



SERVING COLORADO | KANSAS | NEBRASKA | OKLAHOMA

## FAQ'S & HELPFUL HINTS

### **General information:**

- Who is the Member Contact?
  - This is a local financial institution who is partnering with the sponsor organization on the application.
- Who is the Lead Contact?
  - This is the sponsor organization (community organization, non-profit, developer, etc.) who is applying for funding.
- Who is the Input Contact?
  - This is a consultant, developer or additional contact from the sponsor organization.
- Review our definitions in Exhibit E of the AHP Implementation Plan. It may not be what you think, and we use our definitions.
- HCD is not responsible for applicants missing scoring opportunities.
- Review the application milestones in Exhibit B of the AHP Implementation Plan for eligibility requirements.

**ALREADY REGISTERED BUT FORGOT YOUR USERNAME?**

**DO NOT re-register or create a new username, this causes issues in AHP Online.**

**Contact HCD for assistance at 866.571.8155.**

### **Accessing the application:**

- How do I access the application?
  - See the AHP Online Registration Guide located on FHLBank's AHP Application website for instructions on how to register your organization.
- How do I fill out the application?
  - The AHP Online Application User Guide walks page by page through the application. This is the best tool to use while completing the application.

### **AHP Online tips:**

- For optimal performance in AHP Online, FHLBank recommends using the latest version of Microsoft Edge.
- What are some tricks regarding AHP Online; is it difficult to navigate?
  - Symbols to pay attention to:
    - 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.
- AHP Online uses ZIP+4 to populate a location's City, County, State, Census tract, Congressional District, and CBSA. You must know this and enter it in AHP Online before using the 'LookUp' tool.
- Uploading documents:
  - Only one file per upload box is allowed. If needed, upload multiple files in a ZIP folder or combine as a single PDF.
  - In most cases, the following file types are allowed: PDF, ZIP, DOC, DOCX, XLS, XLSX.
  - The maximum file size for any single upload is 50 megabytes.
- Always select "Save" before selecting "Next" to continue to the next page. AHP Online does not retain unsaved data.
- To clear the information entered on a page and start over, use the "Undo" feature.
- To navigate through the application, 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."

## **Feasibility workbooks:**

- All guidelines are listed in Exhibit's A & B of the AHP Implementation Plan.
- Obtain the current workbook on FHLBank's AHP website within the Application section.
- Total source amounts must match total uses.
- The AHP subsidy amount in application must match the amount in the workbook.
- If the project includes donated property, the workbook should not include any costs. If it does, and offsetting donation amount must be included in the sources of funds.
- Homeowner applications: Costs for homebuyer education/counseling in the workbook must match the application.
- Rental applications: Non-residential costs are calculated automatically based on the square footage entered in the workbook. The costs can be overridden if bids break out residential vs non-residential costs.

## **Scoring:**

- We do not know what score will be needed in order to be awarded. Many factors play a role:
  - Amount of total subsidy available
  - How much AHP subsidy each applicant requests
  - The number of applications submitted
  - Scoring changes from the prior rounds
- Use the Memorandum of Understanding (MOU) available on our website for commitments where you may be partnering with another organization. This document will describe exactly what needs to be addressed for each commitment.

<p><b>FHLBank</b> Topeka</p> <p><b>Affordable Housing Program</b> Memorandum of Understanding (MOU) Effective: May 30, 2025</p> <p>Complete the MOU in order, the dropdown will change the required information.</p> <p>Project Name: <input type="text"/></p> <p>Project Sponsor: <input type="text"/></p> <p>Service Provider: <input type="text"/></p> <p>Project Type: <input type="text"/> Homeowner</p> <p><small>- A separate MOU is required for each commitment and must be uploaded to AHP Online. - Each MOU must be signed and dated by the Sponsor and Provider (if provider is an organization other than the sponsor), scanned with supporting documentation (if applicable), and uploaded as a .pdf file to AHP Online.</small></p> <p>Commitment Selected in AHP Online: <input type="text"/></p> <p><b>FHLBank's Description of Commitment</b></p> <p>Adult or Child Care Case Management or Residential Services Climate Resiliency and Sustainability Education and Training Programs Financial Education/Credit Counseling Housing Education: Homebuyer Education/Counseling (Down-payment assistance applications only) Housing Education: Homeowner Maintenance Education/Counseling (Rehabilitation applications only) Mental and Behavior Health Services Qualified Census Tract or Difficult Development Area Residential Economic Diversity Sweat Equity Programs</p>	<p><b>FHLBank</b> Topeka</p> <p><b>Affordable Housing Program</b> Memorandum of Understanding (MOU) Effective: May 30, 2025</p> <p>Complete the MOU in order, the dropdown will change the required information.</p> <p>Project Name: <input type="text"/></p> <p>Project Sponsor: <input type="text"/></p> <p>Service Provider: <input type="text"/></p> <p>Project Type: <input type="text"/> Rental</p> <p><small>- A separate MOU is required for each commitment and must be uploaded to AHP Online. - Each MOU must be signed and dated by the Sponsor and Provider (if provider is an organization other than the sponsor), scanned with supporting documentation (if applicable), and uploaded as a .pdf file to AHP Online.</small></p> <p>Commitment Selected in AHP Online: <input type="text"/></p> <p><b>FHLBank's Description of Commitment</b></p> <p>Adult or Child Care Case Management or Residential Services Education and Training Programs Financial Education/Credit Counseling Housing Counseling: Tenant Counseling (Rental applications only) Mental and Behavior Health Services</p>
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## **2026 Changes:**

- Rental applications
  - The maximum Debt Coverage Ratio (DCR) guideline has been removed; DCR must now be no lower than 1.05 in any year of the 15-year pro forma.
  - The minimum Effective Gross Income Percentage (EGI%) has been removed; EGI% must now be no higher than 100% in any year of the 15-year pro forma.
- Owner-occupied applications
  - New applications with existing open projects:
    - Projects awarded in the prior year must have **at least 25%** of funds utilized.
    - Projects awarded two years prior must have **at least 50%** utilized.
    - Projects awarded three years prior must have **at least 75%** utilized.

## **2026 Scoring changes:**

- Climate Resiliency and Sustainability
  - The subcategory of 'Other' has been removed, applicants must choose from the listed options.
  - Subcategories have been defined.
- "Acquisition" has been added to the definition of Preservation of Federally Assisted Housing.
- The loan/grant/donation for rental applications including Member Financial Participation must now be at least 25% of the AHP subsidy awarded.