

Affordable Housing Program (AHP)

# AHP Online

# Disbursement

# User Guide Effective 2022

---



# Table of Contents

Affordable Housing Program Details .....	4
Program Description .....	4
Program Resources .....	4
Hours Of Operation .....	4
Technical Assistance Hours .....	4
Important Information (Owner-Occupied Projects).....	5
Important Information (Rental Projects) .....	6
Helpful Hints – AHP Online.....	7
AHP Online Disbursement Request - Guide For Project Sponsors: .....	8
Navigating The Dashboard .....	8
Creating A Disbursement Request .....	9
Site Selection .....	12
Site(s) Identified At Application – No Changes .....	12
Site(s) Identified At Application – Update Site .....	13
Site(s) Not Identified At Application .....	14
Homeowner Selection (Owner-Occupied Projects) .....	16
Household Income (Owner-Occupied Projects).....	17
Project Status Information .....	19
Non-Occupying Co-Borrowers/Co-Owners (Owner-Occupied Projects) .....	19
Change In Scope Of Work (Rental Projects).....	20
Conditions (Rental Projects).....	21
Scoring Information.....	22
Financial Feasibility – Helpful Hints.....	23
Financial Information: Financial Review (Rental Projects).....	23
Financial Information: Import Spreadsheet.....	24
Financial Information: Feasibility Analysis .....	26
Financial Information: Commitment Letters .....	27
Project And Disbursement Documentation .....	28
Submitting The Disbursement Request.....	30
AHP Online Disbursement Request - Guide For Members: .....	31

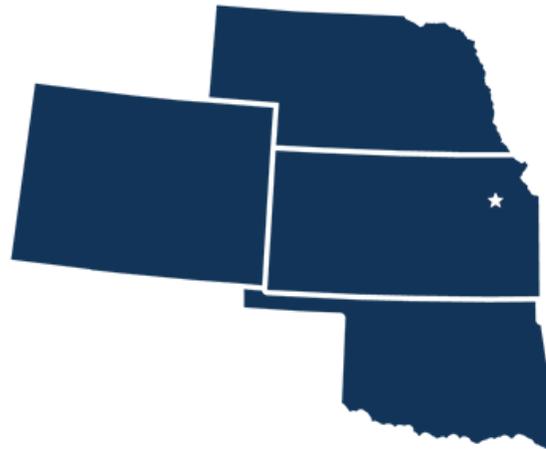
Navigating The Dashboard .....	31
Reviewing The Disbursement Request.....	32
HCD Review Of Disbursement Request .....	34
Review Time/Order .....	34
Clarification Requests.....	34
Sponsor/Member Notification Of Approval/Denial Of The Disbursement Request .....	34
Terms/Definitions .....	35
AHP Online Status Descriptions .....	36
Commitment Status Descriptions .....	36
Information Security .....	37
Where Is The Data Stored? .....	37
Useful Links: .....	37
For Technical Assistance: .....	37
Appendix A - Sponsor Access To AHP Online.....	38
Appendix B - Member Access To AHP Online .....	40
Appendix C - Zip+4 Lookup .....	42

# Affordable Housing Program Details

## PROGRAM DESCRIPTION

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

Through the AHP, FHLBank will provide funding for qualified applications. Information regarding the current competitive General Fund can be found on the following AHP Application website link: [AHP Application](#).



## PROGRAM RESOURCES

AHP Implementation Plan (AHP IP)

Code of Federal Regulations (12 C.F.R. Part 1291)

## HOURS OF OPERATION

**AHP Online will be available between the hours of 6:30 a.m. to midnight (Central Time).** It will be offline for routine maintenance and updates between the hours of midnight and 6:30 a.m.

## TECHNICAL ASSISTANCE HOURS

Housing and Community Development (HCD) will be available to provide technical assistance from 8:00 a.m. to 5:00 p.m. (Central Time) Monday through Friday, excluding bank holidays.

HCD's toll-free number is: 866.571.8155.

### NOTE

**Disbursement requests cannot be created or submitted if there is an outstanding Semi-Annual Progress Report (SAPR). The SAPR must be submitted by the sponsor AND approved by HCD.**

**Ensure you are creating or submitting a request outside of SAPR timelines. Do not expect to submit the SAPR and create or submit a disbursement request in the same day.**

**Contact your HCD analyst with any questions.**

## IMPORTANT INFORMATION (OWNER-OCCUPIED PROJECTS)

1. First disbursement request must be submitted within twelve months of the application approval.
2. All disbursement requests must be **rounded down** to the nearest whole dollar.
3. A Feasibility Workbook (FW) must be completed for and submitted with each disbursement request.
4. The minimum rehabilitation costs for Owner-occupied Rehabilitation projects is **\$3,500 per unit**. The minimum rehabilitation cost excludes fees such as; sponsor fee, developer/contractor fee (if allowed), and homeowner education costs.
5. The minimum homebuyer contribution is no longer required for down-payment assistance projects and the household may receive up to \$250 cash back at closing.
6. United States Department of Agriculture (adjusted for household size) will be utilized to calculate Area Median Income (AMI). For your convenience, the income limits are already included in the Income Calculation Workbook (ICW).
7. Disbursement requests will be funded on a reimbursement basis either after closing of the purchase transaction or, for rehabilitation projects, after completion of the rehabilitation and payment of all rehabilitation costs. The Member or Project Sponsor will provide the funds at the purchase transaction closing or for payment of the AHP rehabilitation costs and will request reimbursement from FHLBank through a disbursement request.
8. Disbursement requests should be submitted within 90 days of closing or rehabilitation completion date when all required documents are available. See [“Project and Disbursement Documentation”](#) section of the user guide.
9. For projects with homebuyer/homeownership education as a commitment, the class must be taken within the current or previous calendar year of the purchase closing date or the rehabilitation completion date.
10. All projects must abide by the AHP IP when updated every year.

### Reimbursement

- Disbursement of AHP subsidy for an Owner-occupied project is at the Member’s and/or Sponsor’s risk, with reimbursement subject to FHLBank review and approval as set forth in the AHP Implementation Plan.
- Contact HCD with any questions regarding a household’s eligibility for AHP subsidy before fronting the AHP subsidy.
- To ensure a cost reasonableness review can be completed, submit invoices for Owner-occupied Rehabilitation projects that include adequate detail (i.e. detailed product description, sizes, units, etc.).

### FYI

If, during preparation of the Closing Disclosure (CD), you note the homebuyer will receive cash back at closing in an amount exceeding \$250.00, you can remedy this through:

- ✓ A principal reduction (must be shown on the CD).
- ✓ Reducing the grant amount (must be shown on the CD).

\*Principal reductions should generally be for minimal amounts. If the cash back to borrower is a larger amount, FHLBank recommends restructuring the loan prior to the loan closing to allow for a larger down payment.

- However, some feasibility guidelines within the Exhibits of the AHP IP effective as of the application year must be followed when submitting disbursement requests and when completing project completion.
11. Refer to the AHP website to obtain forms required for disbursement requests. The most recent version of the form must be used; do not use forms saved to your computer or reuse forms from a different disbursement request.
  12. Refer to the AHP IP for other information and rules regarding disbursements.

### IMPORTANT INFORMATION (RENTAL PROJECTS)

1. First disbursement request must be submitted within twelve months of the application approval.
2. All disbursement requests must be **rounded down** to the nearest whole dollar.
3. A Feasibility Workbook (FW) must be completed for and submitted with each disbursement request.
4. Disbursement requests must meet the Disbursement Milestones listed in the AHP IP and is at least 25% of the subsidy awarded.
5. Disbursement requests will be funded on a reimbursement basis after costs are incurred.
6. Disbursement requests should be submitted when all required documents are available. See [“Project and Disbursement Documentation”](#) section of the user guide.
7. All projects must abide by the AHP IP when updated every year.
  - However, some feasibility guidelines within the Exhibits of the AHP IP effective as of the application year must be followed when submitting disbursement requests and when completing project completion.
8. Refer to the AHP website to obtain forms required for disbursement requests. The most recent version of the forms must be used; do not use forms saved to your computer or reuse forms from a different disbursement request.
9. Refer to the AHP IP for other information and rules regarding disbursements.

#### Reimbursement

- Disbursement of AHP subsidy is at the Member’s and/or Sponsor’s risk, with reimbursement subject to FHLBank review and approval as set forth in the AHP Implementation Plan.
- To ensure a cost reasonableness review can be completed, submit documentation that includes adequate detail (i.e. detailed product description, sizes, units, etc.).

## HELPFUL HINTS – AHP ONLINE

- ✓ Users must be associated as a lead contact with the project in order to submit disbursements or complete other processes.
  - ❖ After an application is approved, consultants no longer have access through their company’s login information. If a Sponsor wants a consultant to have access to AHP Online for a project, the Sponsor will need to approve the consultant as an authorized user for the Sponsor’s account. The consultant will need to use a different username login for this account.
- ✓ AHP Online uses ZIP+4 to populate a location’s City, County, State, Census tract, Congressional District, and CBSA. If you are unsure of the location’s ZIP+4, use the “Quick Tools” option at USPS.com to obtain this information.
  - ❖ Unitedstateszipcodes.org can also be used to obtain this information.
  - ❖ If you are unable to locate the ZIP+4, contact HCD.
- ✓ To navigate through the disbursement, use the “<Previous” and “>Next” options at the bottom of the page. To avoid potential errors or loss of data, do not use the “Back” arrow at the top of your screen next to the browser bar.
- ✓ AHP Online will automatically log off users after 20 minutes of inactivity. Any non-input action, such as moving from screen to screen or saving a screen, are included in the definition of “inactivity.”
- ✓ To clear the information entered on a page and start over, use the “Undo” feature.
- ✓ For optimal performance in AHP Online, FHLBank recommends using the most recent version of Microsoft Edge.
- ✓ Always select “Save” before selecting “Next” to continue to the next page. **AHP Online does not retain unsaved data.**

### FYI - Symbols

- For helpful information, select the  on each screen.
- Fields with  must be completed before the application can be submitted.
- Fields with \* must be completed before the page can be saved.

### FYI – Uploading Documents

- Only one file per upload box is allowed. If the upload includes multiple files/documents, save the documents as a ZIP file or as a single PDF file.
- AHP Online accepts the following file upload types: PDF, ZIP, DOC, DOCX, XLS, XLSX.
- The maximum file size for any single upload is 50 megabytes.

### FYI – Save Each Page

To ensure you work has been saved, look for the message (shown below) after saving the page.



# AHP Online Disbursement Request - Guide for Project Sponsors:

This section provides instructions for both Rental and Homeownership (Owner-occupied) project types. Instructions that are applicable for a specific project type will be specifically identified.

## NAVIGATING THE DASHBOARD

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

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

### FYI

- After the Project Sponsor has completed and submitted a disbursement request, it must be approved by the Project Member. Instructions for Project Members are included in this Guide.
- AHP funds for an approved disbursement requests are deposited in the member’s demand deposit account (DDA) and then disbursed to the project by the member.

The screenshot shows the 'My Projects' dashboard. At the top, there is a header with the FHLBank Topeka logo, user information 'Fname Lname | Logout', and the current date and time 'Current as of January 4, 2018 at 10:15 AM CST'. Below the header, there are navigation links: 'Home | Messages (0) | Guides/Info'. The main content area is titled 'My Projects' and contains a search form with fields for 'Project Number', 'Project Name', and 'Funding Round'. The 'Funding Round' dropdown menu is open, showing '2017A' selected. A red callout box points to this dropdown with the text: 'Funding rounds currently available in AHP Online will display in the drop-down menu.' To the right of the search form, there is a yellow callout box with the text: 'If you have any questions regarding the AHP, please contact us at 866-571-8155.' Below the search form is a table with the following data:

Project Number	Project Name	Status	Monitoring Status
2017A10025	Sample Project 1	Unfunded/not started	Not Funded
2017A10024	Sample Project 2	Funded/started	Not Funded
2017A10021	Sample Project 3	Unfunded/not started	Not Funded
2017A10019	Sample Project 4	Unfunded/not started	Not Funded
2017A10015	Sample Project 5	Unfunded/not started	Not Funded
2017A10014	Sample Project 6	Funded/started	Not Funded
2017A10013	Sample Project 7	Unfunded/not started	Not Funded
2017A10010	Sample Project 8	Unfunded/not started	Not Funded
2017A10008	Sample Project 9	Unfunded/not started	Not Funded
2017A10006	Sample Project 10	Funded/started	Not Funded

A red callout box points to the '2017A10006' project number in the table with the text: 'Select the applicable Project Number.' At the bottom right of the dashboard, there is a copyright notice: '© 2018 FHLBank Topeka. All rights reserved.'

## CREATING A DISBURSEMENT REQUEST

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

1. Select “Disbursement Home” to obtain the following information (if information is not desired, skip to Step 2):
  - Current Approved Award Amount
  - Total of Approved Disbursement Requests
  - Total Pending Disbursement Requests
  - Pending De-obligations and Withdrawals
  - Total Project Subsidy Remaining (available for request)
  - Disbursements requested for project and status of each request.

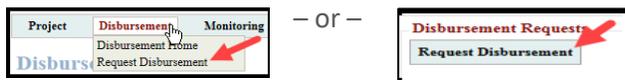
The screenshot shows the 'Disbursement Home' screen. At the top, there are navigation tabs: Project, Disbursement, Monitoring, and Extension. The 'Disbursement' tab is selected, and a dropdown menu is open with 'Disbursement Home' and 'Request Disbursement' options. A red arrow points to 'Disbursement Home'. Below the tabs, the project status is 'Funded/started'. The 'AHP Subsidy Award Summary' section shows:

Current Approved Award Amount	\$ 525,000.00
Less: Approved Disbursement Requests	(\$ 19,975.00)
Less: Pending Disbursement Requests	(\$ 67,823.66)
Less: Pending Deobligations/Withdrawals	(\$ 0.00)
<b>Available Amount Remaining</b>	<b>\$ 437,201.34</b>

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

Request #	Amount	Date Created	Date Received	Date Funded	Funding Status	Homeowner
12805	\$ 10,000.00	10/14/2021			Pending	Testbenefirst Testthelast

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



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

- ❖ Types of Assistance (Homeowner only) - (options will display based on what was indicated in approved application)
  - Closing Costs
  - Down Payment Assistance
  - Homebuyer/Homeownership Counseling
  - Rehabilitation
- ❖ Homeowner only - Closing date or rehabilitation completion date for AHP Subsidy being requested. Use the calendar to complete.
- ❖ Is this the final disbursement request for the project? Answer “Yes” only if this is the last disbursement request being requested for the project.

4. In the space provided enter any information you wish to share with the reviewer (not required).
5. Select “Submit.”

Clara Smith | Logout Current as of January 4, 2018 at 11:43 AM CST  
My Projects | Home | Messages (0) | Guides/Info  
Project Name: Sample Project 9  
Project Number: 2017A10008

Project Disbursement Monitoring Extension

### Initiate Disbursement Request

**Subsidy Request\***

Amount\*  *Enter AHP subsidy being requested.*

**Uses of Funds (select at least one)\*** *Enter what funds will be used for. Options displayed will be based on information entered in the approved AHP application.*

Assistance with Acquisition Costs

**Types of Assistance\*** *Homeowner Applications Only: Enter the type(s) of assistance the AHP subsidy will provide.*

Closing Costs

Down Payment Assistance

Homebuyer/Homeownership Counseling

Requested funds will be disbursed to: Test Customer

Provide the closing date or rehabilitation completion date for the AHP Subsidy being requested.\*  *Homeowner Applications Only: Enter either:  
a) the closing date of the first mortgage as shown on the Closing Disclosure (purchase projects).  
b) the completion date of the rehabilitation (for owner-occupied rehabilitation projects)*

Is this the final disbursement request for this project?\*  Yes  No *Answer as applicable.*

**Disbursement Request Comments**

*Homeowner Applications Only: Use this section to enter any information you wish to share with the reviewer. This is not a required section.*

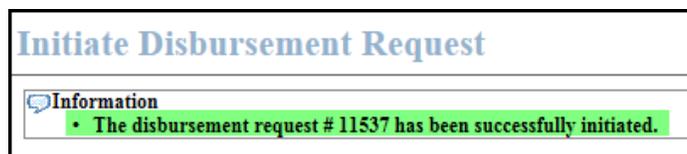
*You have 1000 characters remaining for your description.*

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

To continue to next screen, select **Submit**   *"Submit."*

© 2018 FHLBank Topeka. All rights reserved.

6. A message will appear to confirm the disbursement request has been initiated. At this point, you may stop here and continue later if desired.
7. To continue, select “Continue.”



8. You will be redirected to the "Disbursement Request Home" screen. This screen shows the status of each required page for the Disbursement Request.
9. Select each screen with a status of "Not Visited" or "In Progress."

### Screen Statuses

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

**Disbursement Request**

## Disbursement Request Home

Sections displayed will vary based on project type. The sections displayed below are for a homeowner project.

<b>Request #</b>	11530
<b>Amount</b>	\$ 1,000.00
<b>Homeowner</b>	-
<b>Funding Status</b>	Pending
<b>Funding Member</b>	Test customer

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

"Approve" cannot be selected until all screens have a status of "Complete."

For best results, complete each screen in the order it appears.

## SITE SELECTION

### SITE(S) IDENTIFIED AT APPLICATION – NO CHANGES

If the site was identified in the approved application, it will display on the “Disbursement Site Selection” screen. If there were no changes to the project site location:

#### FYI

Screen displays may vary based on project type and other variables.

1. If there were no changes to the project site or location, select “No” to the question “Has there been a change to the project site or location.”
2. From the sites displayed, select the site by checking the box associated with the address of the disbursement request.
3. Confirm the owner of the property is not in default for non-payment of mortgage or real estate taxes (and insurance for rental projects only).
  - Disbursement will not be funded unless mortgage/real estate taxes/insurance are current.
  - Contact HCD if owner is in default or behind on any of these items.
4. Select “Save.”

**Disbursement Site Selection**

**Site Identified at Application- no change**

Has there been a change to the project site or location?\*  Yes  No

Add Disbursement Sites

If the site was known at application and has not changed, select the site by checking the box. For projects with more than one address associated with the project, select only one site.

Select	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code
<input checked="" type="checkbox"/>		Not assigned by city	Parcel 00-000-000-000	INDEPENDENCE	JACKSON	MO	64057-2684

Is the owner of the property in default for any non-payment of mortgage, real estate taxes or insurance?\*  Yes  No

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

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

## SITE(S) IDENTIFIED AT APPLICATION – UPDATE SITE

If there were changes to the project site or location, select “Yes” to the question “Has there been a change to the project site or location.” The site(s) will now be editable until a disbursement request has been submitted for the selected site(s).

### FYI

There is no indicator upon selecting “Lookup” to verify the tool is working. There is, at times, a delay. This could take up to a minute.

**Disbursement Site Selection** **Site Identified at Application - Update Site**

Has there been a change to the project site or location?\*  Yes  No

Add Disbursement Sites

Select "Edit" for the section(s) requiring change.

Site(s)									
Select	Site Information	Site Parcel	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code
<input type="checkbox"/>	Edit   Remove	Add/Edit		Not assigned by city	Parcel 00-000-0000-000	INDEPENDENCE	JACKSON	MO	64057-2684

1. Edit the Site Information details as applicable.
  - Scroll down to edit site information (top of the screen is project information that does not need updated).
  - Verify the address is correct, and validate ZIP code and Zip+4 are entered correctly. The Lookup button is NOT used to find the ZIP code or ZIP+4. You MUST know and enter the Zip+4 to continue updating the site information.
    - If the ZIP+4 is unknown, see [“ZIP +4 Lookup.”](#)
2. Select the Lookup button.
3. All remaining questions with an \* must be answered.
  - Homeowner Projects Only: Enter a 0 (zero) for the Acquisition Price. Leave Appraisal Date and Appraised Value blank. If entered this way, an appraisal is not a required upload.
4. Select “Update Site.”
  - Ultimately if no changes are needed, select “Back to Disbursement Site Selection”
5. If changes were made, Select “Save.”

**SITE(S) NOT IDENTIFIED AT APPLICATION**

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

**FYI**

There is no indicator upon selecting "Lookup" to verify the tool is working. There is, at times, a delay. This could take up to a minute.

1. Select "Add Disbursement Sites."

**Disbursement Request**  
Disbursement Site Selection

**Site Not Identified at Application**

If address was not known at time of application, add the site.

Select	Site Information	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code
<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	000 1st St.		TOPEKA	SHAWNEE	KS	66604-1183

Is the owner of the property in default for any non-payment of mortgage or real estate taxes?  Yes  No

Required before Sponsor Approval

Save Undo

2. On the "Site Information" screen, select "Add Known Sites."

**Application Details**

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

Enter your project's city or county EXACTLY as you would like it to appear on official documentation. For projects serving more than one state, leave blank.

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

Is the project single site?  Yes  No

How many sites are part of the project?

Are the addresses for all the sites known?  Yes  No

How many site addresses are known?

**Add Known Sites**

Action	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code
<a href="#">Edit</a>	<input checked="" type="checkbox"/>	000 1st St.		TOPEKA	SHAWNEE	KS	66604-1183

Required before Sponsor Approval

Save Undo

3. Scroll down to enter the specific site information.
4. Enter the address, ZIP code and ZIP+4. You MUST know and enter the Zip+4 to continue updating the site information.
  - o If the ZIP+4 is unknown, see "ZIP+4 Lookup."

5. Select the Lookup button.
6. All remaining questions with an \* must be answered.

- o Homeowner Projects Only: Enter a 0 (zero) for the Acquisition Price. Leave Appraisal Date and Appraised Value blank. If entered this way, an appraisal is not a required upload.

7. Select "Update Site."

**Site**

Enter site information, and select "Update Site."

Address Line1\*  ZIP\*  Zip+4   ?

Address Line2

City HOLTON Congressional District KS02  
County JACKSON Census Tract 0827.00  
State KS CBSA 45820

Number of Units\*  Targeted Area\*

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

Acquisition Price\*  ? Is/will the property be located in a land trust?  Yes  No

Appraised Value  Property is a Foreclosure, REO, or Short Sale\*

Is the site donated?  Dwelling type\*

Is the Site Rural?  Yes  No

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

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

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

An appraisal is required only if the member has a current or past financial or ownership interest in the property.

8. Select "Save."
  - AHP Online will automatically direct the user back to the Disbursement Site Selection screen.
9. From the "Disbursement Site Selection" screen, select "Save" and then "Next" to continue.

**Site Information**

Enter your project's city or county EXACTLY as you would like it to appear on official documentation. For projects serving more than one state, leave blank. Shawnee

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

Is the project single site?  Yes  No

How many sites are part of the project?

Are the addresses for all the sites known?  Yes  No

How many site addresses are known?

**Add Known Sites**

The newly-added address will appear in the Site(s) Table.

Action	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code
Edit		0000 1st St.		HOLTON	JACKSON	KS	66436-8296
		1 Security Benefit Place		TOPEKA	SHAWNEE	KS	66606-2542
		1 Security Benefit Place		TOPEKA	SHAWNEE	KS	66606-2541
Edit	✓	0000 2nd St.		TOPEKA	SHAWNEE	KS	66604-1183

[Back to Disbursement Site Selection](#) Select "Save."

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

\* Required to save the page  
♦ Required before Sponsor Approval  
© 2018 FHLBank Topeka. All rights reserved.

## HOMEOWNER SELECTION (OWNER-OCCUPIED PROJECTS)

1. On the “Homeowner Selection” screen, in the “Action” column, select “Add Homeowner.”

Disbursement Request

Homeowner Selection

Address Line 1		Address Line 2		Site(s)		City	County	State	Zip Code	Action
Address Line 1	Address Line 2	City	County	State	Zip Code					
1 Security Benefit Place		TOPEKA	SHAWNEE	KS	66606-2541					Add Homeowner

Is this a First-time Homebuyer?  Yes  No

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

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

Save Undo

Previous Next

### FYI

- **Do not** add minor children in the Co-Homeowner section.
- Use the “Edit” or “Remove” features in the “Action” column to edit homeowner/co-homeowner information or to remove a homeowner/co-homeowner.

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

6. To add a co-homeowner, select “Add Co-Homeowner” in the “Action” column.

7. Enter the first and last name of co-homeowner.

- HCD considers all married people to be co-homeowners.
- Household members or significant others who are also included on the Closing Disclosure, Real Estate Retention Agreement, or any other loan documentation should be listed as a co-homeowner.
- For rehabilitation projects, household members/significant others who hold ownership interest in the property should be listed as a co-homeowner.

8. Select “Save” in the middle of the screen.

9. Select “Save” at the bottom of the screen and then “Next” to continue.

Homeowner Selection

Address Line 1		Address Line 2		Site(s)		City	County	State	Zip Code	Action
Address Line 1	Address Line 2	City	County	State	Zip Code					
1 Security Benefit Place		TOPEKA	SHAWNEE	KS	66606-2541					Add Homeowner

Add Homeowner

Homeowner First Name:  Enter homeowner/homebuyer name in the space provided.

Homeowner Last Name:  x

Is this a First-time Homebuyer?  Yes  No Answer question.

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

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

Save Undo

Previous Next

Homeowner Selection

Address Line 1		Address Line 2		Site(s)		City	County	State	Zip Code	Action
Address Line 1	Address Line 2	City	County	State	Zip Code					
1 Security Benefit Place		TOPEKA	SHAWNEE	KS	66606-2541					Add Homeowner

Homeowner			Action
Homeowner Name	Site Address		
Blanche Deveroux	1 Security Benefit Place TOPEKA, KS 66606-2541		Add Co-Homeowner   Edit   Remove

Add Co-Homeowner

Co-Homeowner First Name:  Enter homeowner/homebuyer information.

Co-Homeowner Last Name:  x

Save entered information.

Save Undo

Previous Next

Homeowner Selection

Address Line 1		Address Line 2		Site(s)		City	County	State	Zip Code	Action
Address Line 1	Address Line 2	City	County	State	Zip Code					
0000 1st St.		HOLTON	JACKSON	KS	66436-8296					Add Homeowner

Homeowner			Action
Homeowner Name	Site Address		
Wood Janet	0000 1st St Holton, KS 66436-8296		Add Co-Homeowner   Edit   Remove

Co-Homeowner(s) for Wood Janet			Action
Co-Homeowner Name			
Jack Tripper			Edit   Remove

Is this a First-time Homebuyer?  Yes  No

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

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

Save Undo

Previous Next

## HOUSEHOLD INCOME (OWNER-OCCUPIED PROJECTS)

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

1. Select "Yes" to indicate the ICW has been completed and is ready to upload to AHP Online.
2. Use the Browse feature to upload the ICW.
3. Select "Save."

### FYI

- For guidance completing the Income Calculation Workbook or for income guidelines, refer to the "AHP & HSP Income Calculation Guide" located on the AHP website.
- Ensure the ICW has been saved as a Microsoft Excel file. AHP Online will not work correctly if a different file type is uploaded.

**Household Income**

Indicate the income guidelines utilized for this request. (Select one)\*  FHLBank Topeka Income Guidelines  Native American Income Guidelines

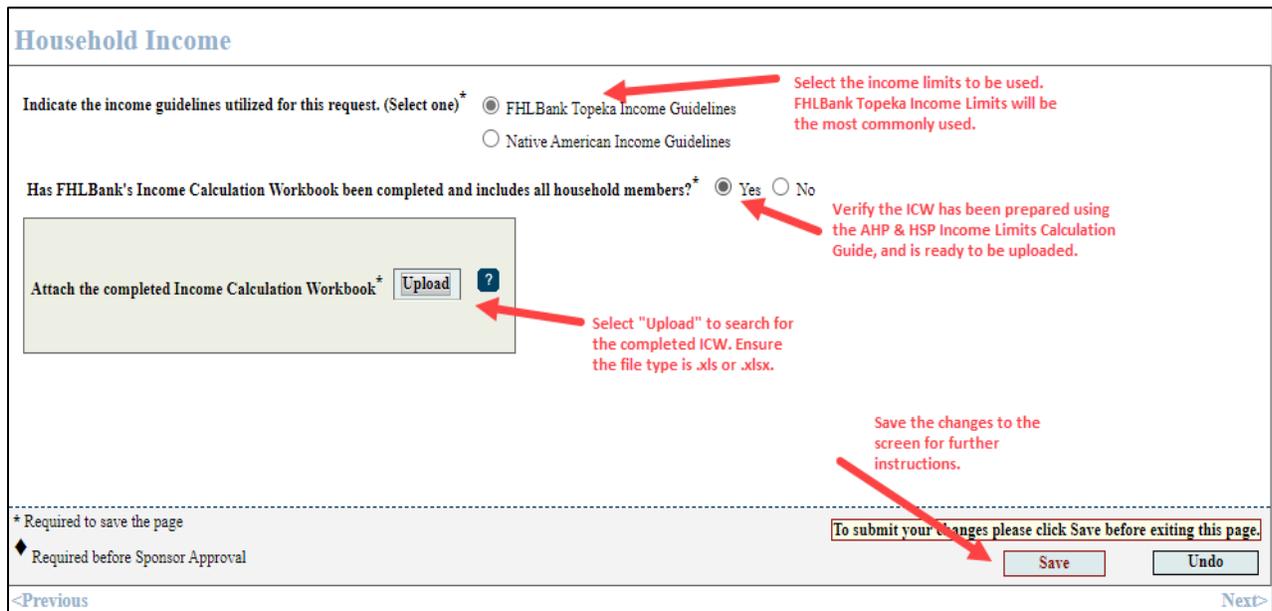
Has FHLBank's Income Calculation Workbook been completed and includes all household members?\*  Yes  No

Attach the completed Income Calculation Workbook\*  

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

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

<Previous Next>



The screenshot shows a web form titled "Household Income". It contains several sections: 1. "Indicate the income guidelines utilized for this request. (Select one)\*" with two radio button options: "FHLBank Topeka Income Guidelines" (selected) and "Native American Income Guidelines". 2. "Has FHLBank's Income Calculation Workbook been completed and includes all household members?\*" with two radio button options: "Yes" (selected) and "No". 3. "Attach the completed Income Calculation Workbook\*" with an "Upload" button and a help icon (?). 4. A footer area with a note: "\* Required to save the page" and "◆ Required before Sponsor Approval". 5. A "Save" button and an "Undo" button. 6. Navigation buttons: "<Previous" and "Next>". Red arrows point from explanatory text to the "FHLBank Topeka Income Guidelines" radio button, the "Yes" radio button, the "Upload" button, and the "Save" button.

### NOTE

- It is extremely important to review and learn the income documentation requirements.
- HCD calculates income differently than most lenders and will require ALL income for the household be disclosed.
- AHP & HSP Income Calculation Guide includes the required documentation for submission AND how to complete the ICW.

- After a successful ICW upload, the household member names, total household income, and AMI category will display. Verify the information displayed is correct and matches the ICW.
- If everything is correct, certify the information is correct to the best of your knowledge by selecting "Yes."

**Household Income**

**Information**  
 • Your changes have been saved to the system. ✓

Indicate the income guidelines utilized for this request. (Select one)\*  MRB/ HUD County  Native American Income Guidelines Review information for accuracy.

Has FHLBank's Income Calculation Workbook been completed and includes all household members?\*  Yes  No

Attach the completed Income Calculation Workbook\* 
 Uploaded File Info  
 Income Calculation Workbook\_Terri\_Devereaux.xlsx Remove

Enrollment Date 10/01/2017 Household Size 4

**Household Members**

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date Of Birth	Age at Time of Enrollment/ Income Qualification	Calculated Income from Individual Worksheets
1	Blanche Devereaux	Head of Household	01/01/1955	62	\$ 22,812.50
2	Rose Nyland	Roommate	03/05/1947	70	\$ 6,458.62
3	Dorothy Zbornak	Roommate	11/25/1950	66	\$ 18,559.32
4	Sophia Petrillo	Roommate	04/24/1940	77	\$ 12,000.00
<b>Total Household Income</b>					<b>\$ 59,830.44</b>

AMI category based on the income guidelines selected above: > 60% and <= 80% AMI Complete certification

I certify that the information included in the Income Calculation Workbook is true and correct to the best of my knowledge.\*  Yes  No

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

Save Undo

<Previous Next>

© 2018 FHLBank Topeka. All rights reserved.

- Upon completing the certification, an upload box will display prompting you to upload all supporting income documentation.
- Income documentation, which includes zero income certifications, must all be dated within the same time frame. Within 60 days prior to the program enrollment - or - 60 days prior to the disbursement request submission date (see the "Income Calculation Guide" on the AHP website for income documentation requirements).
- Use the "Browse" feature to locate and upload the supporting documentation.

I certify that the information included in the Income Calculation Workbook is true and correct to the best of my knowledge.\*  Yes  No

Attach all supporting documentation for the income listed in the Income Calculation Workbook.\* Browse... Upload all income documentation as a single file.

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

Save Undo

<Previous Next>

## PROJECT STATUS INFORMATION

1. Answer all questions on the screen. Provide an explanation in the space provided for any certification answered "No."
2. Select "Save" and the "Next" to continue.

**FYI**  
Entering an explanation does not guarantee approval.

### Project Status Information

I certify that the project remains in compliance with applicable Fair Housing and Accessibility Laws. \*  Yes  No

*Homeowner Example of Certifications*

I certify there are not any non-occupying co-borrowers or co-owners associated with the property. \*  Yes  No

Provide explanation. \*

If any certification is answered "No," an explanation box will display. Provide an explanation in the space provided.

If there is a non-occupying co-borrower or co-owner, contact your HCD analyst for an exception to this rule. Exceptions will be reviewed on a case by case scenario and are not always approved. You should request an exception before closing a loan or completing the rehabilitation to ensure funding will be reimbursed.

You have 3000 characters remaining for your description.

I certify the property deed verifies the applicant's ownership of the property. \*  Yes  No

I certify the AHP subsidy was not used to pay for homebuyer/ownership counseling costs (if any) associated with this homebuyer/owner that are paid by another funding source. \*  Yes  No

I certify the AHP subsidy was not used to refinance existing loans. \*  Yes  No

I certify the AHP subsidy provided for this request was not used for any processing fees charged by the member for providing AHP direct subsidies. \*  Yes  No

I certify at least one household member was of sufficient age to enter into a legally-binding contract. \*  Yes  No

I certify the member does not have an ownership interest in the project (i.e. REO), and the mortgage or lien is not currently owned by the member. \*  Yes  No

\* Required to save the page

◆ Required before Sponsor Approval

To submit your changes please click Save before

Save

## NON-OCCUPYING CO-BORROWERS/CO-OWNERS (OWNER-OCCUPIED PROJECTS)

All borrowers, co-borrowers, and co-owners must be household members of the property being purchased. **NON-OCCUPYING CO-BORROWERS AND NON-OCCUPYING CO-OWNERS ARE NOT ALLOWED.**

The scenarios below provide additional clarity to the differences between co-borrowers, co-owners, and co-signers. Contact HCD prior to submitting a reservation request if you are unsure under which scenario a potential recipient fits.

- ❖ **Non-occupying Co-owner:** A homebuyer is married but does not live in the same home as his/her spouse, and the spouse will not be

### Know the Difference:

**Co-borrower:** Individual(s) included on the deed, mortgage/deed of trust, and promissory note for a property in conjunction with another individual(s) and is liable for repayment of debt secured by the mortgage/deed of trust. **Non-occupying co-borrowers are NOT ALLOWED.**

**Co-owner:** Individual(s) included on the deed and/or mortgage/deed of trust for a property in conjunction with another individual(s). **Non-occupying co-owners are NOT ALLOWED.**

**Co-signer:** Individual(s) that is included on the promissory note and is liable for repayment of debt for real estate but is not on the deed and/or mortgage/deed of trust for property. **Non-occupying co-signers are allowed.**

on the loan or be living in the home after closing. However, because the couple is not divorced, the non-occupying spouse is considered a non-occupying co-owner. Non-occupying co-owners are not allowed, so the household is not eligible.

- ❖ **Non-occupying Co-borrower:** A homebuyer's parent will be signing the loan documents along with him/her and will be included on the mortgage/deed of trust or deed. The parent is considered a non-occupying co-borrower. Non-occupying co-borrowers are not allowed, so the household is not eligible.
- ❖ **Co-signer:** A homebuyer's parent will be signing a Promissory Note but will not be on the mortgage/deed of trust or deed. The parent is considered a co-signer. The household is eligible to receive the grant, assuming the household meets all other eligibility and regulatory requirements.

### CHANGE IN SCOPE OF WORK (RENTAL PROJECTS ONLY)

A change in the scope of work may affect the amount of grant received by the project. Before the work is completed, contact HCD to validate additional documentation requirements. HCD may require a new feasibility review and/or cost reasonableness review.

#### Project Status Information

I certify that the project remains in compliance with applicable Fair Housing and Accessibility Laws.\*  Yes  No

*Rental Example of Certifications*

I certify the Project's scope of work has not changed from what was last reported.\*  Yes  No

Provide explanation.\*

If any certification is answered "No," an explanation box will display. Provide an explanation in the space provided.

If the project has a significant change in the development budget (change of scope), provide that additional information here. Upload the Change of Scope Workbook that's found on the AHP website.

You have 3000 characters remaining for your description.

Upload the Change of Scope Workbook\*

I certify all AHP funds previously disbursed to the member for this project have been disbursed by the member to the project.\*  Yes  No

I certify at least 20% of the units in the rental project funded by this request will be occupied by and affordable to households with income at or below 50% of the Area Median Income.\*  Yes  No

I certify the AHP subsidy is not being used to refinance existing loans.\*  Yes  No

I certify a copy of the executed and recorded FHLBank- approved retention agreement(s) will be provided to FHLBank Topeka.\*  Yes  No

I certify the AHP subsidy is not being used to write down the first mortgage interest rate and is not being used as a subsidized advance.\*  Yes  No

I certify the AHP subsidy provided for this request will not be used for any processing fees charged by the member for providing AHP direct subsidies.\*  Yes  No

I certify any AHP subsidy not provided to the project within 60 days of disbursement to the member will be returned to FHLBank Topeka.\*  Yes  No

I certify at least one household member for each occupied unit is of sufficient age to enter into a legally-binding contract.\*  Yes  No

I certify the member does not have an ownership interest in the project (i.e. REO), and the mortgage or lien is not currently owned by the member.\*  Yes  No

\* Required to save the page

◆ Required before Sponsor Approval

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

#### **NOTE (Both owner-occupied and rental projects)**

**If an FHLBank systemwide member is selling the property to the project, or holds a current mortgage/lien on the property being sold; an appraisal will be required that is dated within six (6) months of the disbursement funding date. Contact HCD with any questions.**

## CONDITIONS (RENTAL PROJECTS)

**Condition:** A provision included in an AHP Agreement that must be satisfied prior to submission of Project Compliance Report (PCR) as stated in the Agreement. Conditions are often related to feasibility; however, they can be related to scoring or eligibility issues as well.

1. If the project does not have any conditions, or if all conditions have a status of “Satisfied,” proceed to “[Scoring Information](#)” by selecting “Next.” If the project has conditions, verify you understand the process by answering the question displayed.
  - a. If the condition can be satisfied at the time the disbursement request is being submitted, select “Edit.” Otherwise, continue to Step 2 (below).

**Conditions**

*The following conditions exist for this project. If documentation is available now for any of the unsatisfied conditions, click "Edit" and attach the document.*

I understand the conditions listed below can be satisfied now by clicking edit and attaching documents but must be satisfied by the completion of the Project Completion Report (PCR) process.  Yes  No

Select "Edit" to attach documentation to satisfy a condition.

Action	Condition	Additional Information	Status	Attached Document	Reviewed by HCD?
Edit		The operating financials should include the project portion of, for example: payroll, supplies, maintenance, etc. The financials must be consistent with the feasibility workbooks provided throughout the project's lifecycle.	Needed		Yes

- b. Attach the documentation that demonstrates the condition has been satisfied.
  - c. Use the space provided to provide a description or explanation of the documentation.
  - d. Select “Update Condition” to save.

**Condition Details**

3
Update Condition
Close

Status: Needed

Reviewed by HCD?: Yes

Initiated: Application Approval

Condition: Operating Financials

FHLB Explanation: The operating financials should include the project portion of, for example, payroll, supplies, maintenance, etc. The financials must be consistent with the feasibility workbooks provided throughout the project's lifecycle.

Additional Information:

Attach Document:  ?

Attachment Description: 

Include a description or explanation of the attached documentation, if desired.

You have 1000 characters remaining for your description.

2. Once the condition has been updated, select “Save” and then “Next” to continue.

## SCORING INFORMATION

- Review the project’s scoring categories. To enable the Scoring Category functionality, provide a response to “The scoring commitments listed below remain applicable and will be fulfilled.” If the response is “no,” contact HCD. **This question must be answered “Yes” in order to continue.**
- If any of the scoring categories are filled by the disbursement request being submitted, check the box in the “Filled by This Request” column. When the box is checked, if documentation is required, the upload option for that scoring category will be functional.
  - Not all scoring commitments require supporting documentation on this screen. However, it is still required to select the “Filled by This Request” check box if the disbursement meets the commitment (ie: Project Sponsorship, Member Financial Participation, In-District, Owner-Occupied Rehabilitation, etc.).
  - If the household AMI is  $\leq 30\%$  AMI for the Targeting commitment, select both the  $\leq 30\%$  AMI and  $\leq 50\%$  AMI check boxes. *The  $\leq 30\%$  check box is for reporting purposes only.*
  - Upload supporting documentation in the “Attach Supporting Documentation” column. Refer to “A Sponsor’s Guide to Documenting Scoring Commitments” on the AHP website for examples of acceptable documentation.
- When all applicable scoring categories and associated supporting documentation has been uploaded, select “Save” and then “Next” to continue.

Disbursement Request

**Scoring Information**

The scoring commitments listed below remain applicable and will be fulfilled.\*  Yes  No

**FYI**

- Homeowner Projects: At least one commitment must be fulfilled with each disbursement request.
- Rental Projects: After Step 1, if no scoring commitments are filled by this request, proceed to Step 3.

Disbursement Request

**Scoring Information**

Select all commitments fulfilled and attach supporting documentation. (Selection is NOT required to save this page.)

The scoring commitments listed below remain applicable and will be fulfilled.\*  Yes  No

Scoring Category	Commitment Status	Project Commitment	Filled by This Request	Previous Documentation	Attach Supporting Documentation
Priority 2 - Project Sponsorship	Needed	Yes	<input checked="" type="checkbox"/>		M: Delete After Use/Supp. Browse... ?
Priority 3 - Targeting					
$\leq 50\%$ AMI	Needed	52			
$> 50\%$ and $\leq 60\%$ AMI	Needed	20			
Priority 5 - Promotion of Empowerment					
Financial Education/Credit Counseling	Needed	72	<input type="checkbox"/>	GJHA MOU Financial & Home Ownership Education.pdf	Browse... ?

## FINANCIAL FEASIBILITY – HELPFUL HINTS

- ✓ Obtain the Disbursement Feasibility Workbook, from the AHP website, associated with the round in which the project was approved. AHP Online will not accept other versions.
- ✓ Some feasibility workbook tabs and data entry points include instructions to make completing them as easy as possible.
- ✓ Total sources must be equal to total uses.
- ✓ Much of the financial feasibility analysis is completed by HCD staff outside of the online system. Provide explanations in the Feasibility Workbooks as indicated.
- ✓ Contact Housing and Community Development at 866.571.8155 for technical assistance concerning difficulties uploading the Feasibility Workbook.

## FINANCIAL INFORMATION: FINANCIAL REVIEW (RENTAL PROJECTS)

This screen displays the feasibility workbook that was most recently approved.

1. If desired, click on the “Uploaded File Info” box to view the workbook.
2. Updates cannot be made to the feasibility workbook uploaded to this screen. The screen is for informational purposes only regarding the last approved workbook.
3. Select “Save” and “Next” to continue.

Disbursement Request

Rental Project: This screen displays the most-recently approved Rental Feasibility Workbook.

### Financial Information

Financial Review
Import Spreadsheet
Feasibility Analysis
Commitment Letters

Below is the most recent financial information approved for your project. Upload an updated Rental Feasibility Workbook on the Import Spreadsheet tab.

Approved Rental Feasibility Workbook: Uploaded File Info To review the last approved Rental Feasibility Workbook click here and then open or save the workbook.

Corrected Feasibility Workbook - See Explanation Boxes.xlsx

Development Sources of Funds

Source of Funds	Housing	Non-Housing	Description	Committed	Rate (%)	Term (years)	Amort Period (years)	Annual Debt Svc (\$) (Housing)	Must Pay?
MHDC AHAP Tax Credits - Non-Residential		68,696.00	Federal Low-Income Housing Tax Credit Equity	Yes	0.000%	0.00			
Mutual of Omaha Construction Loan	371,160.00		Other Loans	Yes	4.730%	15.00	15.00	34,598.04	Yes
MHDC AHAP Tax Credits - Residential	302,464.00		Other Grants	Yes	0.000%	0.00	0.00		
AHP Direct Subsidy	300,000.00		AHP Subsidy	No	0.000%	0.00	0.00		
<b>Subtotal - Housing</b>	<b>\$ 973,624.00</b>								
<b>Subtotal - Non-Housing</b>		<b>\$ 68,696.00</b>							
<b>Total Funding Sources</b>	<b>\$ 1,042,320.00</b>								

Deferred Development	-	-	-	\$ 0.00
Total Cash Flow in First Five Years (Housing)				
Total Cash Flow in First Fifteen Years (Overall)				\$ 169,694.42
LIHTC Equity Price				\$ 0.00

\* Required to save the page

◆ Required before Sponsor Approval

Save
Undo

Previous
Next

## FINANCIAL INFORMATION: IMPORT SPREADSHEET

1. Complete the applicable feasibility workbook.
2. Rental Only: Once the feasibility workbook is completed, verify this by responding affirmatively to the question shown below.
3. Upload the feasibility workbook as shown below.
4. Select "Save" to complete the upload.

### Feasibility Workbook Guidance:

**Homeowner:** Use the "Disbursement Feasibility Workbook" associated with the year in which the project was approved.

**Rental:** Use the "Disbursement and PCR Feasibility Workbook" associated with the year in which the project was approved.

**Disbursement Request**

**1** Complete the applicable Feasibility Workbook prior to beginning this screen.

**2** The Feasibility Workbook must be completed before you can proceed with the disbursement request.

### Financial Information

Financial Review | **Import Spreadsheet** | Feasibility Analysis | Commitment Letters

Complete an updated Rental Feasibility Workbook with current project financial information and import the workbook on this tab.

Have you completed an updated Rental Feasibility Workbook with current information?\*  Yes  No

Import the updated Rental Feasibility Workbook\*  Browse... **3** Use the browse button to locate and upload the Feasibility Workbook.

**4** Select "Save" to save response.

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

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

Save Undo

<Previous Next>

5. If the upload is successful, no errors will display, and the upload box will now display the file name for the Feasibility Workbook. An additional section will display that includes information from the feasibility workbook. HCD's review of feasibility is completed outside of AHP Online.

6. HCD reviews the information in the feasibility workbook and not what is displayed on the screen. Rental Only - For this reason, when you verify the accuracy of the project financial information, you are verifying the accuracy of the information in the feasibility workbook.

7. Select "Save" and "Next" to continue.

Disbursement Request

**Financial Information**

Financial Review | Import Spreadsheet | Feasibility Analysis | Commitment Letters

Information  
 • Your changes have been saved to the system. Kindly affirm the accuracy of the financial information below. ✓

Complete an updated Rental Feasibility Workbook with current project financial information and import the workbook on this tab.

Have you completed an updated Rental Feasibility Workbook with current information?\*  Yes  No

Import the updated Rental Feasibility Workbook

Uploaded File Info  
 Feasibility Workbook.xlsx **Remove** Successful Upload!

**Development Sources of Funds**

Source of Funds	Housing	Non-Housing	Description	Committed	Rate (%)	Term (years)	Amort Period (years)	Annual Debt Svc (\$ (Housing))	Must Pay?
MHDC AHAP Tax Credits - Non-Residential		68,696.00	Federal Low-Income Housing Tax Credit Equity	Yes	0.000%	0.00			
Mutual of Omaha Construction Loan	371,160.00		Other Loans	Yes	4.730%	15.00	15.00	34,598.04	Yes
MHDC AHAP Tax Credits - Residential	302,464.00		Other Grants	Yes	0.000%	0.00	0.00		
AHP Direct Subsidy	300,000.00		AHP Subsidy	No	0.000%	0.00			
<b>Subtotal - Housing</b>	<b>\$ 973,624.00</b>								
<b>Subtotal - Non-Housing</b>		<b>\$ 68,696.00</b>							
<b>Total Funding Sources</b>	<b>\$ 1,042,320.00</b>								

**Units Breakout**

	No of Units		No of Units		No of Units
Rehabilitation Units	0	Less than or equal to 50% AMI	9	Efficiency Units	0
New Construction Units	10	Greater than 50% and less than or equal to 60% AMI	1	1-bedroom Units	10
Acquisition units	0	Greater than 60% and less than or equal to 80% AMI	0	2-bedroom Units	0
		Greater than 80% AMI	0	3-bedroom Units	0
<b>Total Units</b>	<b>10</b>	<b>Total Units</b>	<b>10</b>	<b>4-bedroom Units</b>	<b>0</b>
				<b>Total Units</b>	<b>10</b>

Building has Elevator (Y/N) No

**Housing Development Uses of Funds Summary**

Total Acquisition Costs	\$ 0.00
Total Construction / Rehabilitation Costs	\$ 983,480.00
Hard Construction Costs	\$ 983,480.00
Hard Rehabilitation Costs	\$ 0.00
Other Costs	\$ 0.00
Total Fees	\$ 3,600.00
Total Taxes and Insurance Costs	\$ 1,800.00
Total Construction Financing	\$ 600.00
Total Permanent Financing	\$ 0.00
Total Project Reserves	\$ 0.00
Total Soft Costs	\$ 0.00
Total Developer & Consultant Fees	\$ 0.00
Total Financing Fees and Expenses	\$ 0.00
<b>Total Development Costs</b>	<b>\$ 1,042,320.00</b>

**Commercial Sources and Uses of Funds**

Total Commercial Sources	\$ 68,696.00
Total Commercial Uses	\$ 68,696.00

Total Cash Flow: \$ 169,694.42

Total Cash Flow in First Period: (Overall) \$ 6,000.00

LIHTC Equity Price

I have reviewed the information above affirm it accurately reflects the current project financial information. \*  Yes  No

\* Required to save the page  
 Required before Sponsor Approval

Select "Save" and "Next" to continue. Verify the information submitted in the Feasibility Workbook is correct.

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

Save Undo

© 2018 FHLBank Topeka. All rights reserved.

**FYI**

Homeownership Owner-occupied Rehabilitation Projects – Ensure that all Sponsor Fees, Homeowner Education Fees, and any applicable Developer Fees are in the "Costs Paid by AHP" column.

## FINANCIAL INFORMATION: FEASIBILITY ANALYSIS

This screen will display any elements of the feasibility workbook outside FHLBank guidelines which were analyzed by AHP Online and approved at the last feasibility review. In addition, it will identify elements from the newly-uploaded feasibility workbook that are outside FHLBank guidelines. Any explanations previously-provided will be included.

- If all feasibility values displayed indicate an explanation has been received, or if no feasibility values display, go to Step 5.
- If you want to update an explanation, or if an explanation is required (as indicated by “No” in the “Explained” column), do so by:
  1. Select “Explain” in the “Action” column.
  2. Enter the explanation in the space provided.
  3. Select “Update Feasibility Issue” to save the explanation.
  4. Repeat this process for each Feasibility value that requires explanation until all explanations have been entered and saved.
  5. Select “Save” and “Next” to continue.

### FYI

Most of the analysis of project feasibility is completed outside of AHP Online.

The feasibility workbook identifies elements outside of FHLBank guidelines.

If an item is outside FHLBank guidelines due to an error in the Feasibility Workbook, remove the previously uploaded Workbook. Make corrections as needed, and upload the corrected one.

**Financial Information**

Financial Review | Import Spreadsheet | **Feasibility Analysis** | Commitment Letters

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

Action	Feasibility Value	Details	Standard	Current Approved	New	Explained
	Management Fee	<a href="#">More Info</a>	0.00 % – 5.00 %	15.14 %	15.14 %	Yes
<a href="#">Explain</a>	Operating Costs	<a href="#">More Info</a>	\$ 3,200.00 – \$ 5,000.00	\$ 3,044.00	\$ 3,044.00	No

**Feasibility Issue**

**Feasibility Value** Operating Costs

**Details** Management fee shall not exceed percentage of net rent (based on number of units in the project - See AHP IP). Management Fee divided by residential rent plus other income, less vacancy.

**Standard** 0.00 % – 5.00 %

**Current Approved** 15.14 %

**New** 15.14 %

**Current Explanation:** The Management fee budgeted is approved annually by USDA RD and falls within their allowable limits. In addition this fee was presented in the LIHTC application approved by OHFA

**Explain**

The Management fee budgeted is approved annually by USDA RD and falls within their allowable limits. In addition this fee was presented in the LIHTC application approved by OHFA

*You have 823 characters remaining for your description.*

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

## FINANCIAL INFORMATION: COMMITMENT LETTERS

For **Rental projects only**, this screen will display all approved funding sources from the feasibility workbook. Commitment Letters previously provided may carry forward, however, updated letters may be needed. Ensure the most up-to-date information is provided. For example; at application a commitment letter was provided for the permanent financing. If the permanent financing has now closed, you must provide documents such as the mortgage and note.

For **Homeownership projects only**, the screen will display the funding sources which require an up-to-date commitment letter. All commitment letters should include the amount, repayment terms, be on letterhead, signed and dated. For homeownership projects only, the commitment letter should include the homebuyer/owner name and address.



- If no Commitment Letters are required or were previously provided, as indicated by “Yes” in the “Letter Provided” column, go to Step 6.
- If you want to update a Commitment Letter, or if a Commitment Letter is required (as indicated by “No” in the “Letter Provided” column), do so by:
  1. Select “Attach” in the “Action” column.
  2. If you are replacing a previously-uploaded Commitment Letter, select “Remove.”
  3. Use the “Browse” function to locate and upload the new or revised Commitment Letter.
  4. Select “Update Commitment Letter” to save. Once the Commitment Letter has been successfully uploaded, the document title will display in the “Attached Document” column.
  5. Repeat this process for each Commitment Letter that needs to be uploaded or replaced.
  6. Once all Commitment Letters have been uploaded and saved or if they are not required, select “Save” and “Next” to continue.

**Financial Information**

Financial Review | Import Spreadsheet | Feasibility Analysis | **Commitment Letters**

Information  
• File Deleted.

The following approved funding sources were found. You must provide a commitment letter for each of them or re-upload the workbook if this was done in error.

Action	Source of Funds	Description	Amount	Committed	Letter Provided
Attach	Permanent Loan	Permanent Financing	\$ 2,175,501.00	Yes	Yes
Attach	LIHTC	Federal Low-Income Housing Tax Credit Equity	\$ 4,397,188.00	Yes	Yes
Attach	Sterling Bank/USDA RD 538 Loan	Other Loans	\$ 1,350,000.00	Yes	Yes
Attach	Deferred Developer Fee	Deferred Developer Fee	\$ 167,885.00	Yes	No

**Commitment Letter**

Source of Funds: Deferred Developer Fee  
Description: Deferred Developer Fee  
Amount: \$ 167,885.00  
Committed: Yes

Attach a commitment letter for this approved funding source.  ?

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

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

<Previous Next>

## PROJECT AND DISBURSEMENT DOCUMENTATION

This screen will display required and optional documentation for the disbursement request submitted, documentation for the project (ie: AHP Agreement, Inspector Credentials, etc.), and other documentation requested by HCD.

1. **Homeowner projects only:** Documents required include, but are not limited to:

Down-payment Assistance/Closing Cost Assistance Projects must provide:

- Final closing documentation (Closing Disclosure)
- Recorded Real Estate Retention Agreement

Rehabilitation Projects must provide:

- Estimate(s) or Invoice(s) including final detailed scope of work
  - Estimate(s) or Invoice(s) must be signed by homeowner and contractor
  - Estimate(s) or Invoice(s) must include a statement the house is structurally sound and will accept the rehabilitation as it pertains to the scope of work on estimate(s) or invoice(s)
    - Contractor should be the person validating the soundness of the house
- Final Cost Certification
- Third-party inspection
- Documentation all contractors, inspectors and rehabilitation costs have been paid in full

If a Disbursement Request Document Type has a template available on the AHP website, this will be indicated in the “Has Template?” column.

2. **Rental projects only:** Documents required include, but are not limited to:

- Documentation of the development cost incurred
- Draft Real Estate Retention Agreement
- If occupied, a Tenant Income Worksheet
- If occupied, Operating Financials

### Disbursement Documentation

Requirement Type	Explanation
<b>Required</b>	Documentation must be provided with the disbursement request to save the screen.
<b>Optional</b>	Documentation does not have to be submitted to save the screen but may be uploaded at your discretion.

### Project Documentation

Status	Explanation
<b>Needed</b>	Documentation is not required to save the page but must be provided at or before submission of PCR.

To upload Disbursement or Project Documentation:

1. Select “Edit” in the “Action” column.
2. Use the “Browse” function to locate and upload the documentation.

3. Select either "Update Request Document" or "Update Project Document" (as applicable) to save. Once the documentation has been successfully uploaded, the document title will display in the "Attached Document" column.
4. Repeat this process for each Disbursement Document or Project Document that needs to be uploaded.
5. Once all documentation has been uploaded and saved, select "Save" and "Next" to continue.

**Disbursement Request**

**Project and Disbursement Documentation**

**Disbursement Request Documents**

To upload a document, select "Edit" in the "Action" column. **1**

Action	Document Type	Requirement Type	Has Template?	Attached Document
Edit	Recorded Retention Agreement	Required	Yes	
Edit	Closing Documents	Required	No	
Edit	Misc	Optional	No	

Select "Misc" to upload any

**Request Document Details**

Update Request Document Cancel **4**

Document Type Recorded Retention Agreement

Requirement Type Required

Has Template? Yes

Attach Document  **2**

Attachment Description **3**

Use the space provided to include add comments, explanations, etc.

You have 1000 characters remaining for your description.

Select "Update Request Document."

Use the "Browse" function to locate and upload the document.

The process to upload Project Documents is the same as Disbursement Request Documents.

**Project Documents**

If documentation is available for any of the Needed documents, click "Edit" and attach the document.

Action	Document Type	Additional Information	Status	Attached Document	Reviewed by HCD?
Edit	AHP Subsidy Agreement		Needed		Yes
Edit	Retention Agreement - Sample		Needed		Yes

\* Required to save the page

◆ Required before Sponsor Approval

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

Save Undo

<Previous Next>

## SUBMITTING THE DISBURSEMENT REQUEST

After completing the “Project and Disbursement Documentation” screen, you will be returned to the “Disbursement Request Home” screen. If the statuses of all sections are green, select “Approve.”

A text box will display that includes certifications that must be agreed to before the Disbursement Request may be submitted to the member who will review and, if approved, submit it to FHLBank. Read the certifications carefully, and answer “Yes” if you agree to the certifications. **Once you have agreed to the certifications, the status will change to “Sponsor Approved,” and you will not be able to modify the request.**

Disbursement Request	
<b>Disbursement Request Home</b>	
Request #	11530
Amount	\$1,174.00
Homeowner	Blanche Deveroux
Funding Status	Pending
Funding Member	Test customer
Section	Status
Amount Requested and Uses of Funds	✓
Site Selection	✓
Homeowner Selection	✓
Household Income	✓
Project Status Information	✓
Scoring Information	✓
Financial Information: Import Spreadsheet	✓
Financial Information: Feasibility Analysis	✓
Financial Information: Commitment Letters	✓
Project and Disbursement Documentation	✓
<input type="button" value="Approve"/>	

Approve Disbursement Request	
<ul style="list-style-type: none"> <li>I certify I am authorized to make the representations presented in this Disbursement Request on behalf of the Sponsor;</li> <li>I certify that I have reviewed FHLBank Topeka's AHP subsidy disbursement policies as reflected in the Implementation Plan;</li> <li>I certify the information provided in this Disbursement Request is true, complete, and accurate and that appropriate steps were taken to ensure its accuracy;</li> <li>I certify the Sponsor has not engaged in, and is not engaging in, covered misconduct as defined in Exhibit D of the AHP Implementation Plan.</li> <li>I acknowledge all program requirements must be met in order to be reimbursed for AHP funds previously provided (if applicable); and</li> <li>I acknowledge that, if the information provided is false, misleading, or incomplete, this Disbursement Request may be delayed or denied, and any previously funded AHP subsidy for the project may be recaptured.</li> </ul>	
<p><b>Important!</b> After clicking the "Yes" button, the funding status will change to "Sponsor Approved". You will not be able to modify the request after the status change.</p>	
<input type="button" value="Yes"/> <input type="button" value="No"/>	

Status Change Details			
From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved	Clara S. Smith	01/20/2018

Upon sponsor approval, the member will receive an email stating the disbursement request is ready for member review. The disbursement request is now ready for member review and approval. The disbursement request is not officially submitted to FHLBank until it is member approved.

Upon member approval or rejection of the disbursement request, a notification email will be sent.

- ❖ If approved, the disbursement request is sent to FHLBank for review.
- ❖ If rejected, the member should contact you to discuss what adjustments should be made. Upon member rejection, the sponsor is able to edit the request. After any member-required adjustments have been made, the sponsor and member must repeat the approval process.

After the member has reviewed and approved the disbursement request, HCD will begin the review process. (See “[HCD Review of Disbursement Request.](#)”)

# AHP Online Disbursement Request - Guide for Members:

When a sponsor approves a disbursement request, the member will receive an email notification. The member must review the request and either approve or reject it. HCD cannot review a disbursement request unless it has been approved by the member.

## NAVIGATING THE DASHBOARD

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

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

**My Projects**

Project Number  Funding Round **Select** 2017A

Project Name

Project Number	Project Name	Status	Monitoring Status
2017A10025	Sample Project 1	Unfunded/not started	Not Funded
2017A10024	Sample Project 2	Funded/started	Not Funded
2017A10021	Sample Project 3	Unfunded/not started	Not Funded
2017A10019	Sample Project 4	Unfunded/not started	Not Funded
2017A10015	Sample Project 5	Unfunded/not started	Not Funded
2017A10014	Sample Project 6	Funded/started	Not Funded
2017A10013	Sample Project 7	Unfunded/not started	Not Funded
2017A10010	Sample Project 8	Unfunded/not started	Not Funded
2017A10008	Sample Project 9	Unfunded/not started	Not Funded
2017A10006	Sample Project 10	Funded/started	Not Funded

**Funding rounds currently available in AHP Online will display in the drop-down menu.**

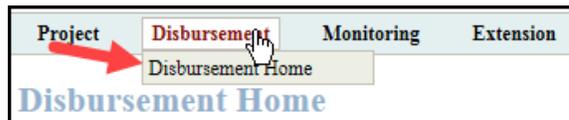
**Select the applicable Project Number.**

**Hours of Operation**  
Housing and Community Development  
hours of operation are from 8:00 a.m. to 5:00 p.m. CT, Monday through Friday, excluding federal holidays.

© 2018 FHLBank Topeka. All rights reserved.

## REVIEWING THE DISBURSEMENT REQUEST

1. You will be directed to the “Current Project Summary” screen. Select “Disbursement Home” from the drop-down menu.
2. The “Disbursement Home” screen displays the following information:
  - ❖ Current Approved Award Amount
  - ❖ Total of Approved Disbursement Requests
  - ❖ Total Pending Disbursement Requests
  - ❖ Pending De-obligations and Withdrawals
  - ❖ Total Project Subsidy Remaining (available for request)
  - ❖ Disbursements requested for project and status of each request.
3. In the “Disbursement Requests” table, select the “Sponsor Approved” disbursement request. The disbursement request number was included in the notification email.



Project	Disbursement	Monitoring	Extension				
<b>Disbursement Home</b>							
Project Status Unfunded/not started							
<b>AHP Subsidy Award Summary</b>							
Current Approved Award Amount		\$ 240,012.00					
Less: Approved Disbursement Requests		(\$ 0.00)					
Less: Pending Disbursement Requests		(\$ 3,348.00)					
Less: Pending Deobligations/Withdrawals		(\$ 0.00)					
<b>Available Amount Remaining</b>		<b>\$ 236,664.00</b>					
<b>Disbursement Requests</b>							
<div style="border: 1px solid red; padding: 5px; display: inline-block;">                     Select the Sponsor Approved disbursement request. There may be more than one request for the member to review and approve.                 </div>							
Request #	Amount	Date Created	Date Received	Date Funded	Funding Status	Homeowner	Site Address
11537	\$ 1,000.00	01/08/2018			Pending	-	-
11531	\$ 1,174.00	01/04/2018			Pending	Wood Janet	111 1st. St., TOPEKA, KS 66606-2541
11530	\$ 1,174.00	01/04/2018			Sponsor Approved	Blanche Deveroux	1 Security Benefit Place, TOPEKA, KS, 66606-2541
<span style="font-size: small;">« « 1 / 1 » »</span>							

4. You will be directed to the “Disbursement Request Home” screen for the Sponsor-approved disbursement request. This displays the sections the sponsor was required to complete to submit the request. HCD recommends the member review each section prior to approving or rejecting the disbursement request.

- To review a specific section, select the link as shown below. The screens are read-only for members; however, members will still be able to view attachments. Contact the sponsor with any questions during the review.

**Disbursement Request**

**Disbursement Request Home**

Request # 11530  
 Amount \$ 1,174.00  
 Homeowner Blanche Deveroux  
 Funding Status Sponsor Approved  
 Funding Member Test customer

Status Change Details			
From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved	Clara S. Smith	01/20/2018

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

Approve Reject

*To review the section, click on the section name.*

*After reviewing each screen of the disbursement request, select either "Approve" or "Reject."*

- To complete the review, select either "Approve" or "Reject." Members are encouraged to contact sponsors with any questions or concerns prior to rejecting a disbursement request. If a member rejects a disbursement request, it is returned to the sponsor to make adjustments. The sponsor will receive an email notification the request was rejected. Contact the sponsor to explain why the request was rejected and what corrections, if any, are needed.

### Approve Disbursement Request

- I certify I am an authorized officer, employee, or agent of the member on whose behalf this disbursement request is being submitted;
- I certify the information provided in this Disbursement Request is true, complete, and accurate and that appropriate steps were taken to ensure its accuracy;
- I certify I have reviewed FHLBank Topeka's AHP subsidy disbursement policy as reflected in the Implementation Plan;
- I acknowledge all program requirements must be met in order to be reimbursed for AHP funds previously provided (if applicable);
- I acknowledge that, if the information provided is false, misleading, or incomplete, this Disbursement Request may be delayed or denied, and any previously funded AHP subsidy for the project may be recaptured; and
- I certify, the member has established and maintains an adequate and effective internal control environment, including effective anti-money laundering controls, designed to prevent the use of FHLBank's products and services, including AHP funding, to facilitate money laundering, the funding of terrorists, fraud or other criminal activity. The member shall ensure that each intermediary (if any) and each recipient or beneficiary of AHP funding is included within the scope of the member's know-your-customer processes. The member complies with all applicable Bank Secrecy Act and Office of Foreign Assets Controls (OFAC) requirements as they relate to the AHP and certifies that the member has conducted (or caused to be conducted) a screen to confirm that each intermediary (if any) and each recipient or beneficiary of AHP funding is not a "specially designated national and blocked person" (SDN) on the SDN list maintained by OFAC or on the Federal Housing Finance Agency's Suspended Counterparty list (available on FHFA.gov).

**Important!** After clicking the "Yes" button, the funding status will change to "Member Approved". It will be submitted to Community Investment Staff for review.

- A text box will display that includes certifications that must be agreed to before the Disbursement Request may be submitted to FHLBank. Read the certifications carefully, and answer "Yes" if you agree to complete the disbursement request process and change the status to "Member Approved."

Yes No

Status Change Details			
From Status	To Status	Changed By	Changed Date
Pending	Sponsor Approved	Clara S. Smith	01/20/2018
Sponsor Approved	Member Approved	Fname Mname. Lname	01/20/2018

# HCD Review of Disbursement Request

## REVIEW TIME/ORDER

Disbursement requests are reviewed in the order they are received. Once HCD begins the review, the time it takes for approval/denial depends on:

- The completeness of the documentation submitted.
- The accuracy of the documentation submitted.  
Homeownership Projects Only: [This is extremely important for the Household Income screen.](#)
- The amount of time it takes for the sponsor to respond to clarification.

## CLARIFICATION REQUESTS

An email is sent from AHP Online notifying the sponsor if clarification is needed. The HCD specialist will send a follow-up email detailing what clarification or documentation is needed.

Responses that include [Personally Identifiable Information \(PII\)](#) must be sent through Proofpoint. If you do not have a Proofpoint account, refer to the AHP website to create an account.

## SPONSOR/MEMBER NOTIFICATION OF APPROVAL/DENIAL OF THE DISBURSEMENT REQUEST

When HCD has completed review of the disbursement request, both the sponsor and the member will receive an email notification of HCD's determination.

- If the disbursement request is approved, the sponsor and member contact(s) will receive an email notification, and the approved funds will be deposited in the member's demand deposit account (DDA).
- If the disbursement request is denied, the sponsor and member contact(s) will receive an email notification. The HCD specialist will provide a detailed reason to the sponsor and member via email.

### FYI

- Familiarity with the AHP Implementation Plan and program documents (i.e. Income Calculation Guide, User Guides, etc.) enables the sponsor to ensure documentation meets FHLBank requirements.
- Prompt response to FHLBank communications will help expedite the review and approval process.

## Terms/Definitions

*(See AHP Implementation Plan for additional definitions.)*

**AHP and HSP Income Calculation Guide** – Document that sets forth the income calculation guidelines for the Affordable Housing Program (AHP) and the Homeownership Set-aside Program (HSP) of FHLBank and provides instruction for the completion of the Income Calculation Workbook.

**AHP Online:** FHLBank’s automated online system for AHP project application, disbursement, and monitoring.

**Homeownership Project:** Term used interchangeably with Owner-occupied project.

**Inactivity:** A period of time the user is not entering information on a screen in AHP Online. An inactivity period includes non-action items such as moving from screen to screen or saving a screen.

**Member Contact:** An officer, employee, or agent of the member authorized to complete and execute applications, agreements, disbursement requests, reservations, forms, and other documents related to the Affordable Housing Program and the Homeownership Set-aside Program.

**Personally Identifiable Information (PII):** Information that can be used to distinguish or trace an individual’s identity, such as their name, address or telephone number, **combined** with other personal identifying information such as social security numbers, biometric records, health information, date of birth, mother’s maiden name, personal bank account numbers, credit card numbers, etc.

**Project Completion Report (PCR):** Formerly Initial Monitoring.

**Real Estate Retention Agreement (RERA):** Recorded document in which the homebuyer (homeownership projects) or the project (rental projects) agrees to meet the retention agreements required by the AHP Regulations and FHLBank’s AHP Implementation Plan.

## AHP Online Status Descriptions

**Clarification Pending** – The member and sponsor-approved disbursement request requires clarification (i.e. additional documentation, answers to questions, corrections, etc.) as determined by Housing and Community Development staff's review.

**Funded** – Housing and Community Development staff have reviewed and approved the disbursement request for funding. The approved subsidy has been deposited in the member's DDA.

**Member Approved** – The disbursement request has been approved by the member and is ready for Housing and Community Development staff review and approval/rejection. The disbursement request is now read-only for both the member and the sponsor.

**Pending** – A disbursement request could display this status for two reasons:

- A disbursement request has been initiated by the sponsor. The disbursement request may be viewed (read-only) for the member until it has been sponsor approved.
- A disbursement request has been rejected by the member and is being returned to the sponsor for correction. Sponsors will receive an email notification the disbursement request has been member rejected.

**Rejected** – Housing and Community Development staff have reviewed the disbursement request and determined it cannot be funded. The requested subsidy will NOT be deposited in the member's DDA.

**Sponsor Approved** - A disbursement request has been approved by the sponsor and is ready for member review and approval/rejection.

**Under Review** – The disbursement request is currently being reviewed by Housing and Community Development staff.

## Commitment Status Descriptions

**Needed** – The category has not been fulfilled, or it is not required until a subsequent disbursement request is made or until time of project completion reporting. Supporting documentation may be uploaded but may not be required for the disbursement.

**Required** – Documentation must be provided that this commitment is fulfilled before the disbursement request can be submitted.

**Satisfied** – Documentation provided from an earlier disbursement has been accepted as evidence the scoring commitment has been met.

# Information Security

## WHERE IS THE DATA STORED?

- The data is stored on Amazon Web Service servers in the cloud.
- Amazon Web Service Cloud Security website: <https://aws.amazon.com/security/>
- Information on Assurance certifications: <https://aws.amazon.com/compliance/pci-data-privacy-protection-hipaa-soc-fedramp-faqs/>

## USEFUL LINKS:

- Business Continuity Plan: <https://www.fhlbtopeka.com/corporate-governance/business-continuity-plan>
- Fraud Awareness: <https://www.fhlbtopeka.com/corporate-governance-fraud-awareness>
- FHLBank Information Assurance: <https://www.fhlbtopeka.com/corporate-governance-information-assurance>
- Internal Control System: <https://www.fhlbtopeka.com/corporate-governance-internal-control-system>

## FOR TECHNICAL ASSISTANCE:

Contact Housing and Community Development via the contact information below with questions or difficulty logging in. When contacting Housing and Community Development, provide your contact information (name, organization, phone number, and email) and a description of the issue.

Phone: 1.866.571.8155

Email: [hcdahp@fhlbtopeka.com](mailto:hcdahp@fhlbtopeka.com)

### FYI

To protect sensitive information:

- After logging out of AHP Online, close all browser windows.
- Do not share your username or password with anyone.

# Appendix A - Sponsor Access to AHP Online

Select the link to AHP Online on FHLBank’s Community Programs AHP web page.

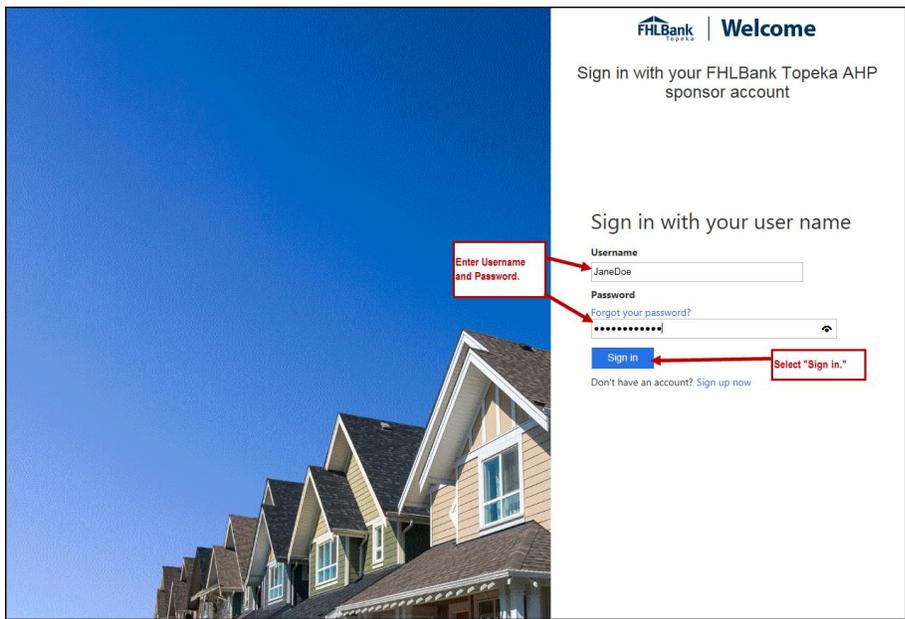
1. On the Welcome Page, select “Sponsor Sign In.”

**FYI**

To reset your password, select “Forgot your password?” and follow the prompts.



2. Enter Username and password.
3. Select “Sign In.”



4. Select the method by which you want to receive the verification code.

**Verification Code Received Via Text:** If a verification code will be received via text, follow the prompts on the screen.

- Once the text is received, enter the verification code in the space provided. The verification code must be entered within approximately three minutes, or you will be required to request a new verification code.
- If the verification code is entered within three minutes and is entered correctly, you will automatically be advanced to the next screen.

**Verification Code Received Via Phone:** If the verification will be received via phone call, follow the voice prompts in the phone call. **Verifications received via phone call must be made to your direct line.**

- You must answer your phone. The verification process cannot take place with voice mail.
- Upon following the voice prompts, you will automatically be advanced to the next screen.

The screenshot shows the FHLBank Topeka 'Welcome' screen for verifying a sponsor account. It prompts the user to select a verification method (SMS or phone) and provides a phone number placeholder 'XXX-XXX-XXXX'. A red box highlights the instruction: 'Select method by which you want to receive the verification code.' Below the phone number are three buttons: 'Send Code', 'Call Me', and 'Cancel'.

The screenshot shows the FHLBank Topeka 'Welcome' screen for verifying a sponsor account. A red box highlights the instruction: 'If the code is received via text, enter the code as shown below.' Below this, it shows the phone number 'XXX-XXX-9149' and a text input field containing the verification code '798858'. A 'Cancel' button is located below the input field.

## Appendix B - Member Access to AHP Online

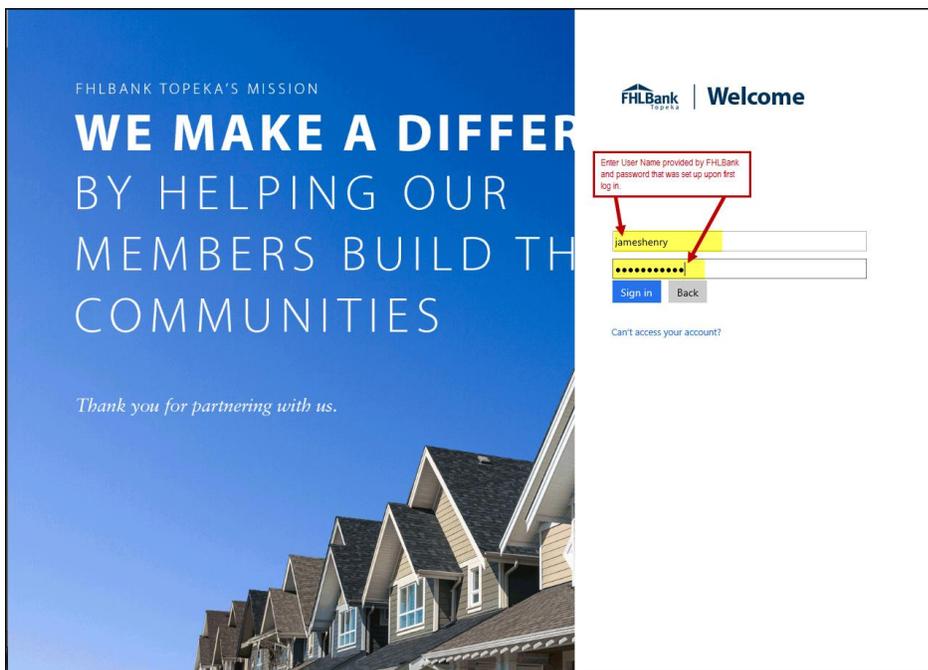
Select the link to AHP Online on FHLBank's Community Programs AHP web page.

1. On the Welcome Page, select "Member Sign In."



The screenshot shows the FHLBank Topeka Welcome page. On the left, there is a blue banner with the text: "FHLBANK TOPEKA'S MISSION WE MAKE A DIFFERENCE BY HELPING OUR MEMBERS BUILD THEIR COMMUNITIES Thank you for partnering with us." Below the banner is a photograph of a row of houses. On the right, the page has a white background with the FHLBank Topeka logo and "Welcome" text. Below this, it says "This is a secure site for FHLBank Topeka Affordable Housing Program participants." There are two blue buttons: "Sponsor Sign In" and "Member Sign In". A red box highlights the "Member Sign In" button with the text: "Select 'Member Sign In' to sign in for an existing account or create a new account." Below the buttons, it says "AHP Online hours: 6:30 a.m. to midnight CT". Further down, it says "Questions? Click on the link to contact FHLBank's Housing and Community Development Department via email or call 866-571-8155." At the bottom, it says "For optimum performance, FHLBank recommends the use of Internet Explorer 9.0 or higher."

2. Enter Username and password.
3. Select "Sign In."



The screenshot shows the FHLBank Topeka Welcome page with the login form filled out. The "Member Sign In" button from the previous screenshot is now a "Sign in" button. A red box highlights the "Sign in" button with the text: "Enter User Name provided by FHLBank and password that was set up upon first log in." The username field contains "jameshenry" and the password field contains "\*\*\*\*\*". Below the fields are "Sign in" and "Back" buttons. At the bottom, it says "Can't access your account?"

4. Select the method by which you want to receive the verification code.

**Verification Code Received Via Text:** If a verification code will be received via text, follow the prompts on the screen.

- Once the text is received, enter the verification code in the space provided. The verification code must be entered within approximately three minutes, or you will be required to request a new verification code.
- If the verification code is entered within three minutes and is entered correctly, you will automatically be advanced to the next screen.

**Verification Code Received Via Phone:** If the verification will be received via phone call, follow the voice prompts in the phone call. **Verifications received via phone call must be made to your direct line.**

- You must answer your phone. The verification process cannot take place with voice mail.
- Upon following the voice prompts, you will automatically be advanced to the next screen.

FHLBank Topeka | Welcome

Verify your FHLBank Topeka AHP sponsor account

We have the following number on record for you. We can send a code via SMS or phone to authenticate you.

Phone Number  
XXX-XXX-XXXX

Send Code Call Me Cancel

Select method by which you want to receive the verification code.

FHLBank Topeka | Welcome

Verify your FHLBank Topeka AHP sponsor account

If the code is received via text, enter the code as shown below.

We have the following number on record for you. We can send a code via SMS or phone to authenticate you.

Phone Number  
XXX-XXX-9149

Enter your verification code below, or  
[send a new code](#)

798858

Cancel

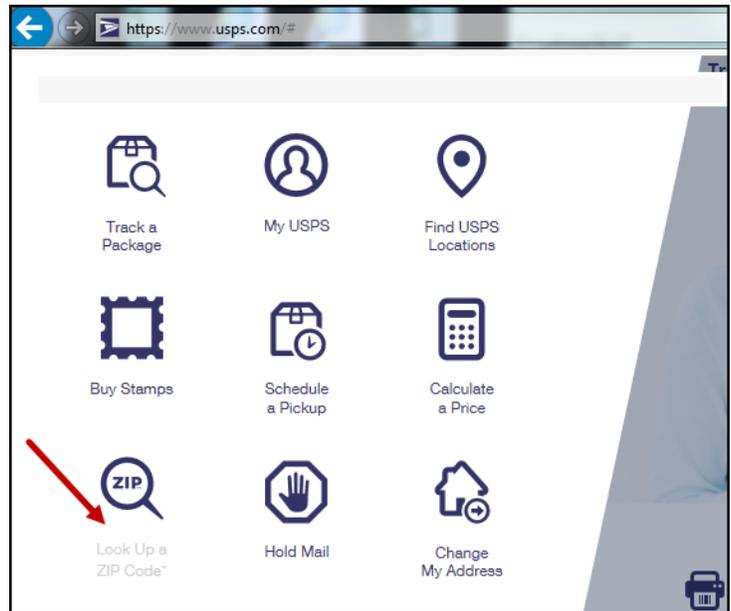
## Appendix C - ZIP+4 Lookup

For each site selected for disbursement, verify the ZIP+4 using the “Quick Tools” option at USPS.com to obtain this information.

Unitedstateszipcodes.org can also be used to obtain this information.

AHP Online will use the ZIP+4 to populate the following information:

- City
- County
- State
- Congressional District
- Census Tract
- CBSA



If the results of the ZIP+4 display multiple options, select the appropriate option. If unknown, investigate further to determine the correct ZIP+4. Contact HCD if you are unable to determine the correct ZIP+4.

