Cape Girardeau		Cape Gin	ardeau	MO		
0	City of Cape Girandeau City of Des Moines		Cape Gir	ardeau es	MO IA	_	
0 •	City of Cape Girardeau City of Des Moines City of Dubuque Housing Serv	ices Division	Cape Gir. Des Moin Dubuque	ardeau es	MO IA IA	_	

Choose an existing organization from the list the search provides.

Click on *Next* to move forward.



กลามอาการ ces momes		John Smith Logout		Current as of Ma	rch 30, 2015 /	at 4:24 PM CE
Organization	2					
Select Organ	ization 2	Organization Information	Service Area	Review & Submit	6	confirmation
Organization Inform	ation		Mailing Address			
Organization Name*	City of Des Mon	6	Address Line1*			
Organization Type*	Government	v	Address Line2			
Phone Number*			ZIP-50309 ZIP+4-1868	Lookup		
Fax Number			City DES MOINES	and the second second		
Website			County POLK State IA			
Services Provided*			Transie and			
Affordable Housing	Development	Employment Training	C Other			
Architectural/Engine	ering	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 Pro	grams	Office of Minority and Women Inclusion (OMMI)			
Education	Poles	Property Management				
Elderly Services		Special Needs Housing				
* Autorials india alas asculta	of Bald					
Addition interesting inspect	NO INDIA.			Back	Next	Cancel

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.



2015 Cadarat Usera Lage Daels of Dae Malege All rights spec

고고고 FHLB DES MOINES	John Smith Logout			Current as of M	Aarch 30, 2015 at 4:21 PM C
rganization 🕤					
Select Organization	Organization Information	Service Area	4	Review & Submit	G Contemation
ves the organization service the enti	e United States of America?* 🔿 Yes 🖲 No				
es the organization service multiple	states?" O Yes No				
ate* Ilowa	u				
un ficture					
es the organization service the entit	e stater O Yes @ No				
ounty					
elect County(les)*	POI K				
PALO ALTO	FUER				
PLYMOUTH					
POCAHONTAS V					
oes the organization service the enti-	e county(ies) selected?" () Yes (*) No				
lunicipality(les)		3			
nter Municipality*					
	Des Moines				
Add					
Remove					
oes the organization service the entir	e municipalitylies) selected?"	0			
sterics indicates required field					
				Back	Mext Cancel
				and Lines Land Deals of	Dan Malana - Misiahir anana
			0 2015 F80	eral Home Loan Hank of	Lies Molthes. All hones resen
	(
		Helpfu	l Hint		
			1		

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.



ດີເມລາແລະແລະແດງແຮ Organization 😰	John Smith Lo	pout		Current as of M	arch 30, 2015 at 4:30 PM CE
Select Organization	Organization Infor	nation 🕑 Servic	ce Area	Review & Submit	6 Continuation
Organization Information Organization Name City of Des Mo Organization Type Government Services Provided Affordable Hou Phone Number Fax Number Website Mailing Address	ines .sing Development	Service Area Does the organization se Does the organization se State Iowa Does the organization se Selected Counties Does the organization se Selected Muncipalities Does the organization se	ervice the entire Unit ervice multiple states ervice the entire state POLK (IA) ervice the entire cour Des Morres ervice the entire mun	ed States of America? no s? no nty(ies) selected? no icipality(ies) selected? ye	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.





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).



Coo margan	NTS.	John Smith Le	gout		Current as of April 28, 2015 at 4:40 PM CDT
IN TURI PRES DES MOR	NES				Home Messages (0) Guides/Info
My Applications	My Projects	Profile			
My Applica	tions	Edit Profile Edit Organization			
You are not associate	ed with any applicat	tons from the most current fund	ng rounds.		Funding Round Information Application Deadline Joins, at 4:30 p.m. CT. If you have any questions regarding the AHP program, please contact us at 800-544-3452 ext-173. 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 the
My Applications	My Projects	John Smith Log Profile	pout		Covrent as of March 30, 2015 at 4:41 PM CDT Home Messages (0) Guides Info
COIL PTOINE CINA	oge russmore	change security careauons	1		
Login ID:	jsmith248		Cell Phone Number:		
Salutation:"	Dr. 💌		Work Phone Number:*	5155556657 Fxtn:	
First Name:*	Liohn		Fax Number	In cond	
Middle Initial:			Fight repringent		
Loss Manual			Address Line1*	800 Walnut Street	
Last Name.	Ismith		Address Line2		
Title/Position:		1	710* 50300	Zin+4 2610 Lookup	0
Email:*	smin@hite	m.com	the lease 1	and Inia	
Confirm Email:*	[smith@hibd	m.com	City DES MOINES County POLK State IA	Congressional UA03 District UA03 Census Tract 0110.01 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.





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User Profile 😰		
Edit Profile Change Password	Change Security Questions	
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Confirm New Password: *		
* Description rates the page		
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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.



John Smith Logout	Current as of March 30, 2015 at 4:52 PM CD1
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My Applications My Projects Profile	
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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	2
Answer :*	
Security Question : What is the country of your ultimate dream vacation	n 🔽
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.

~~~	-	John Public   Logout	Current as of March 31, 2015 at 8:08 AM CD1
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My Applications	My Projects	Profile	
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fou are not associate	d with any application	ons 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
			© 2015 Federal Home Loan Bank of Des Moines. All rights reserved

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.



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#### 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.



#### 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. 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.



#### 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.



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.



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#### 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.



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#### 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.



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#### 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.



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#### 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

My Applications My Printitate Application	ojects P	rofile								
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#### 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

A THE DES MOINES	John Public   Logout		Current as of March 31, 2015 at 8:45 AM Home   Messages (0)   Guide
My Applications My Proj	ects Profile		
My Applications			
Application Number	Application Name	Status	Funding Round Information Application Deadline 430 p.m. CT.
10000647	2015 Application	Pending	If you have any questions
			4.00 p.m. CT, Monday through Friday. DSM Implementation Plan Terms Of Use

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.



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

- X 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.



## Application Details: Application Information

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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 rerhabilitation 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.



• 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

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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.



### Application Details: Site Information

### Single site example – address known

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#### **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.



### 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 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. 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 acquistion 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.



## Application Details: Site Information

### Single site example – address not known

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#### 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. 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. 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.



### Application Details: Site Information

### Multiple site example – addresses not known

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### 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

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. 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.



## Application Details: Site Information

### Multiple Sites example - not all addresses known

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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.



## Application Details: Site Parcel Information

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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*.



## Application Details: Site Parcel Information

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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 occ wit or pro dev cor

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.



## Application Details: Fair Housing

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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.



## Application Details: Subsidy Amount and Uses of Funds

### Rental



#### Homeownership

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Will the project, as proposed, comply with any including, but not limited to, the Equal Credit O Disabilities Act of 1990, the Architectural Barrie Will the project take proactive steps to raise a such as Black, indigenous, and People of Cole collaboration with community groups." Attach an Affirmative Fair Housing Marketing i	applicable federal and state (pontanity Act, the Fair How Irs Act of 1969, and all attend wareness about the project's sr? Proactive steps include a Plan (AFHMP), if one has ber	Isws on fair lending, fair bousing and sing Act, the Rehabilitation Act of 19 fant regulations?" affordable housing opportunities wi chivities such as intentional marketin in prepared for the project.	housing accessibility, 13, the Americans with th groups least likely to apply g, outreach, and	Ves No
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The AHP grant amount may not exceed the current year AHP subsidy per project limit.

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 Acquistion 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 must be provided.



### Sponsor and Member Information

ณ์กาณ PHLB DES MOINES		Rick Bloxham   Logeut		
Application	General Information	Scoring	Feasibility	
Applicatio	Application Details Sponsor and Member Inf	formation		

ad Inform	ation Input Role Information	Lead Member Information	Co-Member Informa	tion	
he Load Sp ompletion	ponsor is responsible for the AH	IP subsidy for the entire AHP co	mpliance period : 5 yr	ars for homeownership and 1	5 years for rental projects from project
Organizati	ion Name ph		Search Ren	et.	
		Organizations			
Select	Organizat	tion Name	City	State	
	GHILM		CHECAGO	<b>L</b>	
0	GHSA, LP		GLENVIEW	R.	
0	Layton Boulevard West Neighb	ors, Inc. (LBWN)	MILWAUKEE	WI	
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		First + 2/3 + L	ant		
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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.



### Sponsor and Member Information

~	Rick Bloxham   Logout		Current as of April 29, 2015 at 3:34 PM CDT
A THA PHLA DES MOINES			My Applications   Home   Messages (0)   Guides Info
			Project Name: Sponsor driven new construction Application Number: 10000043
Application General Informatio	n Scoring Feasibility		
Sponsor and Member	Information		
Lead Information Input Role Info	mation Member Information		
Organization Name Please enter a partial or full lead sp	ionsor name and click search.	Search Reset	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.			
<ul> <li>Required to save the page</li> <li>Required before Sponsor Approval</li> </ul>			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.

Lead Information Input Role Information Member Information		
Member Name	earch 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	
	8	
and an other than the		
Elemented to save the name	To submit your chappes please click Sau	a hadness ariting this pass.

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



Hambar Doline	Hember Factors
Member Poilty	Member Services
Does the mem	iber have a mortgage or lien on the property?"
Does the mem	ther have any past or present financial or ownership interest in the application?
Pres are men	the new any past of present manage of ownerscep metres in the approximent.
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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.



Departure of the superior reported	
Previous	Next

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.



## Donated Property: Donation Information

A TLE PALA DES MONES		Current as of April 18, 2023 at 2-56 PM CD
		My Applications   Home   Messages (0)   GuidesInf
		Project Name:
		Approation Number 1000183
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Donation/Discount Information Donated/Discounted Evidence		
D Information		
<ul> <li>Non-charges rare seen involving the system, or</li> </ul>	entropy of any search to be included in the and	an and the annual half for the property
Does the project involve the use of any land or units donated or convey	ed by the federal government or any agenc	y or instrumentality
thereof?*		Van No
Does the project involve the use of <u>donated</u> property as defined by the h	Implementation Plan?"	
🔿 Yan 🧿 No		
Does the project involve the use of <u>discounted</u> property as defined by th	he Implementation Plan?"	
Yas O No		
Discounced units and land		
Fair Market Value of all units and/or land not donated to the project	+000000	
Documentation evidencing fair market value *	Uploaded File Info	
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Total amount of the conveyance of all land or units	+00000	
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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.

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.



# Helpful Hint

Do not enter \$ in the numeric fields.



## Donated Property: Donated/Discounted Evidence

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AT ILL PRUB DES MORES		My Applications   Home   Messages (0)   Guides/In
		Project Name
		Application Number: 100015
Application 😪 General Informa	ion 🗸 Sooring 🗸 Feasibility 🗸	
Donated/Discounted P	roperty D	
Decides Placent Information	Departed Finderse	
Contraction interaction		
Describe how the project meets Do	sated/Discounted scoring criterion.	
You have 4000 characters remaining Attach any documents that evidence	for your description. conveyance by federal government, donated/discounted	properties, and acquisition prices listed on the Site Information tab
under Application Details. • 📓		
Tuplead		
Proposed or actual date of donation	conveyance or transfer	8
Do any of your donating discounting	parties have any relationship to the project, project spor	sor or project owner or any member of the
development team?		145 160
Describe all relationships.*		
You have \$00 characters remaining t	for your description.	Sec. 28 (2017)
Do any of the donated/discounted pr	operties being acquired have any debt that will be assum	ad by the project? • 🔵 Yes 🕕 No
Describe the amount larges and one	the set of all accounting with debt	
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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



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 abandonded 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 abandonded 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.



## Sponsorship by Nonprofit: Ownership Structure—Rental Projects

	Jo	hn Public   Logout		Gun	rent as of April 1, 2015 at 9:31 AM
				My Applicatio	ns   Home   Messages (0)   Guides
					Project Name: 2015 Appli Application Number: 100
Application 0	General Information Scoring	Feasibility			
Sponsorshi	ip by Nonprofit 🔳				
Ownership Structu	re Organization Information				
Please indicate typ	pe of Ownership Structure."				
Limited Partner	ship (LP)/Limited Liability Company	(LLC)/General Partner (G	P)		
O Wholly owned	or multiple partners (not LP, LLC or 0	3P)			
Please enter nam	e of the LP/LLC." Limited Partner				
Provide ownershi	percentages for Limited Partner	s and General Partners.	The percentage of LP/L	LC and GP must total 100%.	
Limited Partner(	s,* 99.9		General Partner(%)	1	
Add Limited Par	rtner		Add General Parts	ser.	
Action	Name	Ownership Interest (%)	Action	Name	Ownership Interest (%)
Edit   Hemove	Limited Parines 1	100.000	Edit   Remove	General Partner 1	51.000
		150.000	Edit   Remove	General Partner 2	49.000
					100.000
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Attach the Owners	ship Chart' TEST DOC FOR UPL	OADS.docx R	emove		
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Required before Sp	ponsor Approval				Save Undo
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### 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: <u>http://www.fhlbdm.com</u>. See <u>Products & Services – Affordable Housing –</u> <u>Housing Providers - Project Application Forms</u>

## 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.



## 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.



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

	John Pablic   Legout	Current as of April 1, 2015 at 8:37 AM CD7
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		Project Name 2015 Application Application Number: 1000054
Application General Infor	mation Scoring Franklithy	
Sponsorship by N	onprofit 🛢	
Ownership Structure Organ	seation Information	
Please indicate type of Owners	hip Structure."	
O Limited Partnership (LP)/Lim	ited Liabity Company (LLC)/General Partner (GP)	
Wholly owned or multiple participation	rtners (not UP, LLC or GP)	
Provide the owners by organic Add Wholly Owned Parliner	tages unue and cause and parcantage.	
Partner Details		
	and the second se	Update Wholly Owned Cancel
Name Plausi	ng Non-Profit. Ins	
Ownership Interest?s.)	100	
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#### 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.



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

~	John Public   Logout	Current as of April 1, 2015 a	t 9:38 AM CD1
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		Project Name	2015 Appleato
		Application N	umber: 1000004
Application General Informat	ion Scoring Peasibility		
Sponsorship by Non	profit 🖻		
Ownership Structure Organizat	ion Information		
Will the Project Sponsor qualify for Is the Project Sponsor a not-for-pr Native American Tribe, an Alaskar 50% of the managing member, get	or Project Sponsorship points?" I Yes O No rollt organization, a state or a political subdivision of a Native Village or the government entity for Native Hi seral partner or overall property ownership?"	a state, a state housing agency, a local housing authority, a awaiian Home Lands and has an ownership interest that exceeds	O Yes No
Select the roles that the Project S	ponsor will play in the Project:		
Primary developer			
Property manager			
Direct provider of empowermen	t services to the residents		
Direct provider of supportive se	rvices to the residents of a permanent supportive housing	project	
Attach documentation of non-prot	fit status(IRS Determination Letter)		
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### **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.



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

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and the second s		My Applications   Home   Messages (0)	Guide
P.C.		Project stars	
Application * General Information	Searing * Feasibility *	170	
ponsorship by a Not-for	-profit Organization or Gove	ernment Entity 🔹	
III the Project Sponsor quality for Project the sponsor a not for graft organization, file, an Alaskan Native Village or the gove to of the following three roles: " • Managing the acquisition, construct • Providing engowerment services di • Qualitying borrowers, and providing mich of the following activities will the spo • Managing the acquisiton, construction, re • Providing engoverment services directly. • Cualitying borrowers, and providing or an Add Organization	Sponsorship points? * Yes > No a state or a political subdivision of a state, a state roment entity for Native Hawaiian Home Lands th on, rehabilitation, and/or sale of property, with yas defined in the implementation Plan, or arranging financing for the owners of housing more be involved with? Isobilation, and/or sale of property is defined in the implementation Plan, inging financing for the owners of housing units if no	r housing agency, a local housing authority, a Native American at will be integrably involved in the project, by fulfilling at least units if required.	Yes h
te aponaor organization that is integrally volvement, specify the fee percentage pe	involved in the application, select the type of organization and, if a fittedor-profit organ integrally involved Organ	mization, provide the organization is name, describe the organizati location, attach documentation of nonprofit status/IRS Determined stations	ion Len
Astian	Organization Type	Organization Name	
No records found.			
	(1 of 1)	Her Her	
Organization Type* Nor-to-profit organic Organization Name* Explanation of involvement including fe	es paid to the organization •	Update Organization Cancel	
Tou have 1000 characters remaining for Attach documentation of nonprofit statu	s (RS Determination Letter) •		
Choose Fig. No file chosen			

#### **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.



## Income Targeting

Number period. Member forgand.		My Applications   Home   Messages (0)   Guides/Info
		Project Name: 2013 Text Application Application Number: 3046
Application General Information Scoring Feasibility	ty.	
Targeting 🖸		
	Number of Units	1
Less than or equal to 50% AMI(Area Median Income)*	15	1
Of the less than or equal to 50% AMI units, how many are targeted to households at or below 30% AMI?* 5		
Greater than 50% and less than or equal to 60% AMI*	0	
Greater than 60% and less than or equal to 80% AMP	5	
Greater than 80% AMP	0	
Total	20	
Make any changes above	e7 Update	
* Required to save the page		To submit your changes please click Save before exiting this page.
* Required before sponsor Approval		Save Undo
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### 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.

## Неірі Анр о

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

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



## Economic Opportunity/Empowerment

e iten	ndicate which of the following resident services will be offered to increase the economic set is shecked, please attach an executed Memorandum of Understanding next to the appropriat	Faufficiency of a household. In technique, Dovenload and complete the Memorah	dum of
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- Attach a Memorandum of Understanding (see Exhibits) for each empowerment service selected. The form is available on the Bank's public website at: <u>http://www.fhlbdm.com</u>. See <u>Products &</u> <u>Services – Affordable Housing – Housing Providers</u> <u>– Project Application Forms.</u> 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.



## **Underserved Communities: Other Targeted Populations**

Housing for Homeless Households

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	Project Name: Application Number: 10001/
Application General Information Scoring Feasibility	
lousing for Homeless Households 🔲	
Will the project specifically reserve at least 20% of the lotal units for popu	lations that meet the homeless definition?" 🚺 🐨 Yes 🔿 No
Indicate how many Transitional or Permanent Housing units/beds will ape	cifically be reserved for homeless populations?* Six
Now will it be documented that individuals meet the definition of homeless	*
Change tops Clother	
Specify the Referral sources.	
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	Y
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If provided, identify sources of funding for specialized services and/or a	ty subsidies targeting eligible homeless populations,
	A
	~
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Will residents be permitted to stay at least six (6) months?* O Yes O	N0
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### 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;
  - will imminently lose their housing, including housing they own, rent, or live in without paying rent or are sharing with others; or
  - 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.



## **Underserved Communities: Other Targeted Populations** Special Needs

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### **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.

**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



## 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.



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.

• Ederly: 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.



## **Underserved Communities**

(Veteran and Agricultural Workers)

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Application * General Informati	on * Scoring * Feasibility *	
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Will the project reserve at least 20% of	f the total units for for veterans or agricultural workers?" 🌘	Yes 🔘 No
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C Agricultural Worker		
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### **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.



**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

es the project quality for Preservation of Federa	y Assisted Housing?" 🔹 💌 Yes 🔿 No	
xplain how this project qualifies for Preservatio	of Federally Assisted Housing.	
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#### **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 FderalLow Income Housing TaxCredit (LIHTC) units of rebtal 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).

ain how this project qualifies	for adaptive reuse.		
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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.



plain how this project qual	fies for this category?*		
u have 3000 characters rem	aining for your description.		

**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.

plain now this project qualifies for this ca	tegory?*	

**Conversion to Affordable Rental Housing:** A project in which 100% of the units are the acquistion 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...



### Homeownership

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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.

For homeownership projects this would include 66 **AHP Online:** *Guide for Sponsor Applicants* single family buildings that have been abandoned when mortgage or tax foreclosure proceedings have been initiated for that property.

Owner-Occupied Rehabilitaion: 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.


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 Abandonded 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?"

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 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

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Application General Information Scoring Feasibility	
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Does the project quality for Native Housing?"	
Explain how this project qualifies for Native Housing.	
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Attach supporting documentation for Native Housing.	
is the rental project 100% new construction with 24 units or less?* 🚺 🔹 Yes 🔿 No	
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AHP Online Application Process Scoring

Homeownership

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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 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 C**S**BG, 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 Hawaain 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 homeowership units.



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).



Financial Feasibility: Import Spreadsheet

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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: <u>http://www.fhlbdm.com</u>. See <u>Products & Services – Affordable Housing –</u> <u>Housing Providers – Project Application Forms.</u>

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.

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Financial Feasibility: Feasibility Analysis

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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.



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.



Financial Feasibility: Commitment Letters - Rental

Import Spreadsheet			All and the second s			
	Feasibility Analysis	Commitment Letters	Rehabilitation Information			
The following commi Attach link in the Act attached. After attac save the page and cl	thed funding sources we ion column to open the C hing the letter, click Upd ck Next.	re found in the Sources to ommitment Letter box. In ste Commitment Letter. C	ab of the imported Feasibility Sprin the Commitment Letter box, the Doce all commitment letters are a	eadsheet. For each committe corresponding funding source mached (indicated by Yes val	d hunding source to commitment k was in the Letter	listed, click on the etter must be Provided column),
			Commitment Letters			
Action	Source of Fun	ds	Description	Amount	Approved	Letter Provided
Attach	JHTC Equity	Federal L Credit Eq	ow-Income Housing Tax ulty	\$ 9,600,000.00	Yes	No
Attach I	Deferred Developer Fee	Deferred	Developer Fee	\$ 250,000.00	Yes	No
	enant income workshee		Erowse			
Financing of Operation Will the project inclu Type of operating s	enant income workshee ig Costs ide rental subsidies or o ubsidy?*	erating grants to subsid	Browse	s 🔿 No		
Financing of Operatin Will the project inclu Type of operating s	enant income workshee ig Costs ide rental subsidies or o ubsidy?*	erating grants to subsid	Browss	s 🔿 No		
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Financing of Operatin Will the project inclu Type of operating s You have 250 chara Length of subsidy (in Please attach evide Required to save the p Required before Spor	enant income workshee ig Costs ide rental subsidies or of absidy?" acters remaining for you syears)?" ace of the operating sub- age usor Approval	erating grants to subsid r description. sidy listed above	Browse	s No	ase click Save br	efore exiting this pa ave Undo

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.



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.



Financial Feasibility: Commitment Letters – Homeownership

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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.



Financial Feasibility: Rehabilitation Information - Homeownership

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

Concerns on senses	Conversions of March 6, 2026 or 8-39 AM CST My Applications (House) Messages (0) (Cooles Info
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Financial Feasibility	
Insurt Spreadulent Transitivity Analysis Consultance Latters Rehabilitation Information	
Describe the types of repairs on which the program will have.	
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Ensurates the process to intervenue and essess the scope and costs of rehabilitation such conduct for a home.	
You have diliti characteri remaining for your description	
Describe the process to access and adapt contractors to perform readed work.*	
Concrite the sponsor organization's procedures policies existing the administer this relationation program	
Vez hard dill character's remaining for your description.	
Describe your process for handling homeowner dissativitation with muck by contactor(a)?*	
You have 4000 charactery remaining for your description.	
If available, provide sample reliabilitation documentation that will be used for this project (mepection forms, bei satisfactor), survey, etc.5.	weivers, housewhat
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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.

nancial Feasibility	
port Spreadsheet Feasibility Analysis Commitment Letters Role	abiliation information
was attach the following documents to this application:	
Detailed acope of work with specific cost estimates for the work in he comp	inted with the ANP submity
Brank.	
to this project a USDA RD section 5145155167" Stars O Tax	The state of house many states
Attach the completed USDA RD section \$14316318 template*	Starm 8
Capital Needs Assessment (CNA) / Physical Needs Assessment (PNA) if an	
Brand D	
late the sponsor purchased or will purchase the property	
revide current balances for replacement or other reserve accounts for the p	nobes()k:
Replacement reserve balance as of	-2
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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 <u>Products & Services – Affordable</u> <u>Housing – Housing Providers –</u> <u>Project Application Forms.</u>

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.



Displacement

	Logout	Current as of April 6, 2021 at 1:43 PM CDT
IN TURNING DES MONES		My Applications Nome Messages (0) Guides Info
		Project Name: Application Numt
Application * General Information	* Scoring * Feasibility *	
Displacement 😰		
Will the project involve any displacement of	or relocation of current residents?" 🔹 Ves 🔿 N	10
Does it involve any permanent displacement	nt and relocation? 🕈 🔹 Yes 🔿 No	
Number of households permanently displace	edirelocated •	
Does it involve any temporary relocation de	uring construction 🕈 🔹 Yes 🔿 No	
Is the relocation plan approved by any fede	eral, state, or local government funder(s) involved	in the financing of the project? • • Yes O No
Name of funder(s)		
Attach funder approved relocation plan •	Choose File to file chosen	
Describe the relocation plan and the cost a	associated with the relocation. +	
You have 3000 characters remaining for yo	ur description.	
Required to save the page		To submit your changes please click Save before exiting this page.
Required before Sponsor Approval		Save Undo
Previous		Next>

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



Sponsor Role

~~	Anthony Mon	tgomery Logout		Current as of April 1, 2015 at 9:54 AM CDT
THE PHLE DES MOUNES				My Applications Home Messages (0) Guides/Info
				Project Name: Queen City Housing TEST Application Number: 1000033
Application General Informatio	n Scoring	Feasibility		
Sponsor Role 🗈				
Specify the Todd's Cool Houses's ro	le in the AHP pro	ject (check all that apply)."		
Owner		Property Manager	Other	2
Quality Dorrowers and Arrange Fit Homeowners	nancing for	Empowerment or Supportive Services Provider		
Developer		Construction or Rehab Manager		
Download the Sponsor Experience Ter	nplate, complete i	t, save it to your local network and attach it in	the input field	d provided.
Attach the completed sponsor experi	ence form. +	Browse.		
* Required to save the page		an an ann a' stad ta an ann an ann an an a' stad	To submit	your changes please click Save before exiting this page.
Required before Sponsor Approval				Save Undo
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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 <u>http://www.fhlbdm.com.</u> See <u>Products & Services</u> <u>– Affordable Housing – Housing Providers – Project</u> <u>Application Forms.</u> Sponsors will be evlautated based on previous experience. In addition, sponsors of previously approved AHP projects will be evaluated on:

- AHP project milestones, including subsidy drawdown, 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



~~	Logent	Corrent as of April 1, 2015 at 9:55 AM CD7
A NA THE DES MOMES		My Applications Home Messages (0) Guides.Info
		Project Name: Owen City Housing TEST Application Number: 1000000
Application General Information	Scoring Feasibility	
Primary Developer 🖬		
In this Organization Sponsor also the pr	imary developer?" 🔿 Yes 🏶 310	
Primary Developer Name*		
Contact Name*		
Company Type Select		
Telephone Number		
CEO's Name		
Download the Developer Experience Ten	plate and save it to your local network.	
Attach the completed template in the Se	tid provided • Stown	
* Required to save the page		To submit your changes please click Save before eating this page]
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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: <u>http://www.fhlbdm.com</u>. See <u>Products & Services – Affordable Housing – Housing Providers – Project Application Forms.</u>

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.



Development Team

	Logout	Current as of April 1, 2015 at 4:23 PM CD
A TLIAI PHLA DES MOINES		My Applications Nome Messages (0) Guides Int
		Project Name: Queen City Housing TES Application Number: 100000
Application General Information	Scoring Feasibility	
)evelopment Team 🔳		
Role Selection Team Members		
Indicate the roles represented on the AH	P project working team.*	
Role	Selected?	
Co-Developer	O Yes No	
Consultant	O Yes O No	
General Contractor	O Yes O No	
Builder	O Yes O No	
Management Company	O Yes O No	
Architect	O Yes O No	
Engineer	O Yes O No	
Attorney	O Yes O No	
Cither	O Yes O No	
Describe the selection process for the m	embers of the development team - both for those sel	ected and those to be selected.*
		~
1		~
You have 3000 characters remaining for y	our description.	¥
You have 3000 characters remaining for y Required to save the page	our description.	To submit your changes please click Save before exiting this page.

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.



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.



Development Team

tole Selection	Team Members			
isted below are the second sec	e names of the members a similar in size, scope and ta	ssigned to the project development team. For ea rget population to the currently proposed project	sch member of the development learn, list thei 2. Include the current status of these similar p	r affordable housing rojects.
		Team Members		
Action	Role	Company Name	Person Name	Telephone Numbe
-	Co-Developer			
dit	Consultant			
Ldit.	General Contractor			
idit	Builder			
LdRt	Management Company			
ldit	Architect			
ldit	Engineer			
lait	Attorney			
Team Member				
			Update T	eam Member Cancel
Role	Co-Developer			
Company Name		Telephone Nur	nber*	
Person Name*		Costract Exec	ated?* O Yes O No	
Describe their at	fordable housing experienc	e that is similar in size, scope and target popula	tion to the proposed project. Include the curre	nt status of these similar
projects +				
projects.			145	
projects.				
projects.				
projects.	Augusting sumalizing for use		*	
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You have 2000 c	haracters romaining for yos e page	rr description.	To submit your changes please clic	k Save before exiting this par

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*.



Disclosure

~	FirstName_27648 LastName_27648 Logout	Current as of March 6, 2025 at 9:43 AM CS7
AT IT A FILL DES MONES		My Applications Home Messages (0) Guides Info
		Project Name: Application testing 202 Application Number: 1000215
Application ~ Ge	eneral Information $ arphi $ Scoring $ arphi $ Feesibility $ arphi $	
Disclosure 🛙		
Has the sponsor or any performance issues with	member of the development team been barred from participation h any FHLBank or any other funding source?*	n by any funder, or have any outstanding compliance or Yes 🚫 No
Explain		
You have 4000 charac	ters remaining for your description.	
is the sponsor or any m	ember of the development team involved in any fair lending or fa	iir housing issues or investigations?" 🔵 Yes 🚫 No
Explain		
You have 4000 charac	ters remaining for your description.	
Are there any relationsh that could pose a confli	ips between parties involved in the project (sponsor, members o ct of interest or potential conflict(s) of interest?	of the development team, member bank, etc.) 🔵 Yes 🚫 No
Explain		
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Is there any relationship development team? [*] Explain •	ters remaining for your description.	I in this project and the sponsor or any member of the Ves No
Is there any relationship development team?" Explain • You have 4000 charac	ters remaining for your description.	I in this project and the sponsor or any member of the 🔵 Yes 🚫 No
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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.



Market Study—Rental Projects

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		Project Nam Application Nu
Application * General Information	 Scoring - Feasibility - 	
Market Study		
Has an independent, third-party market s	tudy 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 marks executive summary, the preparer's name a vacancy rate and affordability), potential specific page references to the aforement	t study completed within the last 18 months. The entire and credentials, date of market study, conclusion and r market demand (penetration and absorption) and impac- ioned information.	e market study is not required, but at a minimum, should include the ecommendations (including income targeting,rent levels,recommended of on other housing. In the absence of an executive summary,provide
Please attach the independent, third-party	y market study* Choose File No file chosen	2
For occupied, existing rental and lease-	purchase properties, provide historical occupancy of t	he property (if available). Address any existing or planned affordable
housing activity that might compete with	h the project for tenants and how such developments a	effect the feasibility of the project.
You have 4000 characters remaining for	your description.	
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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 discrepency.



Market Study—Rental Projects

~~			Logout			Current as of April 1, 2015 at 4:28 PM	CDT
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						Project Name: Queen City Housing	TEST
Application (Seneral Information	Scoring	Feasibility			Application Number: 10	0003
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Market Stud	dy						
Has an independe Describe the loc that demonstrat	nt, third-party market s al market conditions(so e the need and viability	tudy been com upply and demu of the propose	pleted for the project?" O and) to illustrate the market of project using current data	Yes No demand for the type of for the project's target	housing being dev led area.*	eloped. Include data and relevant facts	
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Please attach any	documentation that wil	Il support the m	narket demand for the type	of housing being develo	oped	Browse	1
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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.



Market Study—Homeownership Projects

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Application * General Information	n * Scoring * Feasibility *	
Market Study		
Has an independent, third-party market	study been completed for the project?" 🔹 Yes 🔿 No	
Name of the organization completing th	e market study	
Date Completed	(m)	
Indicate the absorption rate (in months)		
Indicate the capture rate (%)		
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Please attach the independent, third-pa	rty market study" Choose File No file chosen	8
For occupied, existing rental and leas	e-purchase properties, provide historical occupancy of t	he property (if available). Address any existing or planned affordable
housing activity that might compete v	with the project for tenants and how such developments	affect the feasibility of the project.*
You have 4000 characters remaining f	or your description.	21
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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.



Market Study—Homeownership Projects

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		Project Name: Queen City Housing TEST
		Application Number: 1000003
Application General Infor	mation Scoring Feasibility	
Market Study		
Has an independent, third-par	ty market study been completed for the project? * \bigcirc $_{\rm Ye}$	s No
Describe the local market co that demonstrate the need a	inditions(supply and demand) to illustrate the market der nd viability of the proposed project using current data fo	nand for the type of housing being developed. Include data and relevant facts r the project's targeted area. •
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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.



Project Timeline— Rental

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

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.



Project Timeline— Rental

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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 typcially 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.





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.



Project Timeline— Homeownership projects

ANP Initial Draw Date* 04/07/2017	
100% of Financing Committed Date* 03/10/2017 Project closing date* 02/15/2017 Construction / Rehabilitation Start Date* 02/24/2017 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete Construction / Rehabilitation of all Units Date* 04/05/2018 Complete and attach detailed information regarding the project timeline, using the Project Timeline Ten Mitach the completed Project Timeline form* Cluck here is Uplead Coes the project have site control?*	
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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.



Project Timeline— Homeownership projects

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

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



Application Home Screen

Findhame, 2542 Lasthame, 170	AB Longovil		arrent as of March 6, 2025 at 8:44 AM C&T
N AN AL AL AND A		My Applic	attore Home Messages III Guttershifts
			Propert Name: Application nucleog 2025. Application Namber: 10007118
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Application Home			
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Funding Round 20254			And the second se
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Application Details (Die Parcel		×	"Print Application" (pdf) link sell
Application (Infants) Fair Housing and Fair Landing		×	application has been approved by
Application Dentity Subjectly Amount and Dava of Funds			The second
Stating			
Received Property - Dissectory Discount Information		×	Application Attachments
December Property - December Discounted Systems		×	
terreinte		×	
Annual Surgering			
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J Company			
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W719880-081-0815		8 2025 Federal Vorte 1	Ant Bark of Dec Martes: All rights reserved

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.



Pestivanie_zross Lasonanie_zross Logiout	Current as of March 6, 2025 at 11:04 AM C
ILIAI FRUI DES MOINES	My Applications Home Messages (0) Guides/In
	Project Name: OOR 2025 Testing Hav Application Number: 100021
Application v General Information v Scoring v Feasibility v	
oonsor Approval 🗳	
rrent Status Pending	
e application is complete. There are no issues found.	
Americans with Disabilities Act of 1990, the Architectural Barriers Act of 1969, and all at Owner-occupied projects (excluding those projects approved for rehabilitation only) a subject to a fifteen. (15) year retention period. The project sponsor approving this appli Bank of Des Moines ("FHL BDM") member that is also approving this application is re Housing Program ("AHP") assisted units of an owner-occupied project, is subject to a requirements of the AHP Regulations, (2) is enforceable under applicable law, (3) is in p recorded. The Sponsor will be bound by the commitments made in the application and will build in the application, or in a modification request approved by the FHLBDM in its sole di approved application will be reported to the FHLBDM. Throughout the retention perior Regulations and FHLBDM policies, and will maintain and submit documentation, repor AHP subsidy and compliance with application commitments. In the event that the project as described in the application fails to meet its specified Regulations, the proceeds of a funded AHP subsidy will be recaptured and the unused of Funding for this project is made available through a financial commitment from the FHI	tendant regulations. are subject to a five- (5) year retention period; rental projects are cation (the "Sponsor") acknowledges that the Federal Home Loan puired to ensure that the rental project, or each of the Affordable reguly enforceable security instrument that (1) incorporates the proper form for recording under applicable law, and (4) is properly and/or operate the project consistent with the commitments made scretion. Any material changes to the information provided in the d, the Sponsor will monitor the project in accordance with AHP ris, and certifications required to demonstrate proper use of the commitments, or otherwise fails out of compliance with the AHP or improperly used subsidy will be returned to the FHLBDM. LBDM. If this application is approved, the Sponsor agrees that the is to provid breakings, dedictions and all other media events.
name of the FHLBDM will be prominently displayed in all promotional materials relation including, but not limited to, news releases, site signage, etc. The Sponsor further agree. The Sponsor certifies that the information provided in this application is true, complimade in the application. Sponsor certifies that it meets the project sponsor qualification that it has not engaged in, and is not engaging in, covered misconduct as defined by it 1227). The Sponsor acknowledges that any misrepresentations or false or fictitious stat to award an AHP subsidy, as well as any material changes to the application that are n required repayment of the awarded AHP subsidy. The Sponsor represents and warrants that it has the full corporate power and authority and approvals as may be required, to enter into and perform its obligations under this a The person representing the Sponsor by approving this application is duly authorized as presented in this application.	etc. and accurate, and that it will be bound by the commitments ns criteria established by the Bank in its implementation Plan and PIFA's Suspended Counterparty Program regulation (12 CFR part tements made in the application, which are used by the FHLBDM of communicated to the FHLBDM, may result in the withdrawal or , and has received all corporate and governmental authorizations pplication. by the Sponsor to make such representations and commitments
name of the FHLBDM will be prominently displayed in all promotional materials relation including, but not limited to, news releases, site signage, etc. The Sponsor further agree. The Sponsor certifies that the information provided in this application is true, complimade in the application. Sponsor certifies that it meets the project sponsor qualification that it has not engaged in, and is not engaging in, covered misconduct as defined by it 1227). The Sponsor acknowledges that any misrepresentations or false or fictitious sits to award an AHP subsidy, as well as any material changes to the application that are n required repayment of the awarded AHP subsidy. The Sponsor represents and warrants that it has the full corporate power and authority and approvats as may be required, to enter into and perform its obligations under this a The person representing the Sponsor by approving this application is duly authorized as presented in this application.	etc. and accurate, and that it will be bound by the commitments ins criteria established by the Bank in its implementation Plan and HFA's Suspended Counterparty Program regulation (12 CFR part tements made in the application, which are used by the FHLBDM of communicated to the FHLBDM, may result in the withdrawal or , and has received all corporate and governmental authorizations pplication. by the Sponsor to make such representations and commitments

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

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

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



Sponsor Approval

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





Содина на мона АНР	P Online	
This is a secured site	for Federal Home Loan Bank	of Des Moines Affordable Housing Program participants
	User ID	
	Password	
Grant Crea Forgot Forgot	Applicants te a User ID* t your User ID? your password?	FHLB Des Moines Members Forgot your password? Need access to AHP Online?
"If you have pre Do <u>not</u> create a	viously created a User ID, please log in i new User ID for each Funding Round.	asing that User ID.
If it has been inc Call the FHLB D	ore than 90 days since you last logged in les Moines Service Desk at 800.544.345	 your account is currently locked due to inactivity. ext. 2555 to unlock your account.
	AHP Online hours	6.30 AM to Midnight CST.

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:

- Via the AHP Online login at <u>https://ahp.fhlbdm.com</u>. This method should be used by any Member Contact who has AHP only authorization (i.e. they are not given permissions to access eAdvantage).
- 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.

eAdvantage	
Home Account - Line of Business -	Statements Cust Select Settings Admin - Logout
Linke	
You have 2 notifications*	Advance Rates
Affordable Housing Program (AHP) Online	Authorized Personnel Form
Balance Confirmations	Collateral Pledge
Contact Usl	Cut-off Statements
Down Payment / Set Aside Program Online	Educational Resources
Fee Schedule	Frequently Asked Questions (FAQ)
Guide to eAdvantage	Install Trusted Root CA
Mortagae Dartearchin Eingera®	Safekeeping/Third Party Pledging Forms
mongage rannership rinance	

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



THE PHER DES MOINES	Logout	Carrient as of April 3, 2015 at 1.02 PM CDT		
My Applications My Prod	žis		reven i even della i messañes tekt revens mer	
My Applications				
Application Number	Application Name	Status	Funding Round Information Application Deadline	
Current/Last Round - 2015A			at 4.30 p.m. CT.	
10000035	HO Spansor New Con	Pending	If you have any questions	
10000048	Sponosr Driven New Construction	Pending	regarding the AHP program, please contact us	
10000034	Rental New Con	Pending	11-11-11	
10000044	Owner Rehab by Consumer	Sponsor Approved	Hours of Operation	
10000041	Consumer driven down payment	Sponsor Approved	AHP Online system hours are from	
10000042	Rutal #2	Pending	o do a m. to monigm un.	
			Community Investment hours of operation are from 8:00 a.m. to 4:00 p.m. CT, Monday through Friday.	
			DSM Implementation Plan	
			Tauna Oddina	

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.



200	FirstName_27648 LastName_2764	stName_27648 Logout G		Current as of March 6, 2025 at 11:06 AM CST ications Home Messages (0) Guides/Info	
Th TLA PILE DES MOINES					
					Project Name: 2025 Test Application Number: 10002140
Application ~ Genera	al Information $$	Feasibility 🗸			
Application Hom	e				
Application Status Sponsor Approved Funding Round 2025A Round Deadline 05/01/2025	pproved.	Status Change Details			DSM Implementation Plan
	From St	atus To Status	Changed By	Changed Date	Contact the Community Investment at 800-544-3452 ext- 2400
	Pending	Sponsor Approved	FirstName_27648 LastName_27648	03/03/2025	AHP Application
Description		Status			
General Information					Print your application by
Application Details : Application Information			clicking the link below. You will not be able to print your		
Application Details : Site Information				application after the round closes.	
Application Details : Site Parcel			1	Print Application	
Application Details : Fair Housin	vication Details : Fair Housing and Fair Lending		Application Attachments		
Application Details : Subsidy An	Application Details : Subsidy Amount and Uses of Funds		4		
Member Involvement : Member I	Policy		×		
Member Involvement : Member !	Amber Involvement ; Member Service				

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


Application General Information Scoring Feasibility	
Member Involvement Information 🔳	
Member Policy Member Services	
Does the Member have a mortgage or lien on the property?* Yes No	
Loan Amount	
·	Describe existing loans on units
Appraisal Value * 1	in the project. Answer yes or no
Interest Rate*	project below, both interim (non-
Date of Appraisal:	permanent) financing and long term (mortgage) financing.
Term (in months):	
Sale Price •	
· · · · · · · · · · · · · · · · · · ·	
Amortization Term (in months)* 1	
Salo Date *	
Does the Member have any past or present financial or ownership interest in the	e project?" Yes. O No
Describe the interest	
	-
	~
Your have 3988 characters remaining for your description.	
Excluding the pass through of AHP Subsidy, is non-permanent financing being	provided by the Member?" Ves No
Will the Member use a Community investment Advance (CIA) from the Federal H	tome Loan Bank as part of the project financing?" 🐵 Yes 🔿 No
	l by the Member?" 🖲 Yes 🔿 No
Excluding the pass through of AHP Subsidy, is a mortgage loan being provided	
Excluding the pass through of AHP Subsidy, is a mortgage loan being provided Excluding the pass through of AHP Subsidy, are reduced closing costs being pr	rovided by the Member?" 🔘 Yes 🖲 No
Excluding the pass through of AHP Subsidy, is a mortgage loan being provided Excluding the pass through of AHP Subsidy, are reduced closing costs being pu Required to save the page	rovided by the Member?" 〇 Yes ④ No

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.



Application General Information Scoring Feasibility	
Member Involvement Information	
Member Poncy Member Services	
Excluding the pass through of AHP Subsidy, are grant(s) or in-kin	id contributions or services being provided by the Member?" 🖲 Yes 🔘 No
Describe services provided.	
1	
	81
You have 3988 characters remaining for your description.	
Fee Charged	
Required to save the page	To submit your changes please click Save before exiting this page
Required before Member Approval	Save Undo
Previous	Next

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.



~~	6660.6	-	Logout			Cu	ment as of April 3, 2015 at 3:32 PM
A TUA PALA DES P	MOINES				My Applica	ations Home e/	Advantage Messages (0) Guides/
						PY	oject Name: Consumer driven down pay Application Number: 100
Application	General Information	Scoring	Feasibility				
Home							
Member Approvi	bme						
Application Stat	tus Member Approved			Status Change Dr	tells -		OSM Implementation Plan
Funding Round	2015A	7	From Status	To Status	Changed By	Changed Date	and a state of the second second
Round Deadline	06/30/2015	1	Pending	Sponsor Approved	rbloxham629	04/03/2015	Need Help? Contact the Community
				1.1.0/	1.000	and a second second	Investment
		Descrip	ption			Status	
General Information	on						AHP Application
Application Detail	Is : Application Information	é.				4	It is recommended that you print the application for your records.
Application Detail	In 1 Site Information					1	after the application has been
Application Detail	In : Site Parcel					1	approved by me sponsor.
Application Detail	In : Fair Housing					*	T Print Application
Application Detail	Is : Subsidy Amount and Ur	ses of Funds				1	Application Attachments
Member Involven	ent : Member Policy					1	
Member Involven	sent : Member Service					4	

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.



FirstName_407 LastName_407 Logitul	Current as of March 6, 2025 at 11:21 AM CSI
(C)R) receipes women	My Applications Home eAdvantage Messages (0) Guides/Infi
	Project Name: 2025 Ter
	Agging allow Number: 1000/14
Application - General Information - Science - Familiality -	
lember Approval	
urrent Status Epontor Approved	
e application is complete. There are no issues found.	
The AHP subsidy will only be used for the purposes specified in the approved applicat operation of the AMPodeble Housing Frogram (the "ANP Regulations"). The subsity re- for any other purpose prohibited by the ANP Regulations. The project will comply with and housing accessibility, including, but not limited to, the Equal Credit Opportunit Americans with Disabilities Act of 1990, the ACMINECTURE Darrow of the Second Credit Opportunit Americans with Disabilities Act of 1990, the ACMINECTURE purposed project, incomply with and the AMP Regulations, in the approximation of the AMP Regulations of the AMP Regulation of the AMP Regulations of the AMP Regulation of the AMP Regulat	tion and in accordance with the federal regulations governing the ormed for this project will mult be wave for arbitrage purposes, or any applicable federal and state laws on fair lending, fair housing y Act, the Fair Nousing Act, the Rehabilitation Act of 1972, the feeder regulations. Its are subject to a liftness. (10) year retembers period. The Federal is subject to a liftness that the restal project, or each of the is subject to a light ensure that the restal project, or each of the is subject to a light ensure that the restal project, or each of the is subject to a light ensure that the restal project, or each of the is subject to a light ensure that the restal project, or each of the is subject to a light ensure that the restal project or each of the is subject to a light ensure that the restal project or each of the is subject to a light ensure that the restal project or each of the is subject to a light ensure that the restal project or each of the light light ensure the project consistent with the commitments made porterior. Any material changes to the information provided in the port, the Member will monitor the project is accordance with AbD is an originated and an ensure that the week. Commitments, or otherwise fails out of compliance with the AMP or improperty used subsidy will be relarmed to the FHE, BDM. LIDDM. If this application is approved, the Member agrees that the id to ground breakings, defaultations, and all other media events, is to nothly the FHE, BDM of all of the application, which are used by the prism and commitments that it will be bound by the commitments made clinos statements that it will be bound by the commitments made clinos statements that it will be bound by the commitments made clinos statements that it has the hall corporate power and authority, y be required, to enter lists and perform its obligations under this and warrants that it has the hall corporate power and authority, y be required, to enter lists and perform its obligations and comm
	ther the round closes.
rint your application by clicking the link below. You will not be able to print your application a	
The your application by clicking the link below. You will not be able to print your application a print Application print print application print pr	
Terf your application by clicking the link below. You will not be able to print your application a Print Application pplication Attachments	

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 Helpful Hint

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.



000	FirstName_407 LastName_	407 Logo	ef			Current as of March 6, 2025 at 11:22 AM C
(A) FUN PILS DEE MONES				My.	Applications Hor	ne eAdvantage Messages (0) Guides/b
					Proje	t Name: 2025 New Construction App testing Application Number: 10002
Application 🛩 Genera	al Information 🤟 Scoring	v Fea	sibility 🗸			
Application Hom	0					
Application Status Member A Fending Round 2025A	Devolution		Status Ch	ange Details		DSM Implementation Plan
Round Deadline 05/01/2025	5					Need Help?
	From	Status	To Status	Changed By	Changed Date	Contact the Community Invectment at 800-544-3452 est- 2400.
	Pending		Sponsor Approved	FestName_27648 LastName_27648	03/03/2025	AHP Application
	Spanso	Approved	Pending	FestName_407 LastName_407	03/03/2025	
	Pending		Sponsor Approved	FisiName_27648 LastName_27648	03/03/2025	
	Sponso	r Approved	Member Approved	FirstName_407 LastName_407	03/03/2025	Print your application by clicking the link below. You will not be able to print your application after the round
Description		Sta	fus			Print Application
General Information						Application Attachments
Application Details : Application	s information			1		
Application Details : Site Inform	ution			1		
Application Details : Site Parcel				1		
Application Details : Fair House	ng and Fair Lending			1		
oplication Details : Subaidy An	mount and Uses of Funds			1		
Number Involvement : Member I	Paley			1		
Member levelvement Member	Service			4		

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)

ſr "FH		Affordabl Develo	e Housing F oper Experie	Program ence				
	Developer Nam	ie:			2			
Reaukeauired	for all projects for which	the sponsor is N	OT the developer					
List List bek	ow, projects (a) completed	by the develope	r, and (b) compare	able to the prop	osed pro	oject in size	and scope,	and scope,
startistarting w	ith the most recent.	1						
 If the If the d complemented 	eveloper has not complete I in the most recent five ye	d any project cor ears.	nparable to the pr	oposed project	in size a	nd scope, lis	st all projects is	t all projects
List List the	developer's direct experier	nce only; do not l	ist the experience	of outside part	ies.			
For <u>he</u> or <u>homes</u> For <u>re</u> or <u>rental</u>	ownership projects, list exp projects, list experience o	perience on an an n a project basis.	nual basis.					
	Project/Phase Name	Project Location	Project Dates	Project Type	# of units	Project Cost	Project Status	Project
	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			PS					-
1 -			PC				_	
2 2			PC					
. 3			PS				-	-
3			PC		-	-	<u> </u>	
4 4			PC					
. 5			PS				-	-
5		_	PC		-		<u> </u>	
6 6			PC					
- 7			PS				-	
			PC PS			+	<u>+</u>	
8 8			PC					
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**		-	PS			-	<u> </u>	
12 12		_	PC					
12 13		- L	PS					



Instructions

	2015 Competitive AHP Application Affordable Housing Program Homeownership Feasibility Workbook
Dreiget Name:	
Project Name.	<u>4</u>
Subsidy Requested:	
Application Instr Do not include form	The subsidy amount requested must conform to the Online application.
► The workbook is pr shaded yellow. Cells t	rogrammed to minimize inconsistencies throughout the application. Enter data into cells that are that are not shaded are locked and cannot be changed.
 In cells with diopeds ignoring the cell entire The AHP subsidy an of Funds screen in the The targeting reflect system. On the Sources tab It is highly recommended are often dependent or Cutting and pasting errors throughout the a If attachments are so the application will be of A description of each 	Wh selections, select one of the options for the workbook to work property. Typing an answer of aly may cause errors on other worksheets in the application. nount on the sources tab must match the AHP subsidy amount from the Subsidy Amount and Sources online system. ed on the project worksheet must match the targeting reflected on the Targeting screen in the online or Do not skip a line when inputting sources of funds. Do not list more than 13 sources. Inded that worksheets are completed in the order they appear in the document. Worksheet formulas in data entered in earlier tabs. Information into Excel spreadsheets from elsewhere may invalidate formulas in cells, resulting in application. Ubmitted with a disabled password, or have otherwise been tampered with, the decision as to whether considered for an award will be at the discretion of the Bank.
Tab	Worksheet Description and Required Fields
Instructions	Instructions include important information for all applicants.
Cost Breakout	Assumptions for individual nome buyer. 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 Ow	nership Pr	oject Works	sheet	
Decise of Manager					
Project Name:			S. Carlos a	E.	-
If project is mu	b-state or multi-	county, please	select a repres	entative area.	Enter the project
State:	County:				location.
Driver E					
Driver Determination & Building Type					
uestion see the Guide for Sponsor Applicants for uestion uestions below does not match the select	more information tion made at app	on the definit	ion of the project, please contain	ct Driver. If the det ct FHLB staff.	ermination based on the
Project is: New Construct	ion		Will the spo	onsor acquire and r	ehabilitate a residence, o
Second Second			-	acquire land a	nd construct a residence
Project driver is:			1		tor sale to a nomeowher
roject Project Characteristics				Channe & sur	test has and pasted
ncome income Targeting Commitments (based on	HUD Income Gui	idelines)		driver (consum	ect type and project ter-driven or sponsor-
realize require the ground communicates (pased on	the meane ou	o surres)		driven). A proje	ect is sponsor-driven if
louseholdouseholds earning 5 50.00% of the Area Median i	ncome			the sponsor is	acquiring property,
ousehowouseholds earning 50.01% - 60.00% of the Area	Median income			construction	ig or rehabbing a
ouseholdouseholds earning 60.01% - 80.00% of the Area	Median income			residence,	and selling it to a
otal units otal units in project			0	household. F	rojects that include
Enter the number of units to be assisted				renad only, ac	quistion only, or new
Later the based on targeted income. This must	50% AM	60% AMI	SO% AMI	rehabilitation	by the household, are
conform to the targeting in the Online	0	0	0	CONSI	imer driven.
application.					
Facine and an information for because Control (1)					
Taximum Annual Income for Income Group (1)					
Jaximum	1 1	1			
				Co	stfor
ypical Unit Cost by Income Group	50% AMI	60% AMI	80% AMI	Tota	Project
evelopment cost or cross date Price (2),					50.00
actuding + Homebuyer Closing Costs, including					
+ Home counseling					\$0.00
counse + Post Purchase Rehab Costs, if applicable				1	\$0.00
+ Pest P + Total Costs of Typical Unit	\$0.00	\$0.00	\$0.00		\$0.00 (3)
= Total C					
	500 AL	60% ANN		Sou	rces for
unding locate doub	JUN AND	OUTH AMI	ours Anti	Tota	sh nh
ncome Chrower own payment					50.00
ottower + Other Grants or Lease					\$0.00
+ AHP 5 - Berranes fat Material Amount					50.00
+ Other + Total Funding Sources, Turing Und	30.00	50.00	50.00		50.00 (3) (4)
+ Barrol	20.00	40.00	44.0V		141(4)
- Total Futortgage Information	50% AMI	60% AMI	80% AMI	Enter typ	ical costs and funding
fortgage Rate Assumption (%)				sources	for a unit of housing.
forTgagtortgage Term (number of months)				Total Co	st for the Project and
fortgage fonthly Principal and Interest	\$0	\$0	\$0	Sources w	ill be calculated. Total
fortgage + Monthly Taxes & Insurance				Cost and S	ources should conform
Ionthly Pr + Est. Monthly Condo Assoc. Fees				with the	Summary of Uses and
+ Monthi = Total Monthly Housing Expense	50	\$0	\$0	Sources	tabs of the Workbook.
A 1 11					
* Est. M Joursing Expense to Income Patio					
* Est. M fousing Expense to Income Ratio * Total Venthly Housing Expense/Monthly Income	0.00%	0.00%	0.00%		



Cost Breakout

Init a	and Separate Footage Breakout				Select only one	project type (A.R.C) from the table on the Ieft.
A.	Acquisition Units (consumer - driven down payment)		-	-	Please make su form. Do not cut	re to answer the questions at the bottom of this t and paste or enter formulas in the tables.
	Acquistion Square Footage (total square tootage)		0	mal	Loose and the second se	
8	Rehabilitation Units (consumer-driven rehab and sponsor-driven acquisition rehab)			1	Provide the total and the total sign not known, prov	I number of units in the project by project type, sare footage of units. If actual square footage is ide an estimate based on typical units
	Rehabilitation Square Footage (total square footage)				constructed or a	rehabilitated by the sponsor, or acquired by down payment the project. Complete the table
C.	New Construction Units (sponsor-driven new construction)				below if the proj costs. Provide of	ect will include new construction or rehabilitatio cash costs. Provide Iolal amounts, not per unit relact includes a commercial comment includes
_	New Construction Square Footage (total aquare footage)				only housing co	sts in this form. A budget for the commercial
	Total Square Footage Total Units		0 0		Spreadsheet sc	zeen in AHP Online together with project photos.
1			1			
		New Construction	He	ning	Total	
Mac	ription of Work	HEW CONTRACTOR	-	8 1000		
	Concrete			-	5	-
- 1	Masonry			1	5	300
	Metals				Part Internet	
_	Rough Carpentry		A homeo	wnership	application sh	ould include only one project
- 1				a sponso	r wants to con	duct more than one project
	Exterior Doors, Windows, Glass		type. I	I IN SECURITY		
-	Exterior Doors, Windows, Glass Waterproofing		type, in	they should	d submit sepa	rate applications for each.
otal	Exterior Doors, Windows, Glass Waterproofing Rough Structure (Rows 29-29)	5	type, it	they should	d submit sepa	rate applications for each.
otal	Exterior Doors, Windows, Glass Waterproofing Rough Structure (Rows 20-29) Finish Carpentry	s :	type, tr	they should	d submit sepa	rate applications for each.
89	Enterior Doors, Windows, Glass Waterproofing Rough Structure (Rows 29-29) Privish Carpenty Cabinets, Vanities and Countertops	s -	type, the type, the All app	they should	d submit sepa	rate applications for each.
659	Exterior Doors, Windows, Glass Waterproofing Rough Structure (Rows 29-29) Finish Carpenty Cabinets, Vanities and Countertops Interior Doors and Frames	ş	All app Acquisi	they shoul licants shoul ition only (d submit sepa puld comp projects (consi	are applications for each.
88	Exterior Doors, Windows, Glass Waterproofing Rough Structure (Rows 20-29) Finish Carponity Cabinets, Vanities and Countertops Interior Doors and Frames Lath and Plaster	\$	All app Acquisi	licants she tion only (e the seco	d submit sepa ould comp projects (consu nd table if the	are applications for each. umer driven) do not need to project will not include new
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Summary of Uses of Funds

н	oneownership Cost Breakout	Colord columns
Bitd and Statement Scalinger Breakword	In "Vietal aced Scenario L'oursages discusteres" surface, onto cere am Sper (U,R,C). Provides the statistic specifies of surface to the project the bind aspects forming or surface, if a classifier of super- land the statistic specifier of specifier of specifier of specifier excession progents. Completes the "Steward Large" statistic of the property and surface completes the "Steward Large" statistic of the property and surface completes the "Steward Large" statistic of the property and surface completes the "Steward Large" statistic of the property and surface completes the "Steward Large" statistics of the property and surface completes the "Community Steward Large" statistics of the property of schedule completes the Community Stewards on the complete defining of a biologic file are specified on the surface completes the Community Stewards the complete defining of the Integers. If the strangest problems from the statistics of the strangest below of the Form.	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 Past or enter formulas in the tables.
New Control New Control Image provides of Market New Control Marcellon Marcellon Marcellon Marc	A homeownership appl only one project type separate applica All applicants should co this page. Acquisition of to complete the second ta include new construct NOTE: Acquisition only for new construction or a points for Community sta Bank District	the tables. lication should include , they should submit ations for each. mplete the first table on nly projects do not need able if the project will not tion or rehabilitation. projects are not eligible acquisition rehabilitation ability in Criterion 6 and t Criterion 7.
These the decompatient have any unique city officielles for Decodes code tochning other alreadow, after context, a Will the sponsor be providing that own conservation his officiency with a providing that own conservation his own, scalaring the charge is read beam history that context is to be applied of and and each with the provided of the too time. An exclusion of a most own of the back with the too the too time of the cost of costs own of the states of the too the too time.	en velagetermente de ader."	



Total homebuyer/homeowner closing cost and counseling costs is input from the Prc Worksheet tab. Applicant must breakdown costs and identify source to pay counseli below

costs and homebuyer's closing costs and counseling costs are autofilled 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

Building Acquisition		
Land Acquisition		
Carrying Costs		
Legal Fees		
Liosing Losis Title and Recording		
Total Acquisition Costs	4	
Acquisition costs should reflect spons	i ≄ or costs to acquire	
the property including carrying costs, le costs, and title and recording fees. Acq only be building or land acquisition cosi costs, including legal fees, title and rec input in the Project Vorksheet (line 34)	gal fees, closing uisition cost shou t. Homebuyer closi ording fees should and itemized in the	ld ng be
Construction/Henabilitation Costs	4	
Behabilitation Costs	\$	•
On-Site Improvements	\$	-
Off-Site Improvements	\$	-
Demolition		
Contingency		
Builders Overhead Builders Profit		
Bunder's FTORL General Beguirements		
Other Construction/Rehabilitation Cost		
Furniture, fixtures and equipment		
Total Construction/Rehabilitation Costs	\$	-
	-	
Son Costs Architect Fees	Т	Dtal
Engineering Fees		
Appraisal Fees		
Legal Fees		
Accounting Fees		
Environmental Fees		
ounues rees Municipalitu Fees		
Permits Fees		
Market Study		
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iviarketing Expenses Relocation		
Construction Period Insurance		
Construction Period Property Taxes		
Other Soft Costs		
Total 😋 🗥 💭 👘	L	
Applicant must include De and Consultant Fees from Origina Loan C Other F Total Construction Financing	eveloper Fee n all sources f funds in the led.	• •
Developer + Carendrate Francis		
Developer & Consultant Fees		Dtal
Consultant Fees		
Total Developer & Consultant Fees	\$	-
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Needs Analysis

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Feasibility Analysis

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otal Development (ist per square foot	Worksheet 1	fotal Units.		\$0.00
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Construction L	uses their own labor). C	r, explanation is	required	ding	NA.
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Instructions

FHLB.	2016 Competitive AHP Application Affordable Housing Program Rental Feasibility Workbook
Project Name:	
Secondary (Secondary)	
Subsidy Requested:	
Application Instru	ctions:
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The workbook is program	in any one. med to minimize inconsistencies throughout the application. Enter data into cells that are shaded vellow. Cells that
are not shaded are looked	and cannot be changed.
In cells with drop-down s	elections, select one of the options for the workbook to work properly. Tuping an answer or ignoring the cell entirely
may cause errors on other	voltabeets in the application
The AHP subside amount	t on the sources tab must match the AHP subsidu amount from the Subsidu Amount and Sources of Funds screen in
the online sustem.	
The targeting reflected o	n the project worksheet must match the targeting reflected on the Targeting screen via AHP Online.
On the Sources tab. Do r	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 to	dos.
Cutting and pasting infor	mation into Excel spreadsheets from elsewhere may invalidate formulas in cells, resulting in errors throughout the
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I attachments are submi	tted with a disabled password, or have otherwise been tampered with, the decision as to whether the application will b
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A description of each	of the individual Excel worksheets follows:
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Tab	Worksheet Description and Required Fields
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Tab Instructions Project Worksheet	Worksheet Description and Required Fields Instructions include important information for all applicants. Worksheet includes information on unit mix, income targeting, and rental income. All highlighted fields must be completed.
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Project Worksheet

			R	ental Proj	ect Work	sheet					
Project Na	me:										
Total Ur	nits; 0										
Amounts in income targeting a	nd rental incom	e chart will populate	with inform	ation entered	d in shaded	areas of table	e below. Be sure	to include	manager's unit	as part of th	e total units in
								1			
		Project will include	Select B	uilding Type	3)	<u></u>		-			
		Project is	Select A	ctivity							
	1	Income Targeting	# Units	Ren	tal Income				Size	# Units	
		<= 50% AMI		A	nnual Rent	50	1		0 = SR0	0	
		51% - 60% AM		Tena	infs Share	\$0	1		1	0	
		61% - 80% AMI		Rent	al Subsidy	\$0			2	0	
		Over 80% AM		20000	11223253300	1	20		3	0	
		Total Units							4	0	
				-							
	_							_	2		
	Ab	sorption period (lea	se-up) per	market stud	y or timeline	, in number	of months:				
									4		
Activity Type	State	County	# of Units	Bedrooms per Unit	Assumed HH Size	Targeted Income	Target Income for Maximum Rents	Total Monthly Rent	Tenant's Monthly Rent Share	Housing Ratio	Annual Rent Amount
Activity Type	State	County	# of Units	Bedrooms per Unit	Assumed Hel Size	Targeted Income	Target Income for Maximum Rents	Total Monthly Rent	Tenant's Monthly Rent Share	Housing Ratio	Annual Rent Amount
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Operating Pro Forma Assumptions

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Operating Pro Forma Assumptions

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Operating Pro Forma— Housing





Supplementary Operating Pro Formas

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Sources of Funds

			Sources of	of Fund	ls						
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1. AHP Subsidy 2. Permanent Financing 3. FHA Insured Montgage 4. Federal Low-Income Housin 5. Other Federal Housing Prog 6. Moltioney/Hearth Act 7. Historic Preservation Tat C 8. HOME	g Tax Cividit Equ riam (HOPE VL 2 redit Equity	4g 62, 88, Section 8)	8	8. State 10. State 11. State 12. Com 10. TIFA, 19. Hous 19. Other 19. Other	Low Income Housing Lo Governmes munity Dev ocal Gover ing Bonds ts r Loans	e Housing Ta cans It Subsidy Hopment Blo networ Subsid	n Credit Eq ock Qrants İş	a 17. Chaiteable Do 18. Owner's Equi 19. Deleted Dev	onation Ny Infoget Fee		
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Cost Breakout

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Summary of Uses of Funds

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see the Guide for Applicants In	a mare in	logation on how to		ander south	-	
Acquisitio	a more in	formation on now to		gonze auses.		
Rulard Arguisition Costs		Housing		Non-Housing	-	Total
Cattering Cod and Anagerition	-		-			
Legal Fees Danging Costs					5	
Clasing Caslegui Free					1	
Title and Flat Josing Costs	-		-		1	*
Fold Acquisition Costs		1	1		5	
Constructi	-		_		-	
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Parkability iso, contraction Costs (Structure)			1		1	-
Off-Site Impedia-Site Improvements		· · · · · · · · · · · · · · · · · · ·	1		1	-
Demolition 20 Ste Ingrovements	-	ti	1	2	1	1
Contingency Amountain	-		-			
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Total Constitutes Induces, and equipment	de la					
Construction of the second sec						Any costs entered in Other
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Total Sole C Total Solt Costs		1	1		\$	1
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Construction/Bridge Loan Final	acing	Housing		Non-Housing		Total
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Other Fees Total Construction Encoded	-					construction/bridge loan financing
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Permanent Financing		Housing		Non-Housing	(the letering equipped postion of the
Com accord Loan Origination Fees	-	11172314			\$	the interim sources section of the
Bood Relaten - Ford Related Costs	- +		-		\$	Sources of Funds Tab.
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Total			_			
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Developer F-Consultant Fees	_				5	-
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Total DeveloProject Reserves		Housing		Non-Housing		Total
Project Re-Pase-up Reserves					1	-
wate-up Fle Operating Reserves					\$	
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Replacement that Persons	-		-		-	
Paret al Assistot al Project Reserves			1		1	-
John Reserv	-		12		_	
Project Cotts	-	100.000	1	0.00		
Total Project Costs	1	1 \$		- \$		1
Percentage of Total Cost		100.00%		0.00%		25



Group Home Projects

Group Home Project	ts			
Project Name:				
Complete if project is a Group Home. Prior to completing this for Uses, Project Worksheet and Operating Pro Forma Hsg.	m, enter al	l information	into Summ.	ary of
A group home is defined as housing occupied by two or more individuals or household use by the occupants of the building. The structure provides long-term housing and supp	ds consisting o ort services fo	of common space or residents.	e andfor facilitie	es for group
Will project be operated as a group home, as defined above?				
Number of buildings in this project:				
Provide information in the adjacent grid for each building:	Bidg 1	Bldg 2	Bldg 3	Total
Number of separate households living in building, excluding caregivers. (Recommend using minimum household size during 15-year retention period.)				0
Number of actual bedrooms in each building				0
Describe living arrangements:				
AHP Group Home Policy For scoring purposes each separate household will be considered a unit. Caregiver For feasibility purposes the building will be evaluated as a whole. For example, if a s costs, operating expenses, and replacement reserves will be evaluated based on reasona maintain a single family home. Unit /Household size: On the Project Worksheet and Tenant Income worksheet, lis Household Income: In general, caregiver income will not be included in household in Development Cost \$0 Cost to develop group home (Total Project Costs per Summary of Uses T. Please enter number of buildings above.	s are not inclu single family ho ableness of the it as zero bedro come. ab / # of buildin	ded as a househ ime serves as a costs to acquir coms and one p ngs in cell D9 ab	old in the unit or group home, de erbuild, operate erson househol ove)	ount. velopment and Id size.
<i>Operating Expenses</i> \$0 Annual operating expenses for group home (Total Operating Expenses per Op_Pro_Forma_Hsg tab has not been completed. Before proceeding for	Tab Op_Pro_F uther, make	Forma_Hsg / # (sure that thi	of buildings in ce is tab is comp	rll D9 above) plete.
Management Fee 0.00% Management fee for group home (Management Fee / Effective Gross Inco Op_Pro_Forma_Hsg tab has not been completed. Before proceeding fo	ome) per Tab C urther, make)p_Pro_Forma_ sure that thi	Hsg s tab is comj	plete.



Feasibility Analysis

	AHP Feasi	bility Analysis		
Item			_	Value
Total units				0
Cost Breakout Total Units	= Project Worksheet Total Uni	ts		TRUE
Sources of Funds = Uses	of Funds			
Housing Sources of Fund	s = Housing Uses of Fund So	ources of Funds	must eq	ual Uses of
Non-Housing Sources = 1	Ion-Housing Uses FL	unds and Cost B	reakout 7	Fotal Units
	m	ust equal the Pro	pject Wo	rksheet Total
Total Development Cost	U	nits		
Total Development Cost p	erunit	into.		
Total Development Cost p	er square toot			50.00
Adjusted Total Developme	ent Cost par linit			51.00
Adjusted Total Developing	ant cost per onic			30.00
Total Acquisition Cost ner	fau			50.00
Acquisition-Only Cost per	Square Foot			50.00
Rehabilitation Cost per So	uare Foot (From Cost Breakou	ut tab)		\$0.00
New Construction Cost p	er Square Foot (From Cost Bro	eakout tab)		\$0.00
Construction/Rehabilitatio	n Cost per square foot (Summ	ary of Uses total)		\$0.00
Average Square Foot per	unit			0
Average Acquisition-Only	Square Foot per unit			0
Average Rehabilitation Sc	uare Foot per unit			0
Average New Constructi	on Square Foot per unit			0
Non housing P Assessor	Conce N			0.000
Commercial %	y Space %			0.00%
Commercial 76				0.00%
Equipility Guidalin	0.5			
Guideline	Description	Min Standard	May Stan	dard Actual
Development Budget	Description	min Standaru	max starr	dard Actual
Adjusted Total	and the second se		-	
Development Cost per	Rehab	NA		\$0.00
Contingency % (Housing)	R After completion of	the Workbook	SE	FALSE
Contingency % (Overall)	R Alter completion of	the WORKDOOK,	SE	FALSE
Developer & Consultant	applicants should r	eview this page.		
Fee %	R Certain costs will r	equire explanation	n in o%	FALSE
	the Online applicat	ion. Costs requi	ring	
	rd explanation will be	noted. Explanat	ion	
Capitalized Reserves -	R will be required wh	en the cost or an	nount	0.00
Housing (months)	Cevceeds the AHP (Suideline The		0.00
	d applicant may also	the adjust the se	ata in	
	applicant may elec	t to adjust the co	ists in	
Capitalized Reserves -	R the Workbook beto	re it is uploaded	to	0.00
Overall (months)	the Online applicat	ion. If that occurs	s, the	0.00
	d applicant is commi	itting to keeping t	he	
	Projects costs with	in quidelines.		Calue Abarantica
Lease-Up Reserve	R	galacintos	0%	Enter Absorption
	Stop In lange priori period	,	_	Rate on Proj Wisht
Rental Assistance		0.000	Mariahi	
Reserve		0.0%	variabl	e \$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%	6 0.00%
Professsional 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%



Exhibits Memorandum of Understanding

Memorandum of Understanding

	Memor	andum of Un	derstanding
FHLB DES MOINES			
Project Name:			
Sponsor:			
 Detail <u>only</u> the each empowern Online. 	he service selected belo nent service and must l	ow on this form; a s be uploaded to that	separate MOU is required for particular service in AHP
Complete the	MOU in order; some di	opdowns will chang	ge the information requested.
► Each MOU mu supporting docu checked in AHP	ist be printed, signed b imentation, and attach Online.	y the Sponsor and S ed as a .pdf file to t	Service Provider, scanned with he empowerment service
 Refer to the documentation. 	Guide for Sponsor Appli	icants for additiona	l guidance and suggested
Empowerment	Activity:		
Sponsor and S above-identifi points:	ervice Provider (if a ed service will meet	pplicable) ce FHLBDM req	ect empowerment activity from drop down box.
		FALSE	
O		Candan Daaridar	
Organization	al Information for	Service Provide	r
Organization Name of Service N	al Information for	Service Provide	r
Organization Name of Service I Location:	al Information for Provider: City:	Service Provide	r Zip:
Organization Name of Service I Location:	al Information for Provider: City:	Service Provider	r Zip:
Organization Iame of Service I Location: s there an affiliate	al Information for Provider: City: relationship between sponsor	Service Provider	r Zip: Select Response
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Organization Name of Service P Location: Is there an affiliate Describe service ncluding numbe	al Information for Provider: City: relationship between sponsor e provider's experience er of years and in what	Service Provider State: r and service provider? and history with pr geographic area(s)	r Zip:
Organization Name of Service I Location: Is there an affiliate Describe service ncluding numb	al Information for Provider: City: relationship between sponsor e provider's experience er of years and in what	Service Provider State:	r Zip: Select Response roviding the specific service, service has been provided:
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Exhibits Memorandum of Understanding

tow will households be informed of and engaged in services offered?	ed in services offered? > FHLBDM to evidence the service(s) are available Is
tow will households be informed of and engaged in services offered?	ed in services offered?
tow will households be informed of and engaged in services offered?	ed in services offered?
tow 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 ind have been offered? Select all that apply: Marketing Materials Sign in sheets or log books Service Agreements Payment documentation for services Other (describe below) delivered Vhere will the service be provided? Select Response Describe how the services will be made attractive and accessible to residents, including days and imes of service provision: Iow often will service be provided? Select Response rovide additional xplanation as necessary: Select Response Describe the content and/or curriculum of the service: Select Response	ed in services offered?
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Service Agreements Other (describe below) delivered delivered vhere will the service be provided? Select Response exercise how the services will be made attractive and accessible to residents, including days and imes of service provision: Select Response rovide additional xplanation as necessary: Select Response rovide additional xplanation as necessary: Select Response Describe the content and/or curriculum of the service:	Ats Payment documentation for services delivered Select Response ve and accessible to residents, including days and
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Describe how the services will be made attractive and accessible to residents, including days and imes of service provision: Iow often will service be provided? Select Response rovide additional xplanation as necessary: Describe the content and/or curriculum of the service: Describe the content and/or curriculum of the service:	ve and accessible to residents, including days and
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naroare computer use. [Scieul Response	
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initiate computer use. [Select Response	ervice:
rovide any additional participant information:	
rovide any additional pertinent information:	
rovide any additional pertinent information:	
rovide any additional pertinent information:	
indicate computer use: [Selett Response	



Exhibits Memorandum of Understanding

The intent to provide the above-outline and agreed to by the AHP Project Spor applicable).	ed programs and/or services is hereby affirmed nsor and Service Provider Organization (if
AHP Sponsor Organization	Service Provider Organization
x	x
AHP Sponsor Signature	Service Provider Signature
Printed Name/Title	Printed Name/Title
Date (mm/dd/yyyy)	Date (mm/dd/yyyy)
In order to be considered eligible f	or points for empowerment, the Sponsor must:
Complete an MOU for each service to	o be provided.
 Print the document and obtain authors Provider (if applicable). Note: Before printing, make sure that text of 	orized signatures from the Sponsor, and the Service 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 revie	w criteria and required forms of documentation.
Attach a ndf file for each service on	ovided by the Sponsor in the Promotion of E









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 rehabi	litation:
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 as purchases or the rehabilitation of existing owner-occupied of Commence AHP subsidy draw down	sistance for home fwellings:
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

	Con A Con	npetitive AHP Application ffordable Housing Program Instruction Cost Calculator
Project Name: Sponsor: Project Number: Subsidy Requested: Application Instructions	The purpose of budget when of workbook uses Input informatic and cannot be For fields with a	f this workbook is to determine the hard cost feasibility of a project's compared to a typical project of that type at the project location. This s cost data derived from <i>RSMeans</i> in its analysis. on in the light blue shaded fields. Fields that are not shaded are locked changed. a dropdown selection, select one option - do not type the selection. I project information is located in <i>Bantal or Hamaswarship Faachility</i>
Descriptions and Instructio Tab Instructions	<i>Workbooks</i> an ons for each of the ind Worksheet Desc Instructions for the Enter Project Name	nd should correspond to those inputs. See below for specific lividual Excel worksheets aription and Required Fields applicant to use the model. Sponsor, Project Number (or Application Number), and Subsidu
Cost Analysis	Model to calculate from other tabs to c • Rental and Homeowner: hip	hard cost feasibility for the development, using industry and internal data alculate. Light blue fields are inputted by applicant. Enter <u>City, State</u> , and <u>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>Scope of Work</u> from dropdown list. - See Scope tab in this Workbook for descriptions.
	• Homeowner hip	s Enter <u>Total Housing Square Feet</u> from Cell C13 (Total Square Footage in Cost Breakout tab of the <i>Homeownevship Feasibility Workbook</i> . Enter <u>Total Adjusted Development Cost</u> from Cell F11 (Construction or Rehabilitation Cost) in Feasibility Guidelines tab of <i>Homeownevship</i> <i>Feasibility Workbook</i> .
	• Rental	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</i> <i>Workbook</i> .
Scope	Gives definitions fo projects. Scope de typical property cor	I r different construction scopes for new construction and rehabilitation finitions, are provided based on the extent of improvements or repairs and ndition, and is used as a multiplier in the Cost Analysis.
Quality	Previous content o	n this tab is no longer applicable.



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	82
Project Type	
Building Type	

Project Cost Profile

Scope of Work

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





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 deprecitation 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



Construction Cost Calculator

Example

Construction / Rehabilitation Cost Reasonableness Analysis

Project Name Project Number Project Location	AHP Project 12345	Rental project example. New construction of Multi-Family apartments. Costs appear reasonable for local area based on assumptions. If over budget, explain in
City	Salt Lake City	Online application in Feasibility Analysis
State	UT	section.
Zip Code	84106	

Project Plan

Project Type	
Building Type	

Scope of Work

lew Construction
partments
xtensive existing improvements or demolition
efore infrastructure

Project Cost Profile

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

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Exhibits Sponsor Experience— Homeownership and Rental

FHLB	Affordable Ho Sponsor Exper	using Program ience Template	
Complete boxes wil	the form electronically by filling in the ter l expand to accommodate explanations. For Organization	xt boxes and check boxes provided. Text Complete the Sponsor Experience Template for all projects. Please upload the signed form on the Sponsor Role screen.	te
B. C.	Sponsor organization's date of inception Please briefly describe the organization'	s history:	
D. E. F.	Total annual operating budget: Total number of employees: Have any significant changes in the orga the past year or are such changes anticip	Full-time: Part-time: Inization's staffing and/or funding occurred in ated in the next year? Yes No	1 fr
G H	Is the sponsor organization subject to Sir Yes No	ngle Audit Act (A-133) requirements? rganization, please list any negative audit	-
I	If applicable, please list and explain any has with any public or private funding as default, monitoring finding, or program of	outstanding negative issues the organization gency, including notices of non-compliance, deficiency:	
J.	Does the sponsor organization currently functions?	provide any of the following services or	жа т,
	Support Services:YesProperty Management:YesProperty Marketing:YesSupportive Housing:YesHousing Development:YesHousing Ownership:YesRehabilitation:YesNew ConstructionYesAsset Management:YesHousing Ownership:YesHousing Ownership:YesAsset Management:YesHousing Ownership:YesRehabilitation:YesNew Construction:YesNew Construction:YesNew Construction:YesConstruction Management:YesConstruction Management:Yes	No No No No No No No No No No No No No N	


Exhibits USDA RD Section 514/515/516 Template Feasibility Review-

	Proje	ect Feasibility Review Worksheet	
All questi rehabilita Please attr	ons must be fully addressed by appl ion of an existing USDA Rural Hou ich the completed feasibility review	licants requesting AHP subsidy to assist in the using Service Section 514/515/516 rental project. worksheet to the AHP Application.	_
I. USDA	ability to provide additional fin	This form must be completed for all USDA RD 514/515/516	
A	Has application to the National R	projects. The form requires:	15/5
	been made?	 A letter from RHS describing the project's marketability; Authorized USDA RD Staff signature; and 	
	If yes, why was the applie	3. Owner's signature	bility
	• If no, why was an applica	Please upload the signed form and exhibit to the Rehabilitation Information Screen	
В.	What is the outstanding RHS loan	balance?	
C.	Could the project support a conver subordination of its lien position?	ntional loan for rehabilitation with RHS	-
	Why or why not?		
D.	Is the property in compliance with If no, please provide a list of the it	the USDA rules and regulations?	
II. Re	serves		22
A.	What is the project's current fully	funded reserve amount?	
	What is the project's current	nt reserve balance?	
	• What is the project's curre	nt annual required reserve payment?	
	• Has the project had a Capit	tal Needs Assessment?	
B.	Has the project increased its fully the level?	funded reserve amount from its original established	
	• If yes, what is the modified	d amount?	
	• If no, why has no such acti- increase may be a continge	ion been taken (owner and RHS consideration of an ency of any AHP award)?	đ
	+ If yes, what is the mod	dified amount?	



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.
- Authorized AHP Users may access AHP Online via eAdvantage or directly at <u>https://ahp.fhlbdm.com</u>.

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: <u>https://ahp.fhlbdm.com</u>. AHP Online can also be accessed via a link on the Bank's public website at <u>www.fhlbdm.com</u>. See <u>Products &</u> <u>Services – Affordable Housing – Housing Providers</u> <u>– Project Application Forms</u>.

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.)

AHP Online Authorized User

AccessClassification | 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.



AHP Online Minimum Supported System

Requirements

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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 $^{\textcircled{R}}$ or Microsoft Edge $^{\textcircled{R}}$
- 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.

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 be- half 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.

