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Sample Application



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Feb 03, 2023 10:02 AM

Application ID: 2023A000032

Affordable Housing Program

Sponsor

Organization Name: Fort Worth Affordability Inc.

Address: 1201 E 13th Street

City: Fort Worth

State: Texas

Zip Code: 76102

What is the sponsor's organization type? 501(c)3 Not-For-Profit

What is the sponsor's involvement in the project? Control Over Planning, Management of Development, Qualifying Borrowers, Arranging or Providing Financing

Name: Mr. Justin Case

Job Title: Executive Director

Phone: 214-555-8673

Fax:

Email: ahp@fhb.com



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Affordable Housing Program

Member

Member Name:	Texas National Bank	FHFA ID:	52037
Name:	Ms. Bea Goode	Job Title:	Vice President
Phone:	800-555-4545	Fax:	
Email:	b.goode@site.com		
Mailing Address:	Deposit Drive , Edinburg, TX, 78539		



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Location

Will the project have more than one location?	Yes
Physical Address:	1234 Scattered Sites, Dallas, TX, 75287
County:	Dallas County
Census Tract Number:	0025.00
Metropolitan Statistical Area(MSA):	Dallas, TX HUD Metro FMR Area
Are any of the units located in rural communities?	Yes
Are any of the units located on tribal land?	No



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Application ID: 2023A000032

Affordable Housing Program

Project Information

Note: This information is taken from the "Preliminaries" and "Description" pages of the GrantConnect application.

Project Name: 2023 Homeownership Project

Type of Application: Owner

Median Income Source: HUD

Unit Type: Single Family (1-4 units)

Is this a lease to purchase project? No

Is there more than 1 member involved in the project? No

Please provide a detailed description of your project.

Your Project Description Should Include the Following:

- *The kind of project or program and the type of activities planned (down payment/closing cost assistance, construction, rehabilitation)
- *Other funding sources being leveraged such permanent mortgages, CDBG dollars, HOME funds, etc.
- *What is your target area location, characteristics and the specific population served.
- *Describe how your project/program will result in creating or preserving affordable homeownership units.
- *Describe the home selection guidelines, including the type(s) and costs of typical properties that homebuyers will purchase for acquisition. Description selection criteria for home rehabilitation such as minimum repairs, habitability and typical properties for homeowners.
- *State the maximum purchase price of the homes, and the minimum property standards that homes must meet before acquisition, or before occupancy if rehab will be required.
- *If this is a development (construction and/or rehab) project, describe the property location, neighborhood, local services, etc.
- *Describe the targeted neighborhood(s) or area(s) where assisted households will be purchasing homes or having their home rehabilitated.

Use of AHP Funds ONLY: Acquisition, Closing Costs, Down Payment Assistance

Project Total Units: 10

Project Total Cost: \$900,000.00

Direct Subsidy Amount: \$100,000.00

If your cost per unit exceeds our guidelines, please explain.



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Sponsor Capacity

Please describe the sponsor's experience with this type of project. If this is the sponsor's first project of this type, provide evidence of ability to complete the project. If there is a consultant on the project, please address the sponsor's capacity to respond to financial and operational questions on an ongoing basis throughout the compliance period.

Holiday Homebuilders is a non-profit organization, which serves as an entity for community-based leadership to revitalize and re-develop the East Neighborhood of City of XYZ. The organization was incorporated in 1989 and is governed by a 16-member Board of Directors. The staff includes an Executive Director, Deputy Director/Director of Housing, Finance Director and Director of Human Services. Other staff includes a Housing Specialist/Home Owner Trainer and Community Outreach Manager. Holiday Homebuilders housing development program incorporates several facets designed to serve the varied housing needs of the community. In an effort to further the availability of quality affordable housing in East Neighborhood of City of XYZ, the following projects have been accomplished or under way.

- *59 single family homes have been renovated for first time homebuyers using CDBG funds
- *15 new single family homes were constructed and sold to first time home buyers in Freeport Crossing.
- *35 new single family homes are under development in the Swans Crossing area
- *3 new construction and 14 rehabilitated homes in the Washington Addition Area. The Home Buyer Education Program (HBEP) has served over 500 families through housing counseling and the home- buying process. The HBEP provides eligible home buyer with financial assistance to help with closing cost, down payment and principal reduction. The assistance enhances the affordability of homes to low income homebuyers. Justin Case, Executive Director, has more than twenty-five (25) years experience in housing and community development. He established the first Home Buyer Program, home rehabilitation services and counseling and education program over 17 years ago. John Smith is the Director of Housing. John has over 22 years experience in community development. He was recently employed with the Affordable Housing Program builders where he managed planning, implementation and operations of community-based transportation projects throughout Illinois. Mr. Smith has 11 years of direct community development experience with the City of FHLB where he assisted in the development and administration of community development projects involving housing rehabilitation, streets, drainage, parks and building construction/renovation, public service and economic development activities.

Has the sponsor had projects previously awarded through other FHLBanks? If yes, please provide the name of the FHLBanks along with the project number(s).

Indicate any projects with FHLB Dallas or any FHLB - Please include project numbers.

Has the sponsor, owner, or developer ever had a project in default, foreclosure or had subsidy recaptured involuntarily? If yes, provide the facts and circumstances surrounding the default or foreclosure.

If the project involved an AHP subsidy please indicate the project name, project number, amount of funds recaptured and the FHLB.

Have the project sponsor and project owner filed all required federal and state tax returns and paid all federal, state and other material taxes? If no, provide the facts and circumstances.

Please enter a detailed response for "Delinquency".

Are there any legal actions pending against the project sponsor, project owner or project itself? If yes, provide the facts and circumstances.

Please enter a response for "Legal Actions".

Describe the qualifications of the personnel involved in this project or attach resumes. Please include names, titles, and experience.



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BIO OF JUSTIN CASE:

Mr. Justin Case is the Executive Director of Holiday Homebuilders. He has held this position since 2012. Mr. Case has more than 15 years experience in the development, financing, and management of affordable rental housing projects. Prior to joining Holiday Homebuilders, Mr. Case was Finance Director for AAA Development, a position he held for six years. Projects developed by Mr. Case include the following:

ABC Apartments, 45 unit senior project located at 12 X Street, New Orleans, Louisiana that was completed and fully rented in 2004. Mr. Case led the project team on behalf of Holiday Homebuilders, with complete day-to-day responsibility for project success. Saints Homes, 8 single family homes sold to qualified low-income buyers. Project completed and sold out in 2002. Mr. Case led the project team on behalf of Holiday Homebuilders. John's Place, 16 unit rental project targeted to single parents with children that provide on-site after-school program for resident children located Iberia, Louisiana. Project was purchased from the City of Iberville and substantially rehabilitated, including full ADA compliance on three units. Mr. Case managed the financial aspects of this project, including construction draw requests, compliance monitoring, tenant selection and underwriting, and permanent financing. Mr. Case is a member of the XXX Neighborhood Association and is a past Secretary of the Board.

BIO OF JANE DOE:

Jane Doe is the Assistant Executive Director of Holiday Homebuilders, in the capacity of providing executive leadership in the development and administration of all programs and policies. She has served as Assistant Executive Director since 2001. Ms. Doe serves on the National Team of Affordable Homes for America as a member of the Board of Directors. Jane served as a founding member of a Homeownership Education and Counseling Center. In 1990, Ms. Doe joined Town Affordable Housing as a Development Manager and subsequently rose to the position of Development Director. In November, 1997, the Board of Directors appointed her as Executive Director of Town Affordable Housing. She has overseen the issuance of approximately \$1.6 billion in development as well as the launch of programs aimed at assisting low and moderate income families obtain housing. Since assuming the role of Assistant Executive Director, Ms. Doe has directed the growth of affordable housing and rehabilitation programs from four to fifteen.



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Construction Information

Does the project involve new construction of a home?	Yes
Average Living Area Square Footage:	1250
Is there a Garage?	Yes
Average Garage Square Footage:	300
Is there a Covered Porch?	Yes
Average Covered Porch Square Footage:	60
Is there a Enclosed Porch?	No
Land Cost per Home:	\$5,000.00
Construction Cost per Home:	\$80,000.00
Development Soft Cost per Home:	\$5,000.00
Total Development Cost per Home:	\$90,000.00
Average Proposed Sales Price per Home:	\$90,000.00

If the Proposed Sales Price exceeds the Development Cost, please provide an explanation of the excess:

Total Project Development Cost: \$900,000.00



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Affordable Housing Program

Site Control

Zoning Designation

Have the site(s) been zoned for the proposed use? Yes

Control & Acquisition Information

Does the sponsor have control of the site(s)? Yes

Site Control is via: Warranty Deed



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Affordable Housing Program

History

Does the member have any past or present financial or ownership interest in any portion of this project? Yes

Please explain the member Financial or ownership interest.

Answer "Yes" if the member was or is financially involved with the purchase of land, homes or even providing a line of credit for home/land purchases.

Is the property for this project being acquired from a related party? Yes

Please explain the related party acquisition.

An entity related to or affiliated with the member, project sponsor or project owner through ownership or control.

Have funds for this project been requested from any other Federal Home Loan Bank? No



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Affordable Housing Program

Target/Underserved

Income Targeting

Very Low Income:	10
Low Income:	0
Moderate Income:	0
Total Number of Units in Project:	10
AHP Subsidy Per Unit	\$10,000.00
At or below 30% of Median Income:	3

Underserved Communities & Populations

Special Needs:	6
Percentage of units reserved for special needs households (calculated based on # of units for special needs)	60.00%
At least 20% of special needs households are classified as	Elderly Units; Persons with disabilities
Rural Units:	8
Please provide the rural towns or cities where these units are targeted	Name the Small city, Tiny city and Rural town that is an area eligible for USDA Rural Development housing programs. USDA property eligibility is provided on the USDA website.
Homeless:	0

House Form Targeting (If Applicable)

Single Room Occupancy(SRO):	0
Group Beds:	0

Non-Housing and Commercial Space

Does your project involve Non-Housing Space?	No
Does your project involve Commercial Space?	No



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Affordable Housing Program

Timeline

Commence AHP Funds Draw Down	11/1/2023
Site or Home Acquisition	3/4/2023
Construction/Rehabilitation Begins	2/15/2024
Construction/Rehabilitation Completed	8/1/2024
Date AHP Funds Draw Down	7/1/2024
Unit Sales Start	2/7/2023
All Units Sold	6/1/2025
Project Completed	11/1/2027



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Affordable Housing Program

Source of Funds										
Name of Funding Source	Permanent Sources Amount	Interim Sources Amount	Type	Fund Source	Rate	Term (Months)	Amort Term (Months)	Soft Debt?	Annual Payment	Status
AHP Subsidy	\$100,000.00	\$0.00	Grant	AHP Subsidy	0.00%	0	0	No	\$0.00	Requested
Member Bank Perm Loans	\$700,000.00	\$0.00	Loan	Member Financing - Permanent Loans 1st Mortgage	5.60%	360	360	No	\$0.00	Committed
State Homeowner Grant	\$100,000.00	\$0.00	Grant	State Subsidy	0.00%	60	60	No	\$0.00	Requested
TOTAL Sources of Funds	\$900,000.00	\$0.00								

Tax Credits

Are tax credits or tax-exempt bonds included in your source of funds? No

Does your project qualify for and elect to utilize the national nonmetro median income limits? Not Applicable



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Donated Property

Does this project involve any donated property?

No



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Affordable Housing Program

Use of Funds			
Usage	AHP(\$)	Other Source(\$)	Total(\$)
Acquisition	\$95,000.00	\$800,000.00	\$895,000.00
Architect/Engineering	\$0.00	\$0.00	\$0.00
Construction	\$0.00	\$0.00	\$0.00
Consultant Fees	\$0.00	\$0.00	\$0.00
Developer Fee	\$0.00	\$0.00	\$0.00
Homebuyer Counseling	\$5,000.00	\$0.00	\$5,000.00
Interim Financing Costs	\$0.00	\$0.00	\$0.00
Other (Please Specify)	\$0.00	\$0.00	\$0.00
Predevelopment	\$0.00	\$0.00	\$0.00
Rehabilitation	\$0.00	\$0.00	\$0.00
Reserves	\$0.00	\$0.00	\$0.00
Total Costs	\$100,000.00	\$800,000.00	\$900,000.00

Please explain how you determined the estimated dollar amount for each category. (i.e. Purchase and Sale Contract, Construction Contract, etc.)

Provide a description on you determined a development cost of \$90,000.00 per unit. This is an example of a project involving the construction of new homes where the AHP grant is for down payment/closing cost assistance.



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Affordable Housing Program

Economic Opportunity

Empowerment

Are there any empowerment services that will be applied to this project? Yes

Empowerment Services Homebuyer Counseling/Education (Owner-Occupied Purchase/Construction Projects only)

Service Providers

Is the sponsor providing ALL of the selected services on the Empowerment page? No

Service Provided	Organization Name	Address	Phone
Financial Literacy	Name or Organization or Agency	Address of Organization Dallas, Texas, 75287	214-555-0000



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Affordable Housing Program

Bank District

How many units will be first-time homebuyers?	10
Arkansas	0
Louisiana	0
Mississippi	0
New Mexico	0
Texas	10
How many units are located in the states of Arkansas, Louisiana, Mississippi, New Mexico or Texas (Bank's District)?	10

Resilient and Green Housing

Does the project incorporate climate resilient building standards?	Yes
Resilient housing certification	Energy Star Certified



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Affordable Housing Program

Community Stability

Stability

Does this project involve rehabilitating or converting an existing nonhousing structure into housing (adaptive reuse)? No

Rehabilitating existing structure(s) where at least 50% of the project units (or in the case of adaptive reuse, 50% of the existing square footage) are vacant, abandoned or foreclosed properties (not including vacant land). The rehabilitation shall result in those properties meeting or exceeding local building codes or the International Code Council (ICC) standards. No

Does this project involve demolition of properties where at least 20% of the proposed units in the project shall be newly constructed in place of the demolished structures? Yes

Indicate how many units will meet the above criterion and whether or not they have been identified and acquired. In addition, please explain the scope and nature of the demolition and new construction.

Holiday Homebuilders has site control of land and demolished existing structures - provide pictures, permits, etc.

Does this project involve 100% new construction? Yes

Are 100% of all project units either: 1) located within the geographic boundaries defined by a community revitalization plan adopted by the municipality, county or parish in which the project is located; or 2) part of an approved resolution from the Governing Body of the municipality, county or parish expressly setting forth that the Governing Body supports the AHP application and that the project supports their community revitalization efforts? Yes

Preservation

Does this project face expiring HUD Section 8 project-based rental assistance contracts, reach the end of a tax credit compliance period, or face expiring USDA-RD515 rental assistance contracts within two years after the AHP application deadline or is the project a Public Housing Development participating in the Rental Assistance Demonstration (RAD) program and is replacing the functionally obsolete units with new units or substantially renovated units in no less than a 1:1 exchange with the new project? No



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Required Documents

- Required documents must be uploaded by the application initiator (creator) PRIOR to application submission. An individual who has registered for access to GrantConnect and is given the application PIN by the application initiator (associate) may also upload documents. The application initiator and associate(s) may upload documents while the application is in an "initiated" status and after the application has been submitted to FHLB. Please note that you may be asked to upload additional documents via GrantConnect to support your request. The application and associated documents must be submitted to the Federal Home Loan Bank of Dallas by the application due date.
- A link to the detailed list of required documents for your application type is located at the AHP Home Page of the Grant Connect application.



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Affordable Housing Program

Terms & Conditions

Owner application

In order to be eligible for an Affordable Housing Subsidy, you must agree and adhere to the following requirements.

1. Requested AHP subsidy funds do not exceed the maximum as stated in the Implementation Plan.
2. Family income, adjusted for family size, does not exceed 80% of the area median income.
3. Fair Housing - The project, as proposed, must comply with applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the Architectural Barriers Act of 1969, and must demonstrate how the project will be affirmatively marketed.
4. The AHP funds will likely be either drawn down or used to obtain other funding within 12 months of approval.
5. The project must be completed within 3 years of approval, except Native American projects which must be completed within 5 years of approval.
6. A legally enforceable mechanism will be placed on properties where a household receives AHP subsidy for purchase or purchase in conjunction with rehabilitation of an owner-occupied unit for a period of 5 years.(i.e. deed restriction or soft second mortgage).
7. The project may use AHP subsidies to refinance an existing mortgage loan, provided that the refinancing produces equity proceeds and such equity proceeds up to the amount of the AHP subsidy in the project shall be used only for the purchase, construction or rehabilitation of housing units.



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Affordable Housing Program

Application Summary

Member Information

Member Name: Texas National Bank
 State: TX
 Contact Name: Ms. Bea Goode
 Phone Number: 800-555-4545

Sponsor Information

Sponsor Name: Fort Worth Affordability Inc.
 State:
 Contact Name: Mr. Justin Case
 Phone Number: 817-333-3401

Project Information

Project Name: 2023 Homeownership Project

Project Location: 1234 Scattered Sites,,

Description: Your Project Description Should Include the Following:
 *The kind of project or program and the type of activities planned (down payment/closing cost assistance, construction, rehabilitation)
 *Other funding sources being leveraged such permanent mortgages, CDBG dollars, HOME funds, etc.
 *What is your target area location, characteristics and the specific population served.
 *Describe how your project/program will result in creating or preserving affordable homeownership units.
 *Describe the home selection guidelines, including the type(s) and costs of typical properties that homebuyers will purchase for acquisition. Description selection criteria for home rehabilitation such as minimum repairs, habitability and typical properties for homeowners.
 *State the maximum purchase price of the homes, and the minimum property standards that homes must meet before acquisition, or before occupancy if rehab will be required.
 *If this is a development (construction and/or rehab) project, describe the property location, neighborhood, local services, etc.
 *Describe the targeted neighborhood(s) or area(s) where assisted households will be purchasing homes or having their home rehabilitated.

AHP Amount Requested: \$100,000.00

Type of Subsidy: Direct Grant

Project Type: Owner

Median Income Source: HUD

Project Categories: Acquisition, Closing Costs, Down Payment Assistance



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Affordable Housing Program

Scoring Information (Total Score: 64.000)		Score
Donated Property		0.000
Project Sponsor		5.000
Community Stability (The total score for all sub-categories except preservation cannot exceed 9.)		9.000
100% New Construction		3.000
Adaptive Reuse		0.000
Demolition Of Properties		3.000
Preservation		0.000
Rehabilitation Vacant/Abandoned Properties		0.000
Targeted community revitalization		3.000
Targeted Units		20.000
Income Level		# Of Units
Very Low Income		10
Low Income		0
Moderate Income		0
Total AHP Units		10
Economic Opportunity		3.000
Bank District		18.000
AHP Subsidy Per Unit		5.000
First Time Home Buyer		5.000
In-District		5.000
Resilient And Green Housing		3.000
Underserved Communities		9.000
Homeless		0.000
Rural		4.000
Special Needs		5.000



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Affordable Housing Program

Audit Information

Date Changed	Page Name	Explanation of Changes
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Project Summary/Description



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Key Issues to Address in The Project Description:

- Specify the type of project and describe how the subsidy will be utilized (down payment/closing cost assistance, construction, rehabilitation).
- Indicate if other funding sources are being leveraged, such as permanent mortgages, CDBG or HOME funds, etc.
- Describe the subject target area location characteristics and the proposed population to be served.
- Describe how the project will result in creating or preserving affordable housing units.
- For homeownership (first-time homebuyer) projects, describe the type(s) and costs of typical properties that will make up the project. For owner-occupied rehabilitation, describe the home selection criteria and indicate the types of repairs that will be typical for the project.
- State the minimum property standards the homes must meet before acquisition, or before occupancy if rehab will be required.
- If this is a single-site development project rather than scattered sites, describe the property location, neighborhood boundaries, local services, etc.

Describe the targeted neighborhood(s) or area(s) where assisted households will be purchasing homes or having their home rehabilitated.



Project Description Example

The 2023 Homeownership Project is Phase 1 of an affordable housing development by Holiday Homebuilders CDC, consisting of 10 single family homes on 2 contiguous blocks in Irving, Texas. Each home will be roughly 1320 square feet with 3 bedrooms and 2 full baths. All 10 homes will be sold to first-time homebuyers with incomes at or below 80% of the area median income. The total project cost will be \$900,000.00. FHLB funds will be used for down payment/closing cost assistance, which is one of the major impediments to homeownership for the income groups targeted. Other funding sources will be leveraged as needed to make the homes affordable for individuals below 60% of AMI. The project will be 100% new construction located in the SunnySide neighborhood of Irving, Texas. The area has had no new development in over 20 years and this project will improve the housing stock of the area as well as provide much-needed affordable housing. The homes will be located within a 6-block radius of grocery stores and other retail situated along a major North-South arterial street. A major medical district is located within 3 miles of the subject neighborhood and commercial offices and warehouse facilities are available within 5 miles, providing potential employment opportunities for the subject homebuyers. The SunnySide neighborhood is also located in a Midtown Redevelopment Plan "designated redevelopment area" that was adopted by the City of Irving in May 2019.



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Empowerment Services



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OWNER OCCUPIED EMPOWERMENT SERVICES

Employment

Services should include services such as employment/career counseling and job placement, assistance with professional resume preparation, transportation to job interviews and employment placement services. To receive Employment points, the training must apply to all homes within the project and at least one occupant of each household must complete the applicable training.

Homebuyer Counseling/Education (Owner-Occupied Purchase/Construction Projects only)

Services should include subject matters such as credit counseling, budgeting, money management, maintaining good credit and predatory lending prevention. Completion of a valid First-Time Homebuyer training class is mandatory for first time homebuyers and must apply to all homes within the project to receive the applicable points.

Homeowner Maintenance & Counseling/Education (Rehabilitation Projects only)

Should include subject matters such as budgeting, money management, maintenance, repairs, and improvements. Referral alone of residents to services is inadequate to qualify for points, and the training must apply to all homes within the project. At least one occupant of each household must complete the applicable training.

On-Site Daycare Services (Child or Adult)

Physical space must be provided for one or more daycare facilities with a valid and current operating license. For childcare, program must provide daycare for children ranging in age from infant to 6 years old. This program is distinct from an after-school or out-of-school program provided and described below.

After School or out-of-school services:

Program may serve as a substitute for child-care, enabling parents or guardians to find or sustain employment. Program is for school age children or youth ranging in age from 5 to 17 years old. This program is distinct from an on-site child-care daycare program provided and described above.

Sweat Equity (New Construction Projects only)

Activities required of the homebuyers or their families to meet the sweat equity requirements of the organization. A minimum of 200 hours is required and must apply to all homes within the project

Workforce Preparation and Integration

Should include services such as vocational training, adult-accredited education programs that include English as a second language, GED or other certifications. Referral of residents to services is inadequate to qualify for points.



Mental and Behavioral Health Services

Should include services such as substance abuse prevention and treatment programs or residential support services. Services provided must promote economic betterment by supporting residents' ability to find or sustain employment or be self-sufficient.



Homebuyer Counseling Example 1

1. What topics will be covered in class?

Classes cover a variety of subject matters including debt management, first time buyer education, credit awareness, budgeting to save, home upkeep, and bills associated with owning a home.

2. Who will teach the classes?

Classes are taught by staff that has been certified by NeighborWorks and HUD, guest speakers, and consultants with over 20 years experience in credit related issues.

3. Where are the classes held?

Classes are held every second Saturday of the month at XYZ CDC's offices. The classes last for approximately 6 hours.

4. How are individuals notified of the classes?

Each applicant is notified at the time of application processing which level of class they will begin in and when their classes are held. Attendance is mandatory.

5. What qualifications/certifications do the instructors have?

Each of XYZ CDC's staff instructors have successfully completed instruction courses offered by HUD and NeighborWorks (certificates attached). Our staff instructors have been teaching the courses for over 6 years. Our guest speakers and consultants have worked in their respective fields for a minimum of ten years. The fields range from consulting, mortgage, banking, construction, real estate and affordable housing.



Homebuyer Counseling Example 2

ABC Housing provides a comprehensive housing counseling service to assist low- and moderate-income families obtain mortgages and home improvement loans. This program includes individual financial counseling, credit counseling, consumer education, delinquency counseling, and community meetings.

The program provides the following services:

1. Identify low- and moderate-income eligible purchasers of single-family, small multi-family, cooperative unit, and condominium unit properties.
2. Assist purchasers in identifying potential properties for purchase.
3. Prepare potential purchasers in making application at the bank, by reviewing income, employment history, debts, credit history, projected housing payments, estimated settlement costs, and purchase documents.
4. Provide a regular program of Credit and Budgeting Classes, to assist people with credit problems or people without enough savings for downpayment and settlement costs.
5. Provide a longer term, individualized plan for people with credit problems to re-establish their credit.
6. Sponsor one ABC Housing Bank Fair each year to educate interested low- and moderate-income people about the services provided by banks and opportunities available.
7. Sponsor a Housing Fair to link up interested buyers with properties for sale.
8. Sponsor community meetings to inform low- and moderate-income people about the homebuying process and the opportunities in the ABC Housing program.
9. Provide an aggressive marketing program aimed at minority and low to moderate income buyers.
10. Provide delinquency counseling to any ABC Housing referred families who have problems with late payment of their mortgage.

The Housing Counseling Service

New clients will enter the program in a group intake session, where they will learn the basics of homeownership and a survey of available programs to match their needs. They will turn in basic financial information and the housing counselor will create a file for each client. After the group intake, the counselor will pull up a credit report, do a financial review of the file, and then set up a one-on-one interview. There is a twenty dollar charge for a credit report.

With the client, the ABC Housing counselor will review the client's sources of income and establish whether they are adequate to support home purchase and how much house payment the family can afford. If the income is inadequate, ABC Housing will work with the client to get cosigners to increase available household income, or to locate a more affordable property.



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The counselor will review the client's total debt to determine if the client will be overextending him or herself. If the debt exceeds normal lending limits, ABC Housing will work with the people to pay off debts, refinance loans, or increase household income.

The counselor will do a credit review of the client, based on the credit report and information the client provides. Each ABC Housing office pulls a "triple merged" credit report. For people with credit problems, the counselor will work with them on establishing good credit, payment plans, negotiating with creditors, and writing letters of explanation. All people with credit problems or who need to save funds for downpayment and settlement costs will attend the Credit and Budgeting classes. The classes are organized around the actual budgets of the participating families. The classes will assist the family in setting realistic financial goals, developing savings and repayment plans, and establishing a solid understanding of credit responsibilities.

In the interview, each family will get a personalized financial plan from the housing counselor, which will consist of a few achievable goals to move them toward home ownership. ABC Housing has experience documenting unconventional income sources, such as self-employment, part-time work, and "off the books" income. ABC Housing has developed the standard on "cash on hand" or funds saved at home, often the result of the absence of bank branches in lower income neighborhoods.

The counselor will calculate the monthly loan payment, including taxes and homeowners insurance, and apply the appropriate income and debt ratios. If the real estate agent has not already done so, the counselor will figure out the settlement costs for the future homebuyer. ABC Housing seeks out downpayment and settlement cost assistance grants for low income buyers through local Community Development Block Grant programs, the Affordable Housing Program of the Federal Home Loan Bank, and other sources. Some buyers may be able to finance some of these costs through a personal loan.

Once the client's financial package is in order, ABC Housing will make a loan referral to a lender. The counselor will familiarize the applicant with the loan terminology needed to understand the bank loan process. Each client signs a confidentiality waiver form which permits ABC Housing representatives to discuss the client's finances and credit with the bank. Finally, the counselor will detail what documents the client needs to bring for the loan application interview with the lender. Typically, loan applications are taken at the ABC Housing office.

Once the client has been qualified for mortgage, ABC Housing will begin marketing program houses to the future homebuyer and will enter into a purchase agreement with the homebuyer. ABC Housing will tailor home payments to the needs of the buyer, using available downpayment grants and other subsidies to make the home as affordable as possible for the buyer.



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If an application runs into trouble, the housing counselor will intercede with the loan underwriter and see what can be done to straighten out the problem. Counselors will discuss complex or unusual cases with underwriters to determine documentation requirements, structuring of loans, and appropriateness of particular deals.

Finally, after a deal has been approved and closed, ABC Housing will maintain a relationship and will provide post-purchase or delinquency counseling if it is ever needed. ABC Housing relies on lenders to code ABC Housing loans separately, to keep track of any delinquencies and provide monthly reports of any late payments. ABC Housing clients give written permission for disclosing this information to ABC Housing.

Program Marketing

Good housing counseling programs succeed not just on the basis of the counseling, but also on the skill of getting people to use the program. ABC Housing Corporation recruits potential buyers through the following means:

Home Buyers Show: ABC Housing will get potential buyers together with real estate agents, bankers, and housing counselors at the Home Buyers Show. This is a neighborhood event, held in a church or community center, where interested people can look at lists of available properties, participate in a homebuying workshop run by lenders, a real estate attorney, and ABC Housing counselors, figure out if they are ready for homebuying, and get started in the ABC Housing program.

ABC HOUSING Bank Fair: Each year, ABC Housing cosponsors the ABC HOUSING Bank Fair. The program will involve major local banks and the agenda will include workshops on such topics as Getting a Mortgage, Home Improvement Loans, Small Business Loans, Credit and Credit Problems, and Homeownership Opportunities. The ABC HOUSING Bank Fair is usually the largest low and moderate income banking event in the city.

Real Estate Brokers: ABC Housing works closely with real estate companies and property managers who work in the low and moderate income and minority markets. ABC Housing will do mailings, office visits, and real estate breakfasts to bring in participating agents to the program.

Community Meetings: ABC Housing works with community groups in low income and minority neighborhoods. These groups will sponsor community forums to inform residents about the lending opportunities. These meetings, run by community leaders and held in churches, schools, and community centers, are publicized through flyers and the ABC Housing telephone networks.

Public Service Announcements: ABC Housing runs public service announcements in community newspapers and on widely listened to radio stations at least three times a year.

Targeted Outreach: ABC Housing works with individual lenders on targeted marketing efforts, often linked to housing opportunities through real estate agents, or nonprofit developers. These



campaigns may involve targeted mailings, flyering efforts, or advertising, designed to take advantage of housing opportunities and to generate loan activity.

Partnership Referrals: ABC Housing works closely with local government, HUD, Fannie Mae and may large lenders in the communities in which we work. These partnerships generate referrals to our programs of people who call these institutions for assistance.

ABC Housing is known for its aggressive marketing. To publicize events, ABC Housing will help distribute 20,000 to 100,000 flyers, through local churches, community businesses, schools, and community groups.

Education is closely linked to marketing. Many first time buyers need to understand the process and feel comfortable. The mortgage process is mystifying to all first time homebuyers, not just low income ones. ABC Housing events are conducted by leaders from the community and ABC Housing counselors who can translate the banker talk into plain English and useful information.



Sponsor Capacity



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Christopher J. Smith

Qualification Summary

Extensive knowledge of principles and practices of property management and applicable federal, state, and local laws and regulations relating to housing. Skilled in effective communication as well as solid organizational skills.

Skills

Compliance Monitoring, Contract Administration, Market Feasibility Studies
Subcontractor Selection, Owner Relationship Management, Outstanding Leadership
Skills
Excel, YARDI, LIHTC, Tax Credit, Housing Choice Voucher, Distressed Property
Stabilization

WORK HISTORY

2020-Present Property Manager

ABC Properties

- Overall responsibilities of 10 buildings on a 5 acre site
- Ensure tax credit program guidelines met on all units
- Responsible for all site issue resolution, collections and all legal matters.
- Solicit and evaluate all contract services.
- Stabilized property for transfer of ownership

2012-2020 Regional Asset Manager

ABC Realty Management

- Multi state LIHTC portfolio consisting of 25+ communities with 3500+ units
- Ensure compliance with company policies and procedures
- Ensure all properties are in compliance with all local, state and Federal laws and regulatory matters
- Managed staff of 25 and site budgets

2003-2012 Assistant Director of Housing Operations

ABC Housing Authority

- Direct and supervise the operations of 12 apartment communities consisting of 700 seniors, subsidized and LIHTC units.
- Supervised the operations of a 2000 + unit portfolio containing Moderate Rehab properties and Housing Choice Vouchers.
- Implemented organizational changes, which ensured HUD status designation, change



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from Troubled Agency to Standard performer.

2001-2003 Consultant

ABC Real Estate Management

- Acquisition projects encompassed commercial, affordable, and multi-family
- Establishment of leasing parameters, policies and procedures
- Due diligence, feasibility studies, marketability plans,
- Conduct quality control and risk management reviews

1998-2001 Director of Section 8

ABC Housing Authority of the City of ABC

- Overall responsibility of the Department's operations and administration.
- Directed the financial management of a 3 million dollar budget
- Contract Administrator of a 60 unit HUD subsidized project
- Supervised a 800+ unit sized portfolio with an average lease-up of 99%

ACCREDITATIONS

NAHRO certified Section 8 HCV Housing Manager

NMA University Section 8 HCV Executive Management

Uniform Physical Conditions Standards Inspector

Housing Quality Standards Inspector



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Project Budgets

Estimated Costs per Item New Home Construction
3 Bedroom, 1.5 Bath (1,145 Sq. Ft.)

Item	<u>1145 Sq Ft</u>
Land	2,490.00
Total Land Costs	2,490.00
Appliances	5,500.00
Foundation (contracted labor & materials)	7,650.00
Framing Lumber & Trusses	5,135.00
HVAC (contracted labor & materials)	4,800.00
Insulation	3,500.00
Interior Finish	800.00
Landscape & Grass	600.00
Site Preparation	5,136.00
Other – Nails, Screws, etc	530.00
Paint & Caulk	1,285.00
Survey/Appraisal	600.00
Plumbing (contracted labor & materials)	5,700.00
Roofing Materials & Labor	2,200.00
Storage Shed	1,000.00
Sidewalk, Curb & Driveway	3,500.00
Siding	3,600.00
Utilities, Storage, Toilet, Roll-off	1,450.00
Cabinets	2,000.00
Doors, Windows & Hardware	3,000.00
Drywall (contracted labor & materials)	2,500.00
Electrical	2,500.00
Exterior Finish	800.00
Flooring	1,900.00
Insurance	963.00
Slab Engineering	500.00
Permits, Utility Hookups, etc.	500.00
Construction & Project Supervision	6,900.00
Volunteer Labor	0.00
Sub-Total	74,549.00
Developers Fee	8,000.00
Administration/Overhead	1,500.00
Contingency	5,500.00
Total Direct Construction Costs	89,549.00
Grand Total	92,039.00

Building Repair Estimate

Homeowner: <u>John Q. Smith</u>			Date: <u>12/01/2022</u>		Page 1 Of 1	
Address: <u>123 Main St.</u>						
City: <u>Anywhere</u> ST: <u>Anystate</u> Zip: <u>00010</u>			Unit Cost or Material Price Only		Labor Price Only	
Description of Item	Unit Cost Sq Ft/Ea	Unit Price	Total A	Hours	Rate	Total B
Install 400 sq ft of 1/2" sheetrock on bath walls, includes tape and finish, <i>Walls are molded due to water leakage from damaged roof</i>	400	\$0.44	\$176.00	9.6	\$51.47	\$494.11
Paint walls, roller, smooth finish			\$0.00			\$0.00
1 coat sealer/2.1 gal	600	\$0.07	\$42.00	4.2	\$51.24	\$215.21
2 coats latex flat/2.1 gal	600	\$0.19	\$114.00	7.2	\$51.24	\$368.93
			\$0.00			\$0.00
<i>Roof is severely rotted and will not provide adequate protection from elements much longer</i>			\$0.00			\$0.00
Remove existing sheathing, felt, shingles	1240	\$0.25	\$310.00	4	\$8.00	\$32.00
Install 1125 sq ft of 3/4" plywood	1240	\$0.88	\$1,091.20	7	\$8.00	\$56.00
Install 15# felt			\$0.00			\$0.00
Install 35 yr comp shingles (3 tab)	1240	\$0.75	\$930.00	16	\$36.09	\$577.44
			\$0.00			\$0.00
NOTE: An explanation as to why the repairs are needed must accompany your estimate. Only repairs addressing health & safety issues are allowed.			\$0.00			\$0.00
			\$0.00			\$0.00
			\$0.00			\$0.00
Totals			\$2,663.20			\$1,743.69
The undersigned agrees to complete and guarantee repairs at a total of \$			Total Column A	\$2,663.20		
Contractor: Bob Robertson Repairs, Inc.			Total Column B	\$1,743.69		
Street: 1234 Main Street			Total Column A & B	\$4,406.89		
City: Anytown, ST Ph: 870-999-9999						
By: Bob Robertson			Sub-Total	\$4,406.89		
Homeowner Signature						
Contractor Signature			Grand Total	\$4,406.89		



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Marketing Plan

4c. **Marketing Program: Community Contacts.** To further inform the group(s) least likely to apply about the availability of the housing, the applicant agrees to establish and maintain contact with the groups/organizations listed below which are located in the housing market area. If more space is needed, attach an additional sheet. Notify HUD-Housing of any changes in this list. Attach a copy of correspondence to be mailed to these groups/organizations. (Provide all requested information.)

Name of Group/Organization	Group Identification	Approximate Date (mm/dd/yyyy)	Person Contacted (or to be Contacted)
Address & Phone Number	Method of Contact	Indicate the specific function the Group/Organization will undertake in implementing the marketing program	

<p>5. Reserved</p>	<p>6. Experience and Staff Instructions (See instructions)</p> <p>6a. Staff has affirmative marketing experience. <input type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>6b. On separate sheets, indicate training to be provided to staff on Federal, State and local fair housing laws and regulations, as well as this AFHM Plan. Attach a copy of the instructions to staff regarding fair housing.</p>
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7. **Additional Considerations** Attach additional sheets as needed.

8. **Compliance with AFHM Plan Regulations:** By signing this form, the applicant agrees to ensure compliance with HUD's Affirmative Fair Housing Marketing Regulations (24 CFR 200.620).

Signature of person submitting this Plan & Date of Submission (mm/dd/yyyy)

Name (type or print)

Title & Name of Company

For HUD-Office of Housing Use Only	For HUD-Office of Fair Housing and Equal Opportunity Use Only
Approved ____ Disapproved ____ (Check One)	
Signature & Date (mm/dd/yyyy)	Signature & Date (mm/dd/yyyy)
Name (type or print)	Name (type or print)
Title	Title

Public reporting burden for this collection of information is estimated to average 3 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid Office of Management and Budget (OMB) control number.

In General: The Affirmative Fair Housing Marketing (AFHM) Plan is used to ensure that Federal Housing Administration (FHA)-insured single family housing developers are taking necessary steps to eliminate discriminatory practices and to overcome the effects of past discrimination involving Federally insured housing. No application for any housing development insured under the Department of Housing and Urban Development's (HUD) housing programs, shall be funded without a HUD-approved AFHM Plan (See the "Applicability" section in the instructions below.) Single family housing developers complete the AFHM Plan only during the application process and the AFHM Plan is in effect until after initial occupancy. The responses are required to obtain or retain benefits under the Fair Housing Act, Section 808(e)(5) & (6) and 24 CFR Part 200, Subpart M. The form contains no questions of a confidential nature.

Applicability: Single family developers should answer the following two questions to determine if they need to complete an AFHM Plan or if they should complete block 11 on Form HUD-92541, Builder's Certification of Plans, Specifications, & Site. (See HUD Mortgagee Letter 1995-18 dated April 28, 1995 and 2001-09 dated April 2, 2001 for further instructions).

Question 1. (Check if applicable)

- a. Did you sell five (5) or more houses in the last twelve (12) months with HUD mortgage insurance?
- b. Do you intend to sell five (5) or more houses within the next twelve (12) months with HUD mortgage insurance?

If you did **not** check 1a or 1b, you do **not** have to complete an AFHM Plan. You should complete block 11 on the HUD-92541.

If you checked 1a and/or 1b, you must go to Question 2.

Question 2. (Check if applicable)

- a. I am a signatory in good standing to a Voluntary Affirmative Marketing Agreement (VAMA).
- b. I have an AFHM Plan that HUD approved.
- c. I have contracted with a company that has an AFHM Plan or who is a signatory to a VAMA to market my houses.
- d. I certify that I will comply with the following: (a) Carry out an affirmative marketing program to attract all minority and majority groups to the housing for initial sale. Such a program shall typically involve publicizing to minority persons the availability of housing opportunities regardless of race, color, religion, sex, disability, familial status or national origin, through the type of media customarily utilized by the applicants; (b) Maintain a nondiscriminatory hiring policy in recruiting from both minority and majority groups; (c) Instruct all employees and agents in writing and orally of the policy of nondiscrimination and fair housing; (d) Conspicuously display the Fair Housing Poster in all Sales Offices, include the Equal Housing Opportunity logo, slogan and statement in all printed material used in connection with sales, and post in a prominent position at the project site a sign that displays the Equal Opportunity logo, slogan or statement, as listed in 24 CFR 200.620 and appendix to subpart M to part 200. I understand that I am obliged to develop and maintain records on these activities, and make them available to HUD upon request.

If you checked "a, b, c, or d" in Question 2, you do **not** have to complete an AFHM Plan. You should complete block 11 on the HUD-92541.

If you did **not** check “a, b, c or d” in Question 2, you must complete an AFHM Plan.

Each applicant is required to carry out an affirmative program to attract prospective buyers of all minority and non-minority groups in the housing market area regardless of their race, color, religion, sex, national origin, disability or familial status (24 CFR 200.620). Racial groups include White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander. Other groups in the housing market area who may be subject to housing discrimination include, but are not limited to, Hispanic or Latino, persons with disabilities, families with children, or persons of different religious affiliations. The applicant shall describe in the AFHM Plan the proposed activities to be carried out during advance marketing, where applicable, and the initial sales period. The affirmative marketing program also should ensure that any group(s) of persons ordinarily **not** likely to apply for this housing without special outreach (See Part 3), know about the housing, feel welcome to apply and have the opportunity to buy.

INSTRUCTIONS

Send completed form to: your local HUD Office
Attention: Director, Office of Housing

Part 1-Applicant and Project Identification.

Blocks 1a thru 1f-Self-Explanatory. Block 1g-the applicant should specify the approximate date for starting the marketing activities and the anticipated date of initial occupancy. Block 1h-the applicant should indicate the housing market area, in which the housing will be located. Block 1i - the applicant may obtain census tract location information from local planning agencies, public libraries and other sources of census data. Block 1j the applicant should complete only if a Sales Agent (the agent can not be the applicant) is implementing the AFHM Plan.

Part 2-Type of Affirmative Marketing Area:

The AFHM Plan should indicate the approximate racial composition of the housing market area in which the housing will be located by checking one of the three choices. Single family scattered site builder should submit an AFHM Plan that reflects the approximate racial composition of each housing market area in which the housing will be located. For example, if a builder plans to construct units in both minority and non-minority housing market areas, a separate AFHM Plan shall be submitted for each housing market area.

Part 3-Direction of Marketing Activity. Indicate which group(s) the applicant believes are least likely to apply for this housing without special outreach. Consider factors such as price or rental of

housing, sponsorship of housing, racial/ethnic characteristics of housing market area in which housing will be located, disability, familial status, or religious affiliation of eligible population, public transportation routes, etc.

Part 4-Marketing Program. The applicant shall describe the marketing program to be used to attract all segments of the eligible population, especially those groups designated in Part 3 of this AFHM Plan present in the housing marketing area that are least likely to apply. The applicant shall state: the type of media to be used, the names of newspaper/call letters of radio or TV stations; the identity of the circulation or audience of the media identified in the AFHM Plan (e.g., White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, Hispanic or Latino, persons with disabilities, families with children, and religious affiliation), and the size or duration of newspaper advertising or length and frequency of broadcast advertising. Community contacts include individuals or organizations that are well known in the housing market area or the locality that can influence persons within groups considered least likely to apply. Such contacts may include, but need not be limited to: neighborhood, minority and women’s organizations, grass roots faith-based or other community based organizations, labor unions, employers, public and private agencies, disability advocates, schools and individuals who are connected with these organizations and/or are well-known in the community. Applicants should notify their local HUD–Office of Housing of any changes to the list in Part 4c of this AFHM Plan.

Part 5-Reserved

Part 6-Experience and Staff Instructions.

- 6a. The applicant should indicate whether he/she has had previous experience in marketing housing to group(s) identified as least likely to apply for the housing.
- 6b. Describe the instructions and training provided or to be provided to sales staff. This guidance to staff must include information regarding Federal, State and local fair housing laws and this AFHM Plan.

Copies of any written materials should be submitted with the AFHM Plan, if such materials are available.

Part 7-Additional Considerations. In this section describe other efforts not previously mentioned which are planned to attract persons least likely to apply for the housing.

Part 8-Compliance with AFHM Plan Regulation.

By signing, the applicant assumes full responsibility for implementing the AFHM Plan. HUD may monitor the implementation of this AFHM Plan at any time and request modification in its format or content, where deemed necessary.

Notice of Intent to Begin Marketing. No later than 90 days prior to the initiation of sales marketing activities, the applicant with an approved AFHM Plan shall submit notice of intent to begin marketing. The notification is required by the Affirmative Fair Housing Marketing Plan Compliance Regulations (24 CFR Part 108.15). It is submitted either orally or in writing to the Office of Housing in the appropriate HUD Office servicing the locality in which the proposed housing will be located.

OMB approval of the Affirmative Fair Housing Plan includes approval of this notification procedure as part of the AFHM Plan. The burden hours for such notification are included in the total designated for this AFHM Plan form.



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Required Documents

OWNER-OCCUPIED REQUIRED DOCUMENTS

NOTE: Required documents must be uploaded by the application initiator (creator) **PRIOR** to your application submission to the Member.

The following document types can be uploaded: **Word, Excel, jpeg, pdf and zip files**.
Multiple files can be uploaded.

NOTE: On the Required Documents upload page of the application you may upload as many times as necessary before moving off that page. Each upload is limited to either 50 files or 25 mb (whichever occurs first). When clicking on “Choose” and “Upload” you are not submitting your required documents to FHLB at this point, rather you are attaching them to your application. You must reach the “Application Completion” page of the application and then click “Submit”.

If you receive an error message while uploading your documents, please contact us at AHP@fhb.com and provide a description of the error message.

Document List

Evidence of Demand – Documentation should include information describing current local market conditions and demand for the type of housing being developed or proposed. Please include data and other relevant facts that sufficiently demonstrate the need for and viability of the proposed project within the target area(s). Examples would include but not be limited to: market study, waiting list of applicants and/or qualified homebuyers or homeowners in need of the subsidy, etc. Also include a narrative explaining when the subsidy is expected to be fully used and provide evidence to support that assertion such as a timeline, project implementation schedule, etc.

Affordability – For projects utilizing subsidies for acquisition or new construction (wherein AHP subsidies are being requested to cover homebuyer down payment and/or closing costs), please explain the income targeting selected in the application in relation to the average sales price indicated within the application. Provide documentation or narrative to support the need for the project scope and type of units proposed. The application should explain and/or provide examples how the project will make homes affordable for families meeting the income targeting selected within the targeted area(s). This information should include comparable housing prices or occupancy data for the subject’s geographic location.

- For acquisition projects or new construction, ensure that the average sales price when multiplied against the number of units agrees to the Uses of Funds or Needs Analysis page within the application.
- For acquisition or new construction projects, ensure that the average sales price agrees to the average sales price entered on the Construction Cost information page. In addition, if the average sales price is less than the average development cost, explain how the organization can build and sell homes for less than the construction cost.

Sponsor Capacity – The application provides an opportunity to write a narrative; however, additional/supplemental information such as resumes must also be submitted. The sponsor capacity is reviewed to ensure that sponsors are qualified and able to perform their responsibilities as described in the project. The organizational resumes should list other housing projects or programs that the primary sponsor of the project has previously developed or coordinated, including the names of such projects, the number of units and total development cost, completion date, target population (such as low income, elderly, homeless, etc.) and the roles of the primary sponsor and key personnel along with their qualifications (resumes).

Evidence of Affirmative Marketing Program – Provide documentation and/or narrative to support how the project will be affirmatively marketed and comply with federal, state and local fair housing laws. Describe how the public will be informed such as commercial media, brochures, signs and community contacts/organizations. Submit examples of marketing items and/or a list of publications and media used to promote the project to its target market, if available.

Evidence of Site Control (New Construction Only) – Provide the Site Control documentation selected in the application. (i.e. Warranty Deed, Contract for Deed, Contract for Lease, Purchase Option, Option to Lease, or Letter of Intent). If the Sponsor does not have control of the site(s), the application provides an opportunity to enter a narrative describing when site control is expected to occur. Submit any documentation that would further support the narrative. Documents must be executed by both the seller and buyer.

Development Cost Budget (New Construction) – Provide a detailed development cost budget. Categorize the budget in such a way that it agrees to the Uses of Funds statement or Needs Analysis in the application. In addition, the average Development cost per home on the Construction Cost information page within the application when totaled against the number of units in the project must agree to the Uses of Funds statement or Needs Analysis.

Development Cost Budget (Rehabilitation) – Provide a detailed rehabilitation cost budget. Although all homes may not be identified at time of application, the detailed budget should provide an estimation of the cost for various needed repairs based upon homes already identified and/or historical information. The total on the rehabilitation budget must agree to the Uses of Funds statement within the application. At the time of application for all owner-occupied projects involving rehabilitation in which the project sponsor is also the developer or contractor of the project and the total project cost per home exceeds \$10,000, the Bank will utilize Marshall & Swift's building cost data or require two independent bids as a benchmark to determine reasonable project costs. The rehabilitation cost of a submitted project may not exceed Marshall& Swift's building cost data by more than 5%.



Point Substantiation:

Documentation is required for the categories below if the application received points in that category. Please refer to the Project Summary page within the application to determine if points were received.

Donated Property

For property to be considered donated, the property must be donated or conveyed by an entity not owned or controlled by the member, project sponsor or project owner. If it is a related party donation, please select "No" to the question "Does this project involve any donated property?"

For eligible donated property, provide the applicable Act of Donation, Warranty Deed or Quit Claim Deed that demonstrates the donation.

If the percentage donated is less than 100%, submit the necessary documentation to evidence the donated percentage. For properties donated or conveyed at a discount (at least 50%) to fair market value, an appraisal within six months prior to the closing or transfer date is required. (If the property is not transferred at the time of application, the value will be determined based on the purchase and sales agreement or option to purchase. After the property is transferred, the actual price and value will be reconfirmed.)

Sponsor Type

Not-for-Profit – 501c3 – IRS Documentation Provide copy of the certification letter from the IRS Native American Tribe – IRS Documentation or TDHE documentation.

Promotion of Empowerment

Provide a narrative detailing the empowerment services, which should address the following:

- 1) Describe the empowerment services being offered and how they will be provided (i.e. group session, 1-on-1 mentoring, etc.);
- 2) Outline the goals of the empowerment offerings, including the expected outcome(s) and the relevancy/benefit to the resident population;
- 3) Detail the qualifications and experience of the service provider in delivering the services;
- 4) Explain of the frequency of delivery, location of the services to be provided, transportation options if services are not provided on-site, how the services will be funded, and cost of the services to residents; AND
- 5) Detail how fulfillment of the empowerment service(s) will be verified and documented
- 6) If empowerment services are conducted by a third party, provide a Memorandum of Understanding (MOU) executed between the sponsor and the third party. Also, provide a brochure or other published material from the third party sufficient to document that the third party provides such services.
- 7) **If empowerment services are conducted by the sponsor, list the qualifications of the individual(s) performing the service. This can be in the form of a resume, counseling certifications or narrative. Representative published material, if any, should also be provided.**

Underserved Communities and Populations

- Special Needs – Provide an explanation on how the number of special needs units was determined as well as evidence on the demand/need for assistance.
- Rural – Provide evidence that the project is located in a rural area from the USDA website.

Community Stability

- Rehabilitating Vacant, Abandoned or Foreclosed Properties - If “yes” is selected, the application provides a section where you can indicate how many of these properties have been identified and indicate if the sponsor has site control. If a majority of the properties needed to meet the 50% threshold have not yet been identified or are not controlled by the sponsor, it is unlikely the project will be awarded these points. Provide evidence the identified properties are vacant, abandoned or foreclosed. Documentation could be warranty deeds, settlement statements or tax records and photographs of the subject properties. Evidence of rehabilitation will be provided in the development cost budget and supporting construction bid(s) or a physical needs assessment.
- Demolition of Properties (not including vacant land) – If “yes” is selected, the application provides a section to indicate how many of these properties have been identified and indicate if the sponsor has site control. If a majority of the properties needed to meet the 20% demolition-to-new construction threshold have not yet been identified or are not controlled by the sponsor, it is unlikely the project will be awarded these points. Documentation needed includes bids for the demolition and photographs of the subject properties along with purchase and sale agreements, option to purchase agreements, warranty deeds, settlement statements or tax records that support ownership by the sponsor of the targeted properties.
- Community Revitalization: 100% of project units must be either: 1) located within the geographic boundaries defined by a community revitalization plan adopted by the municipality, county or parish in which the project is located; or
2) part of an approved resolution from the Governing Body of the municipality, county or parish expressly setting forth that the Governing Body supports the AHP application and that the project supports their community revitalization efforts. Provide documentation to support the project’s location within the geographic boundaries and/or the Governing Body’s approved resolution

Note: For additional information on the program’s requirements and the detailed Scoring Criteria, please review the Bank’s AHP Implementation Plan. A link to the AHP Implementation Plan is located on the Welcome Page of the online application and can also be accessed at:

<https://www.fhlb.com/resource-center/guides-and-forms/community-investment>



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Common Mistakes/Questions



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Owner Occupied Application Common Mistakes

1. **Missing Support documents** – Supporting documentation is a vital part of the application process. Without the documents, the Bank is unable to fully analyze your application.
2. **Commitment Letters** – Documentation for all committed/approved funding sources.
3. **Timeliness** - Please note that required documents must be uploaded prior to submission to the member.
4. Submit **documentation supporting the percentage of donated property** - fair market value, settlement statements, appraisals, etc. Please note that all property transfers must be “at-arms-length” from one party to another “unrelated” party. Units or land donated or conveyed to project should be an amount that is significantly (at least 50%) below fair market value.
5. **Empowerment** – Please provide support documents that validate the empowerment service provider’s ability to provide the “empowerment” service(s) committed to in the application. Documentation should include staff credentials, length of time to complete the course, copy of curriculum, where the training will occur, how individuals will access services, etc.
6. **Evidence of demand** – Documentation supporting “demand” in the service area(s) targeted. Applications need to demonstrate that “demand” exists for the type of housing proposed within the project’s target area. If you are not sure if your documentation is sufficient, please call us.
7. **Prepare for requests for additional information/clarification** - Clarifications allow the Bank to further understand and evaluate your project.
8. **Detailed project description** - A good description will be to the point and relate only to the project you are proposing. Please note your history with AHP or other similar projects under the “sponsor capacity” section of the application.
9. **Construction Budget** (if applicable) – It is key that the budget equal the costs entered in your application. For example, the “Sources & Uses of Funds” should equal the “Total Development Cost” on the application and construction budget submitted.



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10. **Affirmative Marketing** – Outline the target audience, advertising outlets, the marketing duration and where information will be disseminated (flyers in libraries, senior centers, churches, etc.)
11. **Sponsor Capacity** – Ensure capacity is thoroughly documented and includes resumes and information describing sponsors and/or 3rd parties' past history with similar projects.
12. **Community Stability** – Please provide evidence that sponsor controls 20% of the vacant units to be demolished or rehabilitated. This can be in the form of Settlement statements or Warranty Deeds. Documentation for being part of a neighborhood stabilization, development area or revitalization should have a City/County adopted resolution or adopted plan that clearly delineates the targeted area(s). The project must be located within the targeted areas.
13. **Rehabilitation Cost** – Provide a narrative or information that describes how the project determined the rehabilitation cost per unit. Note: two independent bids are required for the proposed rehabilitation if your organization will also be the developer or contractor and the total project cost per home exceeds \$10,000 per
14. **Green/Fortified Housing** – Provide a letter from the project architect or development team member outlining the certification plan.



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Commitment Letter Examples

THE ABC DOWN PAYMENT ASSISTANCE PROGRAM

Please complete the Menu for a Down Payment Assistance Program (Appendix A) prior to completing this document.

OVERVIEW

The ABC Down Payment Assistance Program is designed to help low- and moderate-income households achieve the goal of homeownership. This program will provide a (*enter type of loan, i.e. no interest, deferred, etc.*) loan to (*first time or other qualifier, if applicable*) homebuyers of deed restricted affordable properties within ABC to use as a principal down payment. Funds are made available through the Housing Trust Fund of ABC. The goal of the program is to provide financial assistance to income-qualified homebuyers moving to ABC.

ELIGIBLE PARTICIPANTS

Applicants for this loan program must be income-qualified by the Administrative Agent for ABC and must be under contract to purchase a deed restricted home in ABC. This means that the applicant must have made application to buy a home, been income-qualified and selected to purchase an affordable home within ABC, and signed a contract with the seller. For additional information about buying homeownership properties in ABC, see the ABC For-Sale Policies and Procedures Manual.

OPTIONAL

Additional eligibility is determined by a credit check. Homebuyers are required to have a (or *an average*) credit score of _____ to be eligible for this Program.

ELIGIBLE PROPERTIES

Properties must be single family (*or two-family, if applicable*) homes within ABC monitored by the Council on Affordable Housing. The price of the home will be limited by the deed restriction to be affordable to either a low or moderate-income household.

LEVEL OF FINANCING

CHOOSE ONE OPTION

The ABC Down Payment Assistance Program will provide a maximum of \$(*maximum amount of loan*) (*up to _____% of the maximum purchase price of the affordable unit*).

The ABC Down Payment Assistance Program will provide _____% of the maximum purchase price of the affordable unit (not to exceed 20%).

SAMPLE COMMITMENT LETTER

The ABC Down Payment Assistance Program will provide an amount matching the contribution of the applicant family with \$1 provided by the municipality for every ___ dollars provided for down payment by the applicant family (*up to a maximum of \$_____*) (*with the minimum down payment of the family being ___% of the purchase price*).

The ABC Down Payment Assistance Program will provide an amount matching the contribution of the applicant family with \$1 provided by the municipality for every ___ dollars provided for down payment by the applicant family with the minimum down payment by the family being ___% of the family's assets (excluding 401k and other recognized retirement accounts but not Certificates of Deposits, investment properties, second homes, stocks, bonds, or other forms of investments and securities) but not less than ___% of the purchase price.

The amount of funding for the Program in any one year will not exceed \$_____. Once these funds are expended in a year, the program will be suspended until the next (*calendar or fiscal*) year.

PROGRAM FINANCING

Terms and Conditions

CHOOSE ONE OPTION

The loan principal is forgiven at ___% per (choose one: year, every ___years) for a period of _____ years and is secured by a second mortgage and note.

The loan is given as a secondary 30 year mortgage with no interest, forgiven if affordable sale occurs after year 30 of occupancy.

The loan is given as a zero interest loan payable at time of closing of the affordable housing unit and is secured by a second mortgage and note.

A conventional mortgage at _____% interest, compounded (*daily, monthly, annually*), with (*monthly, annual*) payments required and secured by a second mortgage and note.

The mortgage must be listed on the HUD1 Settlement Statement and will precede the Affordable Housing Recapture Mortgage in chain of title.

Recipients of Down Payment Assistance Program funds are required to maintain the unit as their principal residence for the duration of the loan period and abide by all other requirements of the deed restriction. In the event the property is sold or disposed of during the term of the loan, the loan shall be immediately due and payable to (name of municipality) according to the terms of the Mortgage and Mortgage Note.

SAMPLE COMMITMENT LETTER

Security Instruments

Loans for all properties participating in the Down Payment Assistance Program shall be secured through a Mortgage and Mortgage Note in favor of ABC executed by the property owner. The (*closing agent* or *administrative agent*) will record said documents with the County upon the completion of the closing of title. The Mortgage and Mortgage Note will be executed at closing. The terms of the mortgage are in the Mortgage Note, which is not recorded. The original mortgage note shall be retained by the Program Administrator and kept in the unit file.

Title Insurance

The Municipality requires that the applicant provide at the closing title insurance with the municipality being named as additional insured as to the mortgage and note for the amount of the loan.

ADMINISTRATION

Questions about the Program should be directed the Program Administrator (*insert administrator's name and contact information*).



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Resilient & Green Housing

Resilient & Green Housing

Certification Type	Certification	SFO	Rental	Point System	Documentation
Enterprise Green Communities	Enterprise	Yes	Yes	No	Certification @ Pre & Post-Build
LEED-Leadership in Energy & Environmental Design	Independent 3 rd Party	Yes	Yes	Yes	Certification @ Post-Build
ICC/ASHRAE- 700 NGBS	Independent 3 rd Party	Yes	Yes	No	Prelim Inspection & Final Certification
IGCC	Local Jurisdictions	Yes	Yes	No	Inspections throughout process with final inspection
ENERGY STAR	Independent 3 rd Party	Yes	Yes	Yes	Signed & Stamped Certification Application
HERS (Home Energy Rating System)	Independent 3 rd Party	Yes	Yes	Yes	HERS Rating Certificate
FORTIFIED Roof	Independent 3 rd Party	Yes	Yes	No	Certification at Completion and certificate issued by IBHS
FORTIFIED Silver	Independent 3 rd Party	Yes	Yes	No	Certification at Completion and certificate issued by IBHS
FORTIFIED Gold	Independent 3 rd Party	Yes	Yes	No	Certification at Completion and certificate issued by IBHS

Documentation of Certification

rev. 6/30/20

rev. 6/30/20

CITY OF SCOTTSDALE
 PLANNING, NEIGHBORHOODS AND TRANSPORTATION DIVISION
ENERGY COMMISSIONING/GREEN COMPLIANCE CERTIFICATE
 2015 International Green Construction Code (IgCC)



Project Name : _____ Date: _____
 Address : _____ Plan Check No. : _____ Permit No. : _____

OWNER'S NOTIFICATION OF COMMISSIONING AGENCY
 To be filled in and signed by Owner before a building permit is issued.

The International Green Construction Code requires an approved commissioning agency to ensure buildings are constructed and commissioned in accordance with the approved plans and specifications. The registered design professional or designated consultant involved in the design of the project is permitted to act as the commissioning agency.

I, as owner/legal agent, do hereby certify that I have retained _____ to be responsible for building commissioning services in accordance with this certificate.

Signed : _____ Print name: _____
(signature of owner or legal representative)

Relation to Project (owner/legal agent): _____ Date: _____

CERTIFICATE OF RESPONSIBILITY - COMMISSIONING AGENCY
 To be filled in and signed by the commissioning agency before a building permit is issued.

As the commissioning agency for the above named project, I certify that I am familiar with the design of the project and hereby assume full responsibility for carrying out the required verification and commissioning responsibilities in accordance with this certificate.

Signed : _____ Print name: _____
(signature of commissioning agency representative)

Name of Commissioning Agent: _____ Date: _____
(commissioning agency must be independent from the contractor responsible for the work being inspected)

VERIFICATION AND COMMISSIONING RESPONSIBILITIES				
IGCC Section No.	Construction or System requiring Verification and Commissioning	Pre-C of O	Post-C of O	Responsible Party
Chapter 4 – Site Development				
404.1	Landscape irrigation systems	X		
407.4	Parking/ for EV charging	X		
408.2	Hardscape and shading	X		
408.3	Roof coverings	X		
Chapter 5 – Material Resource Conservation and Efficiency				
503	Construction waste management	X		
504	Waste management/recycling for occupants	X		
505	Material selection and properties	X		
Chapter 6 – Energy Conservation and Efficiency				
603	Energy metering, monitoring and reporting	X		

605	Building envelope systems	X		
606	Building mechanical systems	X		
607	Building service water heating systems	X		
608	Building electrical power and lighting systems	X		
609	Specific appliances and equipment	X		
610	Building renewable energy systems	X		
611	Energy systems commissioning	X	X	
Chapter 7 – Water Resource Conservation and Efficiency				
701.2	Water usage metering	X	X	
702	Fixtures, fittings, equipment and appliances	X		
703	HVAC water systems and equipment	X	X	
704	Water treatment devices and equipment	X	X	
Chapter 8 – Indoor Environmental Quality and Comfort				
802	Air-handling system access and filters	X		
803	HVAC systems	X	X	
805	Prohibited materials	X		
806	Material emissions and pollutant control	X		
808	Daylighting	X		
Chapter 9 – Commissioning, Operation and Maintenance				
902.3	Commissioning Plan	X		
902.4 & 902.5	Pre-C of O and Final Commissioning Report	X	X	
903	Building Operation and Maintenance Doc's	X	X	

Processed by _____ City Plans Examiner / IgCC Evaluation _____ Date _____

CERTIFICATE OF COMPLIANCE - COMMISSIONING AGENCY
 To be signed by commissioning agency after completion of project and prior to Certificate of Occupancy being issued.

I certify that, to the best of my knowledge, the requirements of the International Green Construction Code and the approved plans and specifications have been complied with, insofar as the portion of the work requiring verification and commissioning in accordance with the responsibilities listed on this certificate. A pre-occupancy commissioning report has been provided to the building owner indicating that the work was or was not completed in conformance with the approved construction documents and discrepancies have been brought to the attention of the contractor for correction.

Within 12 months after issuance of the Certificate of Occupancy, a final commissioning report shall be provided to the owner in accordance with the commissioning responsibilities listed on this certificate. The report shall identify performance deficiencies and necessary remedies. Contractor's responsibilities shall be in accordance with the performance obligations set by the Arizona Registrar of Contractors.

Signed : _____ Print name: _____
(signature of approved commissioning agency representative)

Name of Commissioning Agency: _____ Date: _____
(commissioning agency must be independent from the contractor responsible for the work being inspected)

Copy – to be maintained in plan review records after the Certificate of Responsibility box (page 1) is signed.
 Original – to be retained by commissioning agency until completion of project and Certificate of Compliance (page 2) is signed; then returned to Building Inspectors prior to issuance of Certificate of Occupancy.

Documentation of Certification



Home Innovation
NGBS GREEN CERTIFIED™

NATIONAL GREEN BUILDING STANDARD EMERALD

THIS BUILDING HAS MET THE STRINGENT REQUIREMENTS OF THE ICC 700-2008 NATIONAL GREEN BUILDING STANDARD

67 BRIGHTON 1ST LANE
NEW YORK CITY, NY 11235

BUILT BY
SCARANO REALTY LLC
BROOKLYN, NY

November 20, 2013
Date

Michael J. Miller
Michael J. Miller | Home Innovation Research Labs, President

CERTIFICATE #7914

Home Innovation Research Labs | 400 Prince George's Boulevard | Upper Merion, MD 20779 | homeinnovation.com/green
This certification is not a representation, warranty, guarantee of building performance, or certification of code compliance.



Enterprise green communities™

[Today's Date]

[Project Owner Name]

[Project Owner Account#]

[Project Owner Address]

Dear [Project Owner First Name],

Thank you for your interest in certifying to Enterprise Green Communities. [Certification Name] has successfully met all certification requirements and we are pleased to inform you that it has been awarded **Green Communities Certification!**

[Certification Name] is located at: [(for all buildings within project: Street, City, State, Zip)]

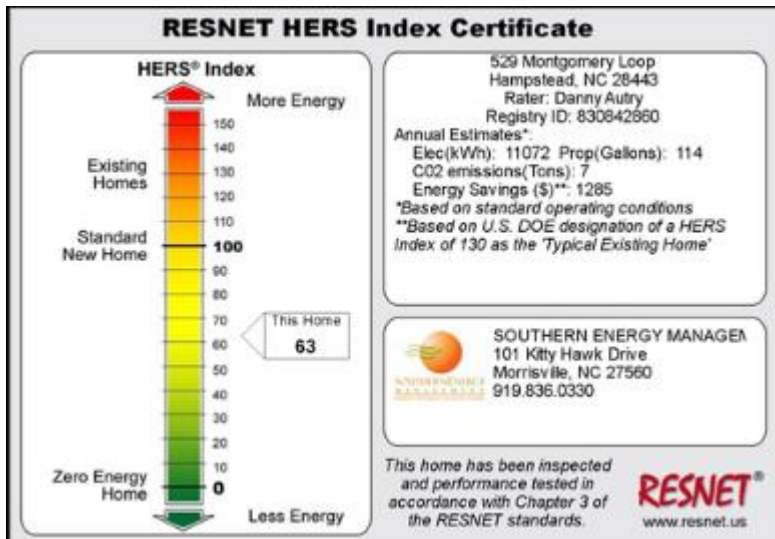
Congratulations! Enterprise Green Communities Certification demonstrates your organization's significant commitment to approaching green building holistically.

In recognition of your project's accomplishment, if you elected to order an Enterprise Green Communities plaque to display in your building you will receive it within four weeks of this notification.

Sincerely,

Krista Egger

Krista Egger
Vice President, Green Communities
Enterprise Community Partners, Inc.
[Facebook](#) | [LinkedIn](#) | [Twitter](#) | [YouTube](#) | Our Blog: [@the horizon](#)
[Goate to Enterprise](#) | [Invest with Us](#)



RESNET HERS Index Certificate

HERS® Index

More Energy

150

140

130

120

110

100

90

80

70

60

50

40

30

20

10

0

Less Energy

Existing Homes

Standard New Home

This Home

63

529 Montgomery Loop
Hampstead, NC 28443
Rater: Danny Autry
Registry ID: 830842860

Annual Estimates*:
Elec(kWh): 11072 Prop(Gallons): 114
CO2 emissions(Tons): 7
Energy Savings (\$)**: 1285

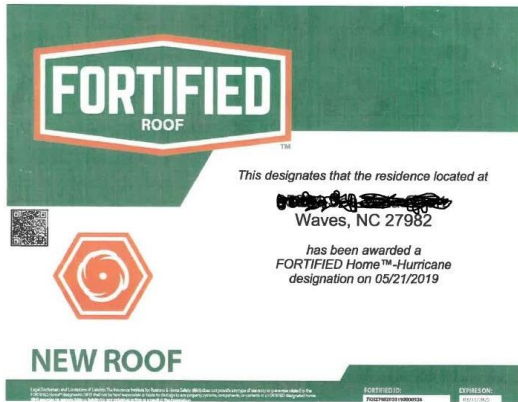
*Based on standard operating conditions
**Based on U.S. DOE designation of a HERS Index of 130 as the Typical Existing Home

SOUTHERN ENERGY MANAGER
101 Kitty Hawk Drive
Morrisville, NC 27560
919.836.0330

This home has been inspected and performance tested in accordance with Chapter 3 of the RESNET standards.

RESNET®
www.resnet.us

Documentation of Certification



Insurance Companies Agree, FORTIFIED Protects Homes & Reduces Damage



Mississippi's Largest Carriers Offer

DISCOUNTS UP TO 55%*

For Homes Meeting the Rigorous Requirements of the FORTIFIED Home™—Hurricane Gold Standards.

ALFA Insurance Corporation.....	17%
Allstate.....	23%
Centauri.....	30%
Foremost Insurance Company.....	15%
Liberty.....	20%
MS Farm Bureau.....	31%
Nationwide.....	55%
Pure.....	49%
SAFECO Insurance Company of America.....	20%
Shelter Mutual Insurance Company.....	12%
State Farm.....	54%
Travelers.....	18%
USAA.....	25%
Weston.....	30%

* Coverages and discounts vary by carrier and are subject to change. Discounts listed are for homes with FORTIFIED Home-Hurricane Gold designations and are based on 2018 FORTIFIED Home mitigation rate filings with the Mississippi Department of Insurance. This list is a representative sample and may not include all FORTIFIED Home discounts filed with the Department. Discounts apply to wind premiums and may vary by location. Consult with your insurance agent for specific details on applicable discounts.

For more information, visit FORTIFIEDHOME.ORG



Documentation of Certification



LEED Zero Energy





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User Guide and Glossary

Grant Connect Guide

The Federal Home Loan Bank of Dallas (Bank) Grant Connect Guide has been developed to assist you in the completion of your electronic Affordable Housing Program (AHP) Subsidy Application.

Grant Connect allows the user to:

- Create a new application
- View and update an existing application
- Email the AHP department
- View the application glossary
- Submit the required application documents
- Print the application
- Submit an application

Grant Connect provides a link to the AHP Implementation Plan. The AHP Implementation Plan gives detailed information on how the Bank will implement the Affordable Housing Program. It is imperative to read the Implementation Plan to understand how to comply with the requirements.

Create a New Application

When creating a new application, it is important to know the following items:

- Complete all sections of the current screen before moving on to the next screen.
- Click “Next”. If the next button is not clicked, the work performed will be lost.
- There is a 15-minute time-out on each page. If you have a lot of text to type, type it on a separate word document. Then copy and paste the information into the applicable text box. In addition, please limit your use of special characters.

User Error Checks

The system will give you an error if a section within the application has been:

- Completed with the wrong format.
- Completed incorrectly or incompletely.
- Is inconsistent with another portion of the application.

You must correct the noted deficiency before you can advance to another page of the application. In addition, you must successfully correct the error message; otherwise, the input on that particular page will not be saved.

View and update an existing application

When updating an existing application, it is important to remember to:

- Click “Next” after every change is completed.
- When navigating from screen to screen, use the navigation bar located on the left-hand side of the screen to go to a specific screen.

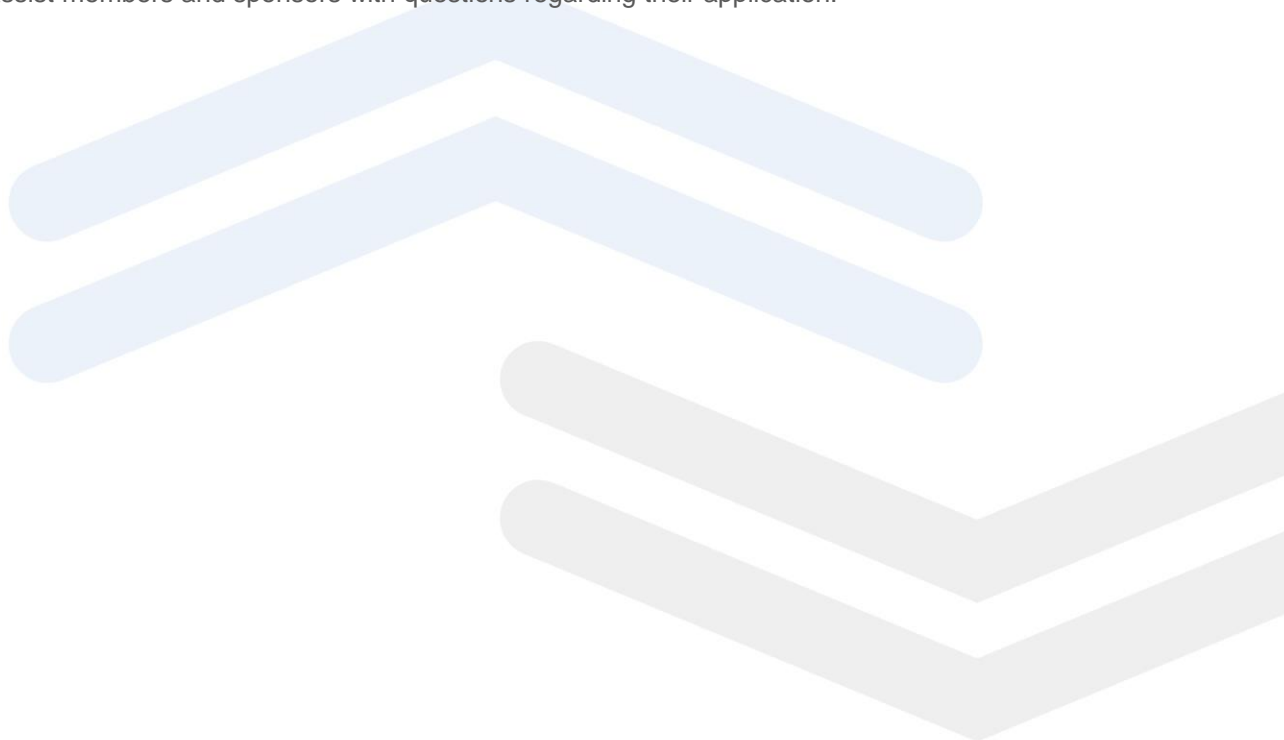
User Access

- Customers (Members and non-members of the Bank) and Applicants (Sponsors and Consultants) may register to create or access AHP applications. Consultants (also referred to in this User Guide as “non-sponsors”) should register under the organization they are employed by, not the Sponsor organization they are working with on an AHP application. The Non-Sponsor will have the ability to select the appropriate Sponsor organization for each application.

Example:

John Smith works for Smith Consulting. He will be submitting AHP applications for two different Sponsor Organizations, Hope Foundation and Faith Foundation. Mr. Smith will register as a user under “Smith Consulting” (a non-sponsor organization). Mr. Smith will then initiate application #1 and will select Hope Foundation as the Sponsor Organization within the application. Mr. Smith will also initiate application #2 but will select Faith Foundation as the Sponsor Organization within the application.

- Members, Sponsors, and Non-Sponsors have the capability to view the application during the application process. However, users who registered against a member organization do not have write capabilities unless the member organization initiated the application. Only the users who registered against the organization that initiated the application can update or make changes to the application.
- Your application is protected through the use of a PIN that you create at application. You should share your application PIN with the sponsor and member users as the PIN is required to review and approve your application.
- Users registered against a sponsor organization cannot make any changes to the application once it has been submitted to the member for review. If the member rejects the application, you will regain write access to make any applicable changes.
- The Bank AHP staff also has the capability to view the application. The Bank AHP staff is available to assist members and sponsors with questions regarding their application.



Application Initiation

There are four ways to initiate an application: Non-Sponsor Initiated, Sponsor Initiated, Member Initiated, and Member Initiated No Sponsor.

1. **Non-Sponsor Initiated** – An application with this status will typically have been created by a consultant. The user should have registered against their own organization (not the sponsor organization associated with the application) and can update or make changes to the application. Upon submission, the application will go to “Awaiting Sponsor Acceptance” status. An email notification will be sent to the Sponsor contact and the non-sponsor contact to notify them of the status. If you are unsure whether you should create a non-sponsor- initiated application, please contact the Community Investment Department at 1-800-362-2944.
2. **Sponsor Initiated** – In this status, only users who registered against their own sponsor organization can update or make changes to the application. Upon submission, the application will go to “Awaiting Member Review” status. An email notification will be sent to the Member contact and the Sponsor contact to notify them of the status.
3. **Member Initiated** - In this status, only users who registered against the member organization can update or make changes to the application. The Member has selected a sponsor associated with the application. Upon submission, the application will go to “Awaiting Sponsor Acceptance” status. An email notification will be sent to the Member contact and the Sponsor contact to notify them of the status.
4. **Member Initiated No Sponsor** – This status indicates that a member has initiated an application and has selected “No Sponsor”. The member is assumed to be the sponsor for the project and can send it to the Bank upon completion of the application. Upon submission, the application will go to “Submitted to FHLB” status. An email notification will be sent to the Member contact to notify them of the status.



Application Statuses

There are four application statuses: Awaiting Member Review, Awaiting Sponsor Acceptance, Awaiting Member Final Review, and Submitted to FHLB.

1. *Awaiting Sponsor Acceptance* – This status indicates that either the member or a non-sponsor has initiated the application on behalf of the sponsor and is waiting for the sponsor to review and approve the application. Once the sponsor has approved the application, the application will go to “Awaiting Member Final Review” status. The member will then need to submit the application to the Bank.
2. *Awaiting Member Review* – This status indicates that the sponsor has completed or approved the application and is waiting for the member to review, approve, and submit the application. Upon submission, the application will go to “Submitted to FHLB” status.
3. *Awaiting Member Final Review* – This status indicates that a member initiated the application with a sponsor associated and the sponsor has accepted the application. The member now has to submit the application to the Bank. Upon submission, the application will go to “Submitted to FHLB” status.
4. *Submitted to FHLB* – This status indicates that the member has successfully submitted the application to the Bank. Once this step has been completed, an email confirmation is sent to both the sponsor and the member. At this point, the application is final and no further changes can be made.

Sponsor Certification

In accordance with AHP regulations, the project sponsor must certify that it meets the project sponsor qualifications criteria established by the Bank and that it has not engaged in, and is not engaging in, covered misconduct as defined in FHFA’s Suspended Counterparty Program regulation. The project sponsor will be required to make this certification through an acknowledgement during the “Awaiting Sponsor Acceptance” stage of the application.

Application Summary

A summary of the application can be viewed once the application has been completed via the project summary page. The project summary page can be quickly accessed by using the navigation bar located on the left-hand side of the screen. The project summary provides you with a detailed summary of much of the information that was entered into the application. The project summary also gives a preliminary application score. The preliminary score is subject to review by the Community Investment Department.

Email the AHP Department

The “Contact Us” tab, located at the bottom of the screen allows the user to email the Community Investment Department. The “Contact Us” feature will not work until you have started an application; however, you can reach us directly through AHP@fhlb.com.

View the application glossary

The “Glossary” tab, located at the bottom of the screen, directs the user to the Glossary which gives the AHP definitions of terminology used in completing the AHP Application.

Submit the Required Application Documents

A listing of the required documentation can be found on the Welcome Page of the application. Required documents must be uploaded as part of the application process. They are due at the time of application submission.

Print the Application

- On the Welcome Page of the application, you can click the “View” icon under Actions to review your application. Once in “View” mode, you can download or print the application using the buttons at the top of the screen. Users may print the application by using Adobe Acrobat Reader.
- If you do not have Adobe Acrobat Reader, you may download the software by clicking on the Adobe Acrobat icon located on the Welcome Page of the application.

Submit the Application

Non-Sponsors – After the application has been completed, click “Submit”. You will receive a confirmation message and email that the application has been submitted to the sponsor for approval. After sponsor approval, the application will be submitted to the member for approval. As stated previously, it is important to remember to contact the sponsor and member to ensure that they review and submit your application. It is also important to remember to share your application PIN so the sponsor and member can access your application. You will not be able to make any additional changes to the application once it has been submitted for review. If the application is rejected, the initiator of the application will regain access to make any applicable changes. Once the sponsor and member approve and the application is submitted to the Bank, you will receive an email notification.

Sponsors – After the application has been completed, click “Submit”. You will receive a confirmation message and email that the application has been submitted to the member for approval. As stated previously, it is important to remember to contact the member to ensure that they review and submit your application. It is also important to remember to share your application PIN with the member so the member can access your application. You will not be able to make any additional changes to the application once it has been submitted to the member for review. If the member rejects the application, the initiator of the application will regain access to make any applicable changes. Once the member approves and submits your application to the Bank, you will receive an email notification.

Members – Review and approve the application. Once you have approved the application, click the “Submit” button to submit the application to the Bank. If you do not approve of the application submitted, you may click “Reject” to return the application to the sponsor for changes to be made. Once the requested changes have been made, and the application has been resubmitted to you through Grant Connect, you will receive an email notification of the resubmitted application. You will then need to submit to the Bank by clicking “Submit”. The sponsor, non-sponsor (if applicable), and yourself will receive an email notification that the application has been submitted.

Things to Remember

- Each screen must be fully completed before the system will allow you to move on to the next screen.
- Skip from screen to screen using the navigation bar. – Caution – If you make any changes, you must click “Next”. If you use the navigation bar without clicking “Next”, your changes will not be saved.
- Two people cannot work on an application simultaneously as any changes will not be saved. However, multiple people with separate User ID’s can have write access to the application. If you want additional people at your organization to be able to work on an application, have them register separately and then share the application PIN with them.
- Be sure to print or save a copy of your completed application.
- If you require technical assistance you may reach the Community Investment department at 1-800-362-2944 between the hours of 8:00 am – 5:00 pm C.S.T. Monday - Friday.

Attachment A Definitions

Abandoned means that mortgage or tax foreclosure proceedings have been initiated for a property, no mortgage or tax payments have been made by the property owner for at least 90 days, AND the property has been vacant for at least 90 days. For purposes of this Implementation Plan, this definition does not apply to land and covers buildings only.

Affordable means that:

- the rent charged to a household for a unit that is to be reserved for occupancy by a household with an income at or below 80% of the median income for the area, does not exceed 30% of the income of a household of the maximum income and size expected, under the commitment made in the AHP application, to occupy the unit (assuming occupancy of 1.5 persons per bedroom or 1.0 person per unit without a separate bedroom); or
- the rent charged to a household, for rental units subsidized with Section 8 assistance under 42 U.S.C. § 1437f or subsidized under another assistance program where the rents are charged in the same way as under the Section 8 program, if the rent complied with this definition of Affordable at the time of the household's initial occupancy and the household continues to be assisted through the Section 8 or another assistance program, respectively.

Debt Coverage Ratio or debt service coverage ratio means the ratio of a project's annual net operating income divided by the total annual debt service (principal plus interest).

Direct Subsidy means an AHP subsidy in the form of a direct cash payment.

Displaced Homemaker means an individual who is an adult and

- has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family and
- is not employed or is underemployed and is experiencing difficulty obtaining or upgrading employment.

Effective Gross Income means gross rents for all units and miscellaneous income less vacancy allowance.

Elderly means an individual who is fifty-five years of age or older.

Eligible Household means a household that meets the income limits and other requirements specified by the Bank for the General Fund and any Targeted Funds and AHP Homeownership Set-Aside Programs, provided that:

- in the case of owner-occupied housing, the household's income may not exceed 80% of the median income for the area; and
- in the case of rental housing, the household's income in at least 20% of the units may not exceed 50% of the median income for the area.

Extremely low-income household means a household's income may not exceed 30% of the area median income for the area, with the income limit adjusted for household size in accordance with the methodology of the applicable median income standard, unless such median income standard has no household size adjustment methodology.

First-Time Homebuyer means an individual and his or her spouse (if any) who have not owned a home during the three-year period prior to the purchase of a home with AHP assistance, except that -

- any individual who is a displaced homemaker may not be excluded from consideration as a first-time homebuyer under this paragraph on the basis that the individual, while a homemaker, owned a home with his or her spouse or resided in a residence owned by his or her spouse;

- any individual who is a single parent may not be excluded from consideration as a first-time homebuyer under this paragraph on the basis that the individual, while married, owned a home with his or her spouse or resided in a residence owned by his or her spouse; and
- an individual shall not be excluded from consideration as a first-time homebuyer under this paragraph on the basis that the individual owns or owned, as a principal residence during such three-year period, a dwelling unit -
 - whose structure is not permanently affixed to a permanent foundation in accordance with local or other applicable regulations, or
 - whose structure is not in compliance with State, local or model building codes, or other applicable codes, and cannot be brought into compliance with such codes for less than the cost of constructing or purchasing a permanent structure; or
 - that was substantially destroyed due to a natural disaster or other event of catastrophic loss.

Foreclosed means a property "has been foreclosed upon" at the point that, under state or local law, the mortgage or tax foreclosure is complete. The Bank generally will not consider a foreclosure to be complete until after the title for the property has been transferred from the former homeowner under some type of foreclosure proceeding or transfer in lieu of foreclosure, in accordance with state or local law.

Hard Construction Costs means the actual costs of making improvements to the property via construction.

Hard Cost Contingency means funds budgeted for unforeseen hard costs, such as additional labor and materials.

Homeless Household means a household made up of one or more individuals, other than individuals imprisoned or otherwise detained pursuant to state or Federal law, that

- lacks a fixed, regular, and adequate nighttime residence or
- has a primary nighttime residence that is:
 - a supervised, publicly- or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - an institution that provides a temporary residence for individuals intended to be institutionalized;
 - a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings; or
- Youth aging out of foster care system.

Low- or Moderate-Income Household means a household that has an income of 80% or less of the median income for the area, with the income limit adjusted for household size in accordance with the methodology of the applicable median income standard, unless such median income standard has no household size adjustment methodology.

Manufactured Housing means a structure, transportable in one or more sections, which is built on a permanent frame and is designed to be used as a dwelling when connected to the required utilities.

Material Party means any project development team participant who has influence over or impacts the outcome of a project.

MSA means a Metropolitan Statistical Area as designated by the Office of Management and Budget.

Minor Child means (i) a child under age 18 or (ii) a child age 18 or older who is not engaging in substantial gainful activity due to a physical or mental condition(s) that very seriously limits his or her activities and the condition(s) has lasted, or is expected to last, at least one year.

Native American Service Area means an area within which a Native American tribe operates affordable housing programs or the area in which a tribally designated housing entity (as designated for purposes of the Native American

Housing Assistance and Self-Determination Act) is authorized by one or more Indian tribes to operate affordable housing programs.

Operating Reserves means funds set aside by the project sponsor to cover unexpected fluctuations in actual operating expenses during the year.

Owner-Occupied Project means, for purposes of the General Fund and any Targeted Funds, one or more owner-occupied units in a single-family or multifamily building, including condominiums, cooperative housing and manufactured housing communities.

Owner-Occupied Unit means a dwelling unit which is the primary residence by the owner of the unit. Housing with two to four dwelling units consisting of one owner-occupied unit and one or more rental units is considered a single owner-occupied unit.

Project Sponsor means a not-for-profit or for-profit organization or public entity that:

- has an ownership interest in a rental project or
- is integrally involved in an owner-occupied project.

For purposes of the definition of project sponsor, “ownership interest” means that (i) the project sponsor is the owner of the rental project or (ii) the project sponsor has an ownership interest or the ability to control the entity that is the owner of the rental project. For purposes of the definition of project sponsor, “integrally involved” means that the project sponsor (i) exercises control over the planning, development or management of the owner-occupied project or (ii) qualifies borrowers and provides or arranges financing for the owners of the owner-occupied units.

Rental Project means, for purposes of the General Fund and any Targeted Funds , one or more dwelling units for occupancy by households that are not owner-occupants, including overnight and emergency shelters, transitional housing for homeless households, mutual housing, single-room occupancy housing and manufactured housing communities.

Replacement Reserves means funds set aside by the project owner to cover some or all of the cost to replace assets as they are used up (e.g., roof, plumbing, appliances).

Retention Period means

- five years from closing for an AHP-assisted owner-occupied unit where a household receives AHP subsidy for construction, purchase, or purchase in conjunction with rehabilitation of the unit; and
- fifteen years from the date of completion for a rental project.

Rural means

- an area eligible for USDA Rural Development housing programs. USDA property eligibility is provided on the USDA website which is <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>.

Single Parent means an individual who is

- unmarried or legally separated from a spouse and
- has one or more minor children for whom the individual has custody or joint custody or is pregnant (at point the individual occupies the property).

Special Needs for owner-occupied housing means households with elderly, persons with disabilities, persons recovering from physical abuse, alcohol, or drug abuse, or persons with HIV/AIDS.

Special Needs for rental housing means households with elderly, persons with disabilities, persons recovering from physical abuse alcohol or drug abuse, persons with HIV/AIDS, formerly incarcerated persons, victims of domestic violence, dating violence, sexual assault or stalking, and unaccompanied youth.

Subsidized Advance means an advance to a member at an interest rate reduced below the Bank's cost of funds by use of a subsidy.

Vacant means having no tenant or occupant and devoid of furniture, fixtures, etc. For purposes of this Implementation Plan, this definition does not apply to land and covers buildings only.

Very Low-Income Household means a household that has an income at or below 50% of the median income for the area, with the income limit adjusted for household size in accordance with the methodology of the applicable median income standard, unless such median income standard has no household size adjustment methodology.

