FHLBank Topeka

AHP Application

User Guide



Effective 2026

FHLBank Topeka

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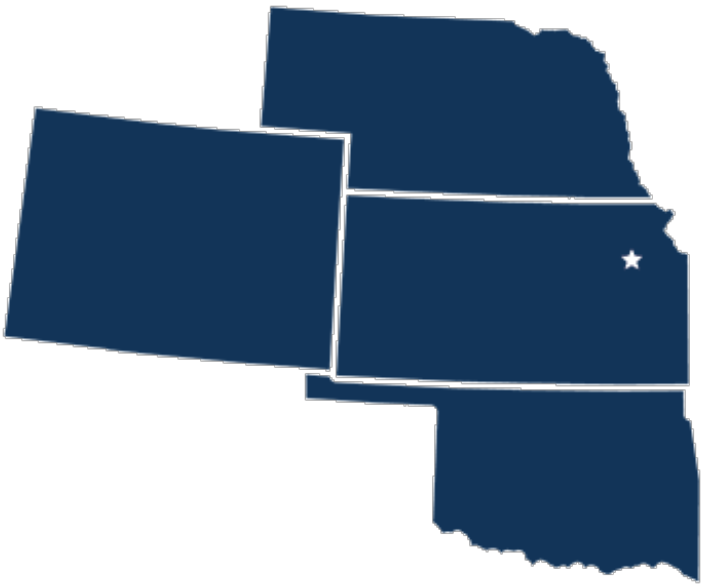
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Affordable Housing Program Details

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

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.

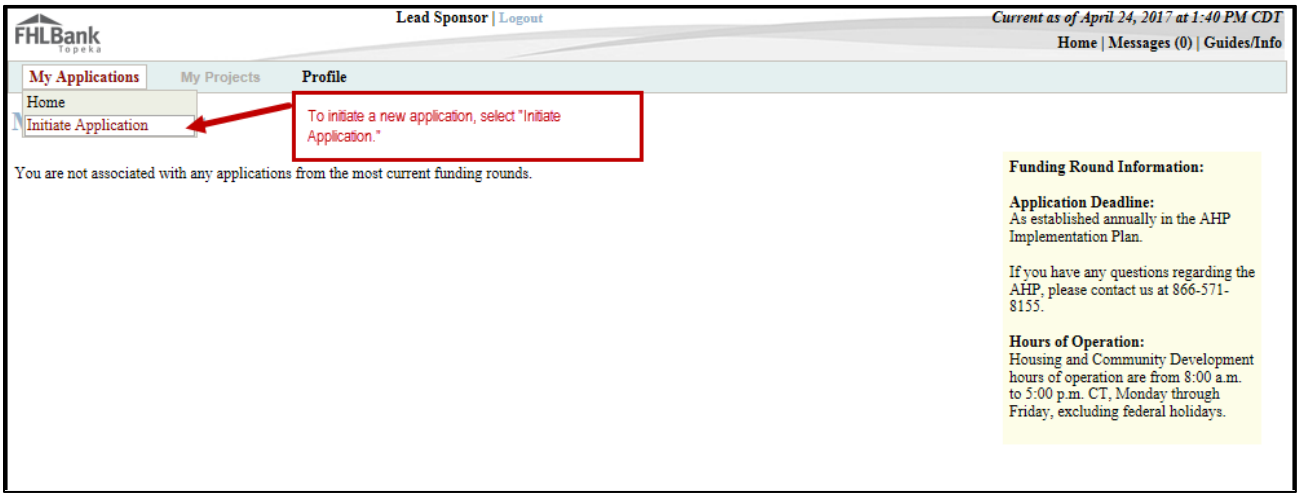
Sponsors: Creating and Approving an Application

All applications must be initiated by the Lead Contact (Sponsor organization) and submitted in AHP Online by the partnering FHLBank Topeka member. This section covers the steps the Sponsor must complete prior to submitting it to the Member for approval and submission to FHLBank Topeka for consideration in the competitive application round.

INITIATE APPLICATION

When logging in to AHP Online, you will either be directed to "My Projects" or "My Applications" depending on whether the application round is open. Refer to our website for the application round opening and closing dates. When the round is open, to initiate an application:

1. Select the "My Applications" tab.
2. In the drop-down menu, select "Initiate Application." Sponsors may initiate as many applications as they intend to submit for the current competitive AHP application period, except as listed below and in the AHP Implementation Plan in effect for the application period.



- An owner-occupied project sponsor may submit only one of the following project types per application period, but not a combination thereof: rehabilitation or down-payment assistance.
- Multiple applications representing the same project, as determined in FHLBank's sole discretion, will be deemed a single project regardless of the year or years in which the applications were submitted and/or awarded and limited to receiving the maximum project subsidy and subsidy per unit allowable in the year of the original award. This does not apply to projects past retention.

Application Information (Rental Applications)

1. Enter the following:
   - Project Name
   - Project Type (Rental)
   - Activity Type (Acquisition, New Construction, Rehabilitation)
     - More than one can be selected
   - Project location ZIP code – For scattered-site projects, enter the ZIP code of the main area of housing units within the application.
2. Select "Lookup" to populate the remaining information on the screen (City, County, State).

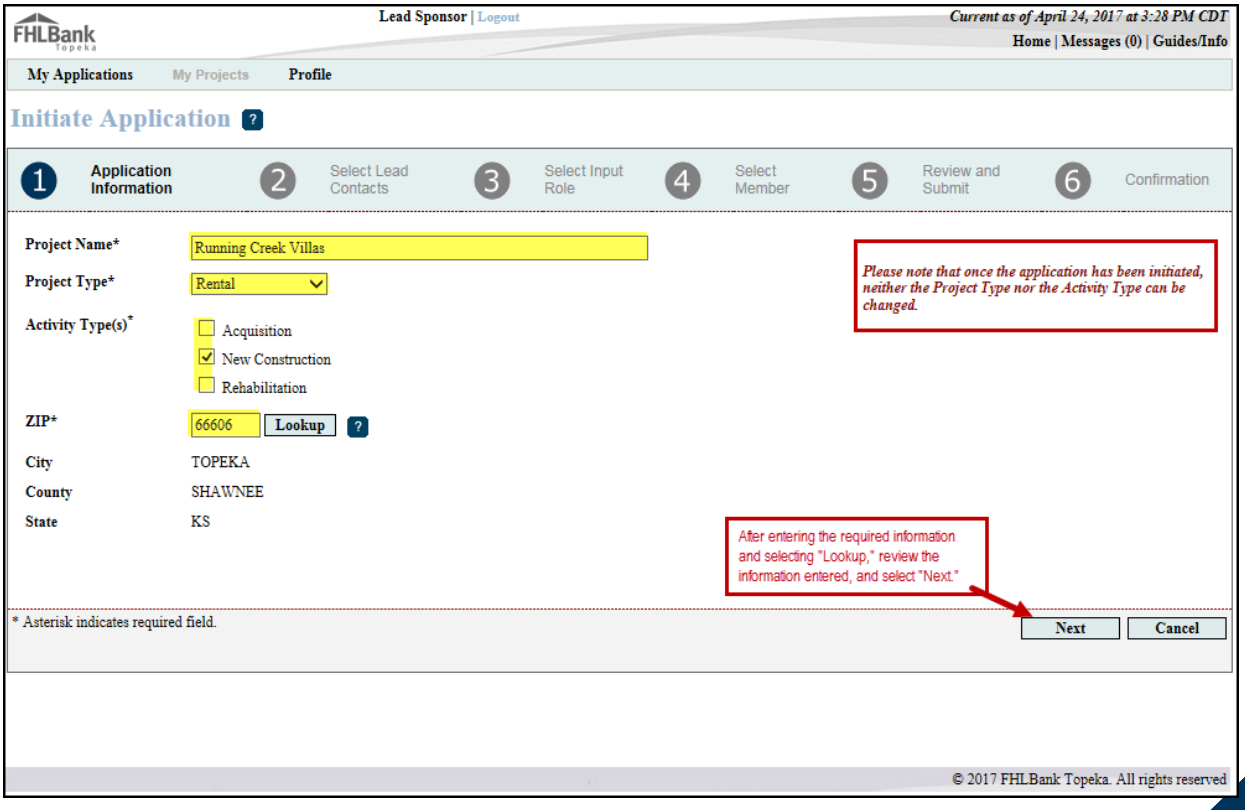
FYI

Once the application has been initiated, the following fields **cannot** be edited.

- Project Type
- Activity Type

The "Lookup" tool in AHP Online sometimes takes several minutes to populate the City, County, and State.

If you initiate and save an application with the wrong Project or Activity Type, you will need to disregard this application and start a new one.



Application Information (Homeowner Applications)

1. Enter the following:
   - Project Name
   - Project Type (Home Ownership)
   - Application is? (Consumer Driven – only option and must be selected)
   - Activity Type (Rehabilitation or Acquisition)
   - Project location ZIP code – For scattered-site projects, enter the sponsor organization's ZIP code.
2. Select "Lookup" to populate the remaining information on the screen (City, County, State).

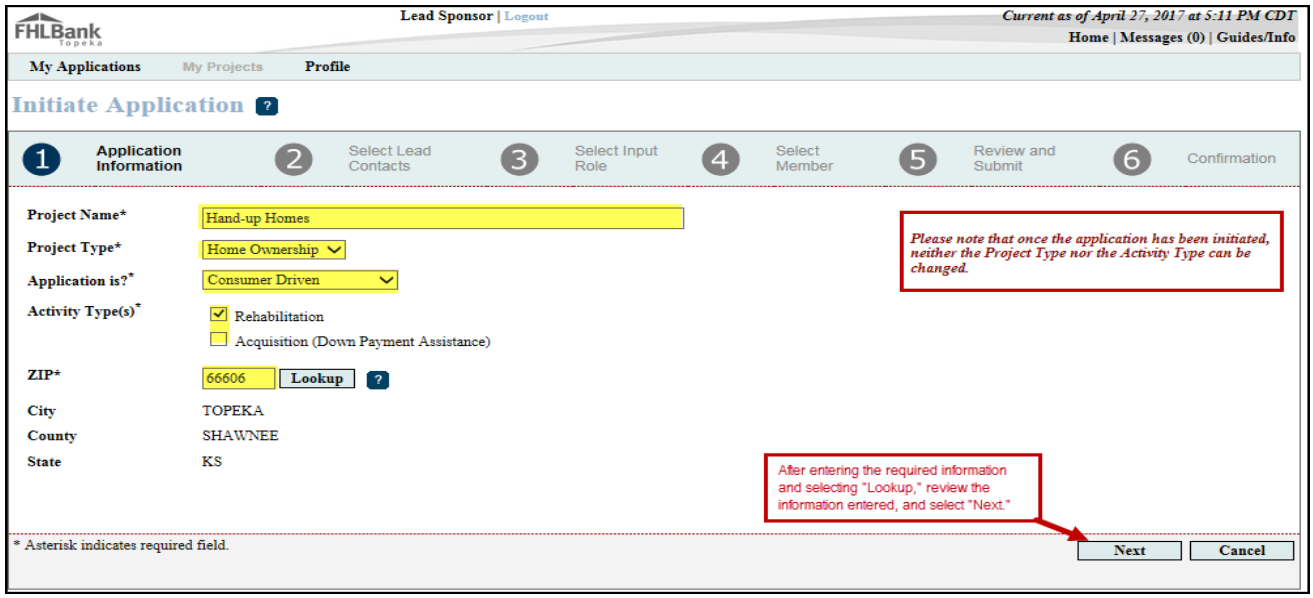
FYI

Once the application has been initiated, the following fields cannot be edited.

- Project Type
- Activity Type

The "Lookup" tool in AHP Online sometimes takes several minutes to populate the City, County, and State.

If you initiate and save an application with the wrong Project or Activity Type, you will need to disregard this application and start a new one.



Application Roles:

Lead Contact Role: Lead Contacts must be an authorized person from the sponsor organization and may perform all, or part, of the duties necessary to submit the application and are responsible for the Sponsor Approve function required to submit the application for Member approval and submission to FHLBank Topeka.

Input Contact Role: An Input Contact may fill out an application on behalf of the Lead Contact. Input Contacts should not edit Lead Contact, Input Contact, or Member Contact information once the application is initiated. They also should not approve an application for submission. This role is not mandatory.

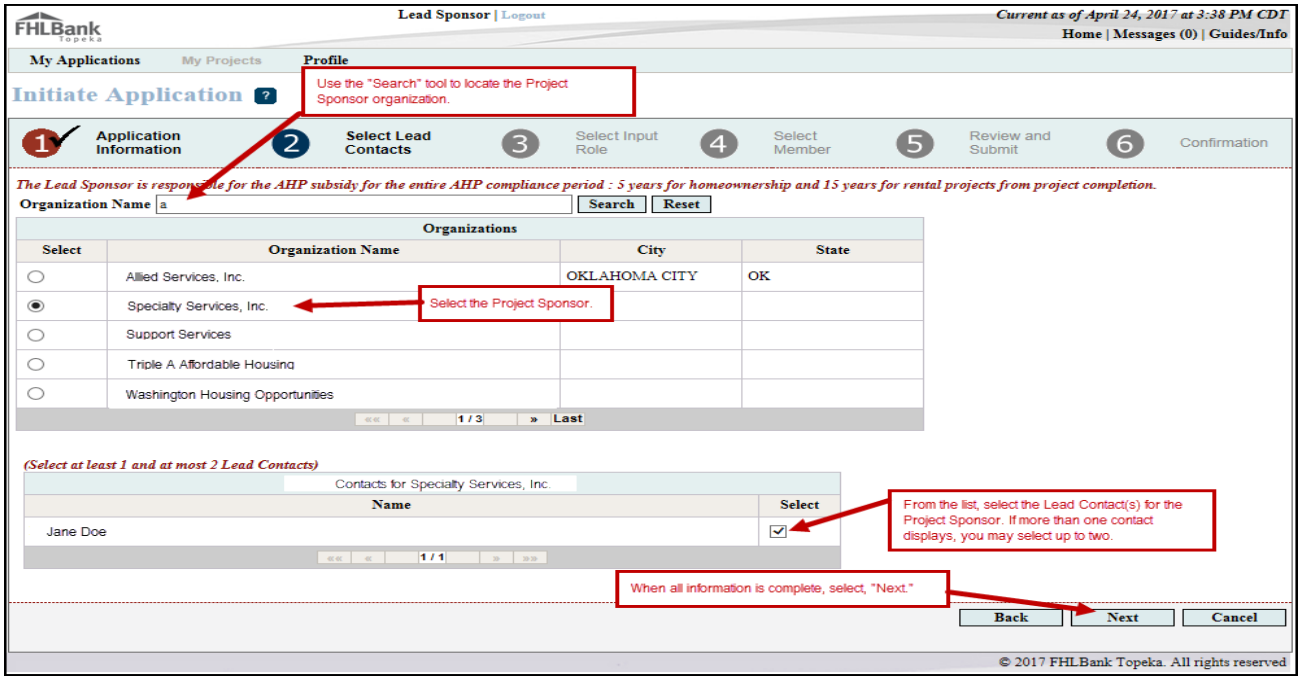
Member Contact Role: Authorized Users of the FHLBank Member are required to approve the applications with which the Member is associated. Members cannot revise the application submitted to them for approval, but they may reject the application back to the Sponsor for revision.

Select Lead Contact Organization (Sponsor) and Lead Contact(s)

1. Use the "Search" function, enter all or part of the project sponsor name to filter for the organization. The Lead Contact(s) must be from the project sponsor organization.
2. AHP Online will display organizations meeting that search criterion. *If you are unable to find the organization name, try searching by the first several letters in the sponsor organization name and searching again.*
3. Select the sponsor organization from the resulting list.
   - If the organization does not display, the organization may not be in the system and will need to register in AHP Online.
4. Select at least one, and at most two, Lead Contacts.
5. Review information for accuracy and select "Next" to continue.

WARNING:

The application initiation process cannot be completed unless all organizations and contacts are registered in AHP Online.



Select Input Role Organization & Input Contact(s)

1. If the Lead Contact organization will be the only organization completing the application, and no one in the Sponsor organization will act in the capacity of an Input Contact, leave this screen blank, and select "Next" to continue.
2. If there is another organization completing portions of the application (consultant/developer), or the Sponsor organization will have someone from their organization acting as an Input Contact; Use the "Search" function, enter all or part of the name of the organization. AHP Online will display organizations meeting that search criterion. If you are unable to find the organization name, try searching by the first several letters in the organization name and searching again.
3. Select the organization from the resulting list.
   - If the organization does not display, the organization may not be in the system and will need to register in AHP Online.
4. An Input Role/Contact is not required. The screen can be left blank and select "Next" to continue.

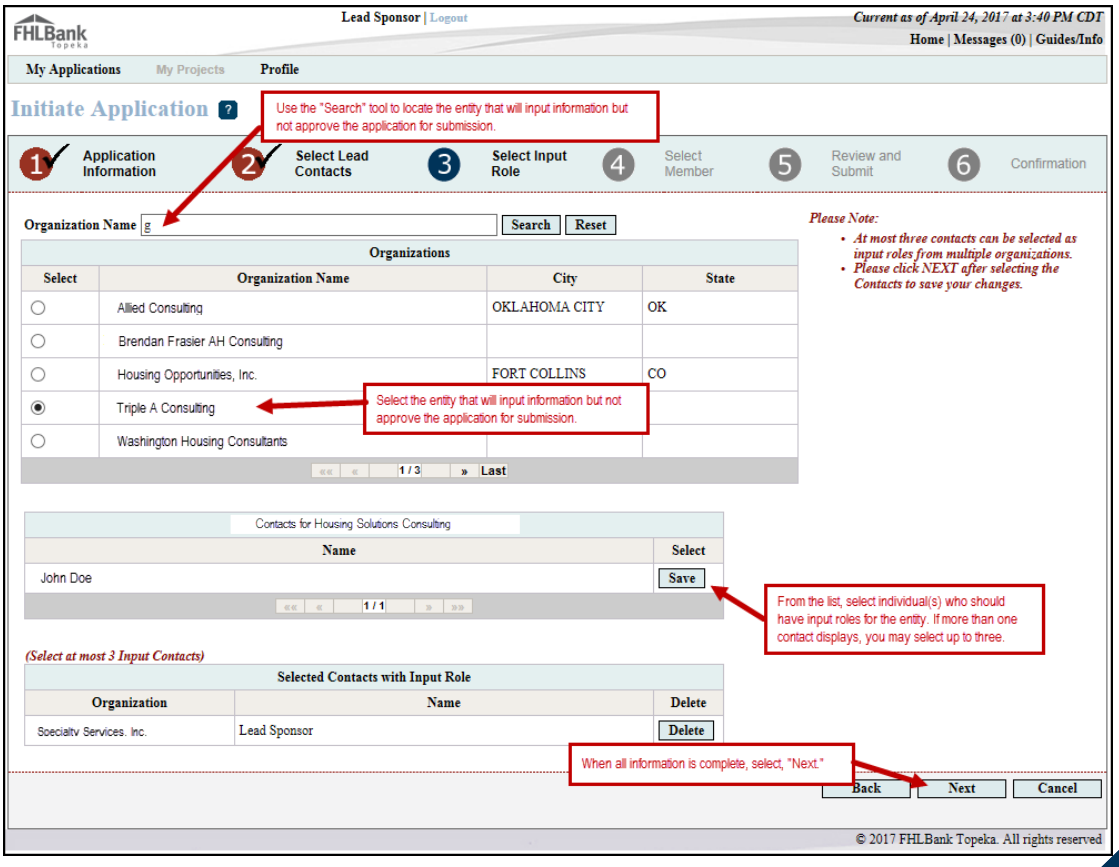
Helpful Hint:

The sponsor organization can also serve in the Input Role; however, the contact(s) must be different than the Lead Sponsor contact(s).

For Example: Jane Smith and John Smith are the Lead Sponsor Contacts for Helpful Community Development. Jackie Smith is also from Helpful Community Development but is the Input Role Contact for the application.

WARNING:

The application initiation process cannot be completed unless all organizations and contacts are registered in AHP Online.

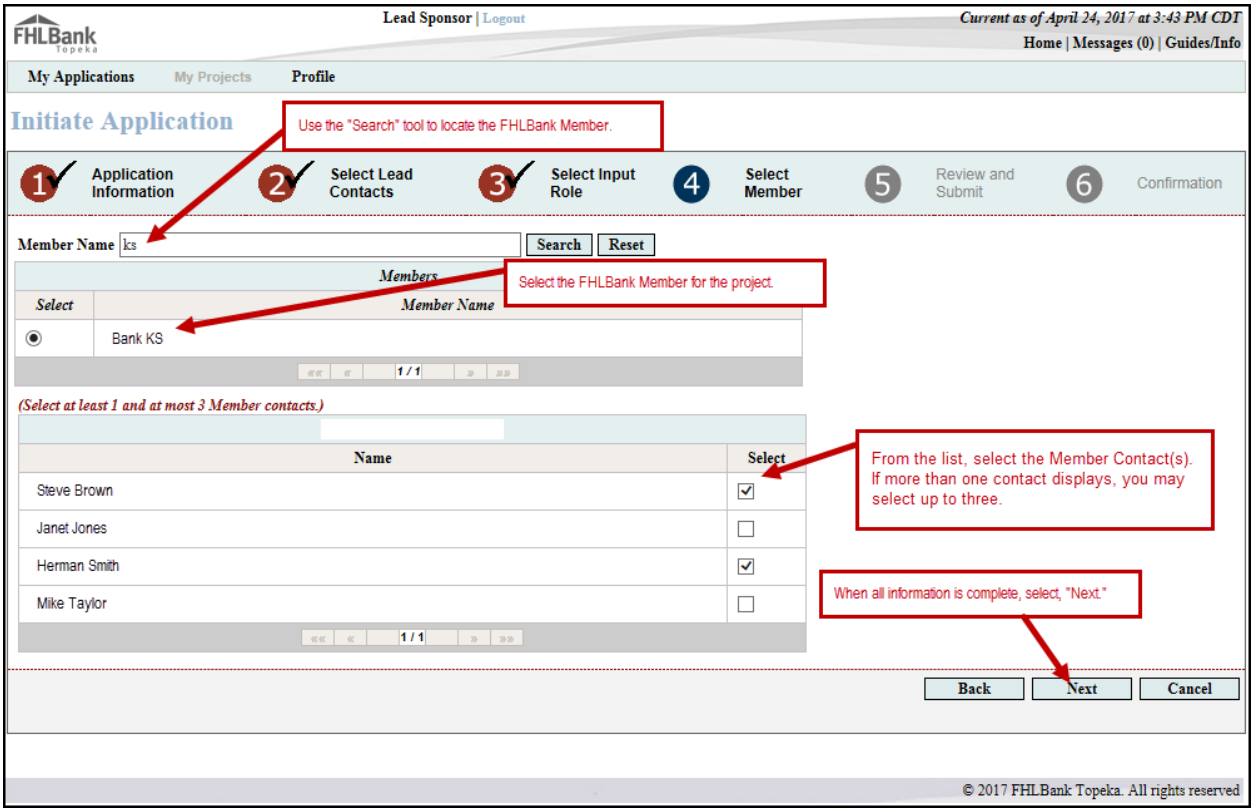


Select Member Organization & Member Contact(s)

1. Use the "Search" function, enter all or part of the name of the member organization name that has agreed to participate in the AHP Online application. AHP Online will display member names meeting that search criterion. *If you are unable to find the member name, try searching by the first several letters in the member name and searching again.*
2. Select the member from the resulting list. If the correct member does not display, contact the member to ensure it has completed the member registration process. Contact Housing and Community Development for assistance if necessary.
3. Select at least one, and at most three, Member Contacts.
4. Review information for accuracy and select "Next" to continue.

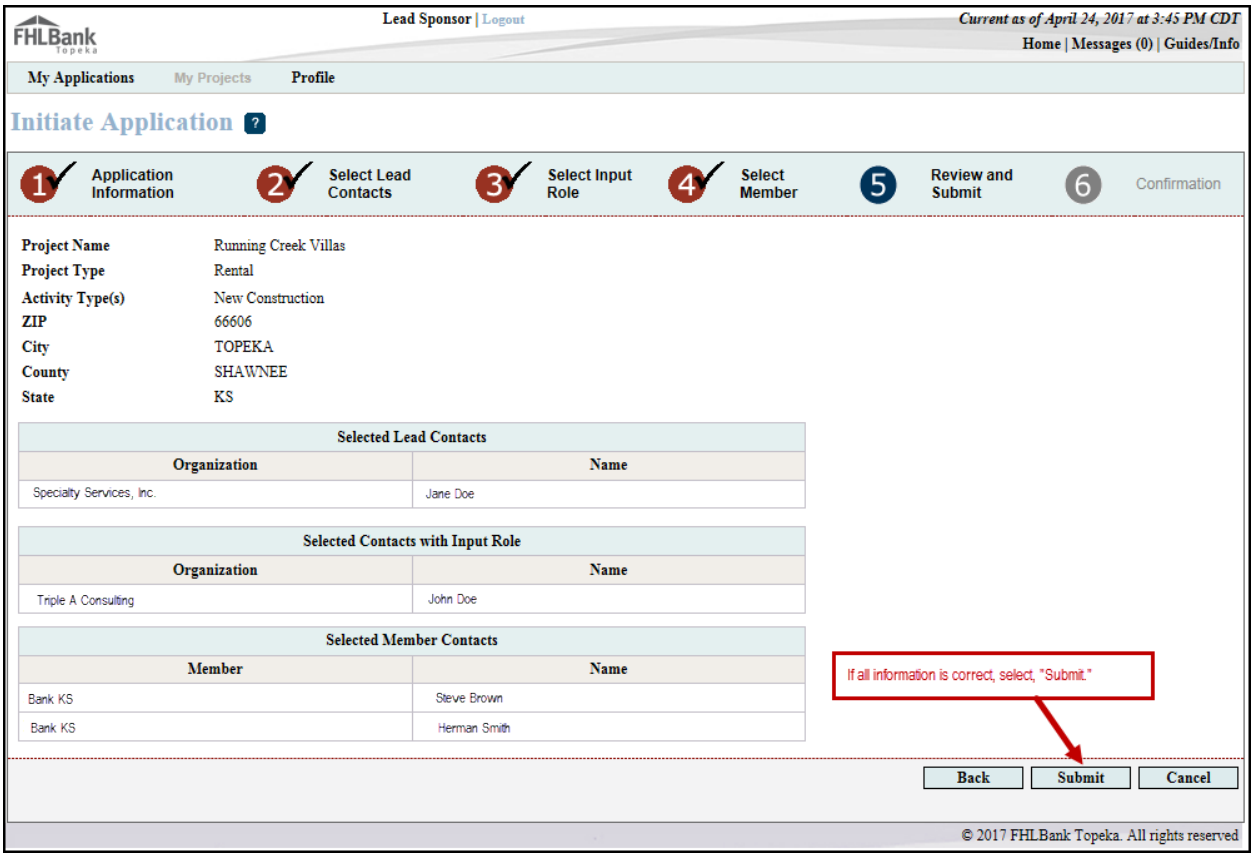
WARNING:

The application initiation process cannot be completed unless all organizations and contacts are registered in AHP Online.



REVIEW AND SUBMIT

1. Review information to ensure accuracy.
2. If corrections need to be made, select “Back.” Otherwise, select “Submit.”

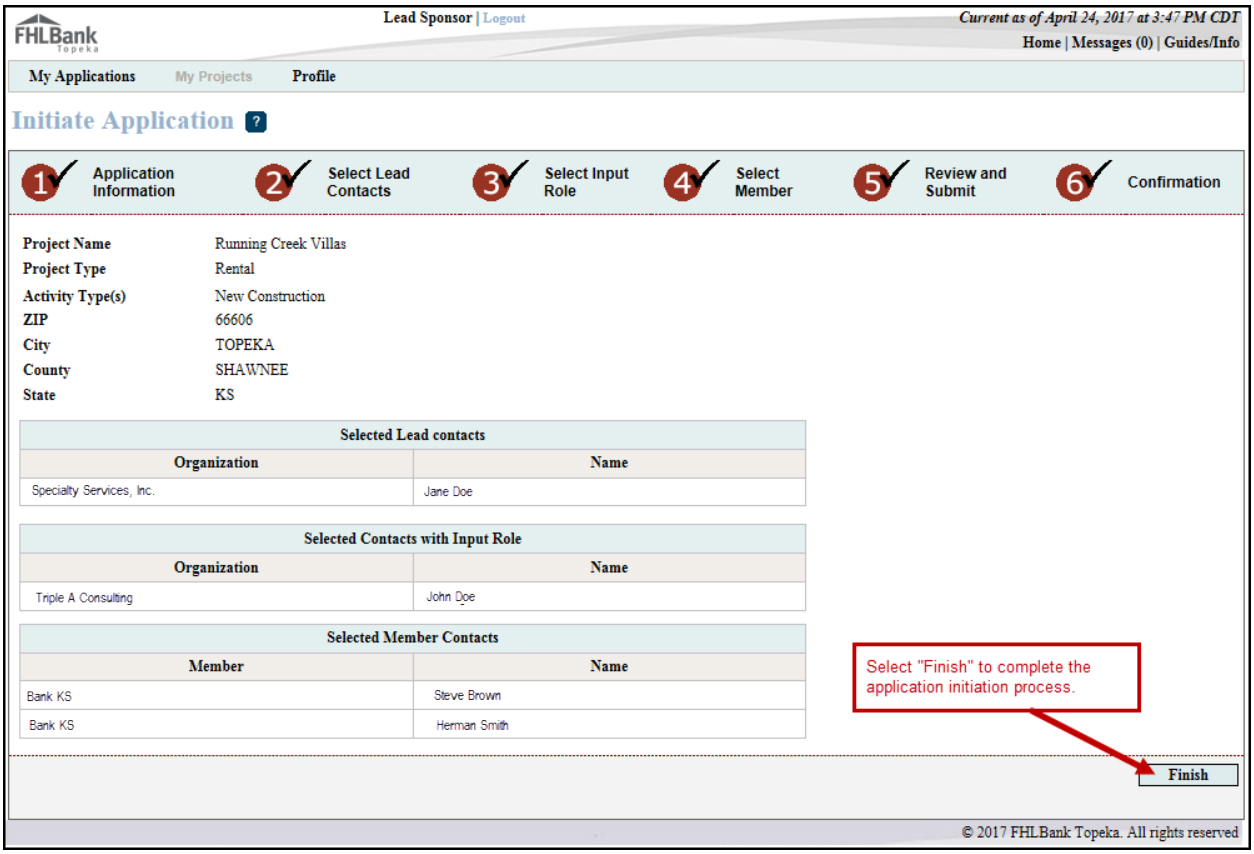


WARNING:

The final step on the following page must be completed for the application to be initiated in AHP Online.

CONFIRMATION

1. This screen confirms you have successfully completed the steps to initiate the application.
2. Select “Finish” to complete the application initiation process.



WARNING:

All six steps must have checkmarks, and the “Finish” button must be selected for the application to be initiated. If these steps are not completed in one setting, the application will not be saved, and all steps must be redone.

MY APPLICATIONS

Once an application has been initiated, the "My Applications" screen will display upon log in. This screen displays all initiated applications with which the Contact is associated, as well as the status of those applications.

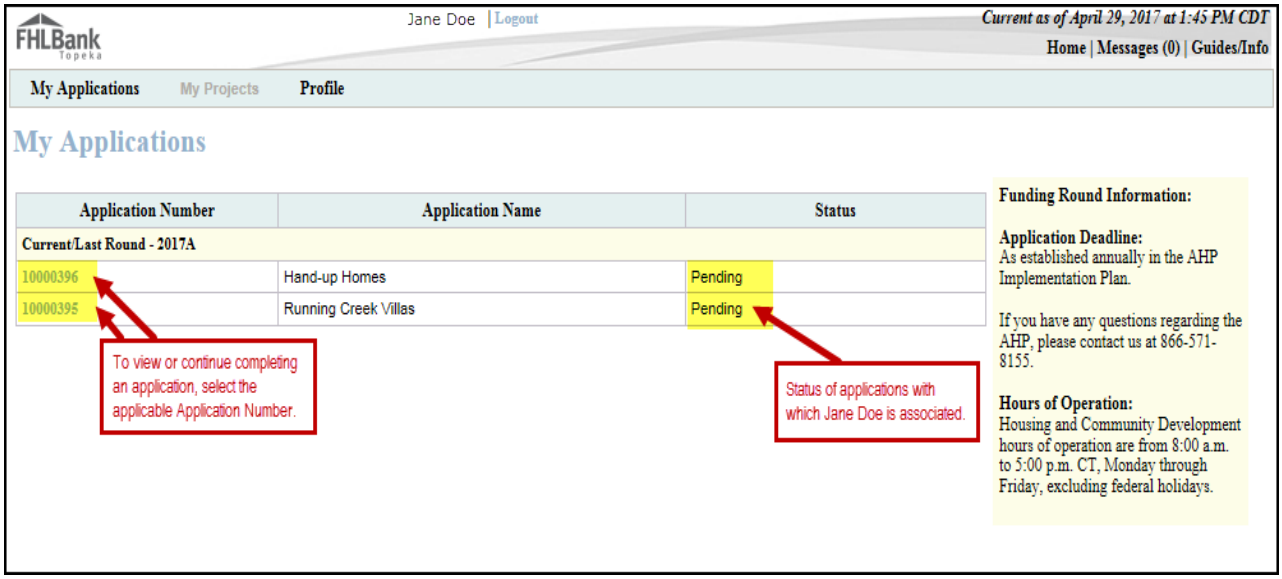
To view or continue completing an application, select the applicable Application Number.

Application Status Definitions

Pending: The application has been initiated but is not complete.

Sponsor Approved: The Lead Sponsor Contact has approved the application and has received confirmation of approval via email. This status is required before the member can submit the application.

Member Approved: The member has completed the Member Involvement screens and has reviewed and approved the application. A status of Member Approved indicates the completed application has been submitted to FHLBank for review.



APPLICATION HOME

Use the Application Home page to:

- Determine the application status;
- Note the deadline to submit the application; and
- Determine which pages of the application are complete, have been started but are not yet complete, and have not yet been started.

FYI

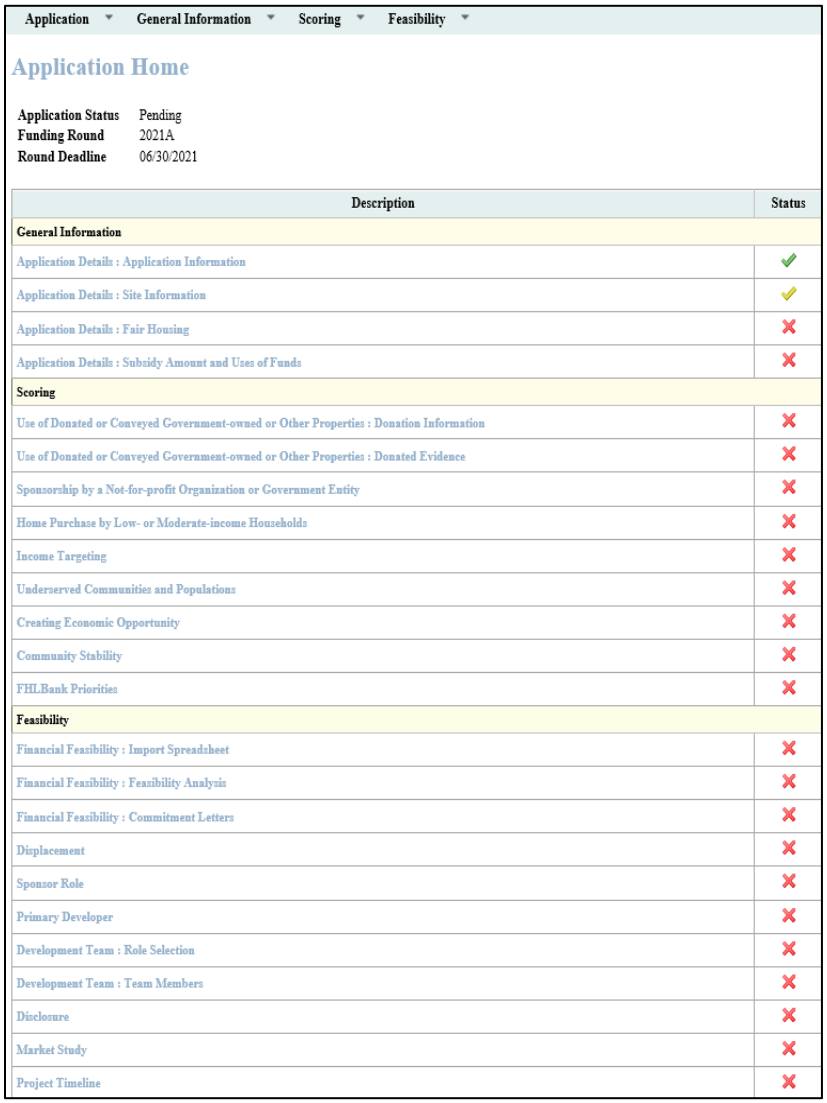
Status Symbols:

= Not Visited (Need to complete)

= In Progress (Started but not complete)

= Complete

= Modified by Housing and Community Development Staff



Complete the information tabs within each application section in the order they appear.

- General Information

- Scoring

- Feasibility

Some tabs are reliant on information entered from previous tabs and may not work correctly if information is entered out of order.

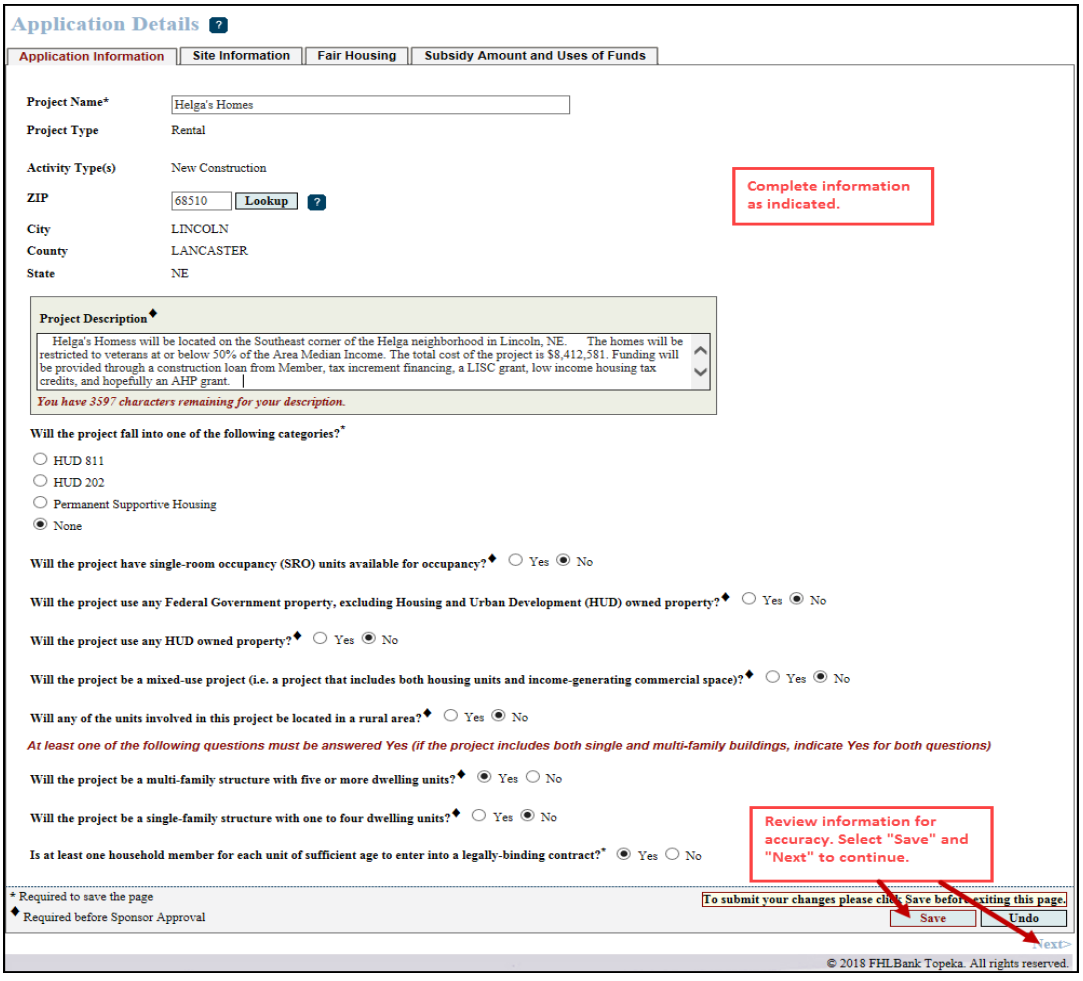
GENERAL INFORMATION

Some tabs display questions, upload options, or require data entry based on entry from previous tabs. Failure to complete the application tabs in the order they appear could cause errors or inaccurate information.

APPLICATION INFORMATION

Enter the following information:

- Project Name (must match project name entered on the "Initiate Project" screen).
- Project Description – Tell us a little bit about your application (A brief description is all that is required).
- Project ZIP, then select the "Lookup" button to auto-populate the City, County, and State.
    - For scattered-site projects, enter the ZIP code of the main area of housing units within the application.
- Answer the remaining questions as applicable for the application.
    - This information is for reporting purposes only and does not affect scoring of the application.



ZIP+4 LOOKUP

FYI – For the remaining address portions of the application:

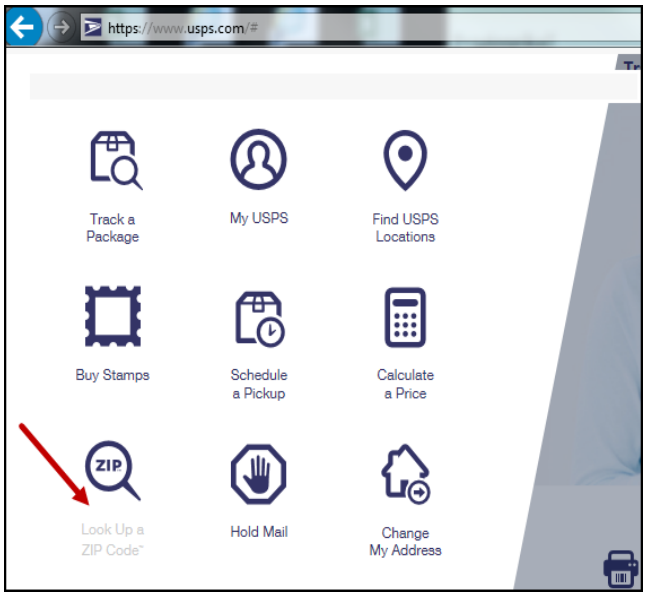
ZIP+4 information is required for the Site Information screen (next page). Please review the information on this page to ensure you are able to complete the Site Information screen.

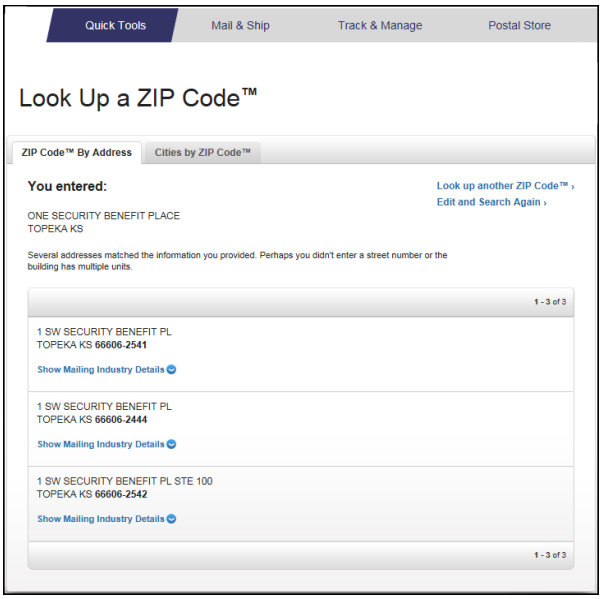
You will need to provide this information for either the project site address or the sponsor address as instructed.

You must know the +4 portion of the zip code for the next screens. The application DOES NOT look up the +4 for you.

For each project site, verify the ZIP+4 using the "Quick Tools" option at USPS.com to obtain this information.

If the results of the ZIP+4 display multiple options, select the appropriate option. If unknown, contact HCD for additional help.





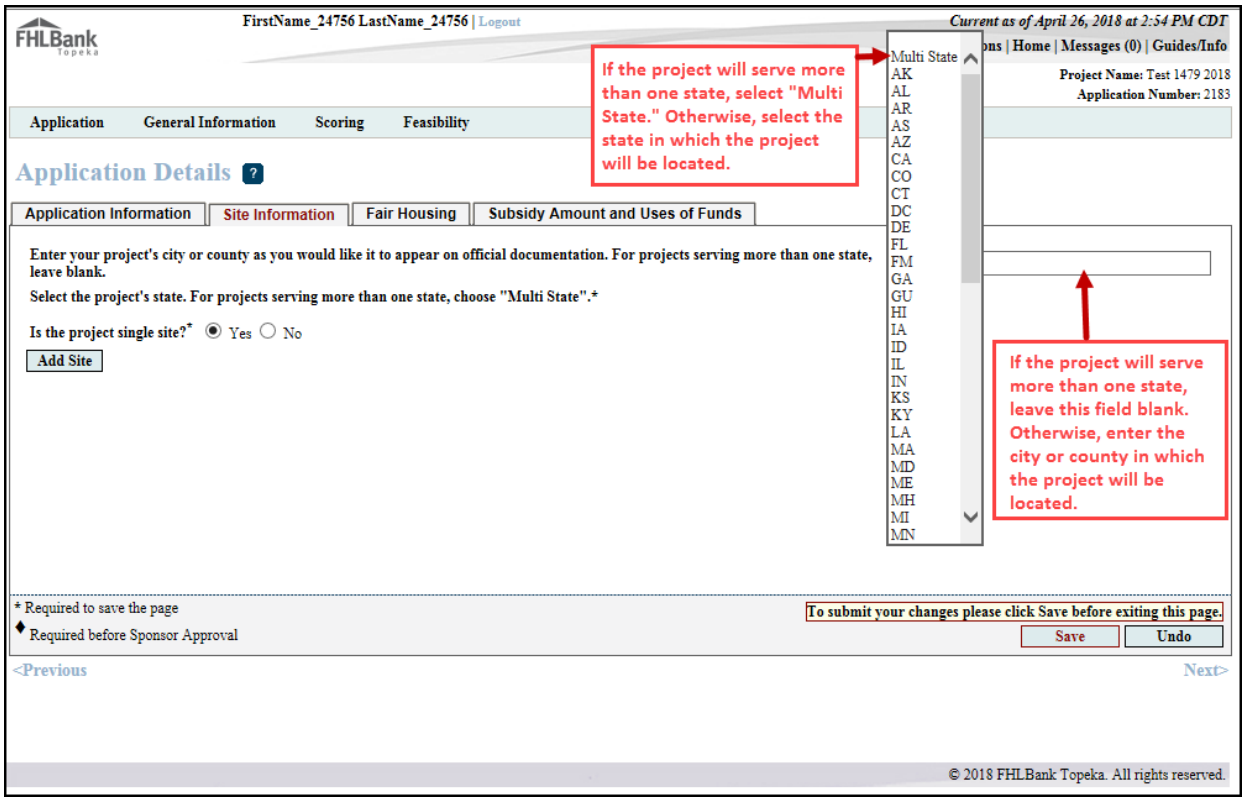
SITE INFORMATION

1. Enter the either the city or county in which the project will be located. More than one can be entered. For projects serving more than one state, leave this field blank.
2. Select the state in which the project will be located. If the project will serve more than one state, select "Multi-State."
3. Determine whether the project is a single-site or a scattered-site project.

FYI

Scattered-site Project – A project consisting of multiple buildings located on non-contiguous parcels (pieces of land that are not physically connected to one another).

Single-site Project – A project with a single or multiple buildings located on a single parcel, or multiple parcels deemed as contiguous (pieces of land that are physically connected to one another and used as the legal description of the project).



Go to the section of the user guide that corresponds with your answer:

- Site Information – Single-site Project
- Site Information – Scattered-site Project (Addresses Known)
- Site Information – Scattered-site Project (Addresses Unknown)

SITE INFORMATION – SINGLE-SITE PROJECT

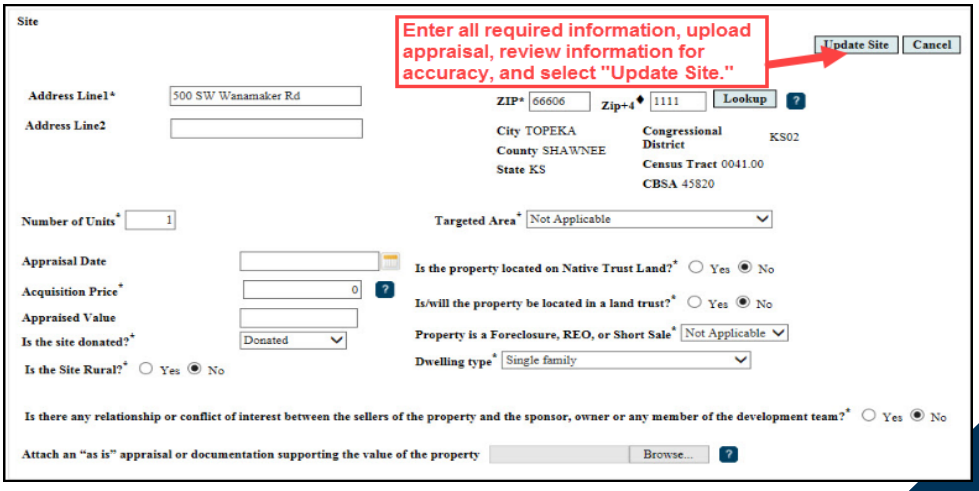
1. If the project is a single-site project (generally rental projects) as defined by FHLBank:

   - ❖ Select "Yes."
   - ❖ Otherwise, select "No." Skip this section, and go to "Site Information – Scattered-site Project (Addresses Known" or "Site Information – Scattered-site Project (Addresses Unknown" as appropriate.

2. Select "Add Site." The screen will display fields required to be completed and will instruct you to enter information in all required fields. If you do not know the answers, select "No" or "Not Applicable."
3. In response to the question, "Is the address known?" select "Yes." Do NOT select "No" for single-site projects. If the exact address of the project is not known, use the address of a location closest to the project (rental applications), and answer all related questions.
   - ○ Lot numbers or closest intersection is acceptable. If awarded, the address will be updated during the disbursement or monitoring processes.
4. Enter the street address, ZIP code, ZIP+4, and then select "Lookup." The Lookup button is NOT used to find the ZIP code or ZIP+4. You MUST know and enter the Zip+4 to continue entering the site information.
   - ○ If the ZIP+4 is unknown, see "ZIP +4 Lookup."
   - ○ If the Lookup tool works, the City, County, State, Congressional District, Census Tract, and CBSA will auto-populate.
5. Answer remaining questions on the screen.
   - ○ This information is for reporting purposes only and does not affect scoring of the application.
6. **Rental applications only**: Upload the appraisal or documentation supporting the value of the property for. An appraisal is required for applications containing land or building acquisition costs which must also be listed in the development budget.
7. Review all information for accuracy and select "Update Site" to continue. This button must be selected to save the information regarding the site information.
8. The screen will then display the site address. If it is correct, select "Save" and "Next" to continue.

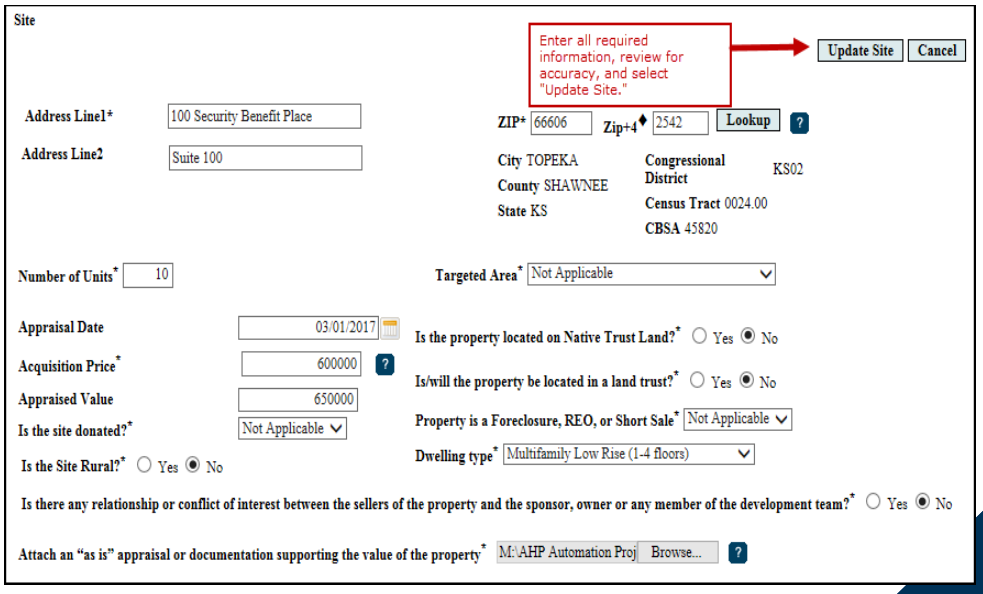
FYI

- Before selecting the "Lookup" button, enter both the ZIP code **AND** the ZIP+4.
- There is no indicator the tool is working upon selecting "Lookup". There is, at times, a delay. This could take up to a minute.
- If the project will request points for Donated Property, it must be identified on this screen.



Site Information – Scattered-site Project (Addresses Known)

1. If the project meets the definition of a scattered-site project and some or all of the addresses are known:
   - ❖ If all addresses are known, select "Yes."
   - ❖ If all addresses are not known, select "No." Skip this section, and go to "Scattered-site Project (Addresses Unknown)".
2. Enter the number of sites the project will include.
   - **Homeowner applications**: The number of sites equates to the number of known addresses (or donated land/buildings) in the project.
   - **Rental applications**: The number of sites equates to the number of non-contiguous parcels the buildings will be located on.
3. Select "Add Site." The screen will display fields required to be completed and will instruct you to enter information in all required fields. If you do not know the answers, select "No" or "Not Applicable."
4. Enter the street address, ZIP code, ZIP+4, and select "Lookup." The Lookup button is NOT used to find the ZIP code or ZIP+4. You MUST know and enter the Zip+4 to continue entering the site information.
   - If the ZIP+4 is unknown, see "ZIP +4 Lookup."
5. Answer remaining questions on the screen.
   - This information is for reporting purposes only and does not affect scoring of the application.
6. **Homeowner applications:** Leave appraisal date empty and enter 0 for acquisition price and appraised value. Appraisals are not required for homeowner applications.
7. **Rental applications**: Upload the appraisal or documentation supporting the value of the property for. An appraisal is required for applications containing land or building acquisition costs which must also be listed in the development budget.
8. Review all information for accuracy and select "Update Site" to continue. This button must be selected to save the information regarding the site information.
9. Repeat this action for all other known addresses.
10. The screen will display the property site addresses. If the addresses are correct, select "Save" and "Next" to continue.



FYI

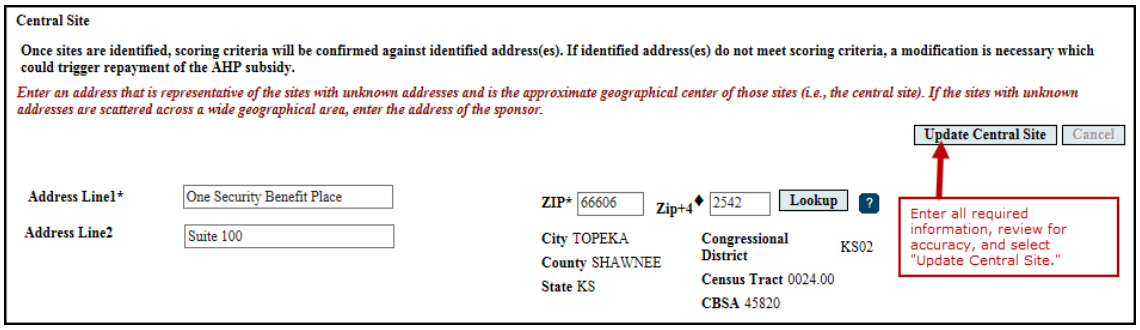
- Before selecting the "Lookup" button, enter both the ZIP code **AND** the ZIP+4.
- There is no indicator the tool is working upon selecting "Lookup". There is, at times, a delay. This could take up to a minute.
- If the project will request points for Donated Property, it must be identified the sites on this screen.

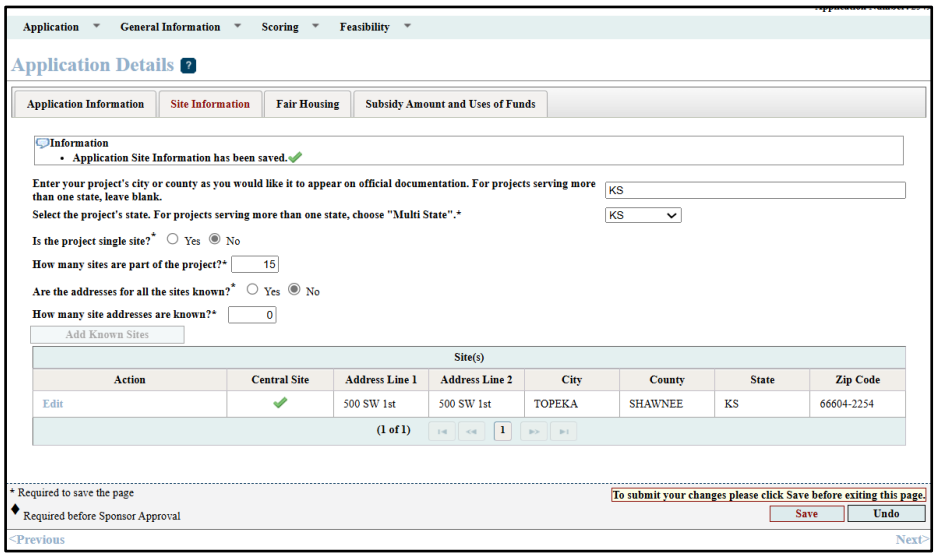
SITE INFORMATION – SCATTERED-SITE PROJECT (ALL ADDRESSES UNKNOWN)

1. If the project meets the definition of a scattered-site project and all addresses are unknown (generally owner-occupied projects):
   - ❖ If some, but not all, addresses are known, select "No."
   - ❖ If all addresses are known, select "Yes." Go back to "Scattered-site Project (Addresses Known)".
2. Enter the number of sites the project will include (example: 30 units).
3. Enter the number of site addresses that are known (example: 0 units).
4. See FYI box for address to enter as the Central Site. Enter the street address; ZIP code, ZIP+4, and select "Lookup." The Lookup button is NOT used to find the ZIP code or ZIP+4. You MUST know and enter the Zip+4 to continue entering the site information.
   - ○ If the ZIP+4 is unknown, see "ZIP +4 Lookup."
5. Review all information for accuracy and select "Update Central Site" to continue.
6. Review the information on the screen and select "Save" and then "Next" to continue.

FYI

- For projects where addresses have not been identified, select "0" for the number of sites known. For homeowner applications enter the sponsor's address. For rental applications enter the address or intersection of a location closest to the project.
- Before selecting the "Lookup" button, enter both the ZIP code **AND** the ZIP+4.
- There is no indicator upon selecting "Lookup" the tool is working. There is, at times, a delay. This could take up to a minute.





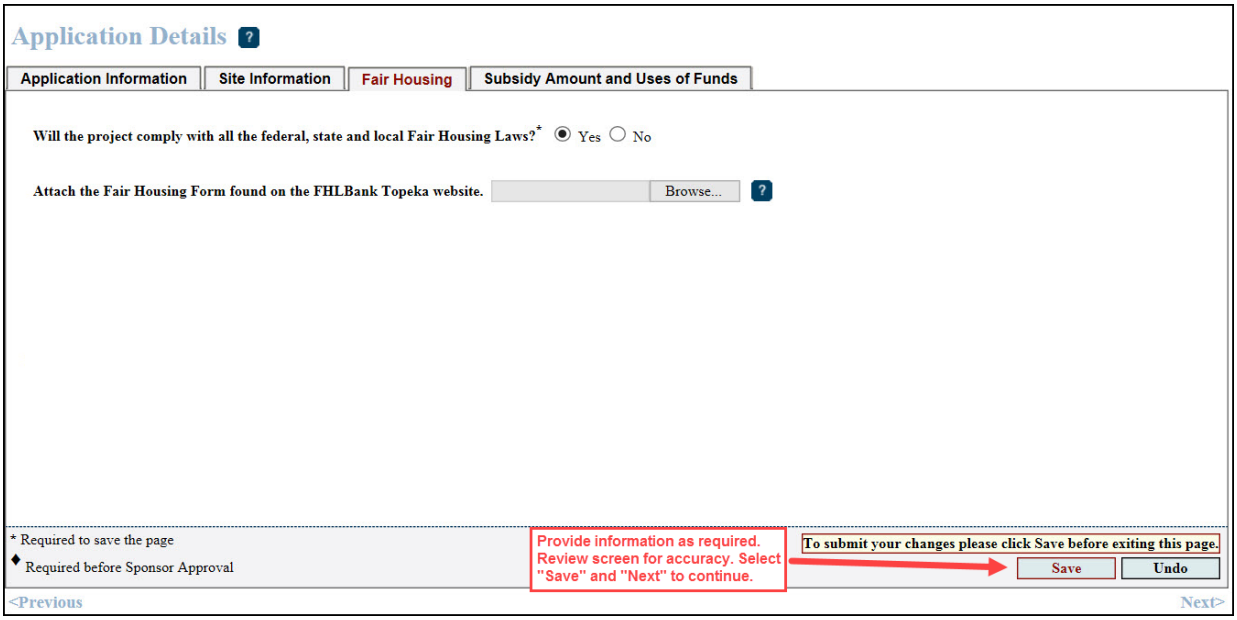
Affirmative Fair Housing

The project as proposed and as approved must comply with all federal and state laws on fair housing and housing accessibility including as referenced in the AHP Implementation Plan.

Projects are required to complete FHLBank's Affirmative Fair Housing form (***located on FHLBank's Application website***) that includes the following information:

- ✓ A description of the project's future marketing activities and mediums.
- ✓ A description of the experience and training in Affirmative Fair Housing Marketing of the sponsor's personnel.
- ✓ A description of the demographic group(s) least likely to apply for housing without special outreach efforts and how the project will market to those groups

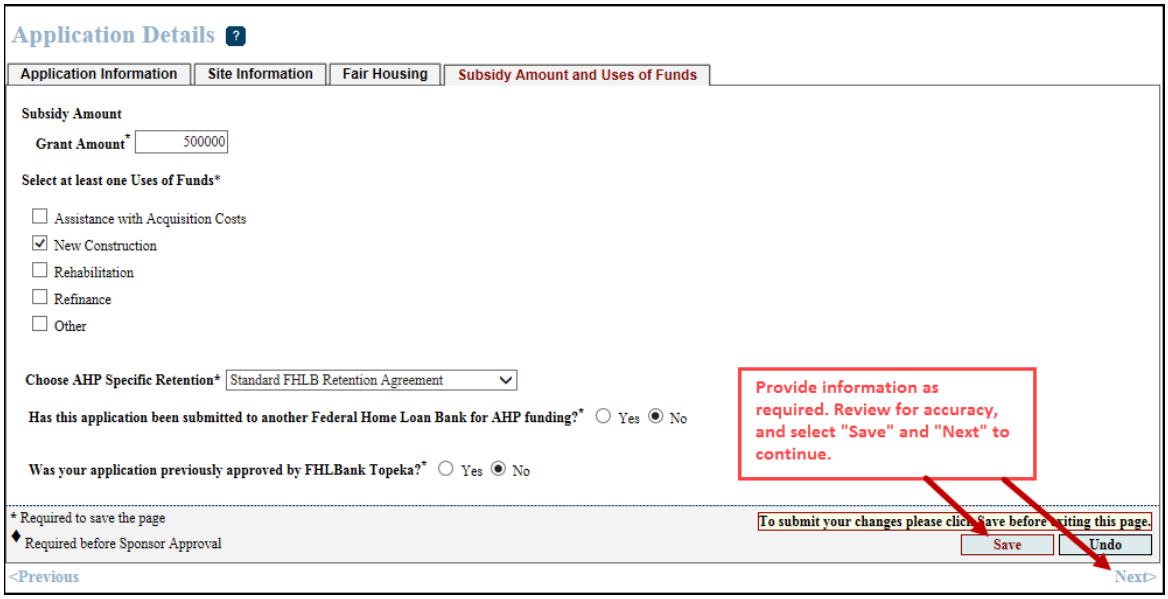
1. Provide all answers and all required information on the screen.
2. Review the information for accuracy and select "Save" and "Next" to continue.



*** If the project includes eligibility criteria that may directly or indirectly limit participation based on any protected classes, a legal opinion from a licensed attorney is required to validate the project still complies with all fair housing laws.

Subsidy Amount and Uses of Funds (Rental applications)

1. Enter the grant amount being requested (amount must match what's listed in the feasibility workbook).
2. Select at least one option under "Uses of Funds." More than one option may be selected.
   - If "Other" is selected, refer to the AHP Implementation Plan, the FHFA Regulations, and/or contact the Housing and Community Development staff to verify eligibility.
3. Select the type of AHP retention document that will be used. FHLBank provides a rental real estate retention agreement on its website for projects to use.
4. Submission of application to another Federal Home Loan Bank:
   - ❖ If the application has been submitted to another Federal Home Loan Bank for funding, select "Yes," and complete the information required.
     - Other FHLBank funding (received or requested) must be listed on the feasibility workbook as an additional source of funding.
   - ❖ If the application has not been submitted to another Federal Home Loan Bank, select "No."
5. Previous FHLBank application:
   - ❖ If the application was previously approved by FHLBank, select "Yes," and provide the previous project numbers and names in the space provided.
     - Please list all projects associated with the same address listed in the site information screen (ie: withdrawn projects, projects out of retention, projects within the retention period).
   - ❖ If the application was not previously approved by FHLBank, select "No."

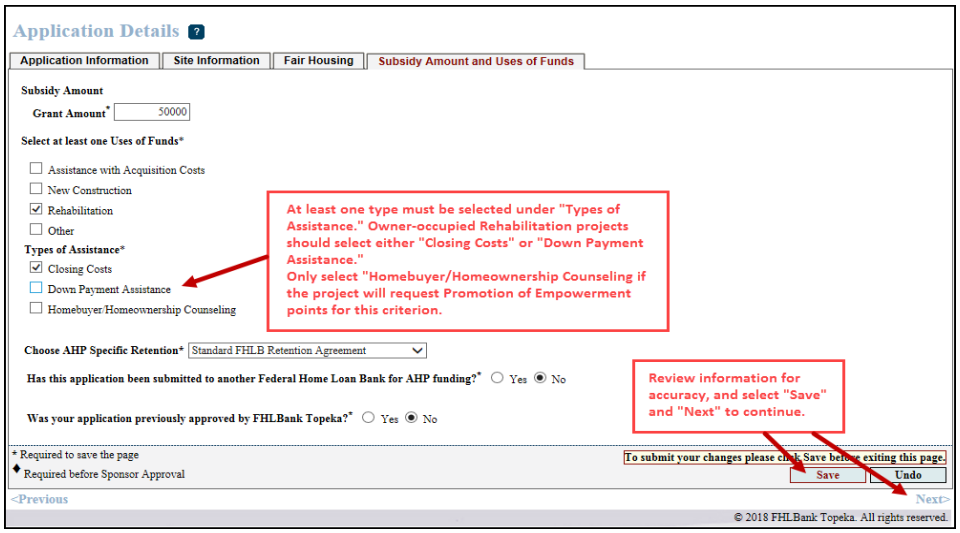


FHLBank requires a real estate retention agreement for each rental project.

**Any retention document other than FHLBank-approved real estate retention agreements must be approved by FHLBank.*

Subsidy Amount and Uses of Funds (Homeowner applications)

1. Enter the grant amount being requested (amount must match what's listed in the feasibility workbook).
2. Select at least one option under "Uses of Funds." Although AHP Online allows more than one option to be selected, FHLBank does not allow more than one use per project (ie: cannot combine down-payment assistance and owner-occupied rehabilitation applications).
   - If "Other" is selected, refer to the AHP Implementation Plan, the FHFA Regulations, and/or contact the Housing and Community Development staff to verify eligibility.
3. Select at least one option under "Types of Assistance," multiple options can be selected. Only select "Homebuyer/Homeownership Counseling" if the project will request points for this in the Creating Economic Opportunity section. The amount entered for costs associated with counseling must match what's listed in the feasibility workbook.
4. Select the type of AHP retention document that will be used. FHLBank provides an owner-occupied real estate retention agreement on its website for projects to use.
5. Submission of Application to another Federal Home Loan Bank:
   - ❖ If the application has been submitted to another Federal Home Loan Bank for funding, select "Yes," and complete the information required.
     - Other FHLBank funding (received or requested) must be listed on the feasibility workbook as an additional source of funding.
   - ❖ If the application has not been submitted to another Federal Home Loan Bank, select "No."
6. Previous FHLBank application:
   - ❖ If the application was previously approved by FHLBank, select "Yes," and provide the previous project numbers and names in the space provided.
     - If the subsidy is being used for different homebuyers/owners, this is not the same application and "No" may be selected.
   - ❖ If the application was not previously approved by FHLBank, select "No."



FHLBank requires a real estate retention agreement for each owner-occupied unit in which AHP subsidy will be used for down payment or closing-cost assistance. Owner-occupied Rehabilitation projects are not subject to a retention period, so please select "None."

**Any retention document other than FHLBank-approved real estate retention agreements must be approved by FHLBank.*

FHLBank Topeka

SCORING – POINTS OVERVIEW

See the following pages in the user guide and the AHP Implementation Plan for formulas and more information on each scoring criteria.

Possible points by scoring category - Scoring criteria are for all project types unless otherwise specified. User must select the commitment and correct percentage range in AHP Online to be eligible for points.

FYI

An applicant's commitment to a scoring criterion does not guarantee points will be awarded. FHLBank will review and determine whether the documentation submitted is sufficient to receive points.

****Points awarded for commitments are based on percentage selected and total project units, unless otherwise indicated in AHP Online.*

Use of Donated or Conveyed Government-owned or Other Properties

Points based on: 5 points

- ✓ Length of time between donation and AHP application deadline.
- ✓ Whether donation was by government or any agency or instrumentality thereof.

Sponsorship by a Not-for-Profit Organization or Government Entity

Points based on: 5 points

- ✓ **Rental applications**: Sponsor's ownership interest in the project.
- ✓ **Homeowner applications**: Integral involvement in the project.
- ✓ Native or non-Native organization.

Home Purchase by Low- or Moderate-income Households

Points based on: 5 points

- ✓ Support the financing of home purchases (down payment assistance/closing costs).

Income Targeting

Points based on: 20 points

- ✓ Number of units committed in each income category.
- ✓ See formula in AHP Implementation Plan.
- ✓ **Rental applications**: 20% of project units must be ≤50% AMI.

Underserved Communities and Populations

Points based on: 15 points

Number of factors to which the project commits:

- ✓ Housing for Homeless Households
- ✓ Housing for Special Needs Populations
- ✓ Housing for Other Targeted Populations
- ✓ Rental Housing for Extremely Low-income Households

Creating Economic Opportunity – Promotion of Empowerment

Points based on: 10 points

Number of factors to which the projects commits:

- ✓ Housing Education
- ✓ Financial Education or Credit Counseling
- ✓ Education or Training Programs
- ✓ Sweat Equity (owner-occupied only)
- ✓ Mental or Behavioral Health Services
- ✓ Adult or Child Care
- ✓ Case Management or Residential Services

Community Stability

Points based on: 10 points

Number of factors to which the projects commits:

- ✓ Preservation of Affordable Housing
- ✓ Adaptive Reuse

FHLBank Priorities

Points based on: 30 points

Number of factors to which the projects commits:

- ✓ AHP Subsidy per Unit
- ✓ Member Financial Participation
- ✓ Climate Resiliency and Sustainability
- ✓ District Distribution
- ✓ Residential Economic Diversity
- ✓ Overnight Homeless Shelters
- ✓ In District
- ✓ Qualified Census Tract or Difficult Development Area

SCORING – USE OF DONATED OR CONVEYED GOVERNMENT-OWNED OR OTHER PROPERTIES

DONATION INFORMATION

If the applicant will not request points, select "No" to both questions on the screen.

If the applicant is requesting points for donated property, select "Yes" to the applicable donated type.

- Donated/conveyed by the federal government or any agency or instrumentality thereof; or
- Other donation as defined by the Implementation Plan (land/buildings donated by anyone other than the project sponsor, owner, developer, or any affiliate – unless originally donated to them).

*Points are assigned based on selection and length of time between donation and AHP application deadline.

FYI - For helpful information, click on the ? at the top of the screen.

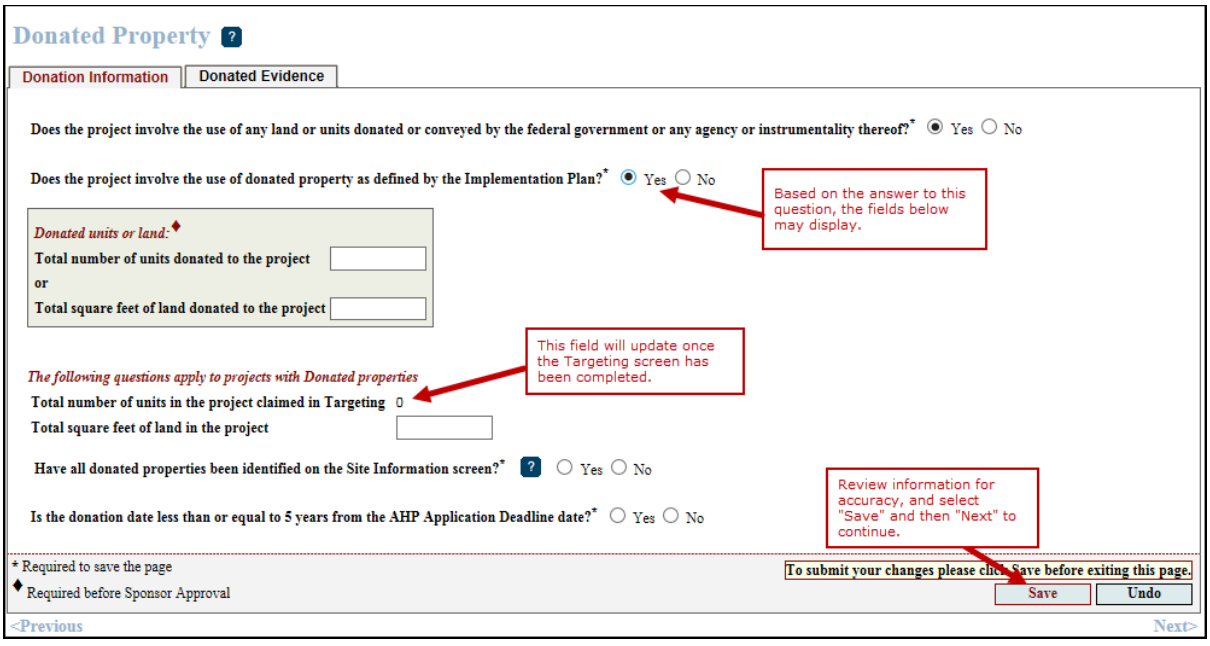
- Upon saving the screen, a warning will display. The screen will update, and the warning will no longer display once the Targeting screen has been completed.
- Projects involving rehabilitation without acquisition of property may not receive points under this criterion.
- Reductions in the sale price of a property are not considered donated property.

Total number of donated units or square footage is required. If using square footage, square feet of the project's land must also be provided.

To receive points for donated property, all sites must be identified on the 'Site Information' screen at application.

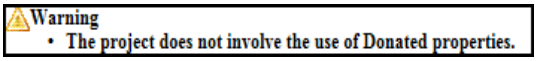
- **Homeowner applications**: Changes may be made to donated property after an award is made. The number of years since donation must be within the timeline provided at application (or newer).

Review for accuracy and select "Save" and "Next" to continue to the Donated Evidence screen.



DONATED EVIDENCE

If the applicant is not requesting Donated Property points, the screen will display a warning to indicate the applicant has not selected this commitment. Select "Save" and "Next" to continue.

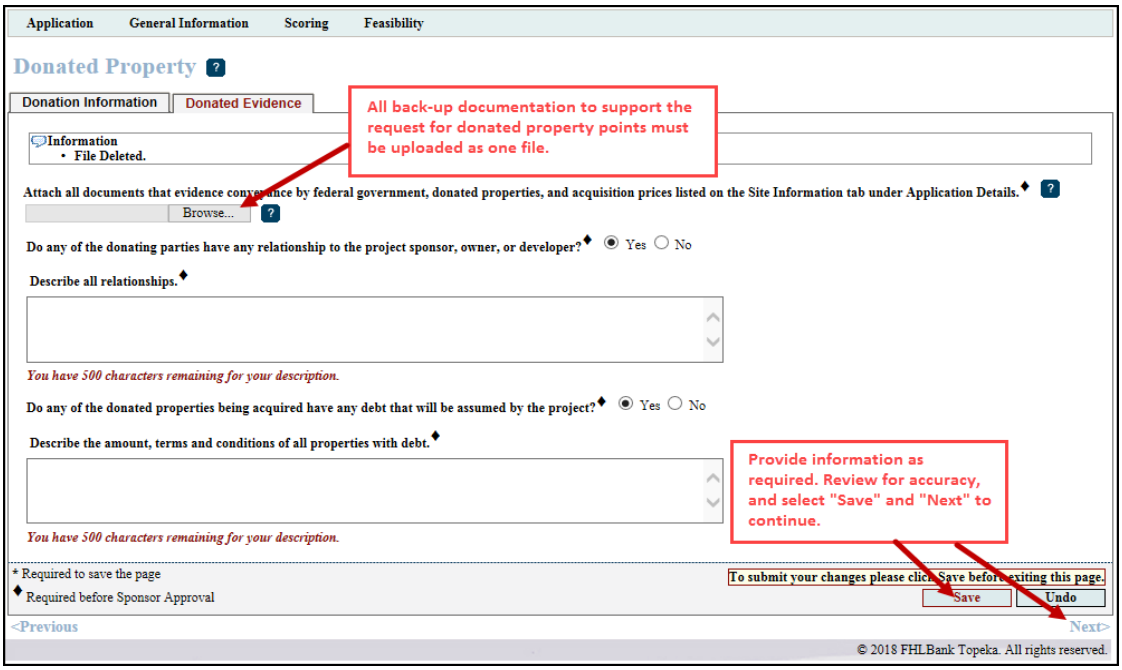


If the applicant is requesting Donated Property points (as indicated on the previous screen), documentation of the donation(s), as well as information about the nature of the donations is required.

1. Upload acceptable documentation from the list below evidencing the property donations. All documentation must be uploaded as a single file (ZIP or PDF).
2. Answer the remaining questions and provide additional explanation(s) as required.
3. Review for accuracy and select "Save" and "Next" to continue.

FYI - For helpful information and instructions, click on the ? at the top of the screen and beside each field.

Asterisks (*) are required fields



Acceptable Documentation

The documentation should demonstrate there was no acquisition cost for the property unless a de minimis amount excluding transfer fees or typical closing costs (see AHP Implementation Plan for definition of de minimis). Acceptable forms of documentation include, but are not limited to:

- Donation Commitment Letter
- Settlement Statement
- Purchase Contract(s) showing zero cost
- Real Estate Transfer Statement
- Long-term Lease

*Include **ALL** pages of the documentation, not just excerpts. Deeds are **NOT** acceptable documentation.*

SCORING – SPONSORSHIP BY A NOT-FOR-PROFIT ORGANIZATION OR GOVERNMENT ENTITY (RENTAL APPLICATIONS)

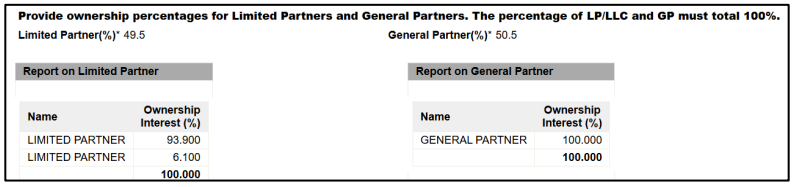
OWNERSHIP STRUCTURE

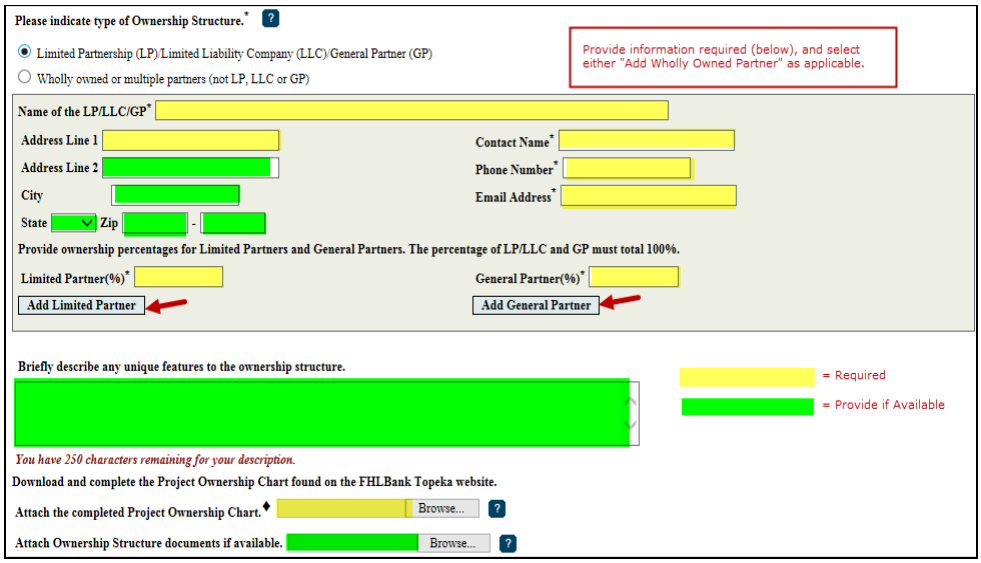
This screen must be completed regardless of whether the applicant is requesting points. Based on the ownership structure, additional questions will display.

FYI - For helpful information and instructions, click on the ? at the top of the screen and beside each field.

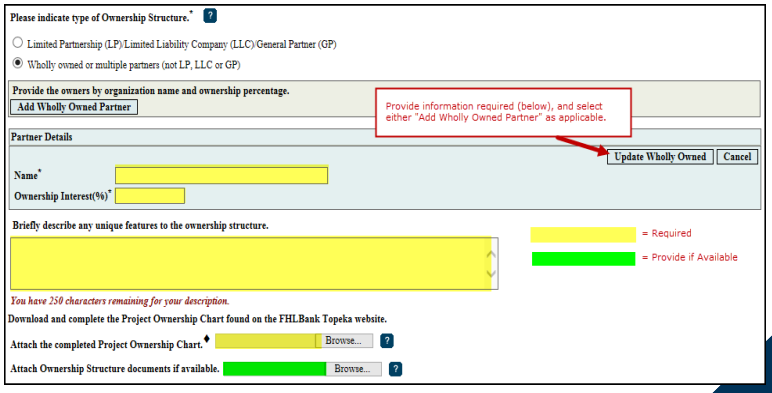
Asterisks (*) are required fields

1. If selecting Limited Partnership (LP), a Limited Liability Company (LLC), or a General Partner (GP), complete the name of the ownership entity and information for the best contact person.
   a. Select "Add Limited Partner" and/or "Add General Partner" as applicable and enter the percentage of ownership in the project (these two percentages must add to 100%).
   b. Enter the LP/GP organization names and percentage of ownership interest in the partnership.
   c. Add additional LP/GP's as applicable (the total percentage of LP's must add to 100% and the total percentage of GP's must add to 100%).
   d. Select "Update Limited Partner" and/or "Update General Partner."





2. For wholly owned or multiple partners (non-LP, LLC, or GP), select "Add Wholly Owned Partner" and add the organization name and ownership percentage.
3. Select "Update Wholly Owned."
4. All rental applications must upload the Project Ownership Chart found on FHLBank's AHP Application website.
5. Review for accuracy and select "Save" and "Next" to continue.



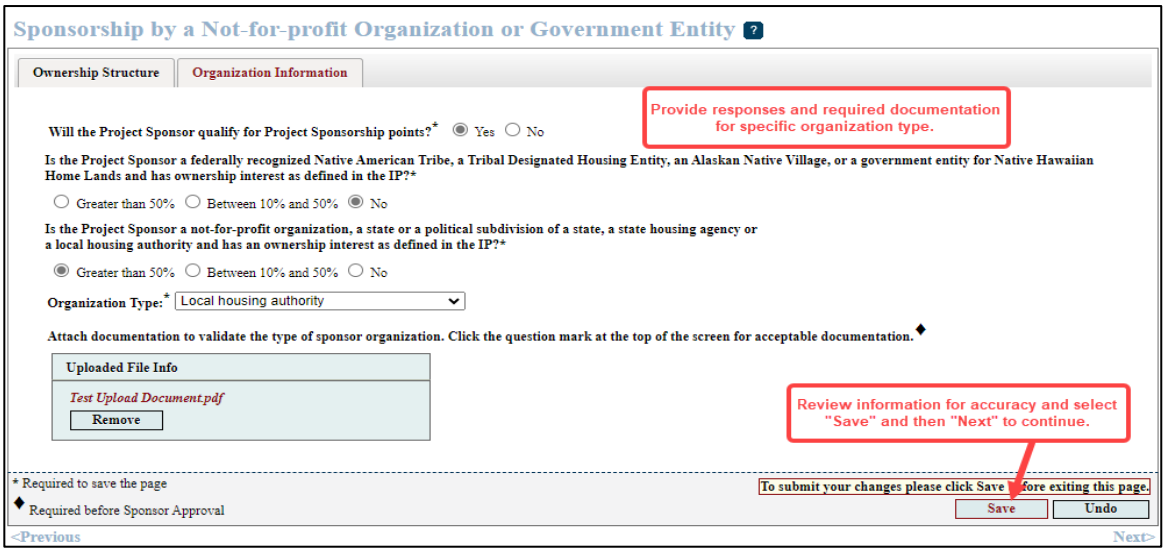
Organization Information

If the applicant will not request points, select "No."

FYI - For helpful information and instructions, click on the ? at the top of the screen.

Asterisks (*) are required fields

1. If the applicant will request Sponsorship by a Not-for-profit Organization or Government Entity points, select "Yes."
2. Provide an answer to the ownership percentage question, additional fields will display.
   - Points are awarded based on organization type and ownership interest.
   - Regulatory ownership requirement for all Lead Contacts (Sponsor) is minimum 10%.
3. Provide organization type by selecting the most accurate response from the dropdown.
4. Upload the associated documentation listed below in a single file upload (PDF or ZIP).
5. Review for accuracy and select "Save" and then "Next" to continue.



Acceptable Documentation – Upload as one file

Not-for-profit organizations:
- Documentation of federal Non-profit Status (IRS Determination Letter)
- Certificate of Good Standing (dated as of the application year)

Government entity:
- For Public Housing Authorities and Government Entities – provide the Charter and/or Enabling Legislation or signed/dated letter allowing a state or political subdivision of a state to apply for FHLBank funding

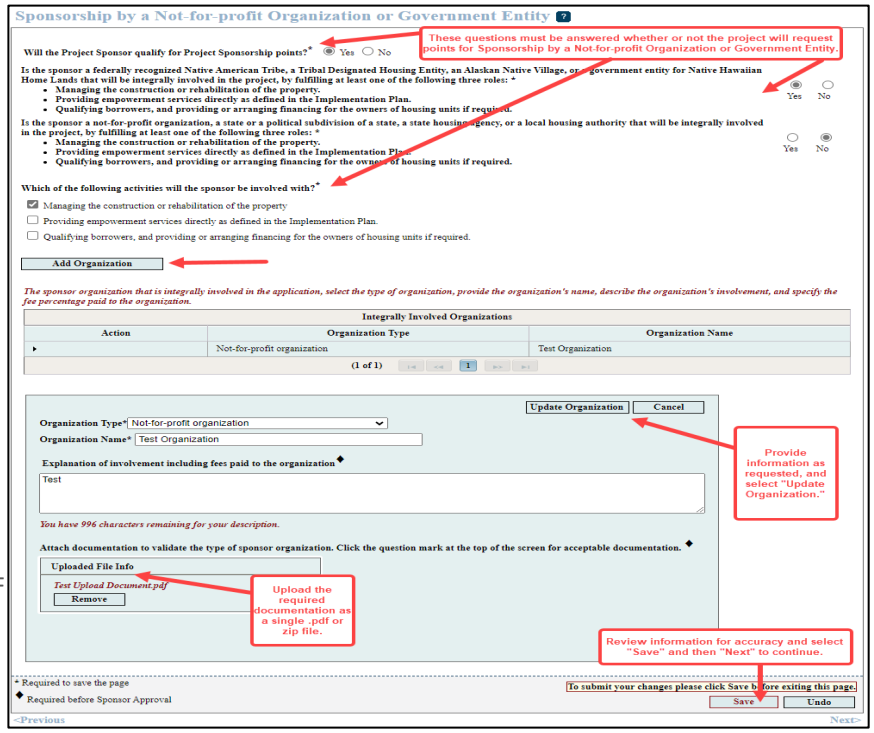
Native American Tribes or Alaskan Native Villages, Tribal Designated Housing Entity, Native Hawaiian Home Lands:
- Print out from Bureau of Indian Affairs (BIA) documenting federally recognition.
- Housing and Urban Development (HUD) documenting the organization as a Tribally Designated Housing Entity.
- Signed/dated letter from the Department of Hawaiian Home Lands allowing application for FHLBank funding.

To qualify for Sponsorship by a Not-for-Profit Organization, a sponsor must be a not-for-profit organization or have applied for not-for-profit status at application and awarded not-for-profit status by December 31 of the application year and must have an ownership interest in the project as specified in the AHP Implementation Plan.

SCORING – SPONSORSHIP BY NOT-FOR-PROFIT ORGANIZATION OR GOVERNMENT ENTITY (HOMEOWNER APPLICATIONS)

If the applicant will not request points, select "No" to the commitment and sponsor type questions. **Provide an answer to the Sponsor activities regardless of whether requesting Sponsorship by Nonprofit points.** Additional questions will display if points are requested.

1. If the applicant will request Sponsorship by a Not-for-profit Organization or Government Entity points, select "Yes" to the commitment and applicable organization type.
   - Select type of Sponsor activities (more than one can apply).
   - Points are awarded based on organization status and type.
   - Regulatory requirement is Lead Sponsor Organization is integrally involved with the project.
2. Select "Add Organization." Additional fields will display based on selections.
3. Upload the associated documentation listed below in a single file upload (PDF or ZIP).
4. Select "Update Organization."
5. Review information for accuracy. Select "Save" and "Next" to continue.



Acceptable Documentation – Upload as one file

Not-for-profit organizations:
- Documentation of federal Non-profit Status (IRS Determination Letter)
- Certificate of Good Standing (dated as of the application year)

Government entity:
- For Public Housing Authorities and Government Entities – provide the Charter and/or Enabling Legislation or signed/dated letter allowing a state or political subdivision of a state to apply for FHLBank funding

Native American Tribes or Alaskan Native Villages, Tribal Designated Housing Entity, Native Hawaiian Home Lands:
- Print out from Bureau of Indian Affairs (BIA) documenting federally recognition.
- Housing and Urban Development (HUD) documenting the organization as a Tribally Designated Housing Entity.
- Signed/dated letter from the Department of Hawaiian Home Lands allowing application for FHLBank funding

To qualify for Sponsorship by a Not-for-Profit Organization, a sponsor must be a not-for-profit organization or have applied for not-for-profit status at application and awarded not-for-profit status by December 31 of the application year and must be integrally involved in the project in one or more of the following ways:

- Manage the construction or rehabilitation of the property; or
- Provide empowerment services directly as defined in the Implementation Plan; or
- Qualify borrowers and provide or arrange financing for the owners of the units.

SCORING – HOME PURCHASE BY LOW- OR MODERATE-INCOME HOUSEHOLDS (HOMEOWNER APPLICATIONS)

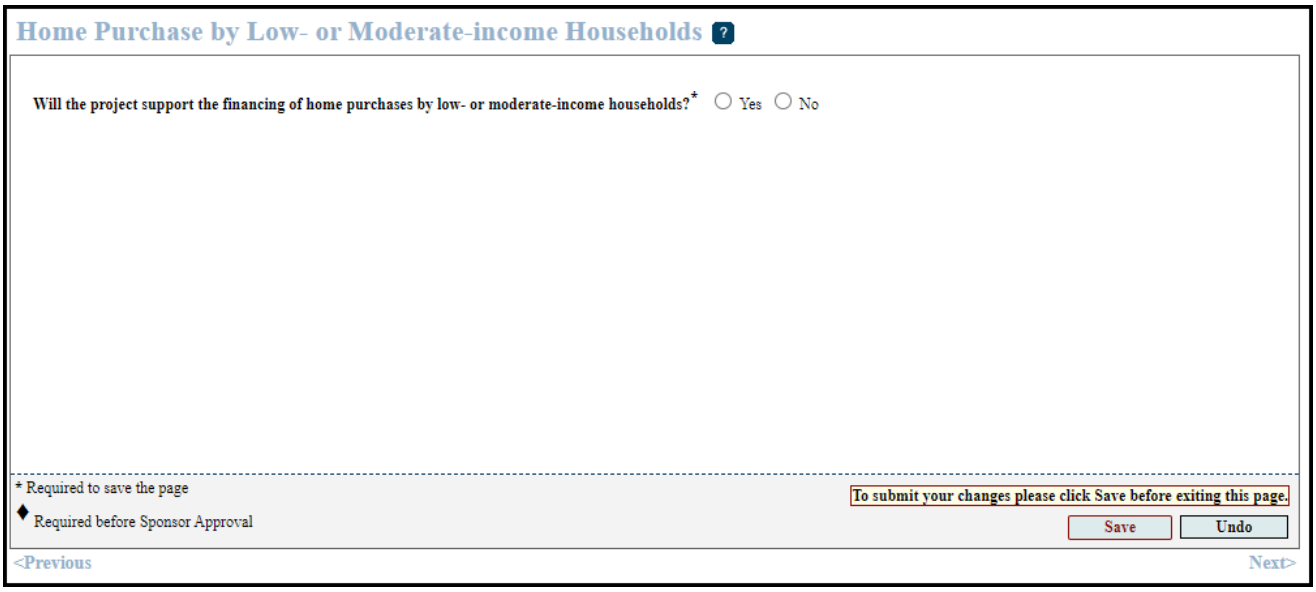
If the applicant will not request points, select "No."

1. If the project will request Housing for Home Purchase by Low- or Moderate-income Household points, select "Yes."
   - Regulations version of asking if the applicant will be offering down payment assistance.
2. Additional fields will NOT display. Documentation is not needed during application.
3. The entire project must include units that will be available for down payment and/or closing costs.
4. Review for accuracy and select "Save" and then "Next" to continue.

FYI

- For helpful information, click on the ? at the top of the screen, and review the Help Text.

Asterisks (*) are required fields



SCORING – INCOME TARGETING (ALL APPLICATION TYPES)

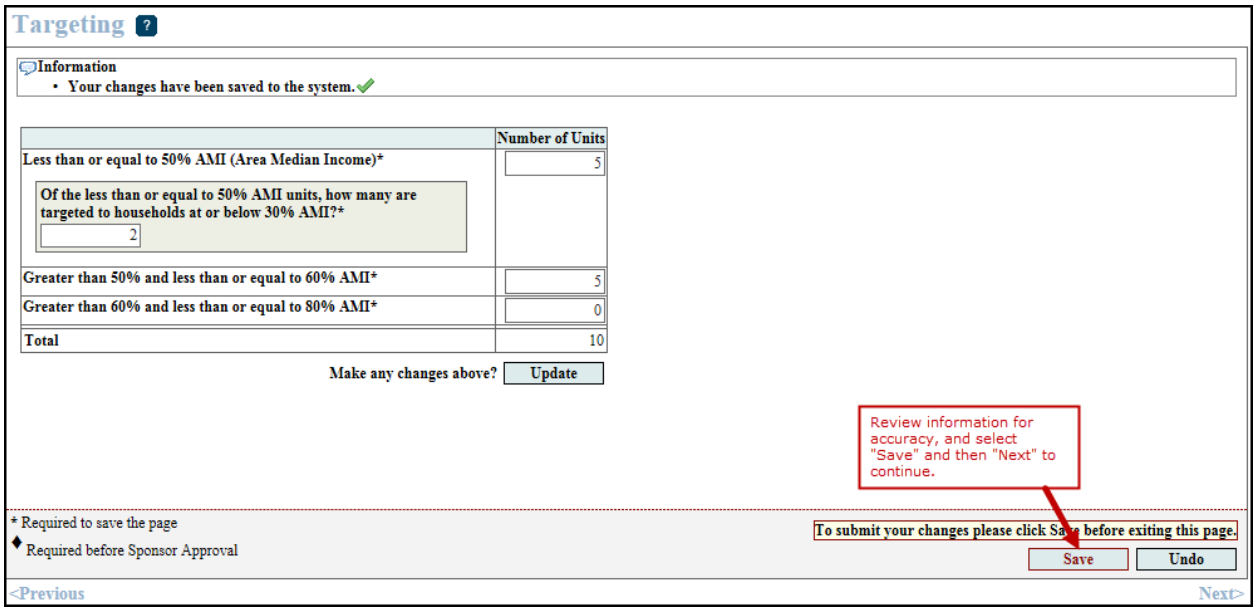
1. Enter the number of units the project will have in each Targeting category. Enter a "0" for any category for which the project will not have any units.
2. Homeowner projects are not allowed to have any units greater than 80% AMI.
3. Rental projects are required to have at least 20% of the units in the less than or equal to 50% AMI category.
   Select "Update" to save.
4. If any units are entered in the "Less than or equal to 50% AMI" category, a field will display to indicate how many units are anticipate to be occupied by households with income less than or equal to 30% AMI.
   **** Homeowner applications - This is an FHFA reporting element and not a commitment made by the project.***
   **** Rental applications - This is an FHFA reporting element unless attempting points for Extremely Low-Income Households in the Underserved Communities and Populations screen.***
5. Select "Update."
6. Review information for accuracy and select "Save" and then "Next" to continue.

FYI

Applications that commit to at least 60% of units to at or below 50% of the AMI will score the maximum points for Targeting.

- For helpful information, click on the ? at the top of the screen, and review the Help Text.

Asterisks (*) are required fields



Rental Applications:

- The targeting breakdown provided in the application should match the breakdown of units by income level provided by the applicant in the Targeting and Income Worksheet.

- The targeting breakdown provided in the AHP application must match or be more restrictive than other funding source requirements. If more restrictive, documentation updating targeting from the other funding source will be required.

- If occupied, the targeting breakdown must match current occupancy targeting unless a relocation plan is submitted and approved.

SCORING – UNDERSERVED COMMUNITIES AND POPULATIONS (ALL APPLICATION TYPES)

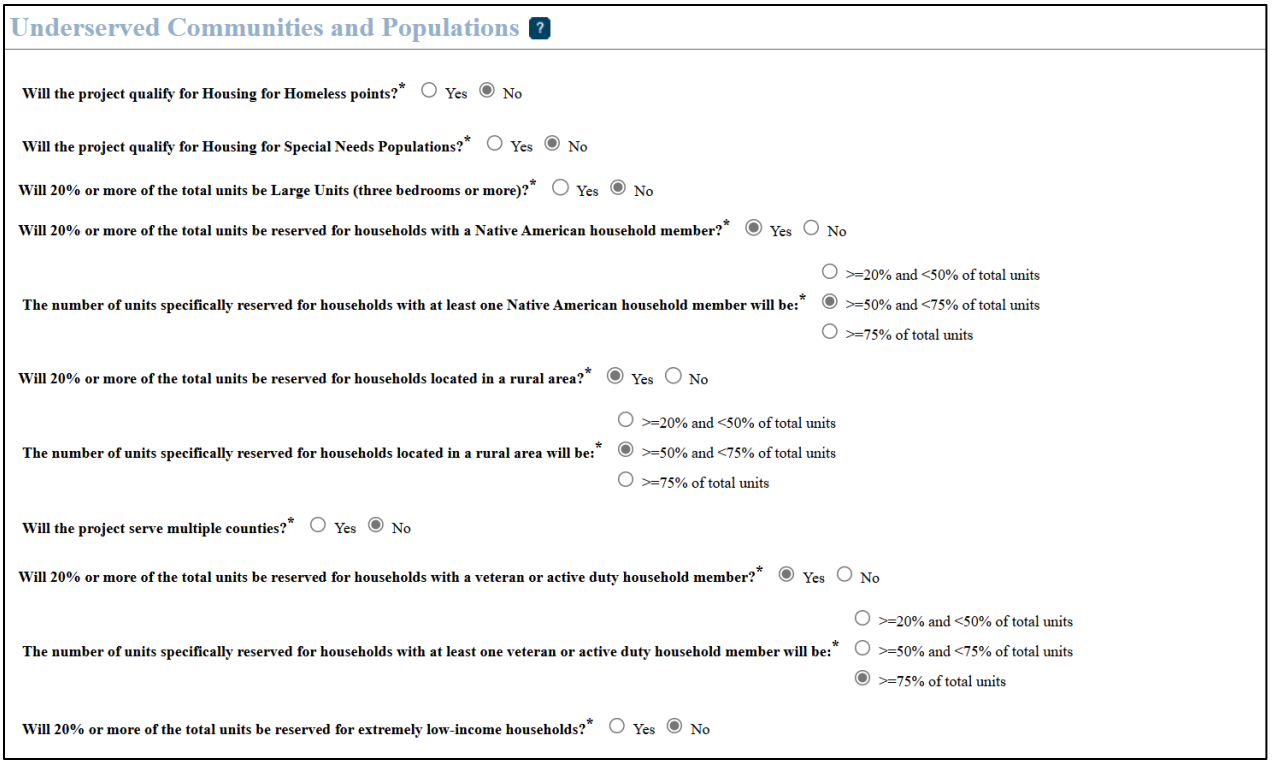
If the applicant will not request points, select "No" to each commitment listed.

1. If the applicant is requesting points for Housing for Homeless Households, Special Needs Populations, Large Units, Native American Households, Rural Households, Military Veteran or Active Duty Households, or Rental Housing for Extremely Low-income Households, select "Yes" to each criterion for which points will be attempted.
2. See the AHP Implementation Plan for definitions of all commitments before selecting.
3. Additional fields will display.
4. Select the percent category to receive the associated points requested.
5. Documentation is not required for the application.
6. Review for accuracy and select "Save" and then "Next" to continue.

FYI

To be awarded points for Special Needs, a mixture of the special needs populations is allowed as long as they add up to a minimum of 20 percent of the project's total units.

***Points are awarded for commitments on this screen to applicants reserving a minimum 20 percent (1.75 points), 50 percent (3.5 points), up to the maximum points (5 points) for those reserving 75 percent.



Acceptable Documentation – Not required at the time of application.

**** Refer to the AHP Implementation Plan for minimum unit requirements to score points under the various factors.***

SCORING – CREATING ECONOMIC OPPORTUNITY (ALL APPLICATION TYPES)

PROMOTION OF EMPOWERMENT

If the applicant will not request points, select "No" to each commitment listed.

1. If the applicant will request points, select "Yes" to each criterion for which points will be attempted.
2. See the AHP Implementation Plan for definitions of all commitments before selecting.
3. Additional fields will display.
4. Upload acceptable documentation from the list below for each commitment selected.
5. Review for accuracy and select "Save" and then "Next" to continue.
6. Scoring commitments listed will be based on application type (rental or homeownership).

Creating Economic Opportunity ?

Will the project provide Housing Education for 50% or more of the total units?* ○ Yes ◉ No

Will the project make Financial Education available to 100% of the total units?* ○ Yes ◉ No

Will the project make Education or Training Programs available to 100% of the total units?* ○ Yes ◉ No

Will the project include Sweat Equity for 20% or more of the total units?* ○ Yes ◉ No

Will the project make Mental or Behavior Health Services available to 100% of the total units?* ○ Yes ◉ No

Will the project make Adult or Child Care services available to 100% of the total units?* ○ Yes ◉ No

Will the project provide Case Management or Residential Services to 50% of the total units?* ○ Yes ◉ No

Acceptable Documentation

- Memorandum of Understanding (found on FHLBank's website). The Memorandum of Understanding must be dated within the current or previous calendar year and must be signed. - OR -

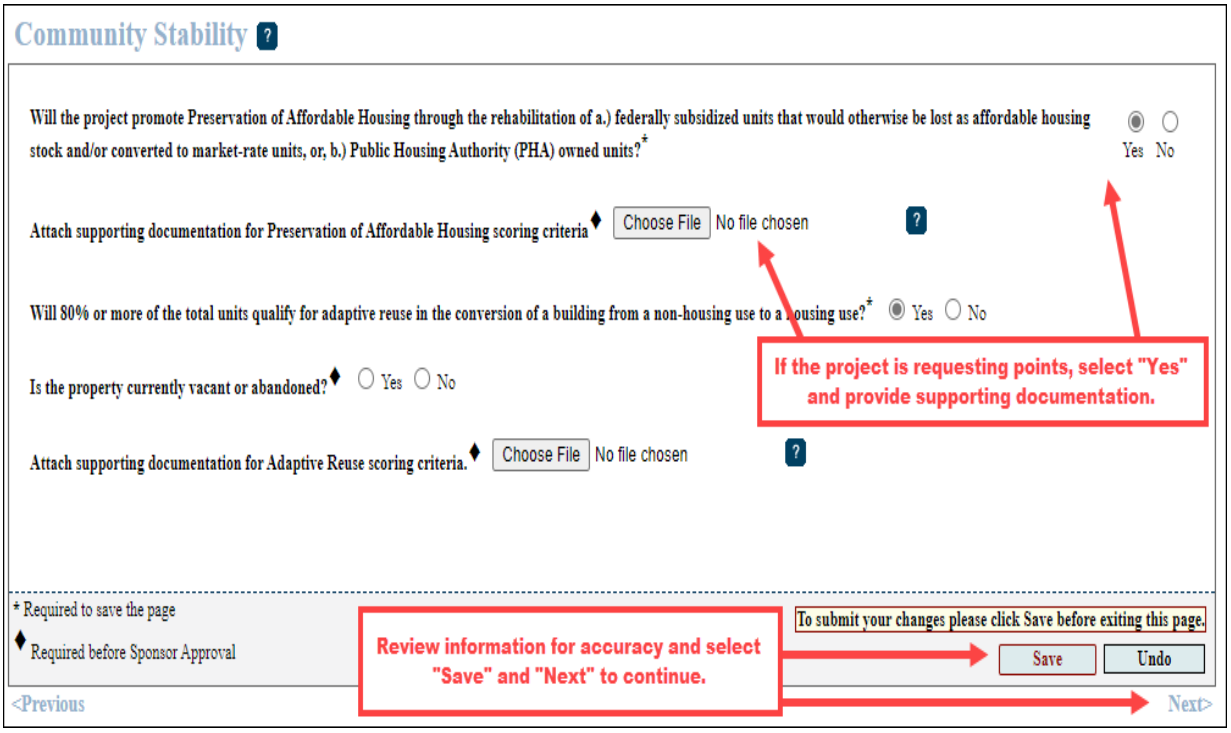
- Commitment letter from the provider of the service. The letter must be on the provider's letterhead, must be dated within the current or previous calendar year and must be signed.

Points are assigned based on the number of factors to which the project has committed.

SCORING – COMMUNITY STABILITY (ALL APPLICATION TYPES)

If the applicant will not request points, select "No" to each commitment listed.

1. If the applicant will request points, select "Yes" to each criterion for which points will be attempted.
2. See the AHP Implementation Plan for definitions of all commitments before selecting.
3. Additional fields will display.
4. Upload acceptable documentation from the list below for each commitment selected.
5. Review for accuracy and select "Save" and then "Next" to continue.
6. Scoring commitments listed will be based on application type (rental or homeownership).



Acceptable Documentation

- Preservation of Affordable Housing:

****Rental applications - Preservation of Federally Assisted Housing:*** *Documentation verifying either 1) project's federal subsidy is within two years of expiration as of the AHP application period opening date; OR 2) the project is owned by a Public Housing Authority.*

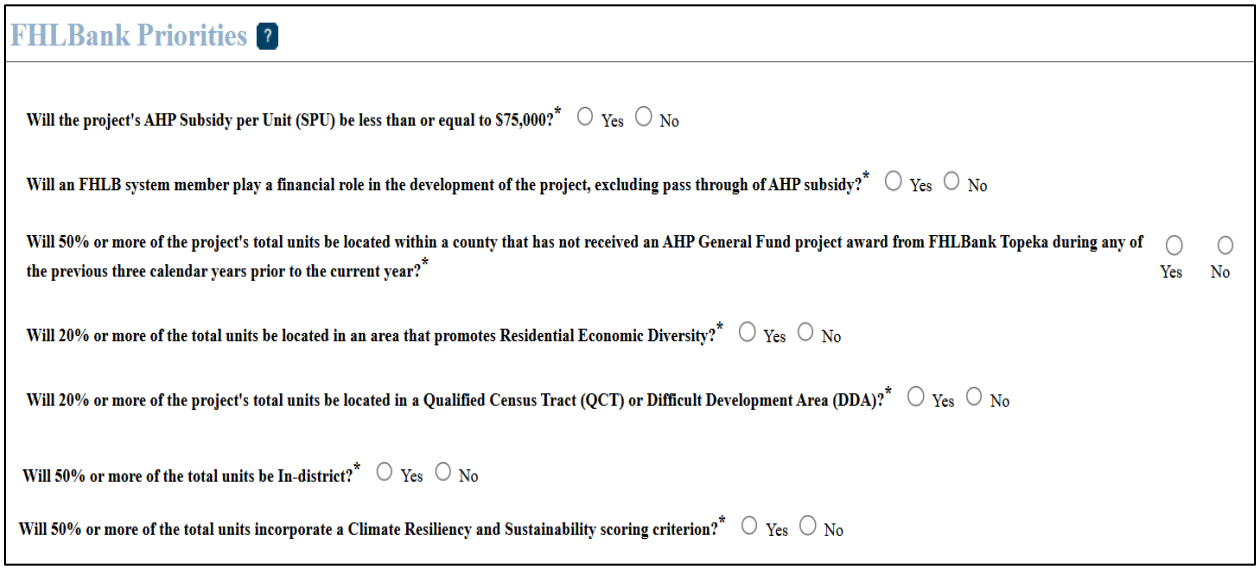
****Homeowner applications - Owner-occupied Rehabilitation:*** *Not required at application.*

- Adaptive Reuse of Property: *Documentation verifying prior use of the property . Examples include, but are not limited to, market study, local government tax assessment, condemnation papers from the city, Phase 1 or other environmental study, newspaper articles/advertisements, or letter from local government.*

SCORING – FHLBANK PRIORITIES (ALL APPLICATION TYPES)

If the applicant will not request points, select "No" to each commitment listed.

1. If the applicant will request points, select "Yes" to each criterion for which points will be attempted.
2. See the AHP Implementation Plan for definitions of all commitments before selecting.
3. Additional fields will display.
4. Upload acceptable documentation from the list below for each commitment selected.
5. Review for accuracy and select "Save" and then "Next" to continue.



Acceptable Documentation

*- **Member Financial Participation:** Form (found on FHLBank's website) dated within the current or previous calendar year and must be signed; **OR,** a signed/dated commitment letter from the FHLBank system member committing to provide financing that meets the requirements listed in the AHP Implementation Plan.*

*- **Residential Economic Diversity (High Opportunity Area):***
  **Rental applications - FFIEC Geocoding print out demonstrating the project is in a census tract that meets or exceeds the income for the county or MSA as indicated by the 'Tract Median Family Income %' being equal to or greater than 100%.*
  **Homeownership applications - Memorandum of Understanding (found on FHLBank's website) or commitment letter verifying the units will be in areas that meet the requirements listed in the AHP Implementation Plan.*

*- **Qualified Census Tract or Difficult Development Area:***
  **Rental applications - Copy of the Qualified Census Tract Table Generator from HUD's website indicating the location of the project is in areas that qualify as defined in the AHP Implementation Plan.*
  **Homeownership applications - Memorandum of Understanding (found on FHLBank's website) or commitment letter verifying the units will be in areas that meet the requirements listed in the AHP Implementation Plan.*

*- **Climate Resiliency and Sustainability:***
  **All application types - Federally Declared Disaster Area: Provide print out from FEMA website indicating counties included in the application include public or private assistance in a federally declared disaster ar*

**Rental applications - Signed/dated letter from the general contractor (or similar) confirming the selected type will be a part of the project and a brief description/documentation of how it will be fulfilled.*

**Homeowner applications - Memorandum of Understanding (found on FHLBank's website) or commitment letter verifying the units will include the selected type and a brief description of how it will be fulfilled.*

Other Commitments – Documentation not required:

*- **AHP Subsidy per Unit:** Points will be calculated based on the feasibility workbook uploaded to the application.*

*- **Overnight Homeless Shelters:** Not required at application.*

*- **In-district:** Project address entered on Site Information screen is located within CO, KS, NE, OK.*

*- **District Distribution**: Project address entered on Site Information screen will be verified against list on AHP application website.*

FINANCIAL FEASIBILITY (HOMEOWNER APPLICATIONS)

For Rental projects, go to "Financial Feasibility – Rental Applications."

IMPORT SPREADSHEET (HOMEOWNER APPLICATIONS)

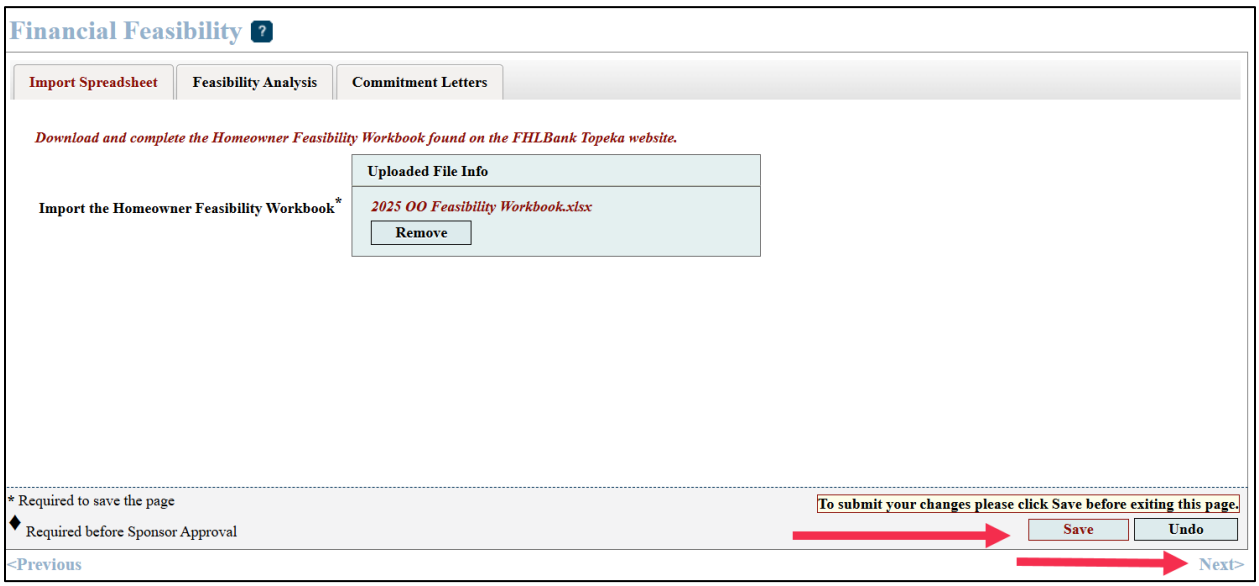
A completed feasibility workbook is required for all applications.

1. Complete the Homeowner Feasibility Workbook found on FHLBank's application website.
2. Using the "Browse" feature, upload the completed feasibility workbook to AHP Online.
3. If the upload is successful, errors will not display, and the upload box will now display the file name for the Feasibility Workbook.
4. Select "Save" and then "Next" to continue.

FYI

- The feasibility workbook includes information on how to complete the workbook.
- If explanations are needed, enter in the explanation boxes provided at the bottom of applicable tab.

Asterisks (*) are required fields



Feasibility Analysis (Homeowner Applications)

If AHP Online detects any elements of the feasibility workbook that are outside FHLBank guidelines analyzed in AHP Online, those elements will display on this screen and will require explanation. Most FHLBank guidelines for homeownership projects are reviewed outside of AHP Online and are identified in the feasibility workbook.

To obtain information about any item notated in AHP Online as outside FHLBank guidelines, select "More Info" in the "Details" column.

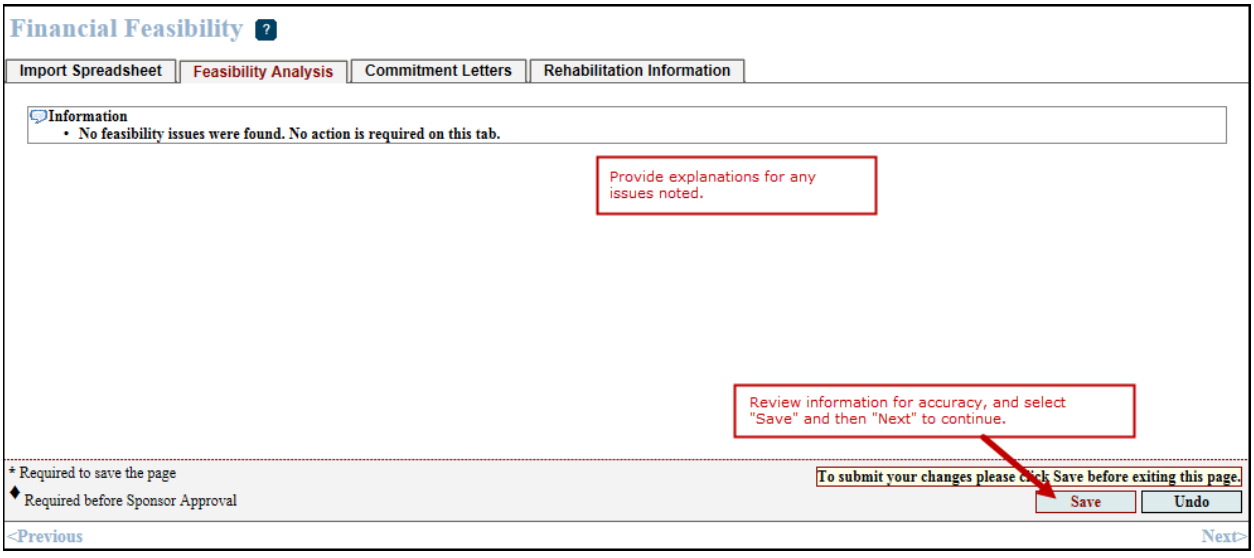
1. Select "Explain" by an item outside of FHLBank guidelines.
2. Provide an explanation as to why an exception should be granted.
3. Select "Update Feasibility Issue."
4. Repeat the process for each item outside FHLBank guidelines as identified.
5. Review for accuracy.
6. Select "Save" and then "Next" to continue.

FYI

Most analysis of Homeowner project feasibility is done outside of AHP Online.

The Homeowner Feasibility Workbook identifies any elements that are outside of FHLBank guidelines.

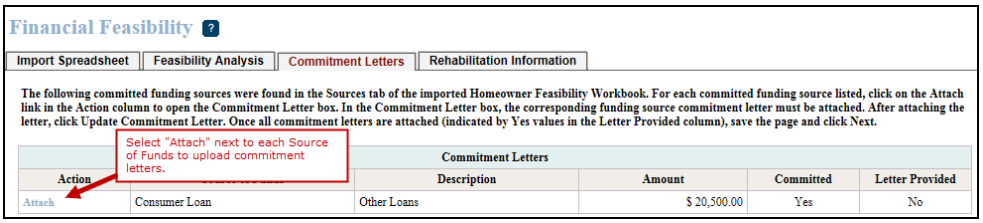
If an item is outside FHLBank guidelines due to an error in the Feasibility Workbook, remove the previously uploaded Workbook. Make corrections as needed and upload the corrected one.



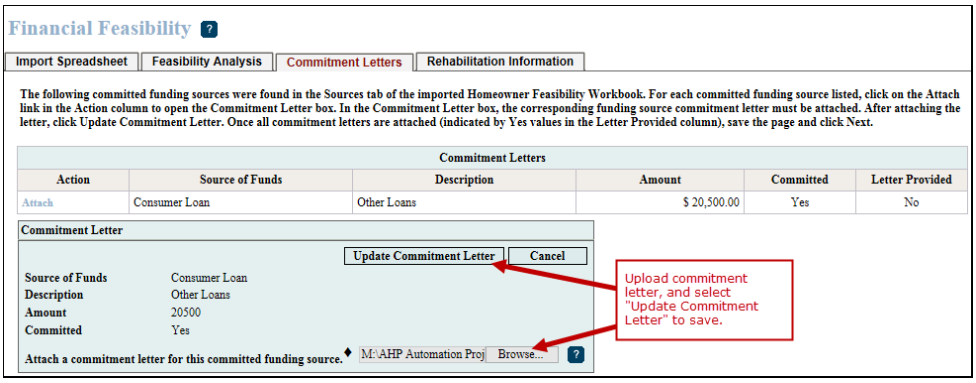
COMMITMENT LETTERS (HOMEOWNER APPLICATIONS)

If the project will include sources such as HOME funds, weatherization grants, other grants/donations, or loans, a commitment letter must be uploaded for each one.

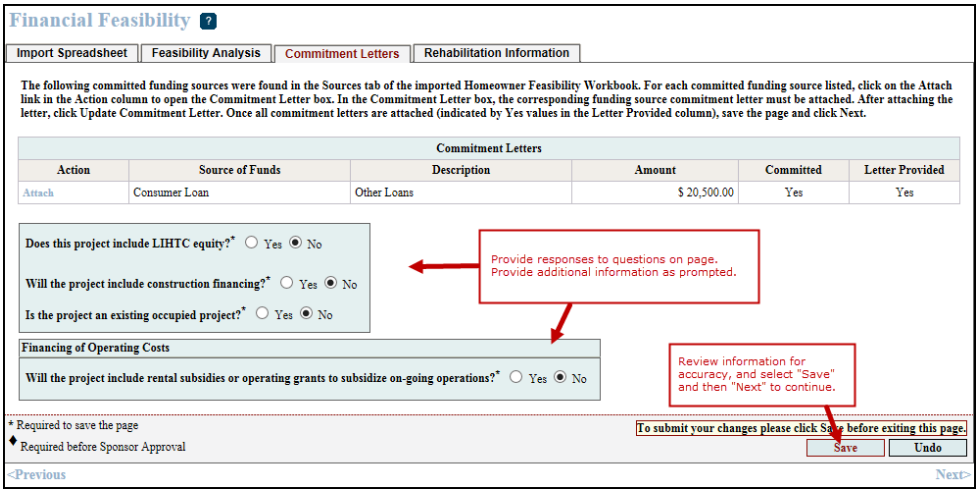
1. Select “Attach.”



2. Using the “Browse” function, locate and upload the commitment letter for each identified source.
3. Select “Update Commitment Letter” to save.



4. Answer the remaining questions.



FYI

With the exception of the question “Is the project an existing occupied project?” the answer to the remaining questions will be “No.”

IF the project will be an owner-occupied rehabilitation project, the answer to this question should be “Yes.”

Rehabilitation Information (Homeowner Applications)

This tab will display for owner-occupied rehabilitation projects only.

1. In the space provided, describe the repairs that will be project's focus.
2. Using the "Browse" function, locate and upload estimates that provide examples of anticipated rehabilitation to project units. These files must be uploaded as a single file (i.e. scanned and uploaded as a single PDF or a ZIP file).

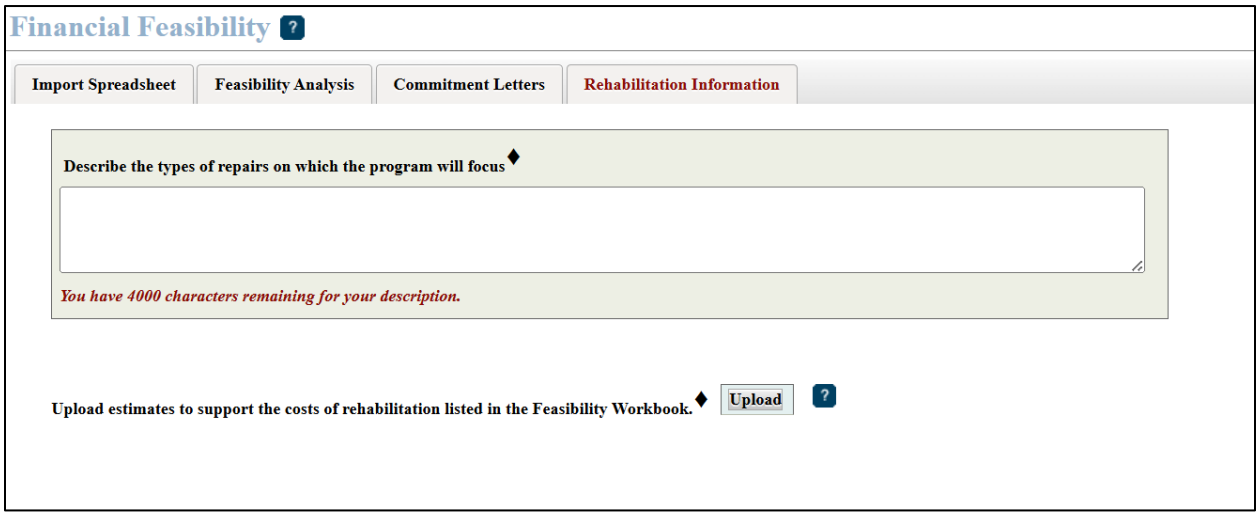
FYI

Provide estimates for possible types of rehabilitation the Owner-occupied Rehabilitation project will provide. Examples of anticipation may include, but are not limited to: window replacement, roof repair/replacement, etc.

The estimates provided should be representative of the rehabilitation listed on the Feasibility Workbook.

If approved, the project may provide rehabilitation assistance beyond the examples provided at application.

If awarded, the rehabilitation costs for each Owner-occupied Rehabilitation unit must be determined to be reasonable, based FHLBank's cost reasonableness analysis.



DISPLACEMENT (HOMEOWNER APPLICATIONS)

If the project will involve any temporary displacement of current residents, select "Yes." Otherwise, select "No."

If displacement will occur, provide a Relocation Plan. Refer to Exhibit E of the AHP Implementation Plan for the definition of a Relocation Plan for details of the requirements the submitted plan must meet.

1. Enter the number of units estimated to be displaced.
2. Provide an explanation and costs associated as required.

FYI

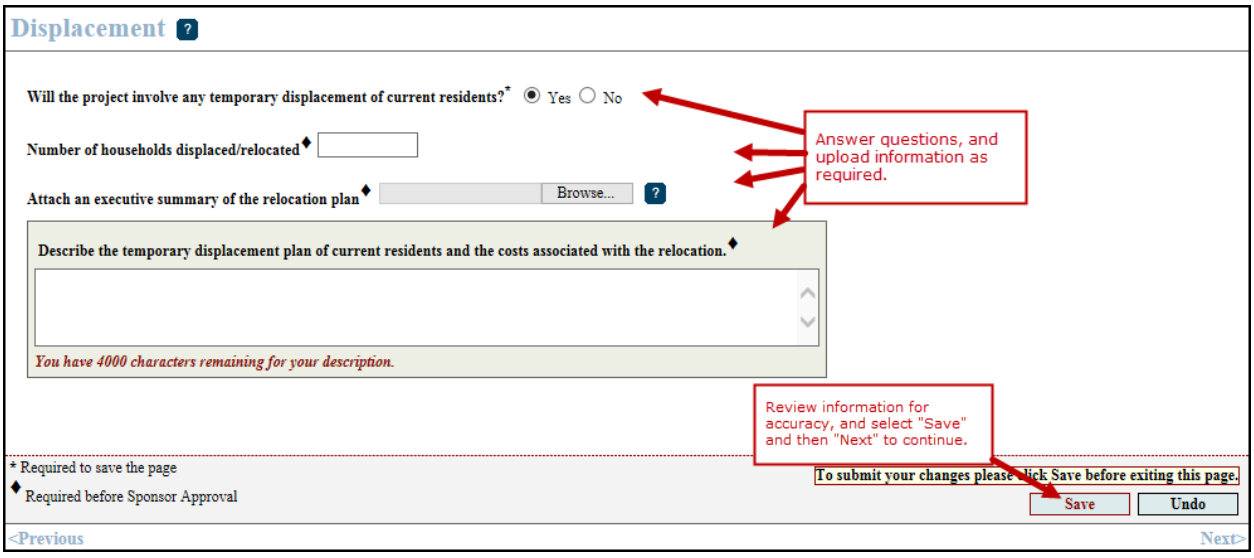
Asterisks (*) are required fields to save the screen before moving on.

Diamonds (♦) are required fields to submit the application.

FYI

Homeowner projects rarely include displacement of current residents.

This may be a possibility for owner-occupied rehabilitation projects if the rehabilitation is to such an extent the homeowner must temporarily relocate during the repairs.



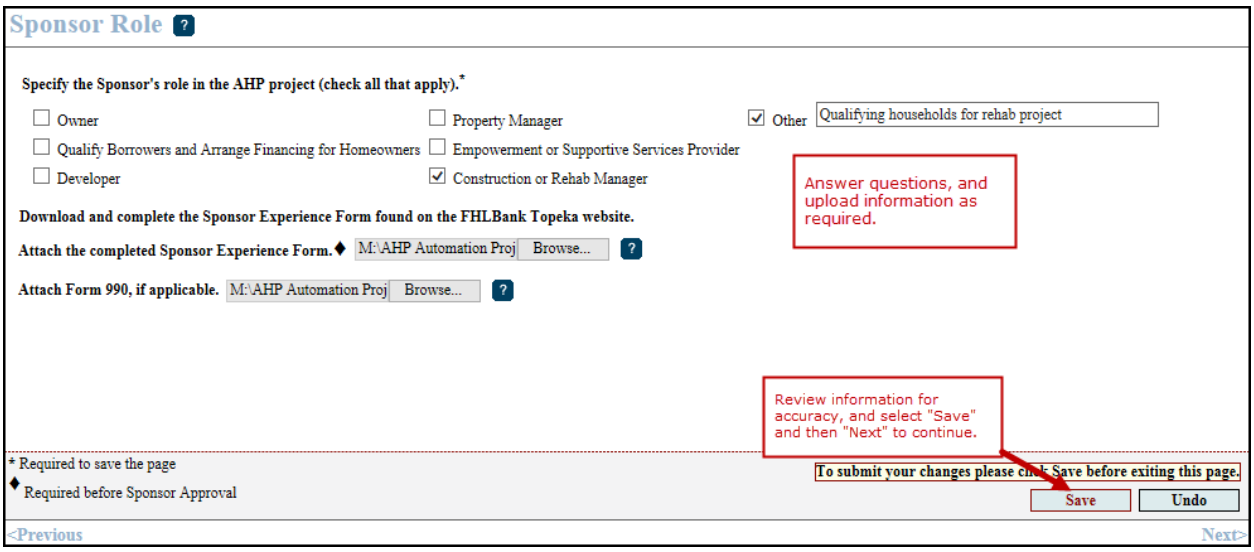
Sponsor Role (Homeowner Applications)

1. Obtain the Sponsor Experience Form found on FHLBank's website.
2. Complete the Sponsor Experience Form.
3. Select all roles the sponsor will have regarding the project.
   - One role is acceptable but may select more than one.
4. Use the "Browse" function to locate and upload the completed Sponsor Experience Form.
5. If applicable, use the "Browse" function to locate and upload the Form 990, if applicable to your organization type.
6. Review for accuracy.
7. Select "Save" and then "Next" to continue.

FYI

Asterisks (*) are required fields to save the screen before moving on.

Diamonds (♦) are required fields to submit the application.



FYI

***Sponsor qualifications are reviewed at the time of application.**

The past five years of performance from the AHP sponsor will impact sponsor qualification ranking. The criteria used to establish sponsor qualifications includes calculating measures of program compliance including, but not limited to:

- De-obligations
- Modifications
- Exceptions
- Inclusion on the Punitive List
- Timely use of current/prior awards
- Current number of projects (need for subsidy)

PRIMARY DEVELOPER (HOMEOWNER APPLICATIONS)

1. If the sponsor will be acting as the primary developer (typical for homeownership projects), select "Yes" and skip to Development Team – Team Members section.
2. If the sponsor will not be acting as the primary developer, select "No."
3. Provide information as required
4. Review information for accuracy.
5. Select "Save" and "Next" to continue.

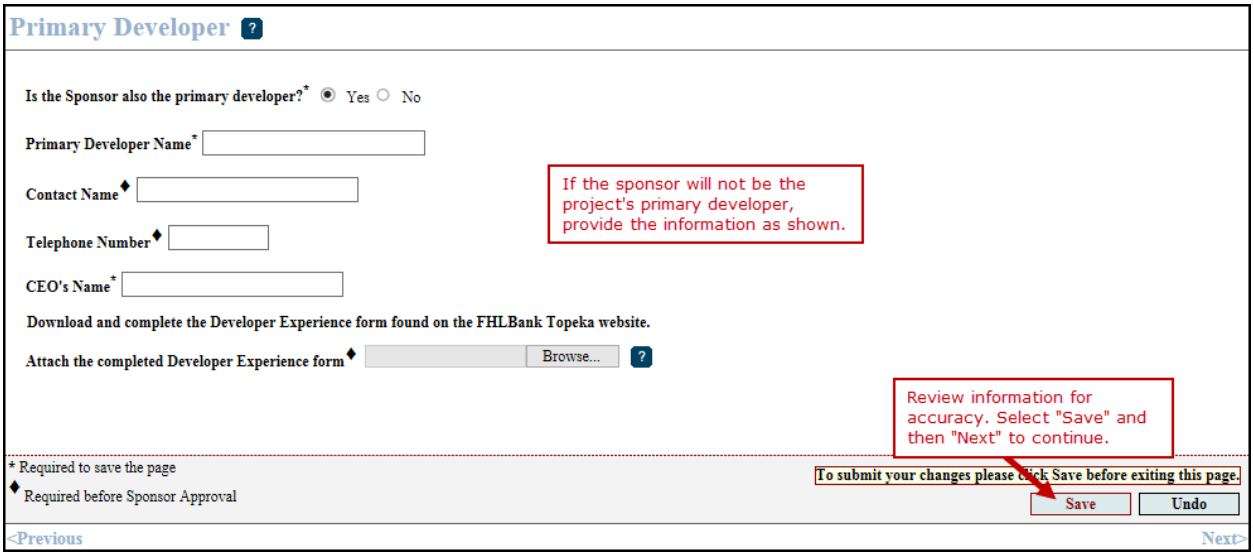
FYI

Asterisks (*) are required fields to save the screen before moving on.

Diamonds (♦) are required fields to submit the application.

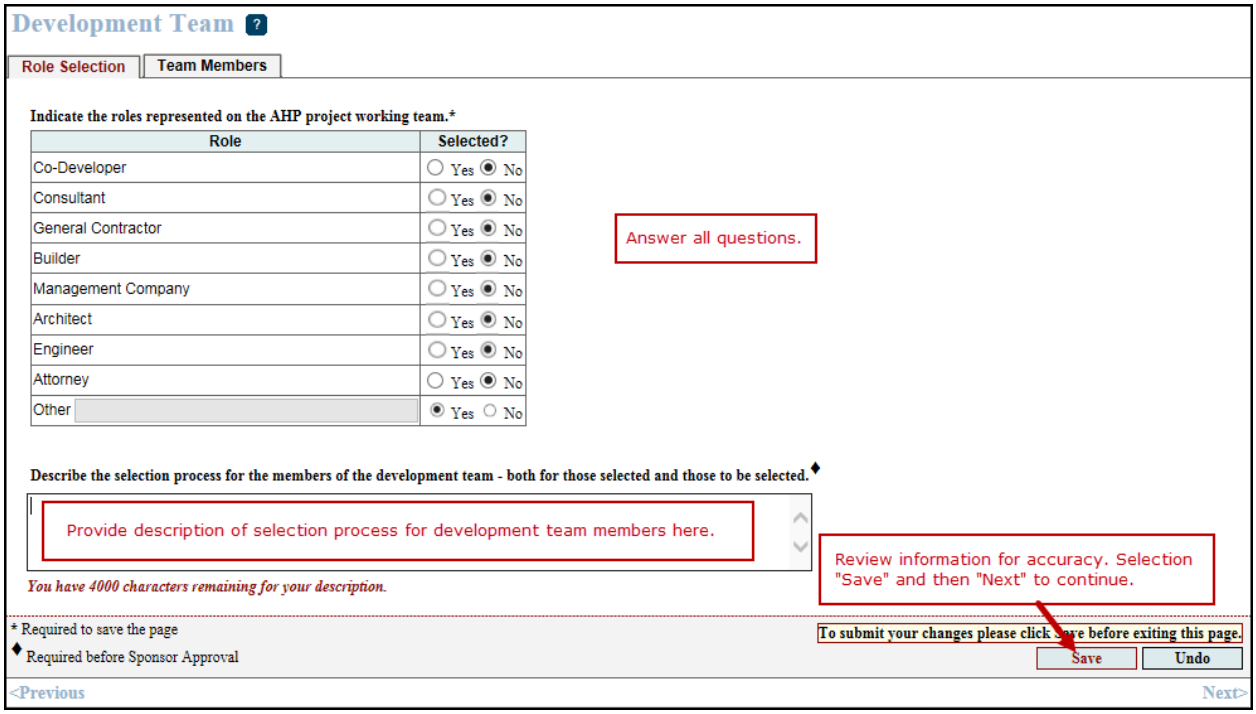
FYI

The sponsor of a homeowner project generally acts as the developer.



DEVELOPMENT TEAM – ROLE SELECTION (HOMEOWNER APPLICATIONS)

1. Select all team members for the project. ***Only one team member is required*** and is generally the "Other" role, such as a title company, a realtor, etc. that you work with. This must be completed before the page can be saved.
2. Provide a description of the selection process for development team member(s) selected.
3. Review for accuracy.
4. Select "Save" and "Next" to continue.



Development Team – Team Members (Homeowner Applications)

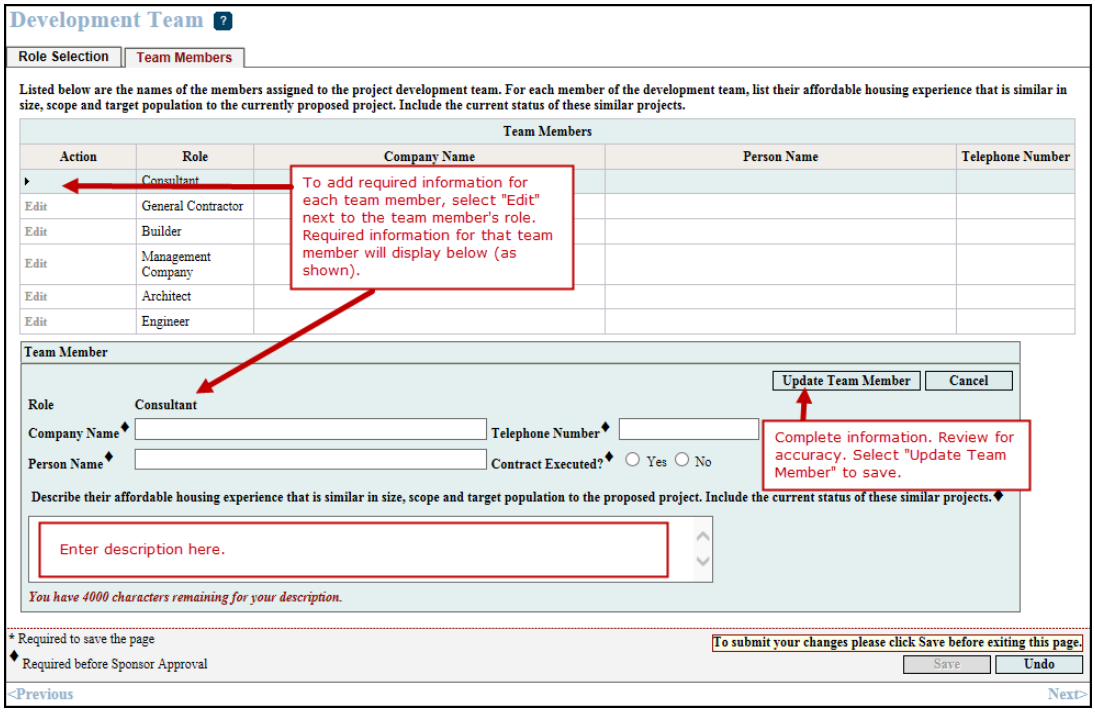
Any roles with a "Yes" response on the Role Selection screen require additional information.

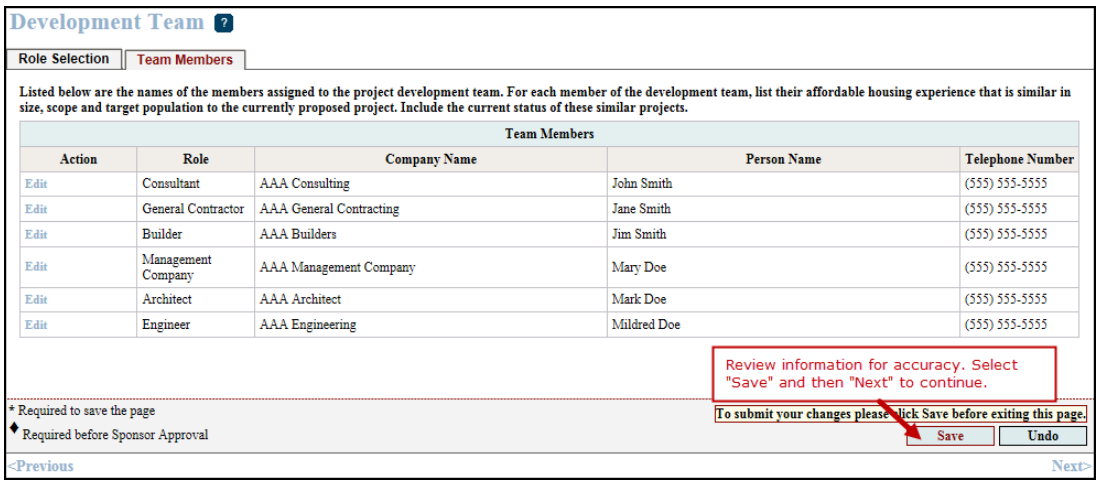
1. Select "Edit" next to the role for which you will be providing information.
2. Enter the required information.
3. Fields with a ♦ are required to be completed before submission.
4. Review for accuracy.
5. Select "Update Team Member."
6. Repeat Steps 1-4 for all roles listed. ***Only one role is required.***
7. Review for accuracy.
8. Select "Save" and "Next" to continue.

FYI

Asterisks (*) are required fields to save the screen before moving on.

Diamonds (♦) are required fields to submit the application.



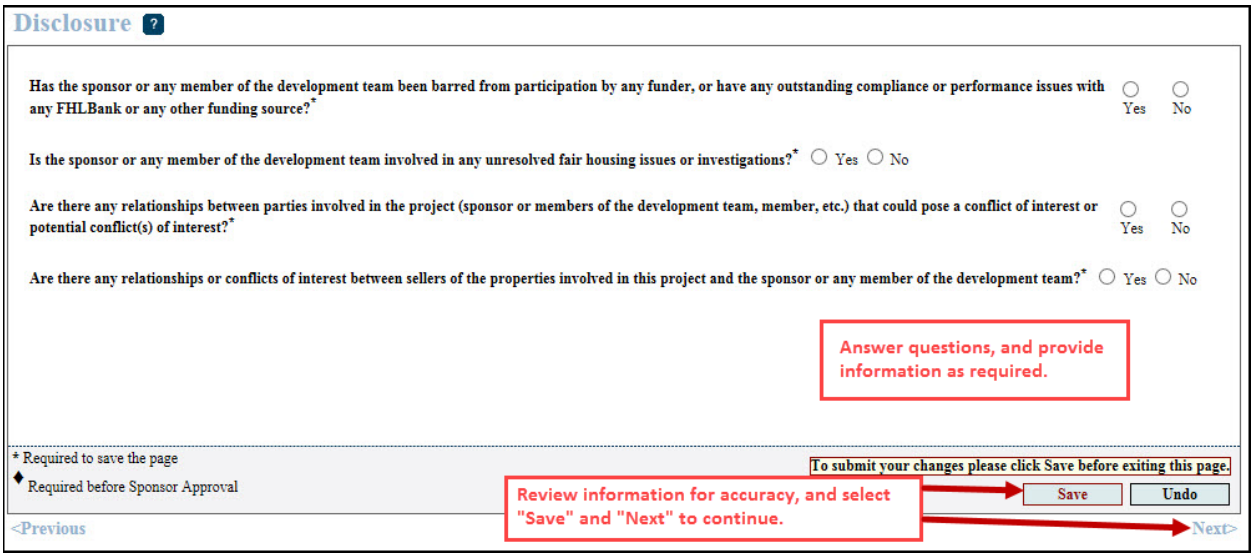


Disclosure (Homeowner Applications)

1. Answer all questions.
2. Explanations are required if "Yes" is selected.
   - Selecting "Yes" does not immediately disqualify an applicant.
3. Review for accuracy.

FYI

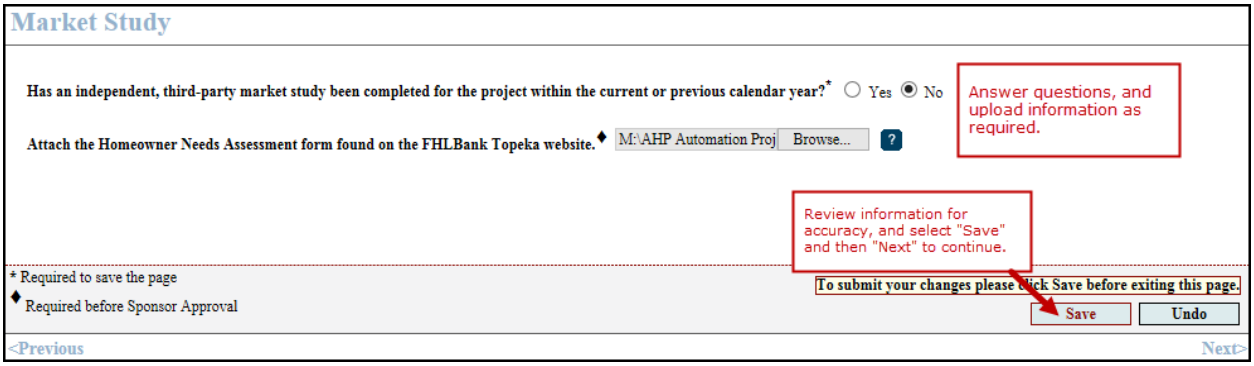
Asterisks (*) are required fields to save the screen before moving on.



Market Study (Homeowner Applications)

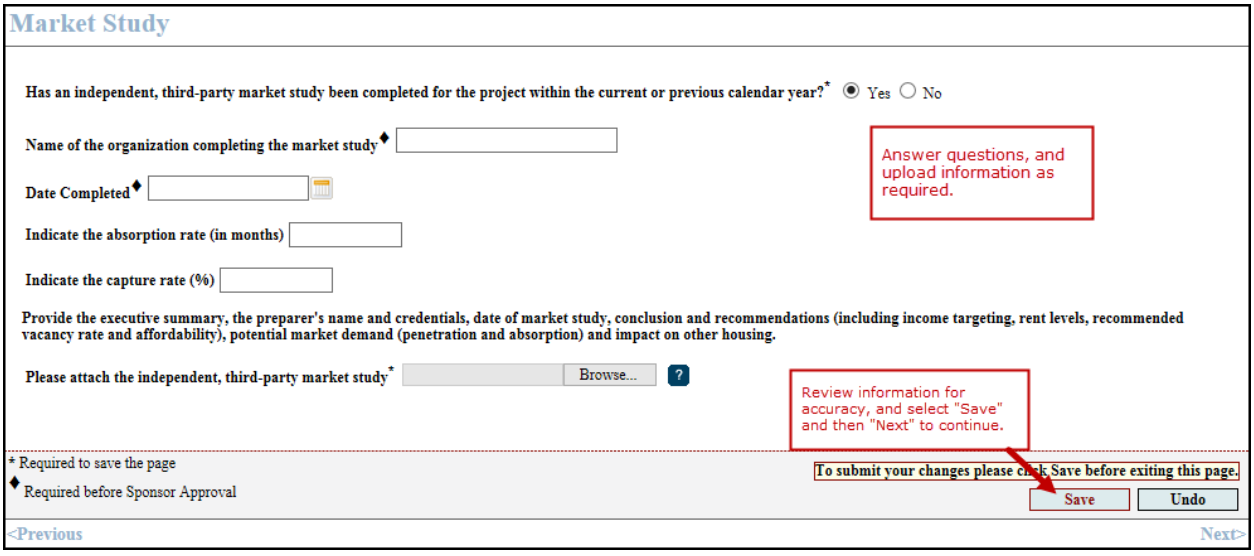
If a Market Study was **NOT** completed by an independent/contracted organization:

1. Obtain and complete the Homeowner Needs Assessment on FHLBank's website.
2. Select "No."
3. Use the "Browse" function to locate and upload the Homeowner Needs Assessment.
4. Select "Save" and "Next" to continue.



If a Market Study **was** completed by an independent/contracted organization:

1. If a Market Study was completed, select "Yes."
   - A consolidated plan, city/county action plan, or other similar report is not acceptable.
   - A Market Study must be completed specifically for the proposed project.
2. Use the "Browse" function to locate and upload the Third-party Market Study.
3. Select "Save" and "Next" to continue.

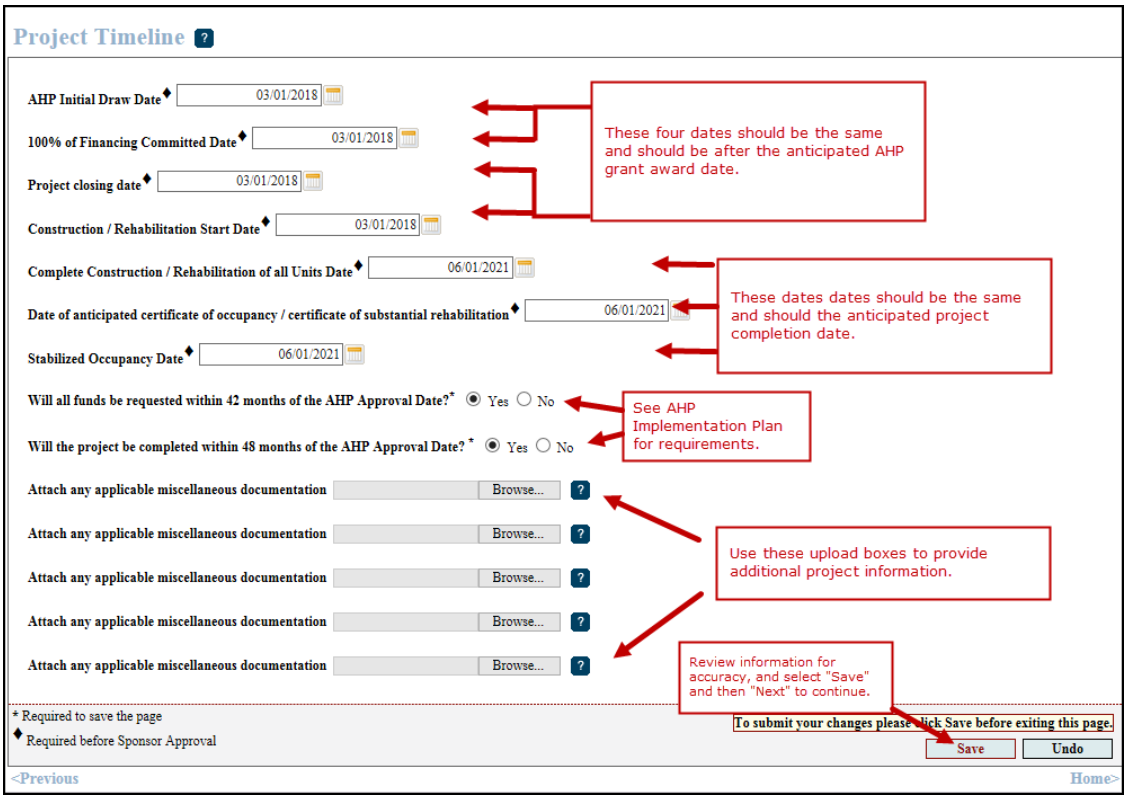


Project Timeline (Homeowner Applications)

1. Not all dates on the Project Timeline screen fit well within FHLBank's AHP Homeowner Application; however, the fields are required to submit the application. To reduce confusion, FHLBank suggests the dates be populated as follows:

   - AHP Initial Draw Date, 100% of Financing Committed Date, Project Closing Date, Construction/Rehabilitation Start Date: Use the same date for all of these fields. The date should be after the anticipated AHP grant award date.
   - Complete Construction/Rehabilitation of All Units Date, Date of anticipated certificate of occupancy/certificate of substantial rehabilitation, Stabilized Occupancy Date: Use the same date for these three fields. The date should be the anticipated project completion date.

2. The next two questions should be answered "Yes." FHLBank requires all requests for disbursement of funds be submitted within 42 months of AHP Approval Date and the project be complete with all requested funds disbursed within 48 months of the AHP Approval date.
3. If there are any other project documents that should be uploaded (not required), use the "Miscellaneous Documentation" upload boxes to do so. The name of the file should include an indication of the file's contents.
4. Review for accuracy.
5. Select "Save" and "Home."
6. Continue to "Sponsor Approval" section of this AHP Online Application User Guide.



FINANCIAL FEASIBILITY (RENTAL APPLICATIONS)

For Homeowner applications, go back to "Financial Feasibility – Homeowner Applications."

IMPORT SPREADSHEET (RENTAL APPLICATIONS)

A completed Feasibility Workbook is required for all applications.

1. Complete the Rental Feasibility Workbook found on FHLBank's website.
2. Using the "Browse" feature, upload the completed Feasibility Workbook to AHP Online.
3. Provide any additional information that is available or required based on the project type.
4. Providing available floor plans, site plans, elevations plans or other like documentation at this point may reduce the amount of follow up required after application submission, particularly during Cost Reasonableness review. All rental projects are reviewed for cost reasonableness.
5. Review for accuracy.
6. Select "Save" and then "Next" to continue.

FYI

- The feasibility workbook includes information on how to complete the workbook.
- If explanations are needed, enter in the explanation boxes provided at the bottom of applicable tab.

Asterisks (*) are required fields



FYI

- If the AHP funds will be loaned from the sponsor organization to the project, documentation for the loan is required.
- If repayment within the retention period is required, all payments must be paid to FHLBank Topeka.

Feasibility Analysis (Rental Applications)

If AHP Online detects any elements of the Feasibility Workbook that are outside FHLBank guidelines analyzed in AHP Online, those elements will display on this screen and will require explanation. Not all FHLBank guidelines for rental projects are reviewed through AHP Online. Instead, they are identified in the Feasibility Workbook.

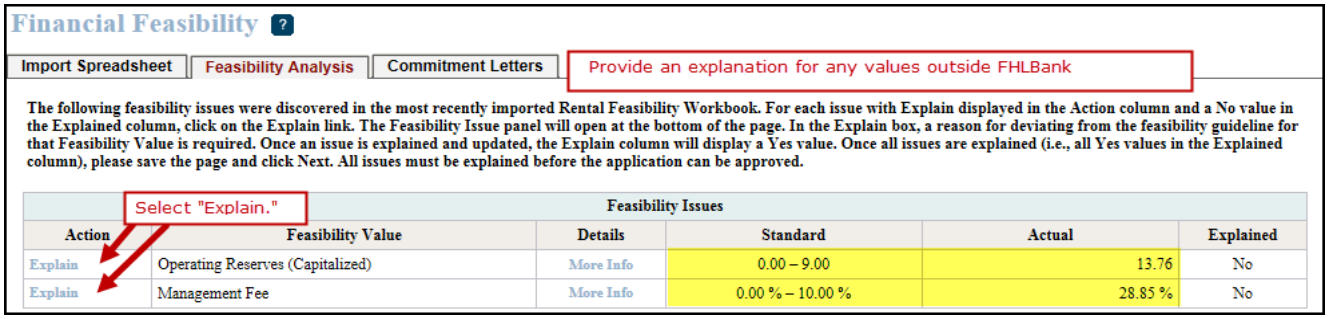
To obtain information about the item outside FHLBank guidelines, select "More Info" in the "Details" column.

FYI

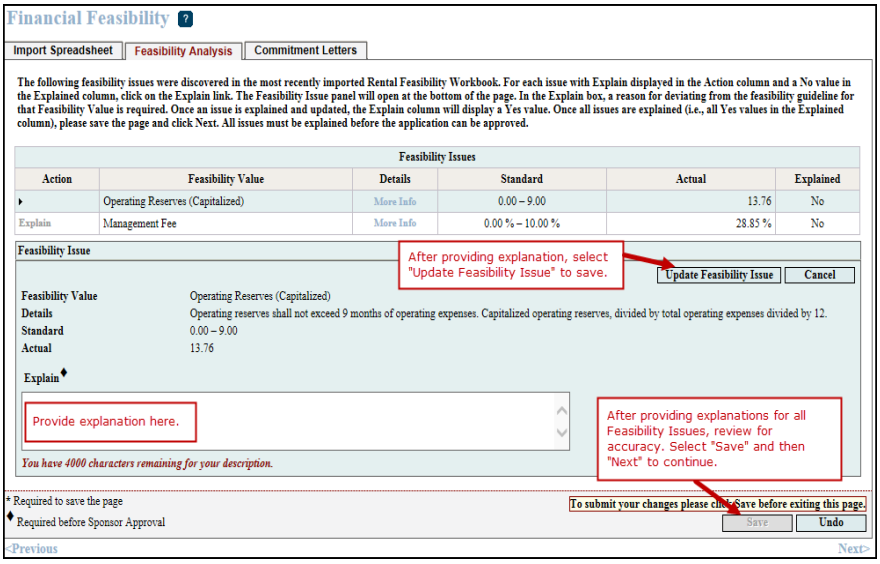
Much of the analysis of Rental project feasibility is done outside of AHP Online.

The Rental Feasibility Workbook identifies any elements that are 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.



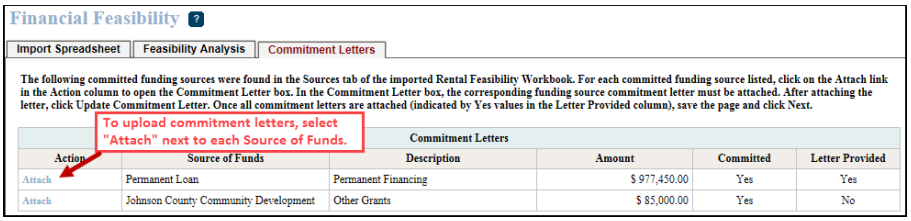
1. Select "Explain" by any items outside of FHLBank guidelines.
2. Provide an explanation for each issue.
3. Select "Update Feasibility Issue."
4. Repeat the process for each item outside FHLBank guidelines as identified.
5. Review for accuracy.
6. Select "Save" and then "Next" to continue.



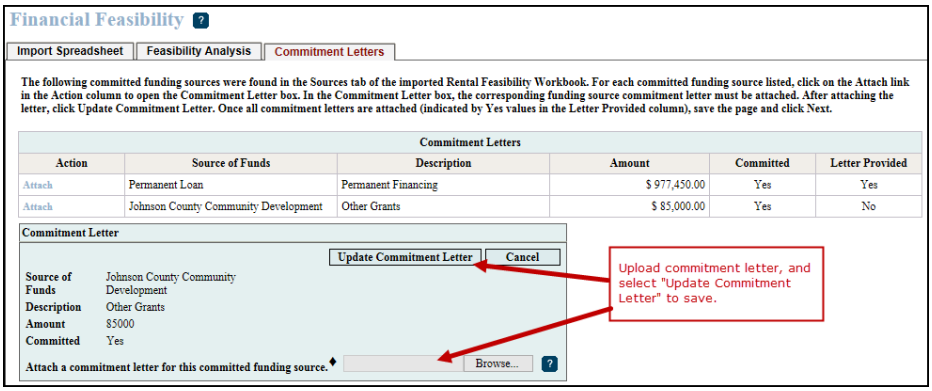
COMMITMENT LETTERS (RENTAL APPLICATIONS)

If the project will include sources such as tax credits, permanent loans, or other grants, a commitment letter must be uploaded for each one.

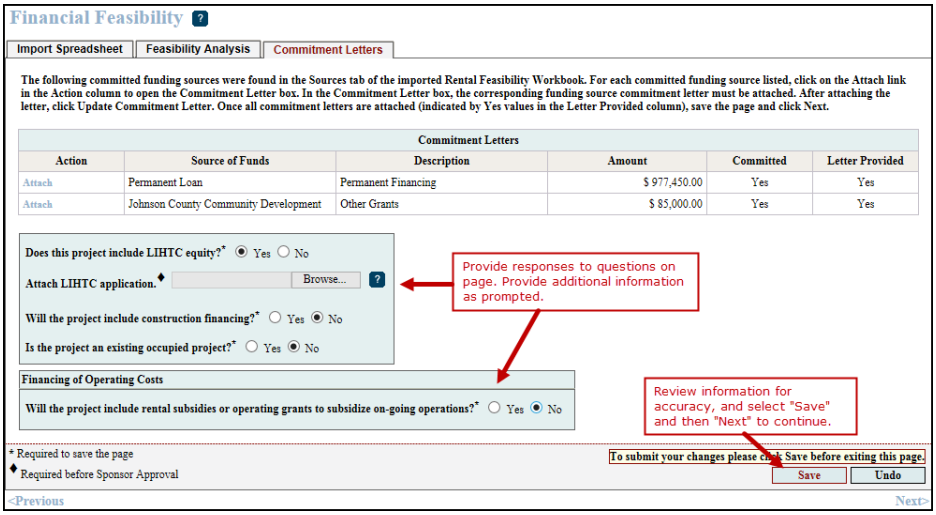
1. Select “Attach.”



2. Using the “Browse” function, locate and upload the specific commitment letter for that source of funds.
3. Select “Update Commitment Letter” to save.
4. Continue the process for each source.



5. Answer the remaining questions.



FYI

If the project lists LIHTC as a source, upload:

- Documentation to demonstrate the LIHTC application’s submission or approval to the LIHTC commitment letter section.
- The portions of the LIHTC application that include: Sources of Funds, Development Budget, Unit Mix, Targeting, and Proforma to the upload box for the LIHTC application.

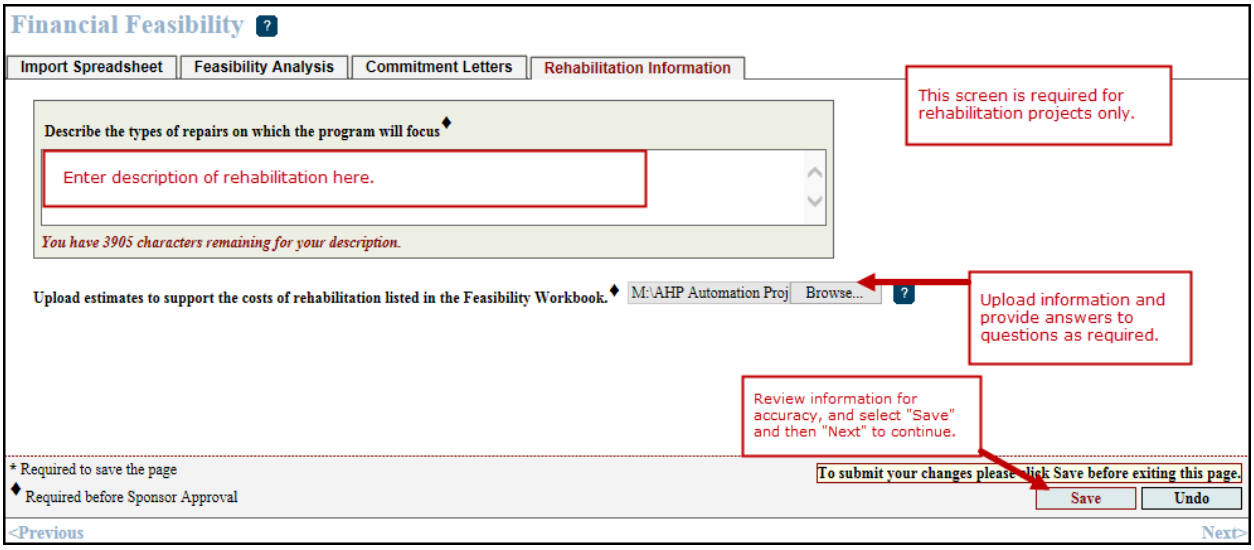
Rehabilitation Information (Rental Applications)

This tab will display for rental rehabilitation projects only.

1. In the space provided, describe the repairs that will be the project's focus.
2. Using the "Browse" function, locate and upload estimates **(required)** to support the project's rehabilitation costs. These files must be uploaded as a single file (i.e. scanned and uploaded as a single PDF or a ZIP file).
3. Review for accuracy and select "Save" and then "Next" to continue.

FYI

Providing detailed estimates with the application may reduce the amount of follow up required after application submission, particularly during Cost Reasonableness review. All rental projects are reviewed for cost reasonableness.



DISPLACEMENT (RENTAL APPLICATIONS)

If the project will involve any temporary displacement of current residents, select "Yes." Otherwise, select "No."

If displacement will occur, provide a Relocation Plan. Refer to Exhibit E of the AHP Implementation Plan for the definition of a Relocation Plan for details of the requirements the submitted plan must meet.

FYI

Asterisks (*) are required fields to save the screen before moving on.

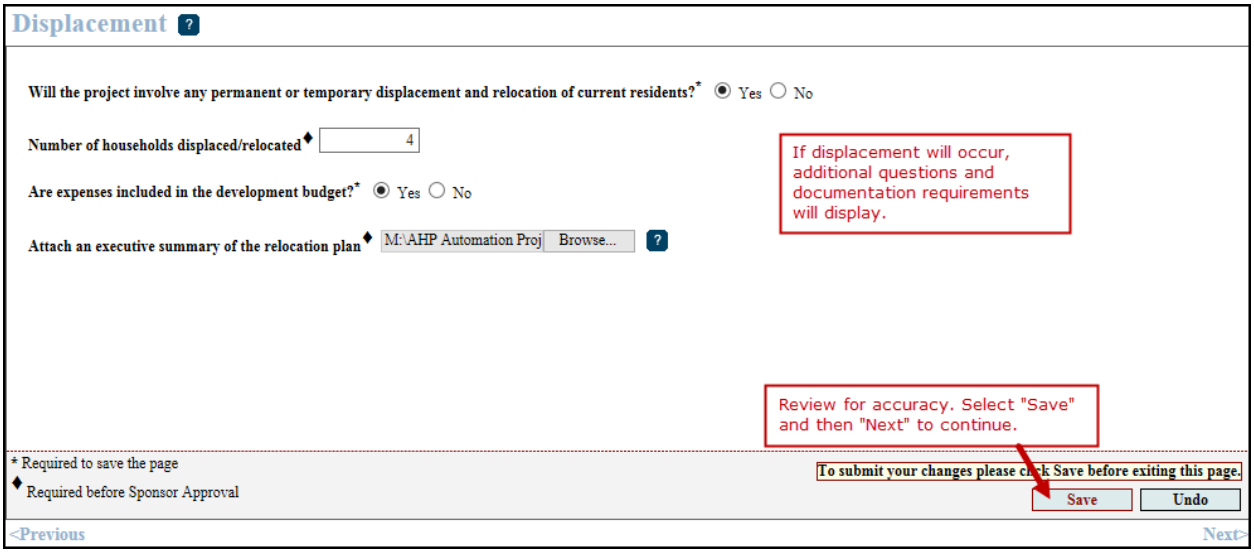
Diamonds (♦) are required fields to submit the application.

1. Enter the number of units estimated to be displaced.
2. Provide additional documentation and explanations as required.

FYI

Ensure relocation costs are included in the development budget.

A relocation plan is required for any projects that include displacement of current residents.



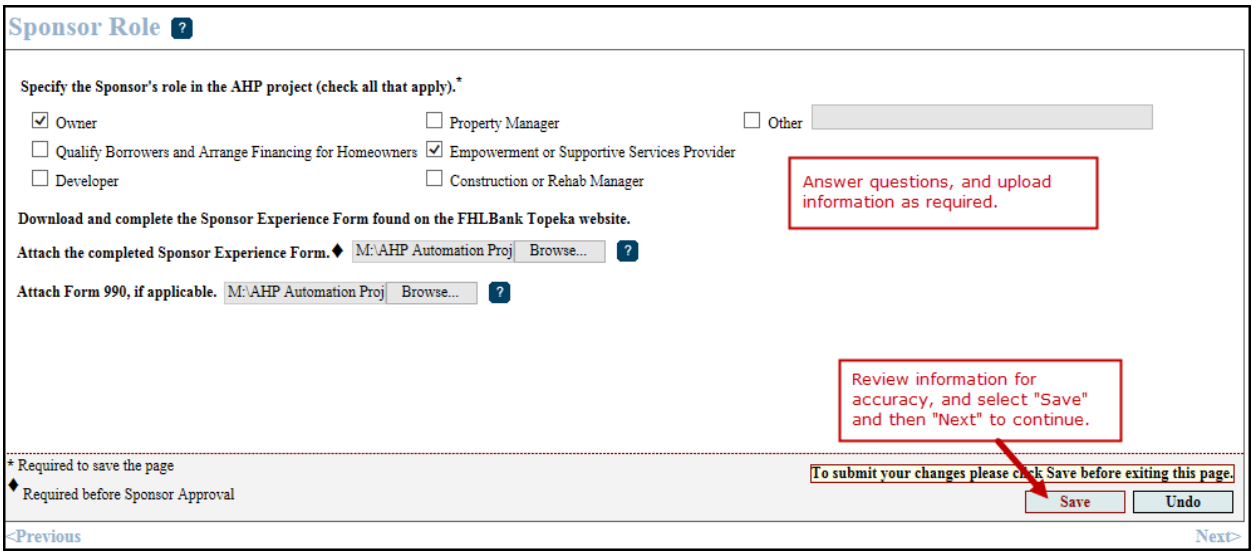
Sponsor Role (Rental Applications)

1. Obtain the Sponsor Experience Form found on FHLBank's website.
2. Complete the Sponsor Experience Form.
3. Select all roles the sponsor will have for the project.
4. Use the "Browse" function to locate and upload the completed Sponsor Experience Form.
5. If applicable, use the "Browse" function to locate and upload the Form 990.
6. Review for accuracy.
7. Select "Save" and then "Next" to continue.

FYI

Asterisks (*) are required fields to save the screen before moving on.

Diamonds (♦) are required fields to submit the application.



FYI

***Sponsor qualifications are reviewed at the time of application.**

The past five years of performance from the AHP sponsor will impact sponsor qualification ranking. The criteria used to establish sponsor qualifications includes calculating measures of program compliance including, but not limited to:

- De-obligations
- Modifications
- Exceptions
- Inclusion on the Punitive List
- Timely use of current/prior awards
- Current number of projects (need for subsidy)

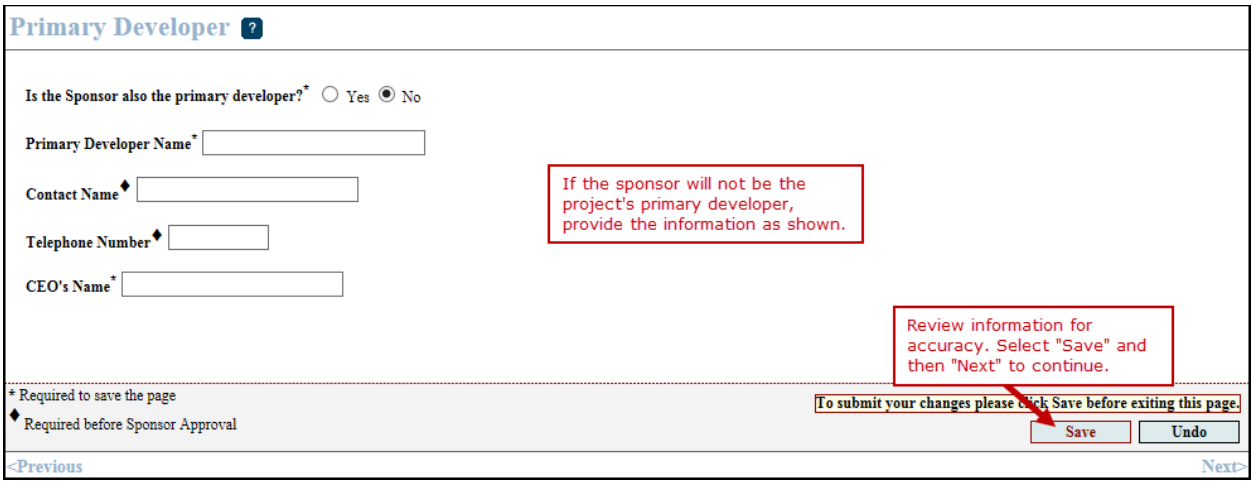
PRIMARY DEVELOPER (RENTAL APPLICATIONS)

1. If the sponsor will be acting as the primary developer, select "Yes" and skip to Development Team – Role Selection.
2. If the sponsor will not be acting as the primary developer, select "No."
3. Provide information as required
4. Review information for accuracy.
5. Select "Save" and "Next" to continue.

FYI

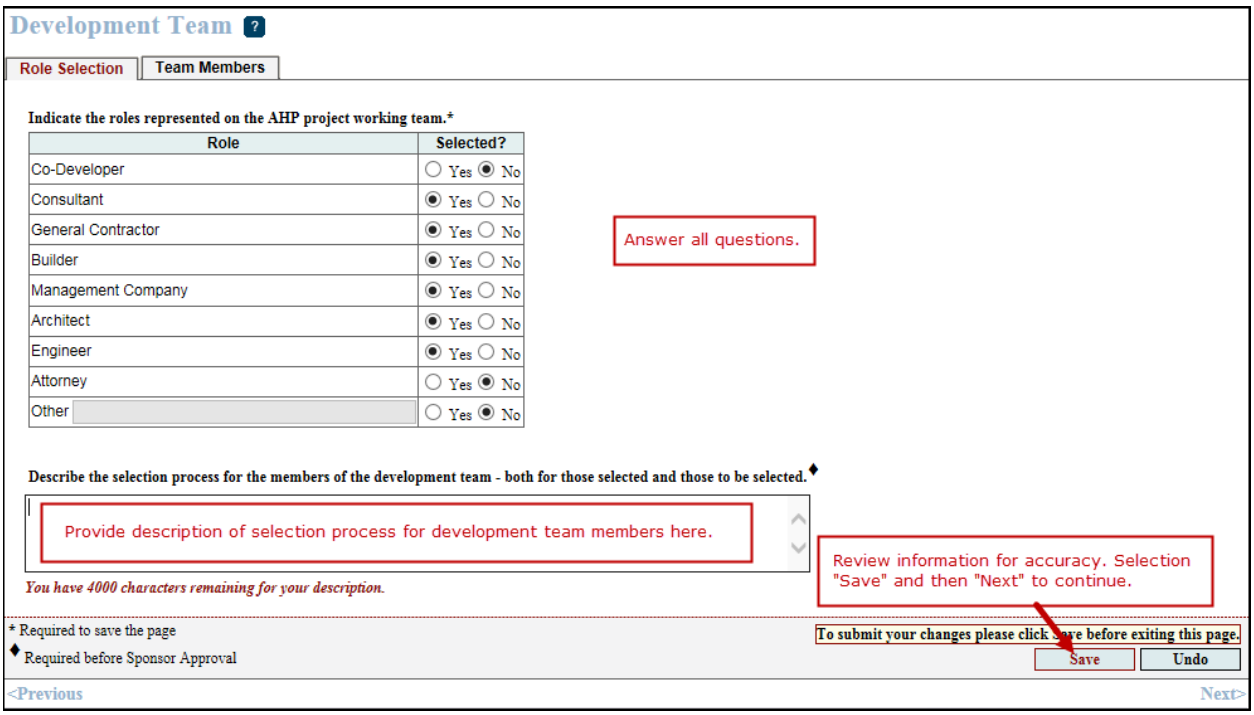
Asterisks (*) are required fields to save the screen before moving on.

Diamonds (♦) are required fields to submit the application.



Development Team – Role Selection (Rental Applications)

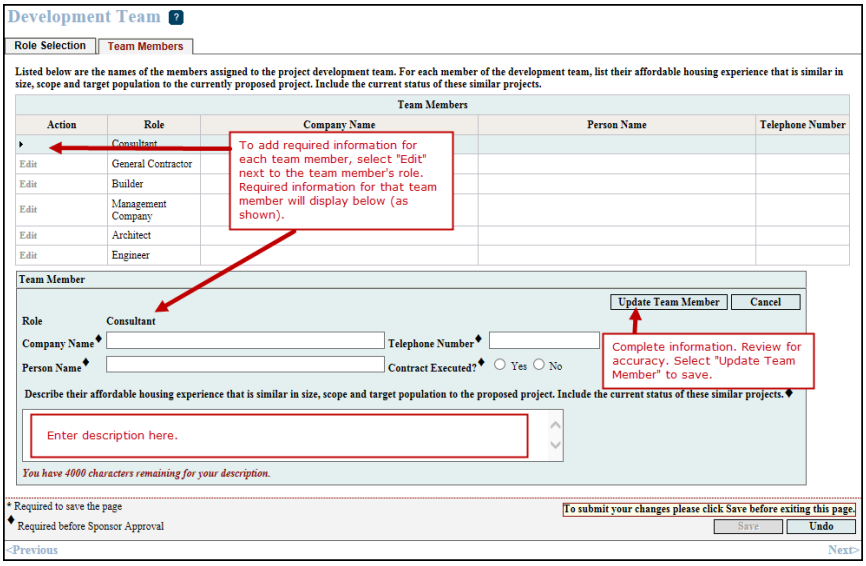
1. Select all team members for the project. At least one team member is required. This must be completed before the page can be saved.
2. Provide a description of the selection process for development team members.
3. Review for accuracy.
4. Select "Save" and "Next" to continue.



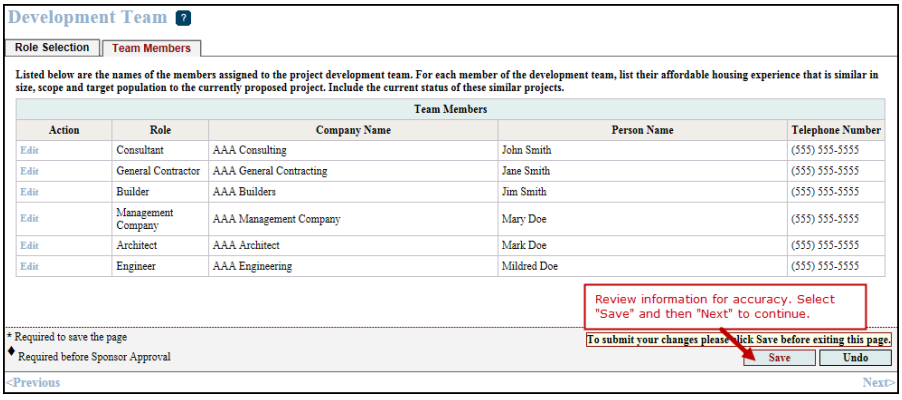
Development Team – Team Members (Rental Applications)

Any roles with a "Yes" response on the Role Selection screen require additional information.

1. Select "Edit" next to the role for which you will be providing information.
2. Enter the required information
3. Review for accuracy.
4. Select "Update Team Member."
5. Repeat Steps 1-4 for all roles listed.



6. Review for accuracy.
7. Select "Save" and "Next" to continue.



FYI

Asterisks (*) are required fields to save the screen before moving on.

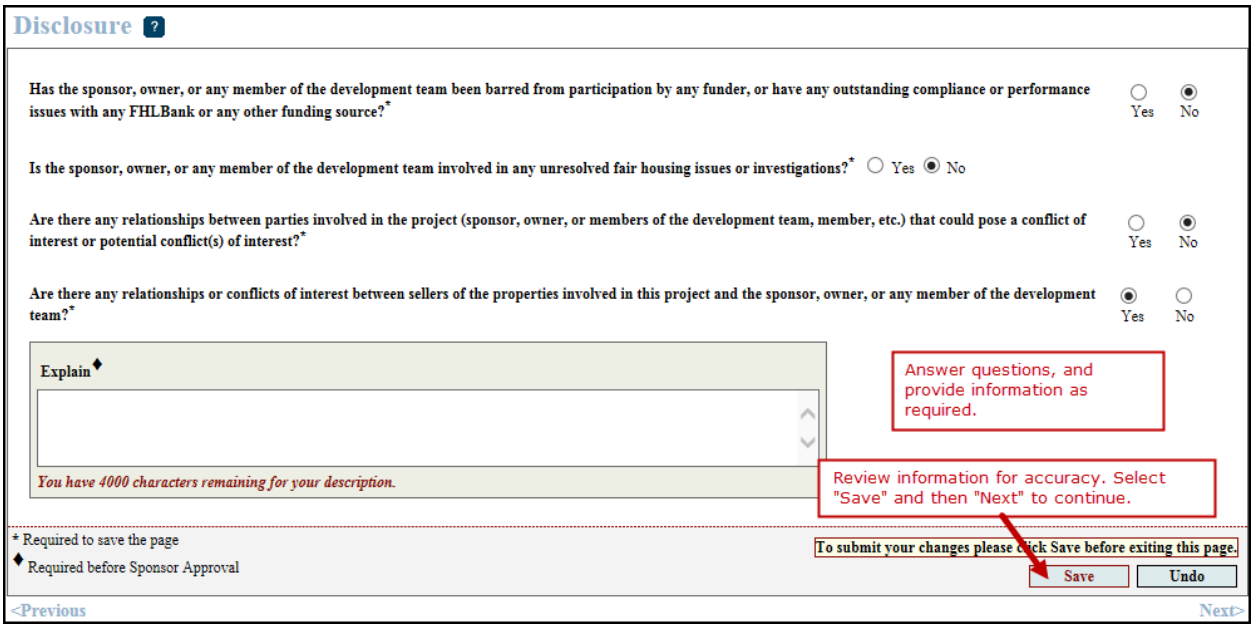
Diamonds (♦) are required fields to submit the application.

Disclosure (Rental Applications)

1. Answer all questions
2. Explanations are required if "Yes" is selected.
   - Selecting "Yes" does not immediately disqualify an applicant.
3. Review for accuracy.

FYI

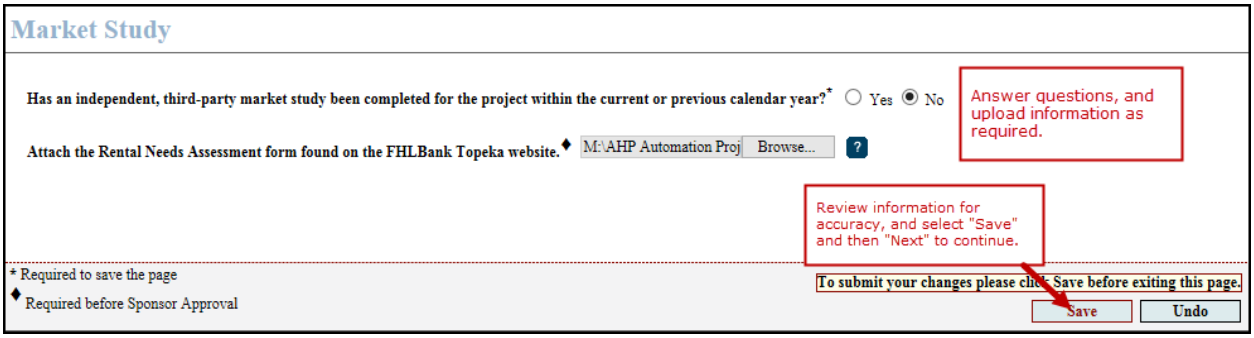
Asterisks (*) are required fields to save the screen before moving on.



Market Study (Rental Applications)

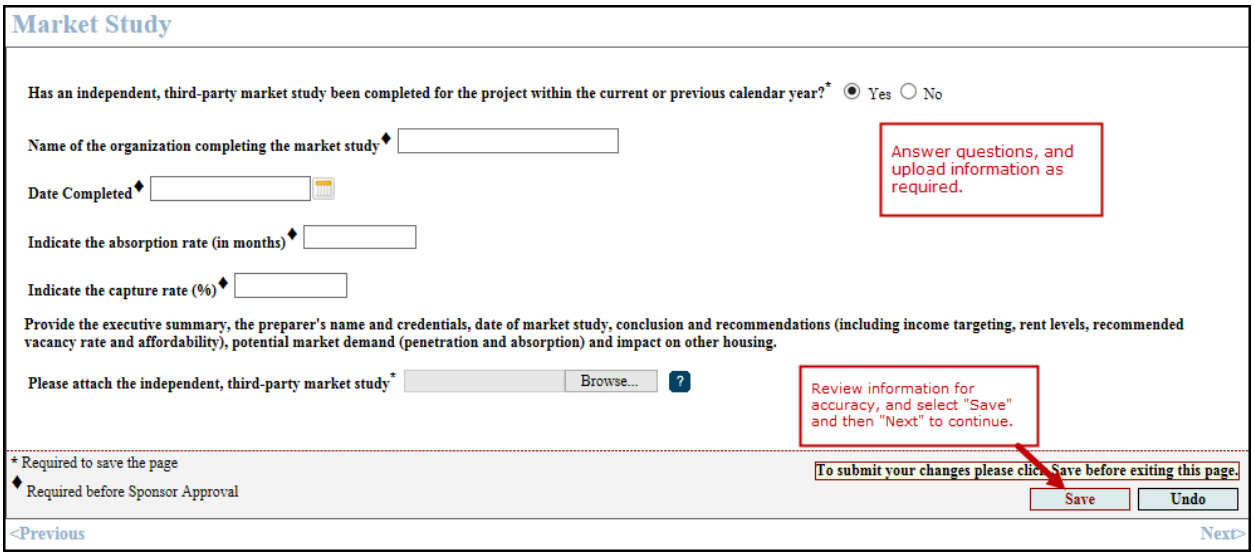
If a Market Study was **NOT** completed:

1. Obtain and complete the Rental Needs Assessment on FHLBank's website.
2. Select "No."
3. Use the "Browse" function to locate and upload the Rental Needs Assessment.
4. Select "Save" and "Next" to continue.



If a Market Study **was** completed by an independent/contracted organization:

1. If a Market Study was completed, select "Yes."
   - A consolidated plan, city/county action plan, or other similar report is not acceptable.
   - A Market Study must be completed specifically for the proposed project.
2. Use the "Browse" function to locate and upload the Third-party Market Study.
3. Select "Save" and "Next" to continue.

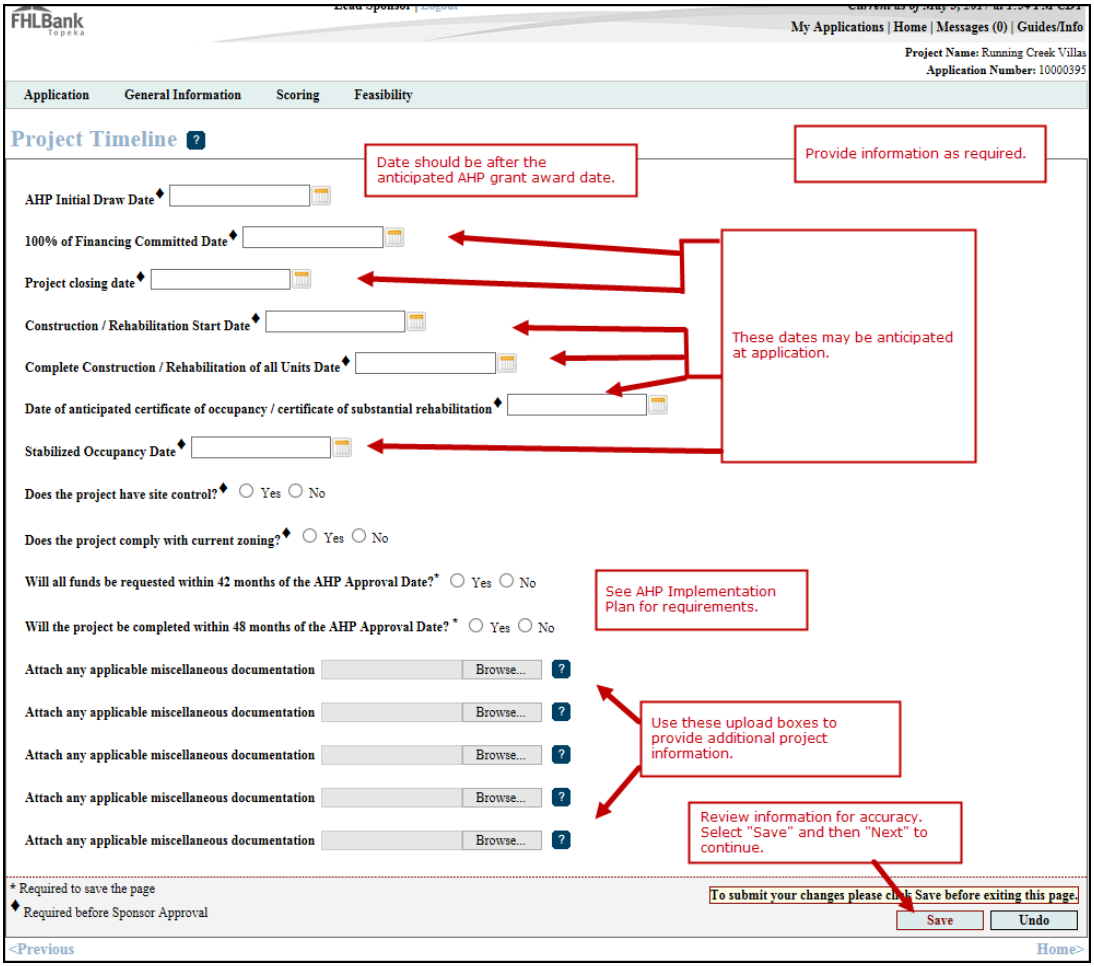


PROJECT TIMELINE (RENTAL APPLICATIONS)

1. Enter projected dates on the Project Timeline. These fields are required to submit the application.

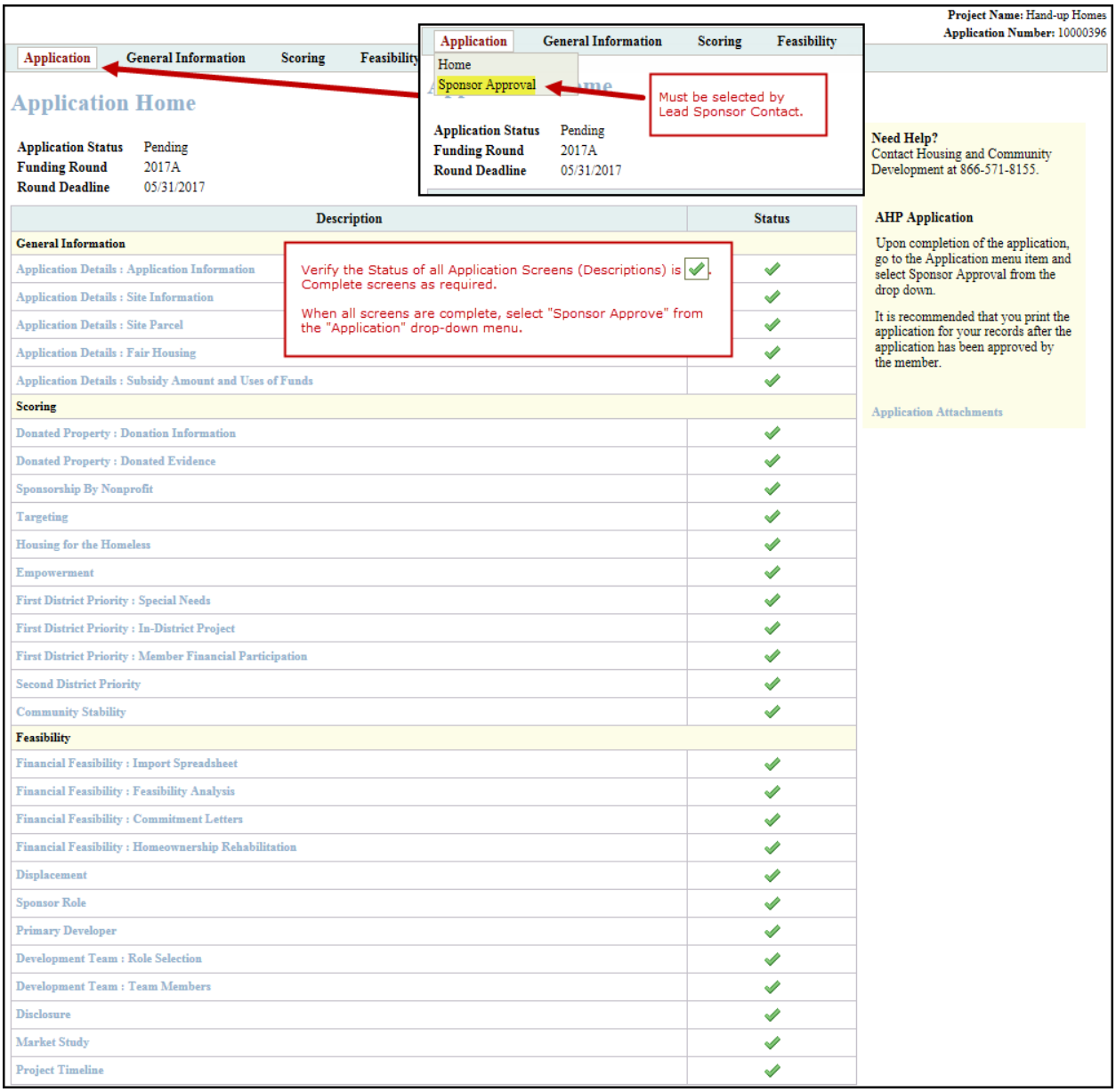
   - ❖ AHP Initial Draw Date should be a date after the anticipated AHP grant award date.
   - ❖ Date of anticipated certificate of occupancy/certificate of substantial rehabilitation should be at or before 48 months of the anticipated AHP grant award date.

2. The next two questions should be answered "Yes." FHLBank requires all requests for disbursement of funds be submitted within 42 months of AHP Approval Date and the project be complete with all requested funds disbursed within 48 months of the AHP Approval date.
3. Site control documentation should include validation the organization who is applying for the AHP grant has ownership of the land/buildings.
   - Ownership does include long-term leases.
   - 'Subject to' site control such as contracts or lease options are acceptable.
4. If there are any other project documents that should be uploaded (not required), use the "Miscellaneous Documentation" upload boxes to do so. The name of the file should include an indication of the file's contents.
5. Review for accuracy.
6. Select "Save" and "Home."
7. Continue to "Sponsor Approval" section of this AHP Online Application User Guide.



SPONSOR APPROVAL (ALL APPLICATIONS)

On the Application Home screen, verify the status of each screen (Description) is ✔. Complete any screens that are not complete (signified by ✖ or ✔). Once the application is complete, a Lead Sponsor Contact will select "Sponsor Approval" from the "Application" drop-down menu.

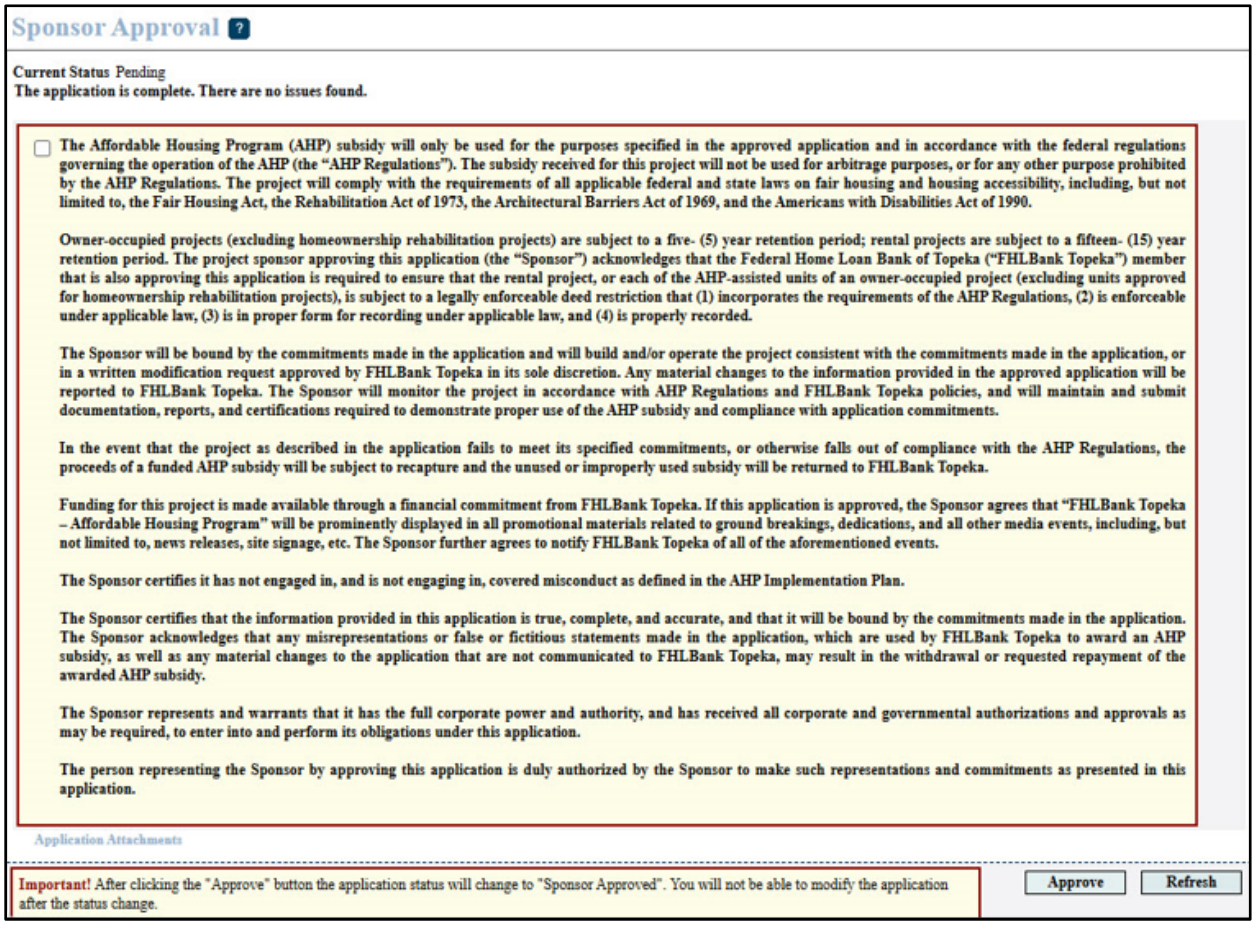


Completing Sponsor Approval (All Applications)

After selecting "Sponsor Approval," the Sponsor Certification will display. Review the certification. By checking the box next to the certification and selecting "Approve," the Lead Sponsor Contact is signifying agreement with the certification.

FYI

Once the Lead Sponsor Contact has approved the application, the application is final and is no longer editable (will be read only). If updates are necessary, the member will be required to reject the application which will return it back to the sponsor.



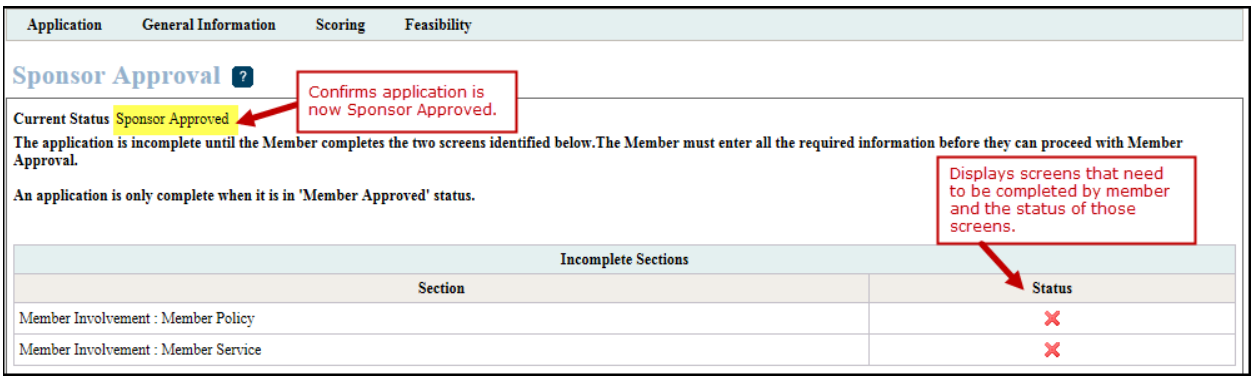
*Once the application is Sponsor Approved, it will no longer be editable. The application is printable **AFTER** Member Approval. To save a copy of the application after Member Approval, select "Print Application" or select "Application Attachments." The application can be saved as a PDF. The application will not be able to be printed after the round closes.*

After the application has been approved by the sponsor:

1. The application will no longer be editable.
2. The Member Contact(s) will receive notification via email the application is waiting for Member Approval.
3. A screen verifying the status is now “Sponsor Approved” and the screens that need to be completed by the member will display. In addition to the “Sponsor Approval” page shown below, the “Application Home” screen will also display the Member Status.

IMPORTANT

Allow adequate time for the member to review and approve. All applications must be sponsor and member approved by the application deadline.

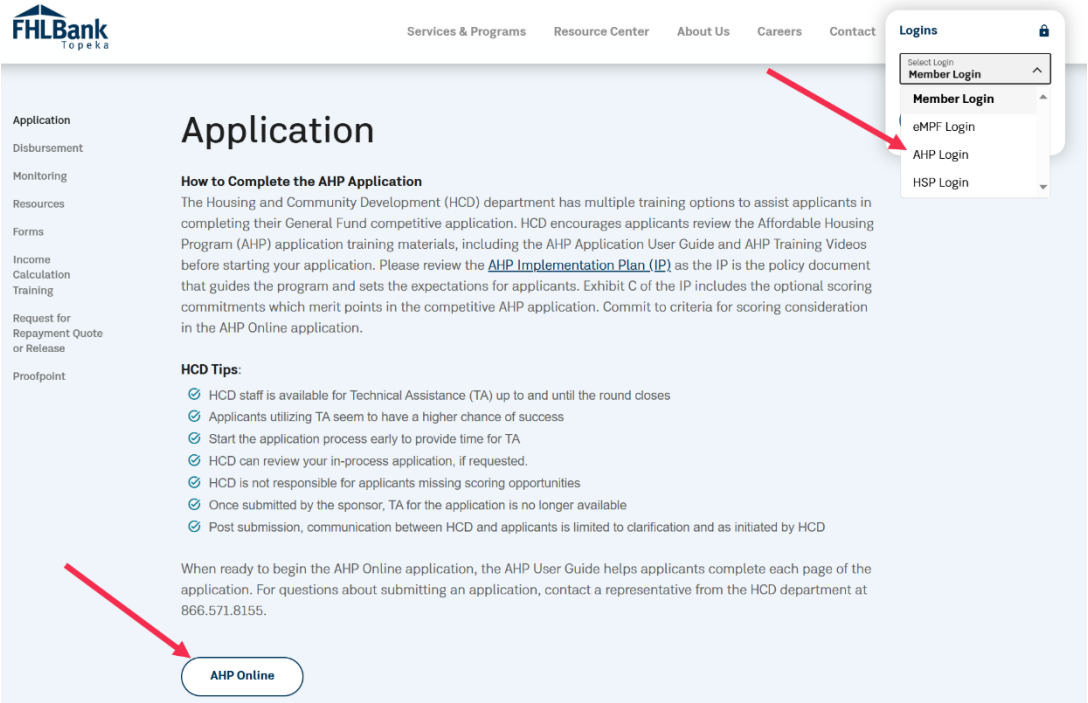


Member Approval of a Sponsor Approved AHP Application

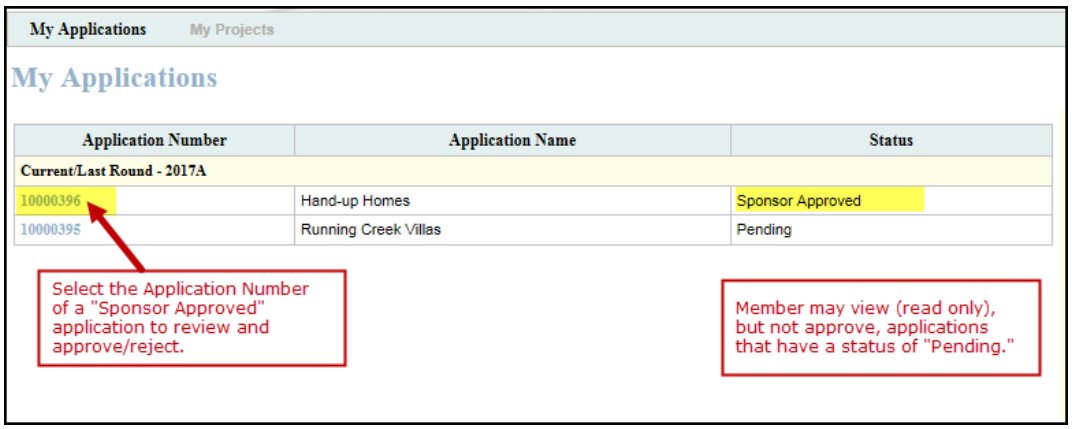
MY APPLICATIONS

All Member Contact(s) selected for an application will receive notification via email regarding status changes (pending to sponsor approved) for all associated applications that are ready for member approval.

1. Login to AHP Online using either option from the FHLBank Topeka website.



2. Use the My Applications screen to:
   - Determine the applications for which you are the Member Contact.
   - Determine the status of applications for which you are the Member Contact.
   - Navigate to applications for which you are the Member Contact.
3. To review and approve or reject a Sponsor Approved application:
4. Select the Application Number of a “Sponsor Approved” application.



APPLICATION HOME

Use the Application Home page to:

- Determine the application status;
- Note the deadline to submit the application.
- Determine which pages of the application are complete, have been started but are not yet complete, and have not yet been started.

FYI

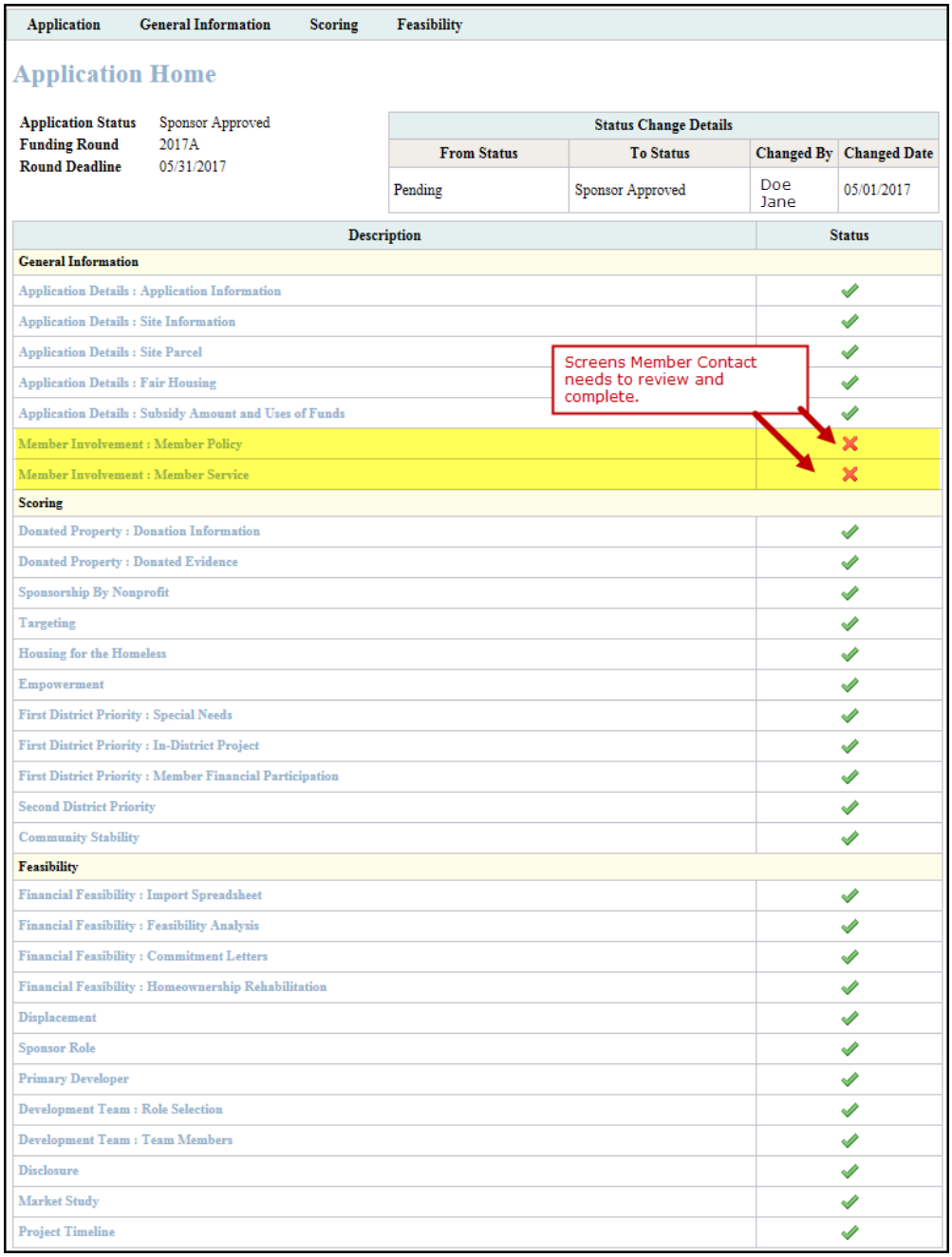
Status Symbols:

= Not Visited (Need to complete)

= In Progress (Started but not complete)

= Complete

= Modified by Housing and Community Development Staff



Member Contacts may review the entire application prior to approving/rejecting the application.

Except for the screens to be completed by the member, the application will be "read only" after Sponsor approval and will not be editable by the Member Contact.

MEMBER INVOLVEMENT INFORMATION

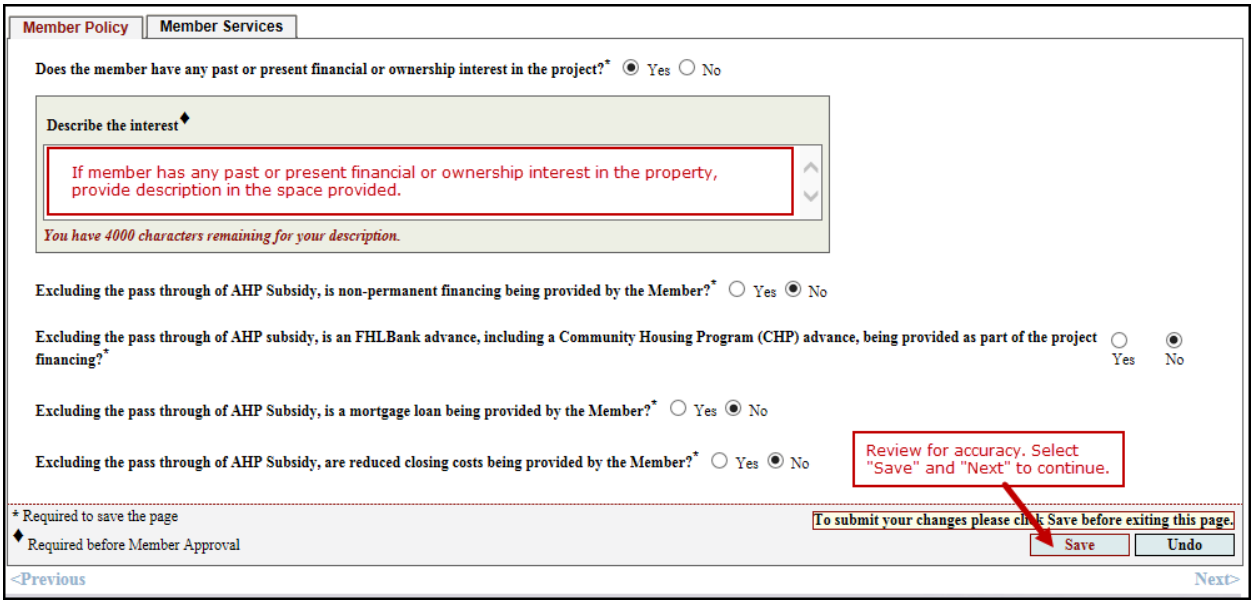
MEMBER POLICY

The responses to the questions on this screen are intended to identify the member's financial involvement in the project outside of the member financial participation scoring commitment.

1. Answer all questions and provide additional responses if an explanation box is opened.
2. The Member Financial Participation scoring commitment should not be referenced on this screen. The applicant (Sponsor organization) is responsible for uploading documentation within the FHLBank Priorities section.
3. Review for accuracy.
4. Select "Save" and then "Next" to continue.

FYI

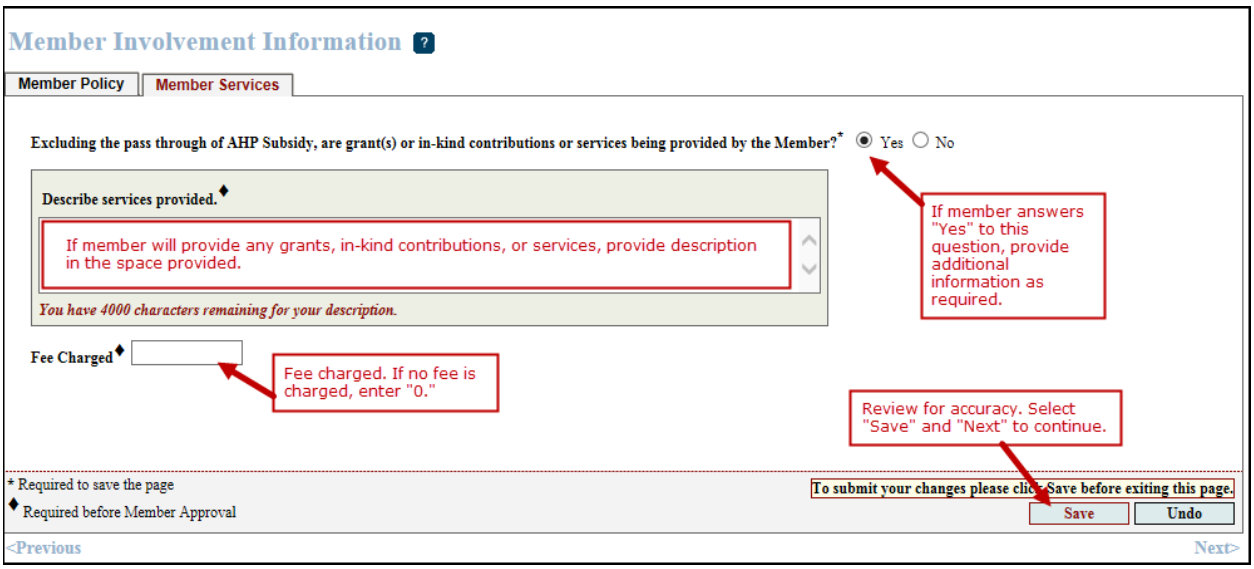
- For helpful information and instructions, click on the ? at the top of the screen and beside each field.
- Non-permanent financing includes construction loans, bridge loans, and performance guaranty letters of credit.



Member Services

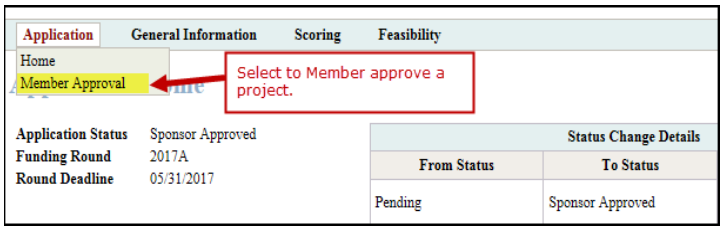
The responses to the questions on this screen are intended to identify any grants, in-kind contributions, or services the member will provide to the project and the amount of any fees (if any) the member will charge. The pass-through of AHP subsidy to the project is not considered a service.

1. Answer all questions and provide additional responses if an explanation box is opened.
2. The Member Financial Participation scoring commitment should not be referenced on this screen. The applicant (Sponsor organization) is responsible for uploading documentation within the FHLBank Priorities section.
3. Review for accuracy.
4. Select “Save” and then “Next” to continue.

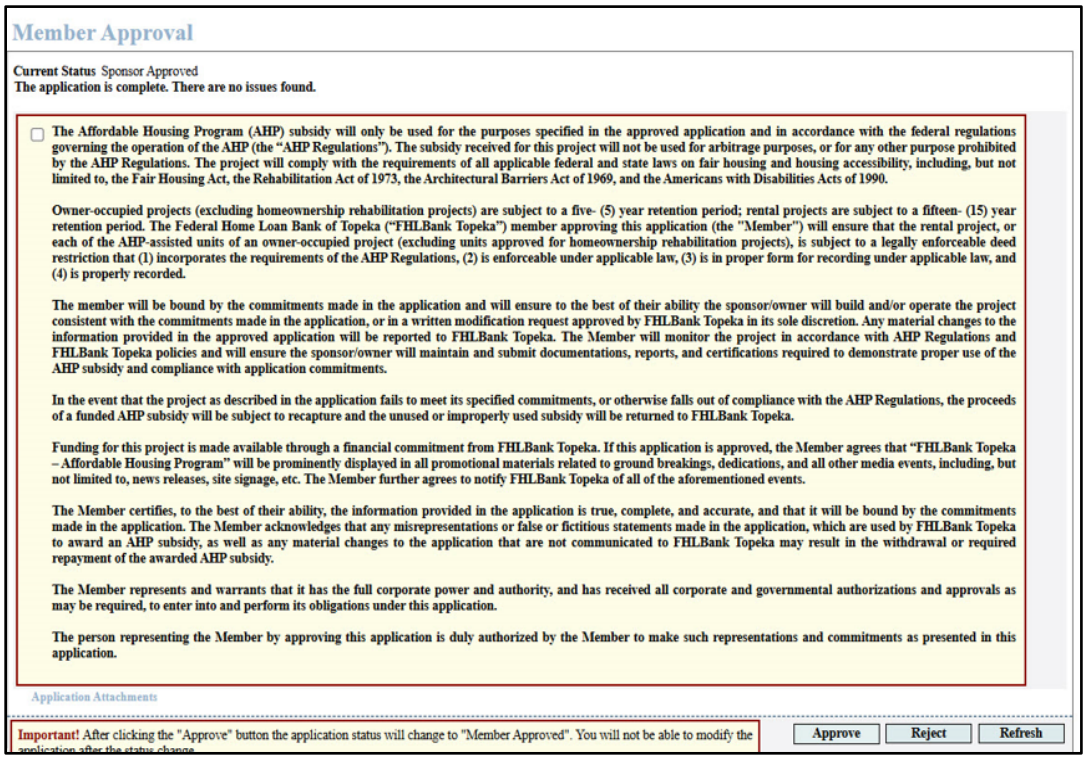


MEMBER APPROVAL

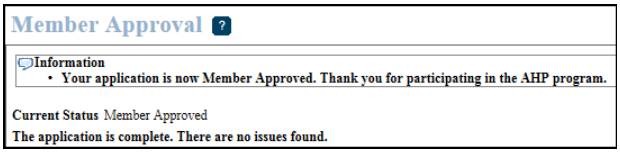
Either before or after completing the Member screens, the Member Contact may view all screens and uploaded documents by returning to the "Application Home" screen and selecting the applicable screen name or by selecting "Next" after completing the member screens.



1. To complete the Member Approval process, return to the "Application Home" screen.
2. Ensure all screens are complete (have a ✓).
3. In the "Application" drop-down menu, select "Member Approval."
4. After selecting "Member Approval," the Member Certification will display.
5. Review the certification. By checking the box next to the certification and selecting "Approve," the Member Contact is signifying agreement with the certification.



6. If the Member needs to send the application back to the Sponsor organization for updating, or if the Member does not agree to partner with the Sponsor organization on the application, select "Reject" and notify the Sponsor.



7. All applications can be resubmitted to the Member for approval after updates have been completed if done before the application submission deadline.
8. If the application was submitted to the Member without consent of the Member, please contact HCD.
9. Once the application is Member Approved, a message will display to confirm the application is complete.

*Once the application is Sponsor Approved, it will no longer be editable. The application is printable **AFTER** Member Approval. To save a copy of the application after Member Approval, select "Print Application" or select "Application Attachments." The application can be saved as a PDF. The application will not be able to be printed after the round closes.*

Application Review Period

Applications submitted by the deadline, and which score high enough to be awarded before funds are exhausted, are reviewed for the following:

1. Eligibility (Using Milestone section of the AHP Implementation Plan).
2. Scoring commitments (Validation of documentation uploaded using the AHP Implementation Plan and AHP Application User Guide).
3. Feasibility and viability of the application (Using the completed and uploaded feasibility workbook and Exhibit A and Exhibit B of the AHP Implementation Plan).
4. All other requirements listed in the FHFA Bank regulation and AHP Implementation Plan must be followed.
5. Announcements of awards are made on or before December 31st of the current year.

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/

FYI

To protect sensitive information, after logging out of AHP Online, close all browser windows.

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

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, phone number, and email) and a description of the issue.

Phone: 866.571.8155

Email: hcdahp@fhlbtopeka.com