



AHP HOMEOWNERSHIP DISBURSEMENT REQUEST PROCESS

DOWN PAYMENT ASSISTANCE (DPA)

KATIE GNAGI

HCD COORDINATOR - AHP

HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

AHP Implementation Plan Highlights

- Disbursements are funded on a reimbursement basis after closing
- The request amount must be rounded down to the nearest dollar
- AHP funds may not be used for repayment of other debt
- Non-occupying co-borrowers and co-owners are not permitted
- Manufactured homes must be affixed to a permanent foundation
- Project sponsors should maintain and provide back-up documentation
 - This documentation should be made available to FHLBank upon request
- Projects are limited to 8 open unfunded disbursement requests at any given time
 - This does not include requests initiated, but not submitted to FHLBank
- Modifications require an effort to cure and good cause
 - The project must also continue to score high enough to have been approved in the AHP funding round

AHP Implementation Plan Highlights

- FHLBank may, at its discretion, reject disbursement requests for which FHLBank has not received the requested additional information, correction, or clarification of the disbursement request within 30 days of FHLBank's request
- FHLBank staff will be monitoring the commitments and can place the project on Punitive List
 - This helps prevent projects ending in non-compliance, causing need for repayment
- FHLBank may suspend or debar a member, project sponsor or project owner from AHP participation if such party shows a pattern of noncompliance or engages in a single instance of flagrant noncompliance
- FHLBank, in its sole discretion, may grant exceptions to the provisions, except regulatory requirements, of the AHP IP
 - Exceptions are documented as part of the review process and are reported to FHLBank's board
 - Contact HCD to determine if a potential exception violates regulatory requirements

AHP Implementation Plan

Highlights: Exhibit A

ITEM	Owner-occupied Project Costs Guidelines (Targets are Maximums)
1. DEVELOPER/CONTRACTOR FEES	
Down Payment Assistance	Developer/contractor fees are not permitted.
Owner-occupied Rehabilitation	Developer/contractor fees are not permitted.
2. CONSTRUCTION COSTS	
Owner-occupied Rehabilitation projects and projects with Sponsor provided below market rate financing	Owner-occupied construction costs must be reasonable. Project cost reasonableness will be determined through comparison to data established by RS Means Company or other industry construction data or justified as a result of a competitive bidding process.
Owner-occupied Rehabilitation Expenses	Owner-occupied Rehabilitation expenses to be paid with AHP subsidy must be a minimum of \$3,500 per unit (excluding sponsor fee, homeowner education costs and other costs not related to direct rehabilitation expenses).
3. OTHER FEES	
a. Homebuyer/ Homeownership Education Fee	The fee for homebuyer/homeownership education shall not exceed \$500 per unit.
b. Sponsor fee	The fee for a project sponsor shall:
i. Purchase/New Construction	Not exceed \$1,000 per unit.
ii. Rehabilitation	Not to exceed the greater of 10 percent (10%) of the rehabilitation construction costs or \$1,000 per unit (excluding expenses not related to direct rehabilitation expenses)

AHP Implementation Plan

Deadlines and Reporting

- Disbursement requests must be submitted no later than **90 days** from the date of closing
- A minimum of one disbursement request must be submitted within **12 months** of the date of AHP application approval
 - FHLBank may extend the project start date for one 6-month period.
- All requests for disbursement of AHP subsidy must be submitted within **42 months** from the project approval date
 - All disbursements must be sponsor and member approved by this date. No additional disbursements may be submitted after the 42-month deadline.
- The project must be completed with all requested funds disbursed no later than **48 months** from the project approval date
 - All disbursements must be reviewed, clarification received, and funded by the 48-month deadline.

AHP Implementation Plan

Deadlines and Reporting

- Semi-Annually, project sponsors must provide reports to FHLBank indicating whether reasonable progress is being made toward project completion (SAPRs)
- Project Completion Reporting (PCR) will occur within one month of the project completion date

AHP Implementation Plan

Definitions

- **Area Median Income (AMI):** For owner-occupied and rental households, the median income for the area, as published by the United States Department of Agriculture and adjusted for household size. NAHASDA income limits may be used for either owner-occupied or rental households for Native American projects.
- **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.
- **Co-Owner:** Individual(s) included on the deed and/or mortgage/deed of trust for a property in conjunction with another individual(s).
- **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.

AHP Implementation Plan

Definitions, cont.

- **Front Ratio:** The sum of the monthly principal, interest, property taxes, property insurance, other housing-related fees (e.g., homeowners' association fees, flood insurance, private mortgage insurance, etc.) divided by the household's monthly income.
- **Household:** Includes all the individuals who currently, or will, occupy the house or residence.
- **Lender Fees:** Fees charged by lender in association with the loan.
- **Market Rate Interest:** 30-Year Fixed-rate Mortgage rate published by Freddie Mac in its Compilation of Weekly Survey Data on the first week of each calendar quarter.
- **Owner-Occupied Unit:** A dwelling unit occupied by the owner of the unit. Housing with two to four dwelling units consisting of one owner-occupied unit and one or more rental units is considered a single owner-occupied unit.

AHP Implementation Plan

Owner Occupied Purchase Only

All AHP owner-occupied projects, regardless of approval date are required to meet the Project Eligibility and Feasibility Guidelines as defined in this Exhibit for the year in which FHLBank begins the feasibility review.

ITEM	Project Eligibility and Feasibility Guidelines
a. Mortgage Term	All Owner-occupied purchase project units must be funded with a mortgage that meets the following guidelines: 1) Maximum mortgage term is forty (40) years. 2) Minimum mortgage term is five (5) years.
b. Mortgage Rate	First mortgage: A maximum of 200 basis points over 30-Year Fixed-rate Mortgage rate published by Freddie Mac in its Compilation of Weekly Survey Data on the first week of each calendar quarter. Second mortgage: A maximum of 400 basis points over the 30-Year Fixed-rate Mortgage rate published by Freddie Mac in its Compilation of Weekly Survey Data on the first week of each calendar quarter.
c. Mortgage Lender Fees	Lender fees paid by buyer including origination fee shall not exceed three percent (3%) of loan amount.
d. Mortgage Lender Discount Fees	Loan discount fees paid by buyer shall not exceed three percent (3%) of the loan amount.
e. Consumer Loan Interest Rate	The maximum interest rate shall be limited to 15 percent (15%).
f. Consumer Loan Lender Fees	Lender fees shall not exceed 5 percent (5%) of the loan amount or \$100 whichever is greater.
g. Consumer Loan Discount Fees	Discount fees shall not exceed 2 percent (2%) of the loan amount.
h. Front ratio	A Front Ratio, as defined in Exhibit E, shall not exceed 38 percent (38%) of gross monthly income. Front Ratio does not apply to owner-occupied rehabilitation subsidies.

Owner Occupied Purchase Only

Closing Costs: Expenses over and above the price of the property incurred by the buyer when transferring ownership of the property.

Eligible Closing Costs include, but are not limited to: loan origination fee, loan discount fee, appraisal fee, credit report, mortgage insurance, application fee, closing fee, document preparation, attorney fees, title insurance (for mortgagee or owner), abstracting fees, recording fees, tax stamp fees, survey fees, pre-paid interest for up to 30 days, initial flood insurance premium, two months' escrow of mortgage insurance, escrow of property tax as appropriate for the jurisdiction in which the property is located, two months' escrow of flood insurance, first year's premium for homeowner's insurance, first year's premium for mortgage insurance, property inspection fees, homebuyer education classes (not to exceed maximum cost set forth in this Plan), financial education programs, etc.

Ineligible Closing Costs include, but are not limited to: single premium or monthly life and/or disability insurance coverage, escrow of principal and interest payments, or payments of personal obligations of the households including personal loans, judgments, or liens.

*From Exhibit E of the Implementation Plan (IP)

Owner Occupied Purchase Only Documentation Checklist

- AHP Income Calculation Workbook (ICW) & Income Verification Documents
 - Refer to the **Income Calculation Training** section of the public website and the AHP & TurnKey Income Calculation Guide for documentation requirements and video tutorials
- Scoring Documentation
 - Refer to the Scoring Commitment User Guide under the **Resources** section of the public website for acceptable documentation options
- Disbursement Feasibility Workbook (FW)
 - Please ensure to use the workbook corresponding to the year your project was awarded (i.e. 2025 awardees will use the 2025 Projects FW)
 - Use the Below MR tab if the sponsor is the lender and is providing a below market interest rate
- Final Closing Disclosure
- Recorded Real Estate Retention Agreement
 - See Exhibit D of the IP for additional information on Retention

Owner Occupied Purchase Only

Reminders for Documentation

- A household may receive up to \$250 cash back at closing
- Only eligible rehabilitation expenses paid outside of closing will be reimbursed - Supporting documentation must be provided
- If the member of the project is selling the property, or holds the current mortgage/lien, we will need an appraisal submitted
- Non-occupying co-owners and co-borrowers are not allowed
- All documentation must be dated after AHP project award

AHP Public Website

Affordable Housing Program - Federal Home Loan Bank Topeka

- **Disbursement (Owner Occupied)**

- Disbursement User Guide
- Disbursement Documentation Checklist
- Extension User Guide

- **Monitoring**

- Semi-Annual Progress Report (SAPR) User Guide
- Project Completion Report (PCR) User Guide

- **Income Calculation Training**

- Income Calculation Guide
- Video Tutorials for ICW

- **Resources**

- AHP Online link
- Proofpoint link
- AHP Implementation Plan (IP)
- Income Limits & Income Calculation Guide
- Scoring Commitment User Guide
- AHP Online Registration Guide

- **Forms (Owner Occupied Disb Forms)**

- Income Calculation Workbook (ICW)
- Zero Income Certification
- Verification of Employment (VOE)
- Profit and Loss Statement (P&L)
- Disbursement Feasibility Workbook (FW)
- Real Estate Retention Agreement (RERA)

AHP Online Disbursement Process

Helpful Tips

- Page timeout is approximately 20 minutes
- Fields with stars are required to save the page
- Diamonds are required to submit the disbursement
- If there is a ‘Save’ option, always select ‘Save’, then ‘Next’ before navigating away from a page
 - Page does not automatically save



The image shows a screenshot of a web form. At the top left, there is a note: *** Required to save the page**. At the top right, there is a note: **To submit your changes please click Save before exiting this page.** Below these notes is a horizontal button bar containing two buttons: **Save** (highlighted with a red border) and **Undo**.

- Do not use the ‘Enter’ key on the keyboard
- Do not use the back or forward button on the browser

Helpful Tips, cont.

- Consultants no longer have access through their company's login information.
 - You will have to approve them as authorized users for the Sponsor and will need a different username login
- Locate documents from FHLBank's website within the Forms tab



A screenshot of the FHLBank Topeka website. The top navigation bar includes links for Services & Programs, Resource Center, About Us, Careers, and Contact, along with a search icon. The main content area features a large banner for the Affordable Housing Program with two statistics: "\$12 Million" and "\$8.9 Million". Below the banner, a sidebar lists menu items: Application, Disbursement, Monitoring, Resources, and Forms, with a red arrow pointing to the "Forms" link. The background of the page has a subtle geometric pattern.

Registration and Login

www.ahpfhlbtopeka.com



FHLBANK TOPEKA'S MISSION

WE MAKE A DIFFERENCE
BY HELPING OUR
MEMBERS BUILD THEIR
COMMUNITIES

Thank you for partnering with us.



This is a secure site for FHLBank Topeka Affordable Housing Program participants.

[Sponsor Sign In](#)

[Member Sign In](#)

Returning users must use the original username established for AHP Online. Contact HCD at 866.571.8155 for assistance with forgotten usernames. DO NOT create a new account

AHP Online hours: 6:30 a.m. to midnight CT

Questions? Click on the link to contact FHLBank's [Housing and Community Development Department](#) via email or call 866-571-8155.

For optimum performance, FHLBank recommends the use of Microsoft Edge.

My Projects

- Select **Funding Round**, then **Search**
 - Next, select the Project Number

Clara Smith | Logout Current as of January 3, 2018 at 5:44 PM CST

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

[My Projects](#) [Profile](#)

My Projects

Project Number Funding Round

Project Name

Project Number	Project Name	Status	Monitoring Status
2017A10025	Osage County Rural Senior Housing	Unfunded/not started	Not Funded
2017A10024	COHFA2017	Funded/started	Not Funded
2017A10021	GardenWalk of Fort Gibson	Unfunded/not started	Not Funded
2017A10019	Rushpointe II	Unfunded/not started	Not Funded
2017A10015	Habitat Omaha Homeownership Project	Unfunded/not started	Not Funded
2017A10014	Owner Occupied Repairs	Funded/started	Not Funded
2017A10013	Drumm Farm COMPASS Program Housing Expansion	Unfunded/not started	Not Funded
2017A10010	Eagles Wing	Unfunded/not started	Not Funded
2017A10008	HCCI's Down Payment Assistance	Unfunded/not started	Not Funded
2017A10006	Osage County Homeowner Rehab II	Funded/started	Not Funded

1 / 2

If you have any questions regarding the AHP, please contact us at 866-571-8155.

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.

Current Project Summary

- Select Disbursement Home from the Disbursement dropdown

Clara Smith | Logout Current as of January 3, 2018 at 6:03 PM CST

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

Project Name: Project Number:

Project Disbursement Monitoring Extension

Current Project Summary

Project Profile

Project Name	Test Project	Application Number	2059
Project Number	2021A10000	Project Type	Home Ownership - Consumer Driven
Project Status	Funded/started	Sponsor	Sponsor Name
Monitoring Status	Not Funded	Member	Test Customer

[More Details](#)

Conditions Outstanding

All conditions satisfied. [More Details](#)

Documentation Required

All documents satisfied. [More Details](#)

Modifications

ID#	Type of Modification	Status	Date Approved/Rejected
509	Subsidy Amount	Approved	Dec 22, 2017
506	Subsidy Amount	Approved	Dec 22, 2017

[More Details](#)

If you have any questions regarding the AHP, please contact us at 1-866-571-8155.

Hours of Operation

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

Project Disbursement Monitoring Extension

Disbursement Home Request Disbursement  Try

Disbursement Home

- Select specific Request #
- OR -
- Request Disbursement



Clara Smith | Logout

Current as of January 3, 2018 at 6:05 PM CST
[My Projects](#) | [Home](#) | [Messages \(0\)](#) | [Guides/Info](#)

Project
Disbursement
Monitoring
Extension

Disbursement Home

Project Status Funded/started

AHP Subsidy Award Summary

Current Approved Award Amount	\$ 403,995.00
Less: Approved Disbursement Requests	(\$ 5,000.00)
Less: Pending Disbursement Requests	(\$ 16,020.00)
Less: Pending Deobligations/Withdrawals	(\$ 0.00)
 Available Amount Remaining	 \$ 382,975.00
Approved Recaptures/Repayments/Settlements (No Modification of Subsidy)	\$ 1.00

Disbursement Requests

Request #	Amount	Date Created	Date Received	Date Funded	Funding Status	Homeowner	Site Address
11519	\$ 10.00	12/22/2017			Pending	Bob Jones	5007 S I-35, OKLAHOMA CITY, OK, 73129-7019
11518	\$ 10.00	12/22/2017			Pending	John Smith	5006 S I-35, OKLAHOMA CITY, OK, 73129-7019
11516	\$ 5,000.00	12/20/2017			Pending	-	-
11515	\$ 5,000.00	12/20/2017			Pending	-	-
11513	\$ 5,000.00	12/15/2017	12/18/2017	12/18/2017	Funded	Bob Henson	5005 S. I-35, OKLAHOMA CITY, OK, 73129-7019
11510	\$ 5,000.00	12/15/2017			Pending	Hagar The terrible	5005 S. I-35, OKLAHOMA CITY, OK, 73129-7019
11507	\$ 1,000.00	12/14/2017	12/18/2017		Under Review	Jim Henson	5005 S. I-35, OKLAHOMA CITY, OK, 73129-7019

Request Disbursement

Initiate Disbursement Request

- Enter required fields, then select **Submit**



Clara Smith | Logout

Current as of January 3, 2018 at 6:06 PM CST

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

Project Name:
Project Number:

Project Disbursement Monitoring Extension

Initiate Disbursement Request

Subsidy Request*

Amount*

Uses of Funds (select at least one)*

New Construction

Types of Assistance*

Down Payment Assistance

Requested funds will be disbursed to: Test Customer

Provide the actual closing date for the AHP subsidy being requested: * ? Calendar icon

Is this the final disbursement request for this project?* Yes No

Disbursement Request Comments

You have 1000 characters remaining for your description.

* Required to save the page
◆ Required before Sponsor Approval

Submit Cancel

Remember – Subsidy Requested must be rounded down to the whole dollar

Initiate Disbursement Request, cont.

- Notate the request #, then select **Continue**

 Clara Smith | Logout Current as of January 3, 2018 at 6:08 PM CST
[My Projects](#) | [Home](#) | [Messages \(0\)](#) | [Guides/Info](#)
Project Name: Project Number:

[Project](#) [Disbursement](#) [Monitoring](#) [Extension](#)

Initiate Disbursement Request

Information • The disbursement request # 11529 has been successfully initiated.

Subsidy Request*
 Amount*

Uses of Funds (select at least one)*
 • New Construction

Types of Assistance*
 • Down Payment Assistance

Requested funds will be disbursed to: Test Customer

Provide the actual closing date for the AHP subsidy being requested*: ?

Is this the final disbursement request for this project?* No

Disbursement Request Comments

* Required to save the page
 ♦ Required before Sponsor Approval

Continue 

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Disbursement Request Home

- Two ways to navigate

Clara Smith | Logout Current as of January 9, 2018 at 12:55 PM CST

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

Project Name:
 Project Number:
 Disbursement Request Number: 11538

Disbursement Request

Disbursement Request Home

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

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

-OR-

Disbursement Request Home

Disbursement Request Home

Amount Requested and Uses of Funds

Site Selection

Homeowner Selection

Household Income

Project Status Information

Scoring Information

Financial Information

Project and Disbursement Documentation

Back to Disbursement Home

Amount Requested and Uses of Funds

Disbursement Site Selection

- Check the **Select** box next to the appropriate address
- OR -
- Select the **Add Disbursement Sites** button

Disbursement Request

Disbursement Site Selection

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		3220 Pinkney		OMAHA	DOUGLAS	NE	68111-0001	
<input checked="" type="checkbox"/>	Edit	Add/Edit		3226 Emmet St		OMAHA	DOUGLAS	NE	68111-0001	
<input type="checkbox"/>	Edit Remove	Add/Edit		3336 Emmet St		OMAHA	DOUGLAS	NE	68111-0001	
<input type="checkbox"/>	Edit Remove	Add/Edit		3854 N 65 St		OMAHA	DOUGLAS	NE	68104-3249	
<input type="checkbox"/>	Edit Remove	Add/Edit		3858 N 65 St		OMAHA	DOUGLAS	NE	68104-3249	
<input type="checkbox"/>	Edit Remove	Add/Edit		3862 N 65 St		OMAHA	DOUGLAS	NE	68104-3249	
<input type="checkbox"/>	Edit Remove	Add/Edit		3212 Emmet St		OMAHA	DOUGLAS	NE	68111-0001	
<input type="checkbox"/>	Edit Remove	Add/Edit		3319 Emmet St		OMAHA	DOUGLAS	NE	68111-0001	
<input type="checkbox"/>	Edit Remove	Add/Edit		3323 Emmet St		OMAHA	DOUGLAS	NE	68111-0001	
<input type="checkbox"/>	Edit Remove	Add/Edit		3325 Emmet St		OMAHA	DOUGLAS	NE	68111-0001	
				1701 N 24 St		OMAHA	DOUGLAS	NE	68110-2326	

Add Disbursement Sites 

* Required to save the page  Required before Sponsor Approval

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

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

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

Site Information

- Select Add Known Sites

Application Details

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.

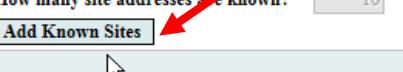
Select the project's state. For projects serving more than one state, choose "Multi State".*

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 

Site(s)							
Action	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code
		3220 Pinkney		OMAHA	DOUGLAS	NE	68111-0001
		3226 Emmet St		OMAHA	DOUGLAS	NE	68111-0001
		3336 Emmet St		OMAHA	DOUGLAS	NE	68111-0001
		3854 N 65 St		OMAHA	DOUGLAS	NE	68104-3249
		3858 N 65 St		OMAHA	DOUGLAS	NE	68104-3249
		3862 N 65 St		OMAHA	DOUGLAS	NE	68104-3249
		3212 Emmet St		OMAHA	DOUGLAS	NE	68111-0001
		3319 Emmet St		OMAHA	DOUGLAS	NE	68111-0001
		3323 Emmet St		OMAHA	DOUGLAS	NE	68111-0001
		3325 Emmet St		OMAHA	DOUGLAS	NE	68111-0001
Edit		1701 N 24 St		OMAHA	DOUGLAS	NE	68110-2326

[Back to Disbursement Site Selection](#)

* Required to save the page

♦ Required before Sponsor Approval

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

Save **Undo**

Site Information, cont.

How many site addresses are known?*

Site(s)							
Action	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code
Edit	<input checked="" type="checkbox"/>	125 NW 58th St		TOPEKA	SHAWNEE	KS	66617-1615

Site

Address Line1* ZIP* Zip+4

Address Line2 City TOPEKA
 County SHAWNEE Congressional District
 State KS KS02
 Census Tract 0033.02
 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
 Is the site donated?* Property is a Foreclosure, REO, or Short Sale*
 Is the Site Rural?* Yes No Dwelling type*

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

Site Information, cont.

- Select Save, then Back to Disbursement Site Selection

Application Details [?](#)

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.

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

Site(s)								
Action	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code	
Edit		5009 S I35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
		5008 S I35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
		5007 S I-35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
		5006 S I-35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
		5005 S. I-35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
		5005 S. I-35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
		5005 S. I-35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
Edit	✓	5005 S. I-35 Service Road		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	

[Back to Disbursement Site Selection](#)

* Required to save the page
◆ Required before Sponsor Approval

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

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

1st

2nd

Disbursement Site Selection, cont.

Disbursement Request

Disbursement Site Selection

[Add Disbursement Sites](#)

Site(s)									
Select	Site Information	Central Site	Address Line 1	Address Line 2	City	County	State	Zip Code	
<input checked="" type="checkbox"/>	Edit Remove		5009 S I35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
			5008 S I35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
			5007 S I-35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
			5006 S I-35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
			5005 S. I-35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
			5005 S. I-35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
			5005 S. I-35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	
			5005 S. I-35 Service Road		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	

* Required to save the page ♦ Required before Sponsor Approval

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

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

[Previous](#) [Next](#)

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Homeowner Selection

- Select **Add Homeowner**
- Enter Household Member 1 Name
- Select **Save**

Disbursement Request

Homeowner Selection

Site(s)						
Address Line 1	Address Line 2	City	County	State	Zip Code	Action
5009 S I35		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	Add Homeowner

Add Homeowner

Homeowner First Name* *

Homeowner Last Name* *

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 **Cancel**

<Previous Next>

Homeowner Selection, cont.

- Select **Add Co-Homeowner**
 - If the homeowner has a spouse, they must be listed as a co-homeowner
- Enter Household Member 2 Name (no children)
- Select **Save**
- Answer FTHB question
 - For rehab projects, answer No
 - Refer to IP definition of FTHB

Disbursement Request

Homeowner Selection

Site(s)						
Address Line 1	Address Line 2	City	County	State	Zip Code	Action
5009 S 135		OKLAHOMA CITY	OKLAHOMA	OK	73129-7019	

Homeowner		
Homeowner Name	Site Address	Action
John Smith	5009 S 135 OKLAHOMA CITY, OK 73129-7019	Add Co-Homeowner Edit Remove

Add Co-Homeowner

Co-Homeowner First Name*

Co-Homeowner Last Name*

Save Cancel

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](#)

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<Previous

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Household Income

Household Income

Information

- Your changes have been saved to the system. ✓

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^{*}

Uploaded File Info

Test ICW.xlsx

[Remove](#)

Enrollment Date 01/01/2022 Household Size 1

Household Members

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date Of Birth	Age at Time of Enrollment/ Income Qualification	Calculated Income from Individual Worksheets
1	John Smith	Head of Household	01/31/1945	76	\$ 14,400.00

Total Household Income **\$ 14,400.00**

AMI category based on the income guidelines selected above: <= 50% AMI

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.^{*}

Uploaded File Info

Test Upload Document.pdf

[Remove](#)

* Required to save the page

◆ Required before Sponsor Approval

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Project Status Information

- All certifications must be answered before a Disbursement Request can be submitted

Project Status Information

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

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

Provide explanation.*

There is a non-occupying co-owner. His sister is on the deed.

You have 2939 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 exiting this page.

Save

Undo

Scoring Information

Scoring Information

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

Select at least one commitment being filled by this request and attach supporting documentation.

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

Scoring Category	Commitment Status	Project Commitment	Fulfilled To-Date	Pending Fulfillments	Filled by This Request?	Previous Documentation	Attach Supporting Documentation *
Priority 2 - Project Sponsorship	Required	Yes			<input checked="" type="checkbox"/>		<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Uploaded File Info Non-profit Sponsor Document.pdf </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> Remove </div>
Priority 3 - Targeting							
<= 30% AMI	Required	2	2	4	<input checked="" type="checkbox"/>		
<= 50% AMI	Required	18	1	2	<input checked="" type="checkbox"/>		
> 50% and <=60% AMI	Required	62	0	0	<input type="checkbox"/>		
> 60% and <=80% AMI	Required	10	0	0	<input type="checkbox"/>		
Priority 5 - Promotion of Empowerment							
Financial Education Credit Counseling	Required	90	1	3	<input checked="" type="checkbox"/>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> MOU-CCCS.PDF Financial Education Document.pdf </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> Remove </div>	
Homebuyer Homeownership Counseling (50% of AHP-assisted units minimum)	Required	45	0	2	<input type="checkbox"/>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> MOU-Homesbuyer-education.PDF </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> Browse... </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> ? </div>	
Sweat equity programs. (50% of AHP-assisted units minimum)	Required	45	0	1	<input checked="" type="checkbox"/>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> MOU-Sweat-equity.PDF Sweat Equity.pdf </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> Remove </div>	
Priority 6 - First District Priority							
In-District	Required	45	1	3	<input checked="" type="checkbox"/>		
Special Needs	Needed	18	0	2	<input type="checkbox"/>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> MOU-Special-Needs.PDF </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> Browse... </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> ? </div>	
Member Financial Participation	Required	18	1	3	<input checked="" type="checkbox"/>		
Priority 7 - Second District Priority							
Large Units	Required	45	0	2	<input type="checkbox"/>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> MOU-largeunits.PDF </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> Browse... </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> ? </div>	
Economic Diversity	Required	45	0	1	<input type="checkbox"/>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> MOU-Economicdiversity.PDF </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> Browse... </div> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> ? </div>	
Priority 8 - AHP Subsidy per Unit	Required	\$4,438.83	\$12,500.00	\$6,001.67			

* Required to save the page
♦ Required before Sponsor Approval

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

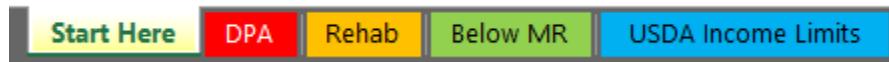
Next>

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- Select Yes
- Select all applicable commitments
- For any selected commitment
 - If the upload box becomes active, you must upload a document
- If targeting is
 - <= 30% AMI
 - Select both the <=30% AMI and <=50% AMI check boxes

Financial Feasibility

- Complete the Homeowner Feasibility Workbook
- Begin with the 'Start Here' tab
- Select the appropriate tab for your application type



- Just like the application Feasibility Workbook
- 2025 Disbursement Feasibility Workbook can be found within the Forms tab on the AHP website
- F/W is required to be uploaded to AHP Online
- Call for technical assistance!!!

Import Spreadsheet

Financial Information

Import Spreadsheet Feasibility Analysis Commitment Letters

Information

- Your changes have been saved to the system. ✓

Download and complete the Homeowner Feasibility Workbook. Enter information in the workbook based on the funding sources and uses of the unit selected in this disbursement request.

Import the Homeowner Feasibility Workbook*

Development Sources of Funds

Source of Funds	Housing	Description	Committed	Rate (%)	Term (years)	Amort Period (years)	Annual Debt Svc (\$ (Housing))	Must Pay?
AHP Subsidy	5,000.00	AHP Subsidy	No	0.000%	0.00	0.00	0.00	No
BUYER DOWNPAYMENT	1,730.57	Owner's Equity	No	0.000%	0.00	0.00	0.00	No
MORTGAGE	37,383.00	Permanent Financing	No	4.250%	30.00	30.00	0.00	Yes
Other sources	151.45	Other Loans	Yes	0.000%	0.00	0.00	0.00	No
Subtotal - Housing	\$ 44,265.02							
Total Funding Sources	\$ 44,265.02							

Units Breakout

	No of Units		No of Units
Rehabilitation Units	0	Less than or equal to 50% AMI	1
New Construction Units	0	Greater than 50% and less than or equal to 60% AMI	0
Acquisition units	1	Greater than 60% and less than or equal to 80% AMI	0
Total Units	1	Total Units	1

Housing Development Uses of Funds Summary

Total Acquisition Costs	\$ 0.00
Total Construction / Rehabilitation Costs	\$ 0.00
Hard Construction Costs	\$ 0.00
Hard Rehabilitation Costs	\$ 0.00
Other Costs	\$ 0.00
Total Fees	\$ 0.00
Total Taxes and Insurance Costs	\$ 0.00
Total Construction Financing	\$ 0.00
Total Permanent Financing	\$ 38,000.00
Total Project Reserves	\$ 0.00
Total Soft Costs	\$ 0.00
Total Developer & Consultant Fees	\$ 0.00
Total Financing Fees and Expenses	\$ 0.00
Total Home Buyer Counseling Costs	\$ 425.00
Total Closing Cost	\$ 5,340.02
Total Development Costs	\$ 44,265.02

Key Feasibility Values

	Standard	Actual
Total Development Cost Per Unit		\$ 44,265.02
Total Development Cost Per Square Foot		\$ 0.00
Construction or Rehabilitation Cost		\$ 38,500.00
Construction or Rehabilitation Cost Per Unit		\$ 0.00
Total Acquisition Cost per unit Consumer-driven Down Payment		\$ 1,730.57
Total Acquisition Cost per unit Acquisition - Rehab or New Construction (Net Purchase Price)		\$ 0.00
Average Square Feet Per Unit		0.00

- Once uploaded, select Save
- Verification will appear at the top of the page
- If the upload didn't work, an error will appear

Example warning if upload does not work

Financial Feasibility

Import Spreadsheet Feasibility Analysis Commitment Letters Rehabilitation Information

1 Make the following corrections:

- The number of units and the units reported in the income categories in the Feasibility Workbook must equal the number of units and income categories on the Targeting screen.

 Please verify the data, correct the value(s) as needed.

2 Required to save the page
♦ Required before Sponsor Approval

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

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

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Feasibility Analysis

- No guideline issues, select **Save**

Disbursement Request

Financial Information

Import Spreadsheet **Feasibility Analysis** Commitment Letters

Information

- Your changes have been saved to the system. ✓
- No feasibility issues were found. No action is required on this tab.

Goal is to have no feasibility guideline issues

* Required to save the page ♦ Required before Sponsor Approval

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

Save Undo

<Previous Next>



Commitment Letters

- Sources such as Permanent Mortgages, Owner Equity, and AHP Subsidy will not require a commitment letter
 - Other types like Member loans/donations, HOME funds, Weatherization grants, and other loans will require a commitment letter to be uploaded
 - If repayment is not necessary, the commitment letters are required to show that

Disbursement Request

Financial Information

Import Spreadsheet Feasibility Analysis Commitment Letters

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
►	Other sources	Other Loans	\$ 151.45	Yes	Yes

Commitment Letter

Source of Funds	Other sources	Update Commitment Letter	Cancel
Description	Other Loans		
Amount	\$ 151.45		
Committed	Yes		

Attach a commitment letter for this approved funding source. ♦

Uploaded File Info
<i>Funding Source Document.pdf</i>
Remove

* 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 and Disbursement Documentation

- Required Disbursement Request Documents will change with project type
 - Down Payment Assistance/Closing Cost projects will be required to submit the Recorded Retention Agreement and the Closing Disclosure
 - Rehabilitation projects will be required to submit the Final Cost Certification, 3rd Party Inspections, Inspector Credentials, Contractor Estimates, and Proof of Payment

Disbursement Request

Project and Disbursement Documentation

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

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?
View	AHP Subsidy Agreement		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>**

Sponsor Approval

- Must have all green checkmarks
- Select **Approve**

Disbursement Request

Disbursement Request Home

Request #	11529
Amount	\$ 5,000.00
Homeowner	John Smith
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	✓

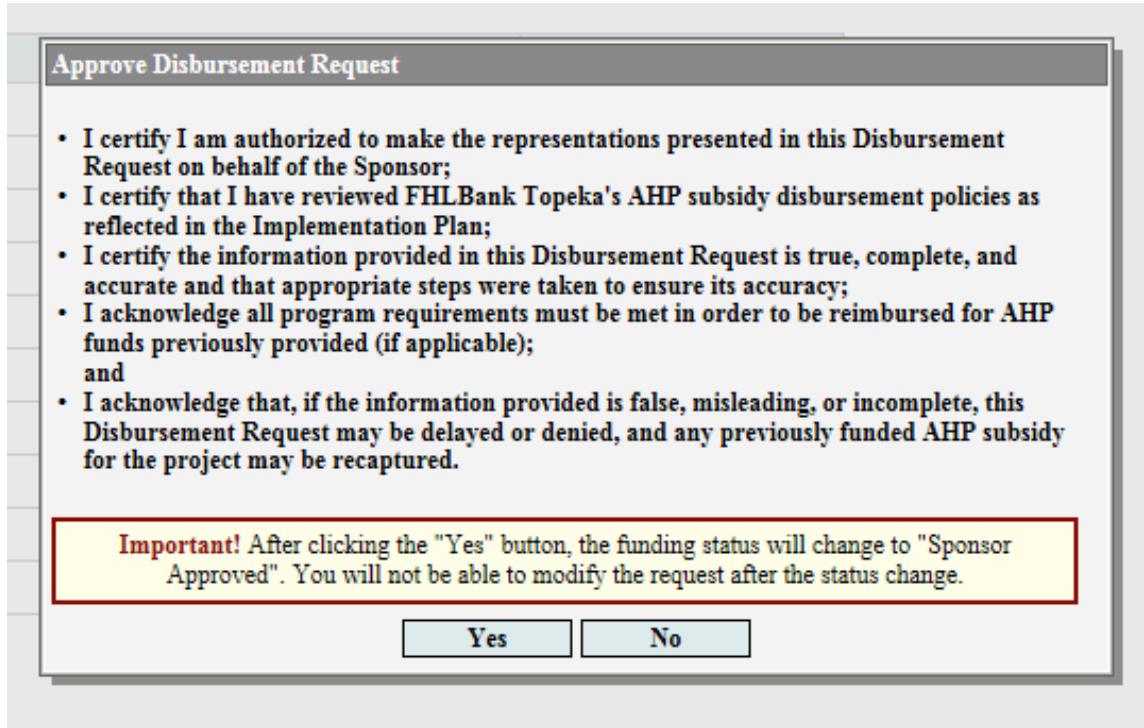
Approve

 Not Visited
 In Progress
 Complete
 Modified by Community Investment staff



Sponsor Approval, cont.

- Select Yes if you agree with the certifications



Sponsor Approval, cont.

Disbursement Request Home

Information <ul style="list-style-type: none"> This disbursement request is now "Sponsor Approved". To complete the request, contact the Member to review and submit. 			
Request #	11529		
Amount	\$ 5,000.00		
Homeowner	John Smith		
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	01/09/2018
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			✓

Emails

- Action: Sponsor Approved Disbursement Request

Recipients: Member contact(s)

- Action: Member Approved Disbursement Request

Recipients: Lead Sponsor Contact(s)

- Action: Member Rejected Disbursement Request

Recipients: Lead Sponsor Contact(s)

- If a rejection occurs, contact the Sponsor to discuss the necessary changes.
- Once the Sponsor re-approves the disbursement request, you may return to the disbursement request and follow the same steps outlined in the presentation.

- Action: Clarification for Disbursement Request needed by FHLBank

Recipients: Lead Sponsor Contact(s)

- If clarification is needed, the HCD Analyst assigned to the Project will contact the Sponsor outside AHP Online with more detailed information.

- Action: Disbursement Request Approved by FHLBank “TO FUND”

Recipients: Lead Sponsor Contact(s) and Member contact(s)

- Action: Disbursement Request Approved by FHLBank “NOT TO FUND”

Recipients: Lead Sponsor Contact(s) and Member contact(s)

Secure Information

- FHLBank Topeka takes security seriously
 - For more information visit our website or select the links below.
 - [Corporate Governance Website](#)
 - [Amazon Web Services \(AWS\)](#)

Application

Disbursement

Monitoring

Resources

First Quarter 2026 Maximum Mortgage Rates for Owner-occupied Projects:

First Mortgage 8.15

Second Mortgage 10.15

Forms

Income
Calculation
Training

Webinar Recording

Request for
Repayment Quote
or Release

[AHP Online](#)

[Proofpoint](#)

SECURED ONLINE INFORMATION

It is important to us that members know securing their information online is a top priority. Please see our Information Assurance Policy to view policies and procedures. The AHP online system will house all information submitted for HCD programs on Amazon Web Services (AWS). AWS has obtained national and global assurance certifications. [View all certifications here](#). Information on AWS cloud security can be found [here](#).

Thank You!

- FHLBank Topeka would love to support any celebratory events for your project (Ribbon Cuttings, Open Houses, etc.)
- If you need assistance with press releases or other marketing materials for your project/event, please reach out!

