2024 OASYS (Online Application System) Registration & Navigation



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Agenda

- Overview of OASYS
- Affordable Housing Program Resources
- Definitions
- OASYS Overview of Actions
- OASYS Registration Process (New Sponsor Registration)
- Activation Emails Forgot Password Assistance
- Logging into OASYS
- OASYS Navigation Topics
- Monitoring Emails from FHLB
- Responding to Compliance Email Requests
- 2024 AHP Application Schedule
- Contact HCI



Overview of OASYS

OASYS (Online Application System) is the FHLB Cincinnati Housing and Community Investment (HCI) Department's online system that:

- 1. Enables Sponsors and Member financial institutions to submit Affordable Housing Program (AHP) applications and view current applications and previous/current submitted projects;
- 2. OASYS enables Sponsors or other project contacts such as Owners or Managers to submit compliance documents (new as of April 2024).

https://oasys.fhlbcin.com/Account/Login		
CINCINNATI ONLINE APPLICATION SYSTEM		
-	Log In Housing & Community Investment Online Application System (OASYS) User Email Password Password	
-	LOG IN Forgot password? (only for non-members) New Sponsor? Register Need New Activation Email? Activate	
	FHLB Member? Enter Members Only Credentials above or access OASYS through the Members Only Website	



Affordable Housing Program Resources

https://www.fhlbcin.com/housing-programs/affordable-housing-program/

HOUSING PROGRAMS

> Affordable Housing Program

Welcome Home Program

Disaster Reconstruction Program

Carol M. Peterson Housing Fund

Zero Interest Fund

Community Investment Cash Advances

HCI Quick Links

Targeted Community Lending Plan

Sponsor Directory

Recent Funding Awards

First-Time Users Guide

Affordable Housing Program Application OASYS Log In

The Affordable Housing Program (AHP) is our largest and most impactful initiative – over \$895 million awarded since 1990 to develop more than 109,000 affordable housing units. AHP can be used to fund both ownership and rental projects. Grants are awarded on a competitive basis in one offering each year. Applications are typically accepted between June and August with awards in November.

Read more

Affordable Housing Program resources

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AHP Application Information

SHARE:

Choose a Category Below



AHP Disbursement Information



AHP Compliance Information



Affordable Housing Program Resources AHP Application Information

HOME > HOUSING PROGRAMS > AFFORDABLE HOUSING PROGRAM > AHP APPLICATION INFORMATION

HOUSING PROGRAMS

Affordable Housing Program

Welcome Home Program

Disaster Reconstruction Program

Carol M. Peterson Housing Fund

Zero Interest Fund

Community Investment Cash Advances

HCI Quick Links

Targeted Community Lending Plan Please see below for the highest-level information on the Affordable Housing Program policy and application process. Comprehensive application materials for the program are available in FHLB's Online Application System (OASYS), which requires registration in order to access. You may follow the OASYS Registration Instructions below to gain access to OASYS if you or your organization is not already registered. If you have questions, contact the disbursement team at AHPApplication@fhlbcin.com or call (888) 345-2246.

Documents and Forms	
1	Webinars and Presentations
	 OASYS System Registration and Navigation [PDF] AHP for Members [PDF]
	AHP Overview and Threshold Requirements [PDF]
	AHP Scoring And Required Documents [PDF]
	• AHP Financial Feasibility [PDF] • AHP Workshop [PDF]
	• AHP for Recently Awarded Projects [PDF WEBINAR]



Definitions

- "Administrator" means an individual who works at (or is a critical volunteer for) an organization (Sponsor) or is a single email address representing a group of an organization's employees. The Administrator for an organization is a type of OASYS user who has responsibility for maintaining the organization's account information in OASYS, adding Users, modifying Users and permissions, and removing Users. OASYS can accommodate up to two Administrators per organization.
- "Member" means a Member stockholder of FHLB Cincinnati that has full borrowing and voting rights and privileges. Members include commercial banks, savings and loan associations, thrifts, credit unions, insurance companies, and community development financial institutions.
- "Sponsor Type" includes Housing Authority, State Housing Agency, Native American Tribe, Alaskan Native Village, Native Hawaiian Homeland Entity, State/Local Govt Agency, State, Political Subdivision of a State, For-Profit, or Non-Profit. Sponsors initiate AHP applications in OASYS.
- "User" means a representative of an organization (Sponsor) who can perform activities on behalf of the organization in OASYS. All Administrators are OASYS Users, but not all Users are the Administrators for accounts in OASYS.



Definitions Continued

- "Owner" means the legal Owner of an AHP (Affordable Housing Program) project. This is often the Sponsor who submitted the AHP application, but in some situations another organization is the legal Owner of the project or the property.
- "Manager" or "Management" means the organization responsible for the day-to-day operations of an AHP (Affordable Housing Program) project on-site. This is often the Sponsor who submitted the AHP application, but in some situations another organization manages the project or the property.



OASYS Overview of Actions https://oasys.fhlbcin.com/





OASYS Registration Process (New Sponsor Registration)

The person who will be the main point of contact for the Sponsor organization should complete this form to register the organization and identify him/herself as the administrator. This person will be the main point of contact for all programs within the Housing & Community Investment (HCI) Online Application System (OASYS). F that FHLB will not approve the organization or administrator if discrepancies exist between the documentation provided and the information entered on this screen o information entered on this screen does not conform to the traditional methods of capitalization and punctuation needed for legal documents. Once the organization administrator are approved by HCI, the administrator will receive an email containing instructions on how to create a password. The Administrator will then be able to for the Sponsor through the Sponsor Profile link on the OASYS home page. The New User information entered on this Registration page cannot be a consultant, contra advisor and must be an employee of the Sponsor Organization. You should not attempt to register using this page if your organization populates in the "Organizatic field below when you begin typing. If you have any issues or questions, please contact FHLB at (888) 345-2246 or housing@fhlbcin.com.

Indicates required fields. You will not be able to submit until all required fields are provided. Please do not use all capital letters or abbreviations.

Please enter the following information for the new account using the correct legal name and address. Once the administrator account is approved by HCI then the administrator will be able to create additional accounts for the Sponsor Organizations:

* Organization Name:	
* Sponsor Type:	•
* Required Documents:	SELECT FILES
* Address Line 1:	
Address Line 2:	
* City:	
* State:	-
* Zip Code:	
* Phone:	

I have read and agree to the Terms of Use of the web site.

Please enter the following information for the new user.
Please do not use all capital letters or abbreviations.
User Fmail

* F Mi

JSEI EIIIdii.	
* Prefix:	•
irst Name:	
ddle Initial:	
.ast Name:	
Suffix:	•
* Phone:	
* Title:	



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SUBMIT

OASYS Registration Process Continued

- OASYS Registration Instructions are found <u>here</u>.
- <u>Member</u> representatives will not have to complete or submit a registration but must contact the Members Only Administrators at their organizations if they do not have a Members Only username and password. The FHLB ServiceDesk is available at 800-781-3090 if a Member representative does not know who their Administrator is.
- <u>New Sponsors</u> must complete a one-time registration process, which is reviewed by the HCI team for approval.
- The individual who submits the registration becomes the first Administrator, and each organization can have up to two Administrators. FHLB recommends that an organization have two Administrators so they can serve as backup to each other.



OASYS Registration Process Continued

- Administrators have responsibility for adding new Users, deleting existing Users, and changing User permissions for an organization. OASYS Registration Instructions cover these actions in more detail.
- Supporting documentation is required when submitting the Sponsor registration.
- For a Sponsor Type of "Non-Profit," you will be required to upload an IRS status letter that verifies the organization is a 501(c)(3) or 501(c)(4) organization. Separate documents from the IRS and an umbrella organization verifying this status are acceptable for organizations that do not maintain their own IRS status.
- For a Sponsor type of anything besides "Non-Profit," you will be required to upload articles of incorporation that verify the type of Sponsor type listed in the prior definitions.
- Both a non-profit or an organization that is not a non-profit should also upload state certification documentation that verifies that the organization is in good standing and/or is registered in the state of registry. This information is available on the Secretary of State website for the appropriate state.



OASYS Registration Process Continued

- It should not take longer than 30 minutes to complete and submit the registration as long as you have the required documents assembled as mentioned in the prior slide.
- 24 hours is the average response time for FHLB to review a registration and associated documentation. An email will be sent following our review informing you of the decision to approve or reject the registration. Typically, rejections occur due to lack of consistent information/documentation that can be remedied with alternative submissions.
- Approval of a Sponsor registration sends an activation email and hyperlink that you must click to complete your OASYS Administrator or OASYS User account and related security questions. The hyperlink expires within 24 hours of being sent, so it's important you keep an eye out for the email.
- If the activation email hyperlink expires, you can request that it be resent via the OASYS Log in page <u>https://oasys.fhlbcin.com/</u>.



Activation Emails - Forgot Password Assistance

New Activation Email (see below)

Click OASYS link <u>https://oasys.fhlbcin.com/Account/Login</u> and click Need New Activation Email (see below).



Log In Housing & Community Investment Online Application System (OASYS)

FHLB Member? Enter Members Only Credentials above or access OASYS through the Members Only Website

For Password Issues or Locked Account Issues:

- Click OASYS link <u>https://oasys.fhlbcin.com/Account/Login</u> and click Forgot password (see above) and
- Contact FHLB Cincinnati Service Desk at 1-800-781-3090 between 7:30 A.M. thru
 5:30 P.M Monday through Friday.



Logging into OASYS

- Click this to log in: <u>https://oasys.fhlbcin.com/</u>.
- Sponsors and other non-Member users enter their email addresses and passwords to log in.
- Representatives of Member organizations enter their FHLB Members Only usernames and passwords into the "User Email" and "Password" fields.

Note: For assistance with your account or password, or if you notice suspicious activity or experience security related events, <u>please</u> contact the FHLB Cincinnati Service Desk at 800-781-3090 or via email at ServiceDesk@fhlbcin.com. The Service Desk is available for support Monday through Friday during business hours of 7:30 A.M. thru 5:30 P.M. Managers of the Affordable Housing Program do not necessarily have the security permissions required to assist with issues.



OASYS Navigation Topics

- 1. Getting Started Planning & Preparation
- 2. Start a New Application or Update Sponsor Information
- 3. Edit or View Project or Application
- 4. OASYS Application Fundamentals
- 5. OASYS Time-Out
- 6. Data Entry Completion
- 7. Navigation Buttons and Tips
- 8. Tips for Revising Answers to Questions
- 9. Navigation Bar
- 10. Search Questions Box
- 11. AHP Completed Application (OASYS Report)



OASYS Navigation Topics Continued

- 12. Messages in Bright Red Text (must be fixed)
- 13. Validation Errors in Red Banners (must be fixed)
- 14. Informative Messages in Large Maroon Text
- 15. Application Guidance
- 16. Additional OASYS Reports
- 17. Required Documents Upload
- 18. Submission of Application to FHLB
- 19. Time Sensitive Information Request Emails (Submitted Applications)
- 20. Compliance Request Emails (Awarded Projects)



Getting Started - Planning & Preparation

- 1. Complete the one-time registration of the organization and set up of your User(s) per the prior slides titled OASYS Registration Process.
- 2. Organize/prepare your financial data for your project by downloading the AHP Financial Templates in Excel from the OASYS APPLICATION TOOLS menu at the top right in OASYS. For a rental project, complete both the Input-DevelopmentBudget and the Input-OperatingBudget. For an ownership project, complete only the Input-DevelopmentBudget.
- 3. Download the Second Sponsor Information Form from the OASYS APPLICATION TOOLS menu. Both Primary and Secondary Sponsors can utilize this document to organize your Sponsor information.
- 4. <u>Give yourself plenty of time to be thorough in gathering your information, entering it into</u> OASYS, and completing and attaching all required documents to your OASYS application.
- 5. <u>Give yourself time at the end of the OASYS application</u> for both the Sponsor and Member to review the application and complete the Certifications. The Sponsor(s) will review and complete the Certifications, and then the Member(s) will review and complete the Certifications. A Member can return the application to the Sponsor for modifications, or they can submit it to FHLB. Once the application has been submitted to FHLB, it cannot be returned to the Sponsor for modifications.



Start A New Application or Update Sponsor Information

- Click "Start a New Application" to start a new Affordable Housing Program application.
- Click Sponsor Profile to update sponsor information, or to add and delete Users. Only Sponsor Administrators see this menu.





Edit or View Project or Application

- To edit an existing application, click the Project /Application Number that appears in the first column of Projects and Online Applications (screenshot below).
- To view a previously submitted application and its details or submit a compliance document, click the Project Name in the third column of the Projects and Online Applications table (screenshot below).
- If a Project Name does not appear, it's an indication you or another individual in your organization started a new application but have not progressed far enough in the application to answer the question for Project Name.
- When you edit an existing application, OASYS will return you to the last section, page, and question that it displayed prior to exiting.



OASYS Application Fundamentals

- The AHP online application is similar to TurboTax and other software that changes the questions presented to the user based on answers within the software to what's relevant to your project.
- FHLB will not provide a comprehensive list of questions to help prepare for the information needed to complete an application.
- You must answer the questions in order (question by question, page by page, and section by section) from the beginning of the application to the end.
- If you do not know the answer to a question, FHLB recommends using the "SAVE AND EXIT" button of the application to save your answers and exit the application. Research your answers then return to edit the application as covered above in the prior section.



OASYS Time-Out

- Be aware of the time out feature of OASYS, which will log you out of your session after a period of 20 minutes of inactivity.
- OASYS is unable to track certain activities, such as reading application reports or typing lengthy answers to questions, which may cause you to receive a time out notice even though you are working on the online application.
- If your answer to a question is lengthy and may take time to compose, a recommendation is to click the "SAVE AND EXIT" button, type your answer in a word processing program, edit the application, and then paste your answer into the response to the question since OASYS returns you to the last section, page, and question that it was displaying upon exiting.



Data Entry Completion

There are various ways that your keyboard or mouse actions indicate to the OASYS application that you have finished answering a question:

- Press the "Tab" key on your computer's keyboard;
- Press the "Enter" or "Return" key on your computer's keyboard;
- Use your mouse to click the space outside the box in which you input the answer to the question, or.
- Make a selection in a drop-down menu.

Once you have performed one of the above actions, OASYS will present another question to answer, or display the "NEXT" button to be clicked to move you to the next page.



Navigation Buttons and Tips

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- NEXT button (saves data entered) and will appear at the top and bottom of the page once you have answered all the questions on a page. When you click "NEXT," your data entry for that page will be saved, and you will move to the next page.
- **BACK** button returns you to the previous page of the application BUT **does not save answers** to questions on the current page.
- **SAVE AND EXIT** will save your data entry and return you to the "Home Page" of OASYS. You can re-enter the application (edit) where you left off by clicking the Project / Application Number as covered in a prior slide.

Sponsor Capacity Sponsor Financial Information	AHP Application
	SAVE AND EXIT
	FHLB
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Navigation Buttons and Tips Cont'd

- **REVISE ANSWERS** button...if you revisit a previously answered page and revise it, you must revisit every page and question you completed previously from that point forward in the application. See the following slide for tips for revising answers to questions.
- **BACK and FORWARD** buttons of your browser should not be used to navigate backwards and forward in OASYS! You should use the **"BACK"** and **"NEXT"** buttons of OASYS instead.



Tips for Revising Answers to Questions

As stated in the prior slide, if you change a previously answered question, you must revisit every page and question going forward in the application, even those you have already answered.

Consider the following before making changes:

- See the prior "Getting Started" slide, which may help reduce the number of changes you need to make with thorough preparation.
- Make a list outside of the online application system of all the changes you need to make that may help in saving time with revisions.
- The next few topics will assist you in locating pages and questions that OASYS has asked and you have answered. The topics are:
 - Navigation bar
 - Search questions box
 - OASYS reports, specifically the AHP Completed Application



Navigation Bar



- When you begin an AHP online application, you will see a gray navigation bar at the top of the screen (see above).
- Each bubble of the bar represents one of the application's six sections, which include a number of pages with several questions per page. As you move through the application, the bar and its bubbles will turn either green or dark blue.



Navigation Bar Continued



- Green bubbles indicate the section(s) of the application that you have completed. Click a green bubble to navigate to the first page of that section. Hover over the green bubble of the section you want to move to, and a list of pages visited within that section will display so you can click the page you desire to reach.
- Dark blue bubbles indicates you are currently working in that section with pages and questions not yet answered. Hover over a dark blue bubble and click a page that you desire to reach.
- Gray bubbles indicate sections that still must be completed.



Search Questions Box



- Use the "Search questions" box to find and revisit a question that has already been answered.
- To begin a search, enter a keyword(s) in the search box for a question you wish to revisit, then click the magnifying glass icon. Using fewer keywords typically yields better search results.
- Search results display in a list of questions and/or answers in the application that contain an exact match to the keyword(s) entered.
- Click on the desired search result to navigate to that question and/or answer in the application.



AHP Completed Application Report

- An excellent source to revisit and review answers to prior questions in your application is the AHP Completed Application report. When you have your application open in OASYS, the "AHP Completed Application" button appears in a dark blue box beneath "Application Guidance" on the right-hand side or bottom of the page (depending on screen resolution size).
- AHP Completed Application contains all the questions you have visited in the application as well as your answers, all categorized by page and section.
- Save the report as a PDF document so you can search through it.
- More will be said later in this presentation about the reports.





Messages in Bright Red Text-Must Be Fixed



- If your data input on your OASYS application violates either the formatting or logic requirements for the question, the application will display a message in bright red text immediately below the question with instructions on how to fix your answer.
- You must fix your answer according to the instructions before you will be able to move forward in the application.



Validation Errors in Red Banner-Must be Fixed



- OASYS runs tests at the end of many of its pages and displays a "VALIDATION ERROR" message in red at the top and bottom of the page if the data entry on the page does not meet the logic requirements for the page.
- You must fix your answer according to the instructions before you will be able to move forward in the application.



Informative Messages in Large Maroon Text



- Periodically, informative messages in large, maroon text such as that above will display in OASYS once the system has performed calculations based on your data entry.
- Pay special attention to this text and verify that the calculations it contains match your expectations for your project.
- Unlike bright red text, which indicates errors, maroon text is informational and does not prevent forward movement in the application.



Application Guidance

- FHLB has added targeted Application Guidance to each page of your application's right-hand sidebar or page end (depending on resolution).
- Since the AHP's threshold, feasibility, and scoring parameters can change from year to year, Application Guidance is used to alert applicants of the most recent AHP requirements.
- Items in the Application Guidance change with each page so that only the most relevant information appears with the exception of the following four Application Guidance items, which appear on each page:
- 1. Contact FHLB Cincinnati link,
- 2. Full List of Required Documents,
- 3. AHP Implementation Plan, which is the administrating document for the Affordable Housing Program, and
- 4. Navigation Instructions.



OASYS Reports Overview

- OASYS reports appear beneath guidance items in dark blue boxes when you reach or complete specific sections in your application.
 Application Guidance
 Contact FHLB Cincinnati
- AHP COMPLETED APPLICATION: Contains all the questions you have visited in the application as well as your answers, all categorized by page and section.
- DEVELOPMENT BUDGET: Appears when you reach the Feasibility section and lists all the project's funding sources and development costs.
- AHP OPERATING BUDGET: <u>Appears only for rental</u> <u>projects</u> when applicants reach the Feasibility section and contains the rent and unit schedule and the operating information as they are input into OASYS.
- FEASIBILITY REPORT: Compares the project's data to FHLB's underwriting parameters and appears at the end of the Feasibility section.





OASYS Reports Overview Cont'd

- SCORE SHEETS. Appears at the end of the Scoring section and contains the project's Self-Score according to the data entered into the AHP online application.
- Review and Save all application reports as PDF documents before submitting your AHP application.
- Reports save time by allowing you to look over your responses to questions without having to move through the application page by page, and they don't delete data entry on the current page the way the "BACK" button does.
- Reports that you have open do not update as you move through the application, so you must close the reports and reopen them in order to refresh their figures.







Required Documents Upload

- In addition to the information you enter into OASYS, your application will require that you complete and upload required documents.
- You will have the opportunity to upload required documents in response to various questions, or you can upload them on the "Required Documents Review" page that appears at the end of the application's Scoring section.
- FHLB requires all necessary documents to be uploaded before your application can be considered complete.
- The AHP application's Required Documents list is available from the APPLICATION TOOLS menu in the OASYS header or beneath Application Guidance when viewing/editing/updating your application.
- Start work early since completing some required documents since require collaborating with third parties who may need time for review or negotiation.
- File types accepted include Microsoft and Adobe files.



Submission of Application to FHLB

- Prior to an application being submitted to FHLB for review, all Sponsor(s) and all Member(s) affiliated with an application will have to access and review the application and complete the Certifications section.
- The order of completing the Certifications section is Primary Sponsor, then Secondary Sponsor (if one exists), then Primary Member, then Secondary Member (if one exists).
- Members can click "Return to Sponsor" if they feel something in the application needs attention or if a Sponsor requests it. The last Member (Primary or Secondary) to complete the Certifications will submit the application to FHLB for review.
- Once an application has been submitted to FHLB for review, it can no longer be changed since FHLB cannot return it to the Sponsor or Member.
- The application must be submitted electronically to FHLB by the deadline when OASYS locks and prevents any project submissions.



Time Sensitive Information Request Emails

- FHLB may request additional information regarding submitted applications during review of the applications after the application deadline. Application contacts will receive notification from the AHP application that action in OASYS is needed.
- FHLB requests a two-day response time, so it is critical that applicants monitor their email from <u>AHPApplication@fhlbcin.com</u> during the application review period, which begins shortly after the AHP application deadline.
- Add <u>AHPApplication@fhlbcin.com</u> to your email contacts list to ensure you receive all emails from the OASYS system and that they do not appear in your junk email folder.



Compliance Request Emails (Awarded Projects)

- All projects receiving an award of AHP funds are subject to monitoring by the FHLB to determine compliance in accordance with the procedures in the AHP Implementation Plan (Plan) found <u>here</u>.
- Notification of compliance requests will occur via email from <u>AHPApplication@fhlbcin.com</u>.
- Beginning in March of 2024, AHP compliance requests must be completed through OASYS.
- Additional AHP Compliance Information is found <u>here</u>, where you can find presentations to assist with submitting the compliance requests.



Compliance Request Emails Continued

- Step 1: Log into OASYS, https://oasys.fhlbcin.com/
- Step 2: Click the Project Name of the Project Number for the monitoring request.



Step 3: Locate and click the yellow highlighted row beneath Project Monitoring.



Step 4: Complete the information on the request form page, attach forms as specified such as the Occupancy Report, then click the Save and Submit button.





2024 AHP Application Schedule

May 1 AHP Online Application Opens

July 1AHP Online Application Closes(5:00 P.M. EDT)

November 21 Expected AHP Award Date



Contact HCI

By Email:

- **Oasys@fhlbcin.com** for registration questions
- **AHPApplication@fhlbcin.com** for application questions (the AHP online application also communicates from this address)
- **AHPDisbursement@fhlbcin.com** for disbursement questions
- **AHPMonitoring@fhlbcin.com** for compliance questions
- Housing@fhlbcin.com for general questions

By Phone

。 Call (888) 345-2246



Contact Us

Federal Home Loan Bank of Cincinnati 221 East Fourth Street, Suite 600 P.O. Box 598 Cincinnati, OH 45201-0598 Toll free: (888) 345-2246 Fax: (513) 852-7647 Website: www.fhlbcin.com



Conclusion of OASYS Webinar

This concludes the 2024 OASYS Registration and Navigation Webinar.

