

Housing & Community Investment

# AHP Online Disbursement Submission Manual



Affordable Housing Program  
Effective July 1, 2020

Contact:  
Housing and Community Investment  
888-345-2246  
[AHPDisbursement@fhlbcin.com](mailto:AHPDisbursement@fhlbcin.com)  
[www.fhlbcin.com](http://www.fhlbcin.com)

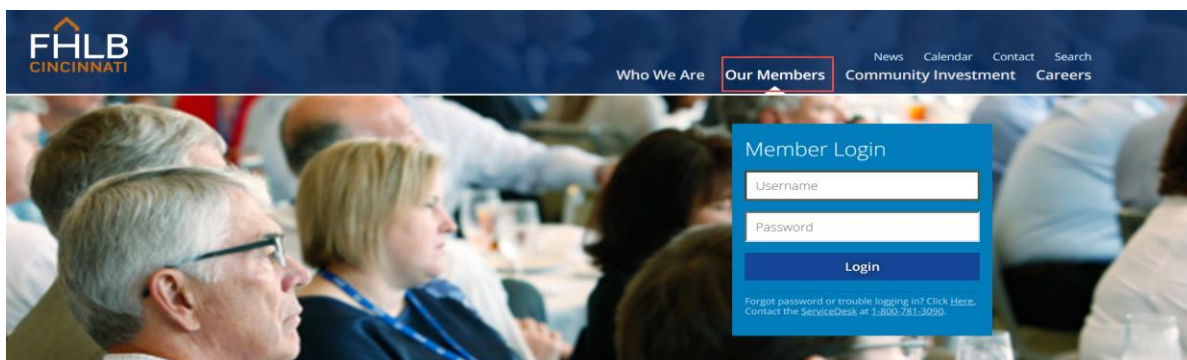


# Instructions for the Member's Submission of the Disbursement Request to FHLB

**Effective July 1, 2020**, all Ownership Pre-approval Requests and Habitat, Ownership, and Owner-occupied Rehab Disbursement Requests must be submitted online through the Members Only portal at [www.fhlbcin.com](http://www.fhlbcin.com). Sponsors should complete the updated Disbursement Request Forms, attach the appropriate documentation as indicated on the forms, and forward it all to the Member via email. The Member should save the form and attachment as one PDF or TIF, so it can be uploaded.

## How do I access Members Only?

1. Click on Our Members and enter your credentials. If you do not have login credentials or cannot remember them, please contact our Service Desk at 800-781-3090 or [servicedesk@fhlbcin.com](mailto:servicedesk@fhlbcin.com).



2. Choose Affordable Housing Program from the left-hand menu.

## Housing programs open for application

### Online Application System (OASYS)

Closed for new AHP applications. Applications can only be viewed.

### Affordable Housing Program ownership disbursements

Available year round

### Welcome Home

Will open March 2.

### Disaster Reconstruction Program

Available year round



## How do I submit a request?

3. On the Affordable Housing Program home page, click on the AHP Disbursements box. There are links on the page that will take you to the manuals, which explain what documents should be submitted for each type of request.

**Housing Program Forms** Change Institution Offerings Logou

### Affordable Housing Program

Main Menu

- AHP Pre-Approval
- AHP Disbursements**

Please select the type of request you wish to submit from the selections above.  
*Note: Please allow up to 24 hours for processing*

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**Comments**  
A status of Submitted means your request has been completed online but has not been received in our database. It may take up to 24 hours to be received by the FHLB.  
A status of Received means your request has been completed online and received in our database. This status does not constitute an approval of funds.  
To learn about the process and for complete program guidelines, reference the appropriate manual.

- [AHP Pre-Approval Manual](#)
- [AHP Habitat Disbursement Manual](#)
- [AHP Ownership Disbursement Manual](#)
- [AHP Owner-occupied Rehab Disbursement Manual](#)

4. When completing the Disbursement Request Form, first choose the type of project: Habitat, Owner-Occupied Rehab, or Ownership. Then find the appropriate project number from the dropdown list. Enter the applicant and co-applicant names using proper case. The form will not accept all upper or all lower case letters. Then answer the question “Has the household already been pre-approved for this project?” If the answer is Yes, the household size field, household occupants field, targeting questions, source of income questions, and the annual gross household income field will not appear. If the answer is No, all fields will appear and must be completed. Enter the household size and then list all occupants, as shown on the Sponsor’s intake application. There are How-To directions on the form that explain how to create the occupant list. The number of occupants must match the household size, all income questions must be answered, and the annual gross household income field must be completed.



# Affordable Housing Program

## Disbursement Request

[Main Menu](#)

### Member Information

Member: [Redacted]  
User: [Redacted]

### Form Information

Habitat  Owner-Occupied Rehab  Ownership

201801- [Redacted] ▼

### Applicant Information

#### Applicant

First Name:

MI:

Last:

Co-Applicant: (if applicable)

First Name:

MI:

Last:

Has the household already been pre-approved for this project?

Yes  No

Household Size: (Number of people who will reside in home)

Household Occupants: [How-To](#)

[Add new Occupant](#)

Occupant's Name	Relationship to Applicant	Age
No occupants currently added.		

Is any applicant a first-time homebuyer?

Yes  No

Does any occupant meet FHLE's homeless definition?

Yes  No

Does any occupant meet FHLE's elderly definition?

Yes  No

Does any occupant meet FHLE's special needs definition?

Yes  No

Does any occupant in the household have income from any of the following sources?

Wages and Salaries?  Yes  No

Overtime?  Yes  No

Commissions?  Yes  No

Bonus?  Yes  No

Tips?  Yes  No

Self Employment?  Yes  No

Alimony?  Yes  No

Child Support?  Yes  No

Rental Income?  Yes  No

Workers Compensation?  Yes  No

Social Security?  Yes  No

Supplemental Social Security?  Yes  No

Pension?  Yes  No

Annuities?  Yes  No

Armed Forces?  Yes  No

Retirement Funds?  Yes  No

Other?  Yes  No

Annual Gross Household Income:



5. Once the household size, annual gross household income, county, and state fields have been completed, a message will appear below the annual gross household income field that shows the household income as a percentage of the Affordable Housing Program limit for the selected county. If the message states the income exceeds the limit for the Affordable Housing Program, the request may still be submitted. After clicking on the Submit button, a pop-up box will appear asking if you still want to submit the request. Click Yes if you still want to submit the request, or click No if you need to go back and change your entries, or decide not to submit the request. Note: The form will not allow you to submit if any field or question is left blank (except for the co-applicant field).

**Form Information**

Habitat  Owner-Occupied Rehab  Ownership

201801

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**Applicant Information**

**Applicant**  
First Name: Green MI: Last: Grass

**Co-Applicant: (if applicable)**  
First Name: MI: Last:

Has the household already been pre-approved for this project?  
 Yes  No

Household Size: (Number of people who will reside in home)  
1

Household Occupants: [How-To](#)

Add new Occupant			
	Occupant's Name	Relationship to Applicant	Age
Delete	Green	Self	30

Is any applicant a first-time homebuyer?  
 Yes  No

Does any occupant meet FHLB's homeless definition?  
 Yes  No

Does any occupant meet FHLB's elderly definition?  
 Yes  No

Does any occupant meet FHLB's special needs definition?  
 Yes  No

Does any occupant in the household have income from any of the following sources?

Wages and Salaries?  Yes  No

Overtime?  Yes  No

Commissions?  Yes  No

Bonus?  Yes  No

Tips?  Yes  No

Self Employment?  Yes  No

Alimony?  Yes  No

Child Support?  Yes  No

Rental Income?  Yes  No

Workers Compensation?  Yes  No

Social Security?  Yes  No

Supplemental Social Security?  Yes  No

Pension?  Yes  No

Annuities?  Yes  No

Armed Forces?  Yes  No

Retirement Funds?  Yes  No

Other?  Yes  No

**Annual Gross Household Income:**  
\$22,800.00

The total household income is 28.04% of the Affordable Housing Program limit for the selected county.

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**Property Information**

**Address:**  
500 Doghouse Road

**City:** California **State:** KY **Zip:** 41007 **County:** Campbell

**Unit Size:**  
 Single-family  Two-family (Duplex)  Three-family (Triplex)  Four-family (Quadplex)



6. Complete the property information fields, including the unit size.

Property Information

Address:  
  
*If the complete subject property address is unknown, enter "To be determined"*

City:  State:  Zip:  County:

Unit Size:  
 Single-family  Two-family (Duplex)  Three-family (Triplex)  Four-family (QuadPlex)

7. Enter the AHP grant requested. Note: The amount entered cannot exceed the maximum allowed for the project type.

AHP grant requested:  (May not exceed \$50,000.00)

8. Complete the mortgage information fields. Enter the term and amortization fields as months, not years. The interest rate field can be zero, but cannot be higher than the current year maximum. Choose the first mortgage loan product and enter the loan amount. If there will be a second mortgage, answer Yes to the question and the fields will appear. These fields are necessary to calculate household affordability.

Mortgage Information

**1<sup>st</sup> Mortgage:**

Term:  months  
Amortization:  months  
Interest rate:  percent (rate cannot exceed 7.50%)

Loan Amount:

The first mortgage loan product is:  
 Conventional  FHA  VA  RHS/USDA  Habitat  NA  Other

Is the Member providing the loan and servicing the loan?  
 Yes  No

Is the Member servicing the loan, but not providing the loan?  
 Yes  No

**2<sup>nd</sup> Mortgage:**

Is there a second mortgage?  Yes  No

Term:  months  
Amortization:  months  
Interest rate:  percent (rate cannot exceed %)

Loan Amount:

The second mortgage loan product is:  
 Conventional  FHA  VA  RHS/USDA  Habitat  NA  Other

9. The person completing the online form should enter their name and phone number. Note: This does not have to be the same person designated as the project contact. The person completing the form should also check the box indicating “The individual signing this request certifies they are authorized



to make such requests and representations contained herein on behalf of the project Member, all information provided is true and accurate, and they have read and understand the requirements for the program mentioned in the AHP Ownership Disbursement Manual”. Note: The manual named in the certification will change depending on the project type identified at the top of the form (i.e. Habitat, Owner-Occupied Rehab, Ownership).

Contact Information

Please provide the name and phone number of the person completing the form.

Name:  Phone #:

The individual signing this request certifies they are authorized to make such requests and representations contained herein on behalf of the project Member, all information provided is true and accurate, and they have read and understand the requirements for the program mentioned in the AHP Ownership Disbursement Manual.  
 I agree

10. The Sponsor completed AHP Disbursement Request Form with the supporting documentation must be uploaded as one attachment, preferably a PDF or TIF. Click on Select Files, find the attachment on your computer, and double click the file. Then click on the Submit button.

Upload Documentation

- Attach the Sponsor completed AHP Disbursement Request form with all supporting documentation.

Please Note: *File will need to be re-selected if there are errors on the page.*

- \* Allowable file extensions: .pdf, .doc, .docx, .tif
- \* Max file size: 20 MB
- \* All documents must be included in one attachment and the attachment name cannot contain any illegal characters, such as &, \$, #, @, or !
- \* Max number of files allowed: 1

Select files...

Submit

11. If any field was not completed or a question was not answered, the Member will see a list of errors in red at the top of the page and the field or question will also appear in red. Correct all fields and answer all questions, re-upload the attachment, and click on the Submit button again. Note: When an error message is received, the attachment is automatically deleted. The attachment must be uploaded again once all errors have been corrected. If a duplicate request is submitted, a pop-up box will appear indicating it is a duplicate request and you should just click Yes to submit it.



# Affordable Housing Program

## Disbursement Request

Main Menu

- The Unit Size field is required.
- The Loan Amount field is required.
- Must select the type of loan product the homebuyer applied for.
- You must Accept the AHP Pre-Approval terms.

**Member Information**

Member: [Redacted]

User: [Redacted]

**Form Information**

Habitat
  Owner-Occupied Rehab
  Ownership

20180: [Redacted]

**Applicant Information**

**Applicant**

First Name: [Another] MI: [ ] Last: [Example]

**Co-Applicant: (if applicable)**

First Name: [Onemore] MI: [ ] Last: [Example]

Household Size: (Number of people who will reside in home)

[2]

Household Occupants: [How-To](#)

Add new Occupant			
	Occupant's Name	Relationship to Applicant	Age
Delete	[Another]	[Self]	[35]
Delete	[Onemore]	[Spouse]	[35]

Has the household already been pre-approved for this project?

Yes  No

**Property Information**

Address: [1234 Anywhere Road]

City: [Alexandria] State: [KY] Zip: [41001] County: [Campbell]

Unit Size:

Single-family
  Two-family (Duplex)
  Three-family (Triplex)
  Four-family (QuadPlex)

*The Unit Size field is required.*





## How do I know if FHLB received my request?

12. If all fields were completed and an attachment was correctly uploaded, the Member will see a “successfully submitted” message.

# 2020 Affordable Housing Program

## Disbursement Request

### Main Menu

Your Affordable Housing request has been successfully submitted. However, this does not constitute an approval of funds.

Please do not use the Back button or refresh the page, as this may cause your request to be submitted again.

All requests are reviewed in the order received. Please allow at least four weeks for it to be processed.

Should you have any questions, please contact the Affordable Housing Program staff at [1-888-345-2246](tel:1-888-345-2246).

13. Click on the Main Menu button to go back to the home page and enter more requests. Note: A list of all Pre-Approval Requests and Disbursement Requests submitted online by the Member will appear on the home page.

## Affordable Housing Program

### Main Menu

[AHP Pre-Approval](#)   [AHP Disbursements](#)

Please select the type of request you wish to submit from the selections above.

Note: Please allow up to 24 hours for processing

#### Comments

A status of Submitted means your request has been completed online but has not been received in our database. It may take up to 24 hours to be received by the FHLB.

A status of Received means your request has been completed online and received in our database. This status does not constitute an approval of funds.

To learn about the process and for complete program guidelines, reference the appropriate manual.

[AHP Pre-Approval Manual](#)  
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[AHP Ownership Disbursement Manual](#)  
[AHP Owner-occupied Rehab Disbursement Manual](#)

The following requests have been submitted for [redacted] in 2020:

#### Pre-Approval Requests

Applicant	Submission Date	User	Status
Thursday, Test	2/6/2020 8:31:15 AM	[redacted]	Received
[redacted]	2/7/2020 7:44:52 AM	[redacted]	Received
Sky, Red	2/11/2020 3:31:47 PM	[redacted]	Received
[redacted]	2/18/2020 2:12:49 PM	[redacted]	Received
Sky, Red	2/20/2020 4:20:51 PM	[redacted]	Received
Tuesday, Monday	2/24/2020 11:12:07 AM	[redacted]	Submitted

#### Disbursement Requests

Applicant	Submission Date	User	Status
[redacted]	2/6/2020 8:38:36 AM	[redacted]	Received
Day, Busy	2/6/2020 4:17:57 PM	[redacted]	Received
[redacted]	2/7/2020 7:51:05 AM	[redacted]	Received
Atlant, Friday	2/7/2020 8:01:26 AM	[redacted]	Received
Grass, Green	2/11/2020 3:35:56 PM	[redacted]	Received
Week, First	2/13/2020 9:12:35 AM	[redacted]	Received
[redacted]	2/13/2020 2:24:30 PM	[redacted]	Received
[redacted]	2/18/2020 2:20:45 PM	[redacted]	Received

14. A status of “Submitted” means your request has been completed online but has not yet been received in our database. A status of “Received” means your request has been completed online and received in our database. **Neither status constitutes an approval of funds.** Requests download into the FHLB database in two hour intervals beginning at 7:00am ET and ending at 7:00pm ET. Requests



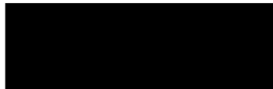
received after hours, over the weekend, or on a holiday, will download the following business day. Once a request is downloaded, both the Member and the Sponsor contacts identified on the project, will receive an email confirmation for the request. The confirmation consists of a cover letter and a copy of the online request form.

**Cover letter.**



221 East Fourth Street  
Suite 600  
Cincinnati, OH 45202  
T (513) 852-7500  
F (513) 852-7600  
[www.fhlbcin.com](http://www.fhlbcin.com)

February 11, 2020



Cincinnati, OH 45209

RE: 201601 [REDACTED] - Grass, Green & Grass, Blue

Dear Mr. [REDACTED],

Your Affordable Housing Program Request and supporting documentation has been received. This transmittal does NOT constitute an approval of funds.

Please allow at least four weeks for the request to be reviewed. If additional information is required, an email will be sent to the Member and Sponsor contact requesting the additional information and/or documentation.

Regards,

Damon V. Allen  
Senior Vice President

Please reference our Affordable Housing Program Manuals available at [www.fhlbcin.com](http://www.fhlbcin.com) for complete program guidelines.

**BUILDING STRONGER COMMUNITIES**



**Copy of the Disbursement Request Form.**

2020 Affordable Housing Program

February 11, 2020



**AHP Disbursement Request**

**Member Information**

Member: [REDACTED]  
 User: [REDACTED]

**Form Information**

Project Type: Habitat

**Applicant Information**

Applicant Name: Grass, Green  
 Co-applicant Name: Grass, Blue  
 Household Size: 2 (Number of people who will reside in home)  

Occupant's Name	Relationship to Applicant	Age
Green	Self	35
Blue	Mother	65

 Has the household already been pre-approved for this project? Yes  
 Annual Gross Household Income: \$0.00  
 Unable to find the Affordable Housing Program limit for the selected county!

**Property Information**

Address: 100 Grassy Ridge Road  
 City: Florence State: KY Zip: 41042 County: Boone  
 Unit Size: Single-family

Affordable Housing Program grant requested: \$25,000.00

**Mortgage Information**

1st Mortgage	
Term:	360 months
Amortization	360 months
Interest rate:	0.0000% percent
Loan Amount:	\$85,000.00

What type of loan product did the homebuyer apply for? Habitat  
 Is the Member providing the loan and servicing the loan? No  
 Is the Member servicing the loan, but not providing the loan? No

2nd Mortgage	
Term:	120
Amortization	120
Interest rate:	0.0000% percent
Loan Amount:	\$25,000.00

**Contact Information**

Name: Jill Cravens  
 Phone #: [REDACTED]  
 Member Contact: Mr. [REDACTED]

The individual signing this request certifies they are authorized to make such requests and representations contained herein on behalf of the project Member, all information provided is true and accurate, and they have read and understand the requirements for the program mentioned in the AHP Habitat Disbursement Manual. Accept



15. When all requests have been submitted, click on Logout at the top of the page.

**FHLB** CINCINNATI Housing Program Forms

Change Institution Offerings **Logout**

## Affordable Housing Program

Main Menu

[AHP Pre-Approval](#) [AHP Disbursements](#)

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