AHP Application Guide: Tips and Key Information
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Introduction

This guide provides additional tips and key information for applicants sponsoring an Affordable Housing Program (AHP) application in the 2019 Federal Home Loan Bank of Pittsburgh (Bank) funding round. The first and most critical document you must review is the AHP 2019 Implementation Plan. The Implementation Plan is the Bank’s policy document that outlines the scoring and feasibility criteria and required documentation and forms to further support the claims made in the application.

Additional resources are available on the Bank’s website:

- All attachments/forms can be found here: https://www.fhlb-pgh.com/ResourceCategory-AHP-Application-Attachments
- Recorded webinars can be viewed here: https://www.fhlb-pgh.com/ResourceCategory-AHP-Webinars
- General AHP information can be found here: https://www.fhlb-pgh.com/ResourceCategory-AHP-Program-Information

The Bank offers technical assistance related to scoring and feasibility questions in preparation for the upcoming funding round. The project may request technical assistance by completing the technical assistance form. Technical assistance may be requested from April 1 through June 28. After June 28, Bank staff will only address questions related to the AHP Online system functionality in preparing the application.

A paper version of the AHP Online application is available to you as a resource. You may prepare the application prior to the AHP Online system opening date of June 17, but all information must be transferred to the AHP Online system. Only applications in the “member approved” status in the AHP Online system by August 8, 2019 at 5 p.m. EST will be accepted by the Bank for review.

The Bank encourages AHP sponsors to provide the member institution proper time to review the online application prior to the August 8 deadline. The recommended lead time to give a member to review a completed online application is 5-7 business days.

System Access, Logins and Passwords

The AHP Online system registration guide and webinar are available to will assist you in registering for the AHP Online system.

Important points to note

- Do NOT create another registration if you have already completed the process once.
- Remember your Login ID and password. You will need these to access your application(s) on AHP Online during and after the funding round.
- Passwords expire after 180 days. If it has been 60 days since you last logged into AHP Online, you will be prompted to change your password the next time you log into AHP Online.
- If you get “Authorization Error” or “Authentication Error” when entering your login information two times or more, you will need to have your account unlocked or your password reset. Call our Community Investment Department (CID) for further instructions.
- The AHP Online system is only compatible with Internet Explorer, NOT Firefox, Safari, Chrome, etc. The AHP Online system is compatible with Internet Explorer 11, and if you have other versions of Internet Explorer, there are compatibility settings available to ensure that functionality is maximized with more recent versions. Contact CID for further instructions.
Roles in the AHP Online System

There are three main roles in the AHP Online system. Be sure that each individual is assigned the proper role when initiating an application.

- **Lead Contact** – This role is reserved for the sponsor of the AHP application. This individual will be the primary point of contact, have authority to review and approve the application, submit disbursement requests and be responsible for ongoing monitoring requirements. This role CANNOT be filled by a consultant. Each application may have up to two lead contacts.

- **Input Contact** – This role is reserved for individuals who need the ability to edit and input information into the application. This role does not have the ability to “sponsor-approve” (formally submit the application to the member for approval) the application and does not have the ability to access the application if it receives an AHP subsidy commitment and becomes a project. This role is reserved for consultants or key members of the sponsoring organization or another organization who will assist with application development.

- **Member Contact** – This role is reserved for the member who will be partnering on the AHP application. This role has the ability to “member-approve” (formally submit the application to FHLBank for review) the application as part of the formal submission to the AHP Online system, ongoing disbursement requests and other approvals as required. The member contact also has the ability to view the application’s development, draw requests, semi-annual progress reports and other reporting requirements.

General System Tips

- Save each page on which data has been changed before moving to the next screen.

- The AHP Online system becomes inactive after 15 minutes, at which time you will be automatically logged out. Inactivity refers to any non-input actions, such as moving from screen to screen or saving a page.

- Do NOT press the “back” button or arrow, typically located in the top left corner of your browser. To move through the application, follow the “Previous” and “Next” guides on the bottom left- and right-hand corners of the screen.

- Click on the on each page for more information about a particular category or question.

- Refrain from using quotes ( " ") or ampersands (&) in the text boxes, as they will cause errors in the system!

- Be clear and concise in your descriptions and narratives.

System Attachments

As part of the AHP application, there are many specific attachments or forms that must be completed per the Implementation Plan and uploaded to the AHP Online system.

- For an attachment that includes multiple documents, it is recommended that you scan all documents into one .pdf and attach that single .pdf to the application.

- Acceptable attachments include .pdf, .zip, doc, and.xls.

- The size limit for any attachment is 12 megabytes.

- Organize application attachments prior to uploading so that Bank staff can clearly read and review the information submitted. Make sure all pages are attached. The more organized the information is, the chance is better that the Bank will be able to make a clear determination for a category/guideline/etc. If the attachments are not submitted in an organized fashion, the project runs the
risk of losing scoring points if the Bank is not able to make a clear determination based on the documents submitted.

- Make sure that the attachments are viewable and not corrupted. During the scoring phase of the AHP application review process, the Bank only reviews what is provided and viewable within the AHP Online application. Bank staff will not contact the sponsor for any clarifications or questions related to the scoring phase.

**Zip Codes and Project Addresses**

Zip code lookup information for zip-plus-4 is required. The system has comprehensive zip-plus-4 information already uploaded to AHP Online. If inputting your zip code is not successful, contact CID with the site address for your project or your sponsoring organization if you are registering in the AHP Online system.

If your project is scattered site with multiple zip codes, use a zip code for the most central address when initiating the application.

**Financial Feasibility Workbook**

Tips for uploading the Financial Feasibility Workbook are noted below:

- You must use the Financial Feasibility Workbook for the current funding-round year. Make sure you are using the correct spreadsheet for your project (rental or homeownership).
- Be sure to read the instructions on the first tab of the Financial Feasibility Workbook before completing it and trying to upload it to the AHP Online system. Most issues experienced by sponsors are directly related to an item on the instructions tab.
- **Do not use formulas** in the cells of the Financial Feasibility Workbook. Only use numbers or text as applicable.
- **Do not copy and paste.** Type directly into the cells.
- Make sure the total on the Sources of Funds tab matches the total on the Summary of Uses tab. If these numbers are not equal, the system will not upload your spreadsheet.
- When uploading your completed spreadsheet, only click upload ONCE. Allow the system some time to process the upload. Clicking more than once will cause an error in the system.

**Market Study Specifications**

Projects that require a market study:

For owner-occupied (for-sale) projects with 12 or more units and rental projects with 20 or more units, a formal market study is required to demonstrate the market and demand for the units. The study must be prepared by an independent, experienced market analyst, and at a minimum, the market study must include:

1. **Analyst’s Qualifications:** A summary of the market analyst’s qualifications and experience particularly as it relates to affordable housing market assessments.
2. **Description of Proposed Project:** Describe the proposed project and the expected target population using an appropriate demographic profile.
3. **Define the Market Area:** Identify the primary and secondary market areas using appropriate geographic and demographic factors. Compute and present an appropriate capture-and-penetration rate for the proposed units and the defined market area.
4. **Targeting:** Provide evidence that the proposed sales price or proposed rent will be affordable to the AHP income groups targeted.

5. **Market Demand/Needs Assessment:** Evaluate the need for the proposed project within the defined market area. Based on an analysis of relevant market characteristics and related factors, provide an estimated absorption period and capture rate for the proposed project. This assessment must include occupancy/waiting list information on comparable affordable housing properties in the market area.

The market study must clearly document sufficient demand in the market to support the proposed project. The study must identify any data sources, assumptions, estimates, projections and models used in the analysis.

The market study completion date cannot be any more than 12 months prior to the AHP application date. For studies that exceed 12 months from application due date, the original study and a certification from the study author—indicating that the study findings are still valid or that provides an update to those findings—may be acceptable to the Bank for review.

While it is not required, the Bank recommends that the market study adhere to the standards provided by the National Council of Housing Market Analysts (NCHMA). The NCHMA provides a standard set of definitions, content criteria and guidelines for developing market studies to ensure consistency across the industry. Visit the NCHMA website for more information.

Market studies completed in conjunction with other primary funding sources, such as the Pennsylvania Housing Finance Agency, the Delaware State Housing Authority, the West Virginia Housing Development Fund and/or the U.S. Department of Housing and Urban Development, will typically meet the AHP market study requirement.

Projects that do not require a market study:

All projects must demonstrate their demand for the proposed project and units associated in the project. The below types of projects do not require a formal market study as outlined above:

- Owner-occupied projects that are less than 12 total units
- Rental projects that are less than 20 units
- Projects that involve rehabilitation of currently owner-occupied housing
- Projects that provide housing where at least 75 percent of the units are reserved for special needs and/or homeless populations

See the Implementation Plan, Attachment B, for further information on the acceptable and required documentation to demonstrate market demand for these application types.

**Readiness to Proceed**

The purpose of the Readiness to Proceed category is to reward affordable housing projects that have met certain development benchmarks and are expected to be completed in a timely manner.

To receive points for the Readiness to Proceed category, applicants are required to provide documentation in the designated sections within the AHP Online application that demonstrates that a project meets the development benchmarks. FHLBank retains the discretion to determine whether a project has satisfactorily met the benchmarks. For more information, review the Implementation Plan under Readiness to Proceed.

Eight (8) points will be awarded to projects that meet all four of the following development benchmarks unless an exception is indicated:
Evidence of Site Control

The sponsor must have secured site control for 100 percent of the properties required to complete the project. The Bank’s Property Conveyance Form is required to be completed. No other documentation will be accepted in the application to demonstrate site control. The Bank, in its sole discretion, may require additional documentation to verify the claims made in the Property Conveyance Form. Documentation may include:

1. A deed in the name of the sponsor or ownership entity in which the sponsor has an “ownership interest.” If the documentation includes a Quit Claim Deed, a legal opinion from the project’s legal counsel will need to accompany the Quit Claim Deed to evidence clear title.

2. Executed purchase contract or option to purchase (contract or option date cannot expire before the AHP round closing date).

3. Executed lease or option to lease for a term of at least 20 years, including the period of AHP affordability (lease option date cannot expire before the AHP round closing date). Any amendment must include the original executed agreement.

4. A resolution from a local government or other organization that is committing to transfer the property that describes the terms of the commitment, the transfer price and the location of the property.

The Property Conveyance Form must be attached at the Site Control screen in the AHP Online application. The Property Conveyance Form must validate control of all (100 percent) of the properties in the project, not control of only a portion of the property. In addition, the address(es) on the Property Conveyance Form must match the address(es) on the Site Information screen of the application.

Rehabilitation of currently owner-occupied housing projects must demonstrate the ability to complete the proposed units within 12 months of AHP approval and must submit a waiting list equal to or greater than the number of units proposed in the AHP application.

For projects that include only acquisition of property with no rehabilitation or construction involved in the project, a waiting list equal to or greater than the number of units proposed in the AHP application must be submitted.

Signatures are required on all documentation.

The documentation you provide might only refer to a site description and not to an actual address. In these instances, sufficient documentation (from a third party) must be provided to verify that the description in the documentation references the addresses for the AHP project as listed in the application. It is the sponsor’s responsibility to make the connection between the documentation.

Permissive Zoning

The sponsor must demonstrate that the project complies with current zoning by providing a municipal or planning commission resolution, letter from local municipal officials, a permit or a legal opinion from the municipality’s or the developer’s attorney, indicating that the project complies with the zoning for the project area. If the project is subject to attempts to prohibit or delay the project through unfair zoning practices, the Bank will secure the necessary documentation and make a determination whether the project meets this benchmark.

Property assessment printouts are NOT considered acceptable documentation to demonstrate adequate zoning.

If an area is not subject to zoning requirements, documentation of such must be evidenced by providing a municipal or planning commission resolution, letter from a local municipal official or a legal opinion from the municipality’s or developer’s attorney.
This benchmark does not apply to rehabilitation of currently owner-occupied housing projects.
The address(es) on the zoning documentation must match the address(es) on the Site Information screen of the application.

**Remediation of Environmental Issues**

Projects must demonstrate that they have taken the required actions defined below to identify the environmental issues, and if necessary, have developed a remediation plan acceptable to the Bank.

**Required Actions to Identify Environmental Issues**

All projects are required to describe the process taken to identify potential environmental issues. If the project involves the rehabilitation of currently owner-occupied housing and the units have not been identified, a narrative explaining the process that will be taken to identify potential environmental issues must be submitted.

Additionally, a Phase I Environmental Assessment will be required if the following site uses or conditions exist or have ever existed on the project property(ies):

- Gas station
- Dry cleaner
- Laundromat
- Brownfield
- A site that will undergo a conversion of use (non-residential to residential)

If the Phase I identified the need for further testing, the project must provide adequate documentation to demonstrate that the additional testing is complete.

**Acceptable Remediation Plan**

If environmental issues are identified, the project must clearly describe the plan to remediate the issues as part of the proposed project. As part of the plan, a detailed description of the process and costs needed to remediate the environmental issues and a date of completion will be required. The costs and source(s) of funds to remediate the environmental issues must be included in the project’s sources and uses and/or cost breakout within the Financial Feasibility Workbook.

The address(es) on all environmental documentation, including Phase I and Phase II assessments and remediation plans, must match the address(es) on the Site Information screen of the application.

Signatures are required on all documentation.

**Funding Commitments**

The project must have secured commitments for at least 75 percent of the gap funding sources (including and assuming AHP) at the AHP application due date and must demonstrate the ability by fully describing the plan and timeline to secure all funding within six months of AHP approval. Firm commitment letters from the approving organization of the source of funds must be submitted with the application.

Gap funding includes all equity (including equity generated from four percent low-income housing tax credits (LIHTC), grants and soft and deferred loans, subsidized loans, and the anticipated FHLBank Pittsburgh AHP funding; it does not include conventional loans, bond financing or end mortgages to homebuyers.
Commitments must be attached to the Approved Funding Letters screen in the AHP Online application. This section of the system opens when a “Y” is included on the Sources of Funds page of the Financial Feasibility Workbook. When you upload the workbook, if there is a “Y” under “Approved” for that source, the system will request that a commitment letter be uploaded to the application.

Acceptable evidence of commitment of LIHTC must include the award letter from the agency administering the tax credits or a fully executed final partnership agreement or operating agreement with the tax credit investor as a party. An investor letter of intent alone will not suffice to evidence commitment of LIHTC.

For historic tax credits that have ben awarded, acceptable documentation evidence includes:

- National Park Service certification for federal tax credits
- Comparable state agency certification for state historic tax credits
- Other documentation acceptable to the Bank at its sole discretion.

Documentation to validate the market value of in-kind donations of materials must indicate that the materials have been secured from the donating party.

Do NOT include the cash value of land on the Sources of Funds tab of the Financial Feasibility spreadsheet. It is NOT considered a cash source.

Signatures are required on all documentation.

Community Stability

Introduction

In an effort to promote sustainable communities, the Affordable Housing Program (AHP) scoring category for Community Stability recognizes and rewards communities that are developing and implementing quality community-development strategies that include affordable housing in conjunction with community or local plans. The Community Stability category encourages AHP applicants to view housing as one part of an overall community plan and to view community development as a long-term process. This long-term view will enable communities to create sustainable, healthy neighborhoods and to secure funding for development projects at the most appropriate time. As part of their due diligence, project sponsors are encouraged to meet with local planning officials to determine local development goals and objectives and to ensure that their project complements local revitalization strategies.

This guide provides instruction regarding the Community Stability scoring category contained in the Implementation Plan.

This guide is designed to help AHP applicants gain a better understanding of the Community Stability scoring category and the requirements for completing the Community Stability certification forms for different scoring categories. The certification forms are available online at https://www.fhlb-pgh.com/ResourceCategory-AHP-Application-Attachments. The current and updated forms must be submitted with the application for the applicable funding round. No previous versions of Community Stability certification forms will be accepted. A Community Stability webinar is also available for your review.

The guide and webinar provide further information from what is outlined in the Implementation Plan, but the Implementation Plan is the final policy document.
Threshold Requirements

To be considered for points under the Community Stability category, a project must first meet the threshold requirements for displacement.

The threshold requirements are defined as follows: To the maximum extent feasible, no permanent displacement of low- or moderate-income households will occur as a result of the proposed AHP project, or if such displacement will occur, assurances must be provided that any displaced households will be assisted to minimize the impact of displacement, based on the following guidelines:

- Projects that have resulted from, or will result in, the permanent displacement of low-income residents, will be ineligible to receive points under the Community Stability criteria, unless the developer satisfactorily completes the Bank’s Displacement Form to indicate to the Bank’s satisfaction that the project, to the greatest extent feasible, offers the displaced residents either an appropriately sized affordable unit in the development upon completion of the project or other appropriate relocation benefits.
- Projects may be requested to document, to the satisfaction of the Bank, the effectiveness of any displacement notifications provided to affected residents.

Scoring Criteria

Once the threshold requirements for displacement are met, projects will be scored on a 0-20 point scale based on the degree to which they meet the elements of the following two criteria:

1. Planning (up to 3 points)
2. Impact (up to 17 points)

In order to be considered for techniques under Community Stability, you must actively select the techniques in which you wish to apply. A single form may be required for multiple techniques, but if you do not select the techniques in the AHP Online system and only complete the form, the Bank will not award those points as requested on the form. The technique must be selected in the system to be considered, and proper documentation must be provided for the Bank’s review.

Planning (up to 3 points):

To qualify for points in this scoring technique within Community Stability, the Plan Consistency Certification Form must be completed and signed by the plan author, a representative of the plan approval committee or the plan manager in order to be considered for points.

Multiple plans may be submitted for consideration, but a maximum of three points will be awarded.

Who Can Approve the Plan

An acceptable community plan can be developed and approved by a multitude of organizations or institutions, such as local community development corporations, community-based organizations or local/county/regional/state units of government that have an interest in the community. For example, a local community-based organization might create its own community plan for revitalization and receive approval from the board of the organization.

To be considered for planning points, the plan must include the community in which the AHP project will be located. If the project involves scattered sites, the plan must encompass 75 percent of the properties at minimum. The approval date or date the plan was updated must be within ten years of the AHP application due date.

All project addresses that are within the plan’s boundaries must be included on the form. Attach additional pages as necessary.
Plan Consistency (1 point)

One point will be awarded to projects that are determined to be consistent with a community plan. The Plan Consistency Certification Form, signed by an authorized entity as outlined on the form is required to demonstrate that the project is consistent with the plan. Section I and III of the Plan Consistency Certification Form must be completed in order to qualify for one point.

At least 75 percent of the properties in the project must be located in the plan area. Plans must be approved or updated within ten years of the AHP application due date.

Targeted Priorities (2 points)

Up to two additional points will be awarded if applicants are able to demonstrate that the project meets targeted priorities identified in the plan. Section I, Section II and Section III of the Plan Consistency Certification Form must be completed. Projects that do not receive points under “Consistency with Plan” will be ineligible to receive the two additional points.

The representative completing the Plan Consistency Certification Form must clearly demonstrate the specific targeted priority outlined in the plan and how the project meets that targeted priority. A clear explanation of the priority within the plan must be provided. Additionally, a clear explanation of how the project is meeting the targeted priority in the plan must be provided on the form.

Instructions for Planning Submission in the AHP Online System:

1. Complete the Planning Consistency Certification Form.
2. The form must be completed and signed by the plan author, a representative of the plan approval committee, or the plan manager.
3. Provide a clear narrative description, where applicable.
4. Scan, save and upload the form as a single attachment to the AHP Online system under “Community Planning.”

Impact (up to 17 points):

Up to 17 points will be awarded based on an evaluation of specific project techniques and their impact on the community where the project will be located.

Impact techniques will be worth one, three or five points, depending on the technique. Impact points will be awarded based on the impact techniques chosen and the quality of the supporting documentation provided. The maximum impact points that can be awarded is 17.

Impact techniques include:

- Community designation
- Distressed-area designation
- Major disaster declaration
- Owner-occupied rehabilitation projects
- Creation of homeownership opportunities
- Redevelopment of blighted properties
- Redevelopment of brownfield sites
- Projects involving adaptive reuse
- Historic significance preservation
- Preservation of existing subsidized housing
- Mixed-income projects
• Land bank or land reuse agency properties
• Sustained affordability for owner-occupied projects
• Creation of community assets
• Visitable units
• Architectural compatibility

Details for each of the impact techniques outlined above are presented in the next section. Review the Implementation Plan for the requirements under each technique.

Community Designations (3 points)

A project will be awarded three points for this technique, if at least 75 percent of the AHP properties proposed are in a geographic area that has been awarded a designation by a local-, state-, federal- or quasi-government entity that provides tangible and/or economic benefits to the project’s geographic area. The project site and/or the area of the project’s development must be known and identified. For existing owner-occupied rehabilitation projects, a waitlist of properties is acceptable to indicate those potential properties as known and identified.

Examples of community designations include, but are not limited to Main Street, Elm Street, Weed and Seed, Transit Oriented Development Zone and Blueprint Communities®. Multiple designations may be submitted for consideration, but the maximum awarded for this technique is three points.

Sponsors claiming a community designation will be required to complete the Community Designation Certification Form for each designation claimed and obtain the authorized signature as indicated on the form. An explanation of the tangible or economic benefits bestowed by the designation must be included on the form and is key to scoring points for this technique.

The Community Designation Certification Form must be attached to the Community Stability section of the AHP application to be considered for points.

Instructions for Community Designation Submission in the AHP Online System:

• Complete the Community Designation Certification Form.
• The form must be completed and signed by the authorized representative as indicated on the form.
• Provide a clear narrative description where applicable. A description of the tangible benefit must be included to specifically address the benefit of the designation where the project is located.
• Multiple designations may be submitted, but only three points can be awarded for this category.
• Scan, save and upload the form(s) as a single attachment to the AHP Online system under “Community Designation.”

Distressed Community Designations (3 points)

A project will be awarded three points for this technique, if at least 75 percent of the AHP properties proposed are located in an area designated as either a Metro or Non-Metro: a)Difficult to Develop Area or b) Qualified Census Tract as published on the Housing and Urban Development’s (HUD) website, or c) Distressed or Underserved Non-Metro Middle-Income Geographies as published by the Federal Reserve.

Multiple designations may be submitted, but the project can only be awarded up to three points for this category.

The Implementation Plan contains a detailed grid of required documents depending on the project’s qualification and type for each distressed area.

Please note that these documents may be several pages in length. Please only attach those pages that include the areas necessary for qualification, and be sure to include the year of the designation on the documentation.
Examples of third party documentation to validate the site address may include the United States Postal Service website printout verifying the information for the project, another valid data source or a letter from an attorney.

To identify the census tract for your project address, the FFIEC.gov Geocoding address table for every qualifying address in the project can be found here: https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx

1. Enter the project’s address(es), and click search.
2. The census tract will display in the table. This page must be printed for each qualifying address.

If the project is scattered site and has not selected the exact addresses for the project, a waiting list must be provided with the accompanying FFIEC.gov documentation, as well as confirmation from the sponsor that at least 75 percent of the project addresses selected for the project will be located in the designation.

NOTE: Only the most current versions of the documentation cited above will be accepted. Provide a census tract printout for each address in the project.

Instructions for Distressed Community Designation Submission in the AHP Online System:

1. Complete the Distressed Community Designation Certification Form.
2. The form must be completed and signed by the project sponsor.
3. Attach applicable Difficult to Develop Areas, Qualified Census Tract HUD document(s), or Distressed or Underserved Non-Metro Middle-Income Geographies Federal Reserve documents.
4. Attach additional information as required in grids outlined in the Implementation Plan based on project type and if project addresses are known or unknown.
5. Scan, save and upload the form and supporting documents as a single attachment to the AHP system under “Distressed Community Designation.”

Major Disaster Declaration (3 points)

Projects that are located in a Major Disaster Declaration as designated by FEMA no more than 30 months prior to the application’s due date may be eligible for three points. The project must specifically promote the development of housing as a way to improve and rebuild a community where at least 75 percent of the project address(es) are located in a Major Disaster Declaration.

The Major Disaster Declaration Certification Form must be signed by an official from a local-, state- or federal-government entity, certifying that the project is needed because the housing in the project area has been affected by the disaster.

Additional documentation required is a PDF map under “Geographic Information” on the FEMA website, located here: https://www.fema.gov/disasters, verifying that the project is in an area that receives either Individual Assistance or Individual and Public Assistance.

Instructions for Major Disaster Declaration Submission in the AHP Online System:

1. Complete the Major Disaster Declaration Certification Form.
2. The form must be completed and signed by an official from a local-, state- or federal-government entity.
3. Visit the FEMA website and print the map under “Geographic Information,” verifying that the project’s area receives either Individual Assistance or Individual and Public Assistance.
4. Scan, save and upload the form(s) as a single attachment to the AHP Online system under “Major Disaster Declaration.”
Owner-Occupied Rehabilitation (3 or 5 points)

Projects that rehabilitate existing owner-occupied units may be eligible for either three points or five points depending on the following:

Five points will be awarded to projects if at least 75 percent of the properties in the project:

i. Are fully inspected by a qualified individual (third party or qualified individual at the sponsor’s organization), and the inspection is considered a full/comprehensive inspection of each property that identifies all hazardous or uninhabitable conditions and also includes the remaining useful life of all major systems in each property.

ii. A third party or qualified individual must certify that all hazardous or uninhabitable conditions are corrected as part of the scope of the project and that all major systems have a remaining useful life at project completion.

iii. A certification form will be required (at disbursement request if the project is awarded funds) by the third party or the qualified individual that must include the inspection process and the qualifications of the individual completing the inspection.

The 75 percent threshold still leaves room for homes that need rehabilitation and/or accessibility improvements that may not meet the specific standards above; however, if this technique is selected, at least 75 percent of the homes MUST meet the standard above to receive five points.

Three points may be awarded to the following owner-occupied rehabilitation projects: 1) projects that are providing rehabilitation for owner-occupied homes, with a level of rehabilitation that does not meet the standards as noted above; 2) owner-occupied rehabilitation projects that are providing improvements such as accessibility and/or weatherization.

When completing this section in the AHP Online system, the sponsor must select either a five-point or three-point owner-occupied scoring category.

If the project received five points under this category and should the project be awarded AHP funds, at disbursement of funds requests, the project sponsor will be required to complete the Project Sponsor/Qualified Individual Certification for Owner-Occupied Rehabilitation form that will certify items noted above under the five-point scoring category.

Sponsors should only choose the five-point category if they are committed to providing this standard. Otherwise, the three-point technique should be selected.

Creation of Homeownership Opportunities (3 points)

This technique applies to projects that create homeownership opportunities in a census tract(s) with a homeownership rate of less than 50 percent. A project will be awarded three points for this technique if at least 75 percent of the proposed AHP properties are located in census tracts with homeownership rates that are below 50 percent.

To receive points, all properties in the project must be known and identified, and a printout with the most recent census data from the Federal Financial Institutions Examination Council’s (FFIEC) website demonstrating that the census tract(s) for all project site(s)/properties that meet this category must be attached to the application. In instances where sites are known but addresses are not identified, FFIEC census tract documentation reflecting the exact property/properties must be provided. This may include cross-intersections of the project address.

The FFIEC census tract information can be obtained by going to the FFIEC website (www.ffiec.gov) under the “Geocoding/Mapping System” section. Type in the property’s address, click “Census Demographic Data” and then select “Housing Data.”

On this screen, divide “owner-occupied units” by “total housing units” to get the homeownership rate. Only information from this site (i.e., no alternative data source) can be utilized for this scoring technique.
Instructions for Creation of Homeownership Opportunities Submission in the AHP Online System:

1. Visit the FFIEC website, and enter AHP property address(es).
2. Click on “Census Demographic Data,” then select the “Housing” tab.
3. Print FFIEC printout that lists census data for each AHP property or project site(s).
4. Scan, save and upload the form(s) as a single attachment to the AHP system under “Homeownership Opportunities.”

Redevelopment of Blighted Properties (3 points)

A project will be awarded three points for this technique if at least 75 percent of the property or properties or land to be developed or re-developed as part of the proposed project are designated as blighted. In addition, for projects involving rehabilitation, the hard rehabilitation cost per rehabilitated unit must be greater than $25,000 per unit. Projects may submit for both brownfield and blighted properties techniques, but only three points may be awarded as an application cannot receive both blighted and brownfield properties points.

Sponsors claiming blighted property will be required to identify the blighted properties/land and complete the Blight Certification Form for those properties.

The form should be signed by a state- or local-government official, architect or attorney who is qualified to make the determination that the condition of the property meets the Bank’s definition of blight: a property that because of its physical condition is a public nuisance, is vacant or abandoned for a period of at least six months; is dilapidated, unsanitary and unsafe, lacking in facilities that have been disconnected, destroyed, removed or rendered ineffective and therefore causing the property to be unfit for human habitation; a vacant or unimproved lot or parcel in a predominately built-up neighborhood that has become a place where trash and debris accumulates and/or is vermin-infested; or a property that is a fire hazard or is unsafe to persons or property.

The specific property/properties or land must be determined as blighted. Points will not be awarded for a blighted area. The property or properties must meet the Bank’s definition. No other definition will be accepted.

To determine that the $25,000 per unit of rehabilitation costs threshold is met, it is crucial to correctly complete the Financial Feasibility Workbook. The correct costs for new construction versus rehabilitation dollars must be reflected appropriately in the new construction or rehabilitation columns on the cost breakout tab.

Instructions for Redevelopment of Blighted Properties Submission in the AHP Online System:

1. Complete the Blight Certification Form.
2. The form must be signed by an appropriate local-, county- or state- government official or by an architect or attorney who is qualified to make a determination of blight.
3. Ensure that the Financial Feasibility Workbook includes the correct costs associated under new construction and/or rehabilitation.
4. Scan, save and upload the form(s) as a single attachment to the AHP Online system under “Blighted Property.”

Redevelopment of Brownfield Properties (3 points)

A project will be awarded three points for this technique if at least 75 percent of the property or properties or land to be developed/redeveloped as part of the proposed project are designated as a brownfield site. In addition, for projects involving rehabilitation, the hard rehabilitation cost per rehabilitated unit
must be greater than $25,000 per unit. Projects may submit for both brownfield and blighted properties techniques, but only three points may be awarded as an application cannot receive both blighted and brownfield properties points.

Sponsors claiming redevelopment of a brownfield site will be required to identify the brownfield site and complete a Brownfield Certification Form for the applicable properties. The form should be signed by a representative of the state entity responsible for brownfield determination. The property or properties must be determined as brownfield. Points will not be awarded for a brownfield area.

The key to scoring points for brownfield properties or land is to include a narrative description of how the property or properties meet the conditions for designation as a brownfield site.

To determine that the $25,000 per unit of rehabilitation costs threshold is met, it is crucial to correctly complete the Financial Feasibility Workbook. The correct costs for new construction versus rehabilitation dollars must be reflected appropriately in the new construction or rehabilitation columns on the cost breakout tab.

Instructions for Redevelopment of Brownfield Properties Submission in the AHP Online System:
1. Complete the Brownfield Certification Form.
2. The form must be signed by a representative of the state entity responsible for brownfield determination.
3. Provide a clear narrative description of how the AHP property or properties meet the conditions for designation as a brownfield site is required.
4. Ensure the Financial Feasibility Workbook includes the correct costs associated under new construction and/or rehabilitation.
5. Scan, save and upload the form(s) as a single attachment to the AHP Online system under “Brownfield Site.”

Property of Historic Significance Rehabilitation (3 points)
A project using this technique rehabilitates a property of historic significance and has hard rehabilitation costs greater than $25,000 per rehabilitated unit. To receive points, the Property of Historic Significance Form must be completed and signed by the State Historic Preservation Office.

We recommend allowing ample time for the State Historic Preservation Office to review, sign and return the form to the sponsor to be uploaded under the historic property rehabilitation section within the Community Stability section of the application.

Only the properly executed Property of Historic Significance Form will be accepted. No other documentation that indicates the property as historic will be accepted.

To determine that the $25,000 per unit of rehabilitation costs threshold is met, it is crucial to correctly complete the Financial Feasibility Workbook. The correct costs for rehabilitation dollars must be reflected appropriately in the rehabilitation column on the cost breakout tab.

Instructions for Historic Property Rehabilitation Submission in the AHP System:
1. Complete the Property of Historic Significance Form.
2. The form must be completed by the project sponsor and signed by the State Historic Preservation Office to verify that the AHP project address meets the definition of historic significance as noted on the form.
3. Ensure that the Financial Feasibility Workbook includes the correct costs associated under new construction and/or rehabilitation.
4. Scan, save and upload the form(s) as a single attachment to the AHP Online system under “Historical Property Rehabilitation.”
Preservation of Existing Subsidized Housing (3 points)

A project will be awarded three points for this technique if 100 percent of the project’s existing subsidized units are within two years of permitted prepayment and if the project has hard rehabilitation costs greater than $10,000 per rehabilitated unit. Additionally, if the project proposes both rehabilitation and new construction of units, the preserved rehabilitated units must be at least 75 percent of the project’s total AHP units.

Sponsors claiming preservation of existing subsidized housing must submit the Preservation of Existing Subsidized Housing Certification Form for all properties as part of the project. If there is more than one funder for the properties, each funder must submit a separate Preservation of Existing Subsidized Housing Certification Form.

To determine that the $10,000 per unit of rehabilitation costs threshold is met, it is crucial to correctly complete the Financial Feasibility Workbook. The correct costs for rehabilitation dollars must be reflected appropriately in the rehabilitation column on the cost breakout tab.

**Instructions for Preservation of Existing Subsidized Housing Submission in the AHP Online System:**

1. Complete the Preservation of Existing Subsidized Housing Certification Form.
2. The form must be completed by the project sponsor and signed by the original funder(s) of the project property or properties.
3. Ensure that the Financial Feasibility Workbook includes the correct costs associated under new construction and/or rehabilitation.
4. Scan, save and upload the form(s) as a single attachment to the AHP Online system under “Preservation of Existing Subsidized Housing.”

Mixed-Income Housing (3 points)

Mixed-income housing is defined as follows:

(A) For rental projects: 20 percent or more of the units are targeted to households with greater than 60 percent of the Area Median Income (AMI) (the total number of units in the project will be used to determine the economic diversity score); or

(B) For owner-occupied projects: 20 percent or more of the units must be targeted to households with greater than 80 percent of AMI (the total number of units in the project will be used to determine the economic diversity score); or

(C) For rental or owner-occupied projects: at least 75 percent of the properties in the project are located in a census tract(s) with a Median Family Income (MFI) that is equal to or greater than 100 percent of the regional MFI (for Metropolitan Statistical Area [MSA]/Metropolitan Division [MD] or Non-MSA/MD), as published on the Federal Financial Institutions Examination Council’s (FFIEC) website. To receive points under this part of the definition, all properties in the project must be known and identified, and an FFIEC printout with the most recent census data must be attached to the application. This can be obtained by going to www.ffiec.gov/Geocode/default.aspx, typing in the property address, clicking search and clicking “census demographic.” Under the Census tab, the MFI for the census tract is listed as “Tract Median Family Income %.” This printout must be attached to the application. If the project has multiple sites, multiple printouts must be included for each of the property addresses in the AHP application. In instances where sites are known but addresses are not identified, FFIEC census tract documentation reflecting the exact property/properties must be provided.

If the Tract Median Family Income % is equal to or greater than 100 percent, the application is eligible for points.
Instructions for Mixed-Income Housing Submission in the AHP Online System:

1. For Mixed-Income Housing meeting definition (A) above, the system will automatically calculate based on the unit composition in the Targeting section in the AHP application. No form or documentation is required.

2. For Mixed-Income Housing meeting definition (B) above, the system will automatically calculate based on the unit composition in the Targeting section in the AHP application. No form or documentation is required.

3. For Mixed-Income Housing meeting definition (C) above, the most recent census data from FFIEC printout showing the “Tract Median Family Income %” must be provided for each property address, and 75 percent of the addresses must be listed as equal to or greater than 100% Tract Median Family Income.

4. Scan, save and upload the form(s) as a single attachment to the AHP Online system under “Mixed-Income Housing.”

Land Bank or Land Reuse Agency Property (3 points)

A project will be awarded three points for this technique if the project acquires property/properties from a land bank or land reuse agency as authorized by state legislation or local government ordinance.

The project must acquire at least one known and identified property from the land bank or land reuse agency to be used in the project.

Sponsors claiming that property will be acquired or has been acquired from the land bank or land reuse agency will be required to complete the Property Conveyance Form.

The Bank, at its sole discretion, may require additional documentation to support the claims made on the Property Conveyance Form. Documentation may include:

- Executed HUD-1
- Deed, indenture, etc.
- Executed agreement between the land bank and the project sponsor
- Resolution

If the documentation is a quit-claim deed, a legal opinion from the project’s legal counsel must also be provided to evidence clear title.

If the claim of property is based on land area, a third party must document that the parcel(s) being conveyed are necessary for the project.

If less than 100 percent of the property is being conveyed from the land bank, proof of the dimensions of all properties in the project, including the conveyed land bank properties, must be provided by a third party.

NOTE: For any documentation that does not include an address and only refers to a site description, sufficient documentation must be provided. That documentation may consist of an executed HUD-1, deed, etc., or an executed agreement between the land bank and the sponsor, or a land bank resolution indicating intention to convey a property to the project. The Property Conveyance Form must be attached to the Community Stability section under Land Bank or Land Reuse Agency of the AHP application to be considered for points.

Instructions for Land Bank or Land Reuse Agency Property Submission in the AHP Online System:

1. Complete the Property Conveyance Form.

2. Ensure that the Property Conveyance Form indicates which property is conveyed/ to be conveyed from a land bank or land reuse agency.

3. Scan, save and upload the form(s) as a single attachment to the AHP Online system under “Land Bank/Land Reuse Agency Property.”
Sustained Affordability for Owner-Occupied Projects (3 points)
This is a new technique for 2019. The Sustained Affordability technique may be requested by owner-occupied projects that will have an affordability compliance period longer than 30 years or that use a community land trust model or a shared equity model. The Sustained Affordability Certification form must be submitted with the application.

The Bank, at its sole discretion, may request – in addition to the Sustained Affordability Certification Form – a copy of the binding legal document that will encumber the property after it is developed to control resale prices.

Instructions for Sustained Affordability Submission in the AHP Online System:

1. Complete the Sustained Affordability Certification form.
2. Scan, save and upload the form(s) as a single attachment to the AHP Online system under “Sustained Affordability.”

Adaptive Reuse (3 points)
A project will be awarded three points for this technique if it proposes to adaptively reuse a property involving hard rehabilitation costs greater than $25,000 per unit. Adaptive reuse is defined as the conversion of an existing non-housing use to a permanent housing use.

Sponsors claiming adaptive reuse will be required to complete the Adaptive Reuse section of the Architectural Compatibility Certification Form.

To determine that the $25,000 per unit of rehabilitation costs threshold is met, it is crucial to correctly complete the Financial Feasibility Workbook. The correct costs for applicable new construction versus rehabilitation dollars must be reflected appropriately in the new construction or rehabilitation columns on the cost breakout tab.

Creation of Physical Asset(s) (1 point)
A project will be awarded one point for this technique if it creates one or more physical assets (amenities) from which the community can benefit. The asset must be available not only to the residents of the project, but also to residents of the surrounding community. Examples of community assets could include community meeting facilities or green space and parks that are open to both project residents and residents of the community. The project itself is not considered an asset.

The Physical Asset section of the Architectural Compatibility Certification Form must be completed for this technique. As noted on the form, a description is required.

Visitability (1 point)
A project will be awarded one point for this technique if the proposed construction or rehabilitation results in 100 percent visitable units for new construction and/or 25 percent visitable units for rehabilitation. Visitability refers to housing designed in such a way that it can be lived in or visited by people with disabilities.

A unit is visitable when it meets three basic requirements:
1. It contains at least one no-step entrance
2. It has doorways with a minimum 32-inch clearance
3. It has a bathroom on the first floor big enough to accommodate a wheelchair with the door closed

The Visitability section of the Architectural Compatibility Certification Form must be completed for this technique.

Architectural Compatibility (1 point)
A project will be awarded one point for this technique if information is provided demonstrating how the proposed project’s design and/or construction/rehabilitation is compatible with the existing architectural
features in the surrounding community. A project is compatible with its surroundings when the architectural design fits within the context of the existing architecture. Areas to consider are the building materials being used, the siting of the project and the project density. For example, an application for a project in a historic neighborhood might describe how the units will be built using similar materials to those already used in existing structures in the area (e.g., brick) and how the setbacks for the units would be similar to the current structures. The project would not “stand out” to a passerby.

The Architectural Compatibility section of the Architectural Compatibility Certification Form must be completed for this technique.

Instructions for Adaptive Reuse, Creation of Physical Assets, Visitability, and/or Architectural Compatibility Technique Submission in the AHP Online System:

1. Complete the Architectural Certification Form.
2. The form must be completed and signed by an architect. For owner-occupied rehabilitation projects only, the lead sponsor may sign the form.
3. Provide a clear narrative description where applicable.
4. Scan, save and upload the form(s) as a single attachment to the AHP Online system under “Architectural Compatibility.”

General Tips for Community Stability

Please refer to the 2019 Implementation Plan for more information as it is the document used to score the application.

Here are some general tips for a successful Community Stability submission with your AHP application:

• Complete the form(s) entirely. Incomplete forms cannot be reviewed and will not be awarded points.
• When entering text into a text box, ensure that all text is readable. Attach additional pages of text if necessary.
• Links to websites will not be accepted in lieu of information provided on the forms. All information should be clear, concise and available on the applicable Community Stability Form, along with any required supporting documentation.

Forms Required

The following table refers to those techniques that require a specific Community Stability (CS) Certification Form and/or other required document:

<table>
<thead>
<tr>
<th>Community Stability Technique</th>
<th>FHLB Form/Documentation Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Consistency</td>
<td>Plan Consistency Certification Form</td>
</tr>
<tr>
<td>Targeted Plan Priorities</td>
<td>Plan Consistency Certification Form</td>
</tr>
<tr>
<td>Community Designation</td>
<td>Community Designation Certification Form</td>
</tr>
<tr>
<td>Difficult to Develop</td>
<td>See Implementation Plan for grid outlining required documentation</td>
</tr>
<tr>
<td>Major Disaster Declaration</td>
<td>Major Disaster Declaration Certification Form</td>
</tr>
<tr>
<td>Rehabilitation of Existing Owner-Occupied Units</td>
<td>None at application</td>
</tr>
<tr>
<td>Creation of Homeownership Opportunities</td>
<td>Federal Financial Institution Examination Council printout</td>
</tr>
<tr>
<td>Redevelopment of Blighted Properties</td>
<td>Blight Certification Form</td>
</tr>
<tr>
<td>Community Stability Technique</td>
<td>FHLB Form/Documentation Required</td>
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<tr>
<td>--------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Redevelopment of Brownfield Properties</td>
<td>Brownfield Certification Form</td>
</tr>
<tr>
<td>Adaptive Reuse</td>
<td>Architectural Compatibility Form</td>
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<tr>
<td>Property of Historic Significance Form</td>
<td>Property of Historic Significance Form</td>
</tr>
<tr>
<td>Preservation of Existing Subsidized Housing</td>
<td>Preservation of Existing Subsidized Housing Certification Form</td>
</tr>
<tr>
<td>Mixed-Income</td>
<td>Federal Financial Institution Examination Council printout if claiming mixed-income per census tract. None if claiming for targeting composition</td>
</tr>
<tr>
<td>Property Acquired from Land Bank or Land Reuse Agency</td>
<td>Property Conveyance Form</td>
</tr>
<tr>
<td>Owner-Occupied Sustained Affordability</td>
<td>Sustained Affordability Form</td>
</tr>
<tr>
<td>Creation of Physical Asset</td>
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</tr>
<tr>
<td>Visitable</td>
<td>Architectural Compatibility Form</td>
</tr>
<tr>
<td>Architecturally Compatible</td>
<td>Architectural Compatibility Form</td>
</tr>
</tbody>
</table>

**Techniques with Known Addresses**

Techniques that require known addresses for all of the AHP properties at the time of application submission are:

- Community Designation
- Blight
- Brownfield
- Adaptive Reuse (address must be known for the adaptive reuse property)
- Historic Property Rehabilitation (address must be known for the historic rehabilitation property)
- Preservation of Existing Subsidized Housing
- Land Bank or Land Reuse Agency Acquired Property (property-specific)

**Tips for Uploading More than One Document**

Several forms may need to be submitted under one Community Stability (CS) technique. Forms should be scanned and saved as one PDF per CS technique. The AHP Online system will only allow one upload per technique. The correct uploaded forms must be attached to each specific technique to be considered for points.

For example, consider a project with five scattered site addresses submitting for CS points under the Major Disaster Declaration technique. The following forms would be uploaded as one combined PDF into the AHP Online system under Major Disaster Declaration section:

- Major Disaster Declaration Form
- Executed supporting documentation from FEMA website validating FEMA declared area receives Individual Assistance or Individual and Public Assistance.

All documents should be scanned and saved as one single attachment. Then, under “Major Disaster Declaration” in the AHP Online system, the single saved document containing multiple pages should be attached and uploaded.
Empowerment

Introduction

The purpose of the Empowerment category, a vital component of the scoring criteria for FHLBank Pittsburgh’s Affordable Housing Program (AHP), is to reward and encourage affordable housing projects that provide housing in combination with programs or services that assist residents in moving toward better economic opportunities. The application may submit for as many empowerment techniques that are relevant to your project, but the empowerment score will be capped at 10 points.

Submission of Empowerment Components

To receive scoring consideration in the Empowerment category, The Empowerment Memorandum of Understanding (MOU) must be completed for each technique by all service providers (including services being directly provided by the sponsor). If a third-party service provider is providing the service, both the sponsor and third-party service provider must sign the MOU. Each empowerment technique submitted for consideration must have its own attachment and individually executed MOU. You will need to scan the MOU, along with the required supplemental information if homeownership counseling and/or daycare techniques are selected, and attach the documents as a single PDF file to that technique within the AHP application. (For example, if you would like to be considered for three empowerment techniques, you would attach three separate MOUs.)

Tips for Completing the Empowerment / MOU Form

Only techniques listed in the Implementation Plan will be considered, and the MOU must be properly completed and executed for each technique. Any deviations from this will not be eligible for scoring consideration. Each empowerment technique may only be considered once. For example, if a project is providing educational techniques, such as GED and computer classes, the project would receive two (2) points for empowerment through education rather than being awarded points for each element within the education category. If a third party is providing the service, the MOU must be signed and dated by the sponsor and the third party provider at the time of AHP application submission to receive scoring consideration. Otherwise, the technique will be ineligible and will not be reviewed. All questions and requested information on the MOU must be completed.

Additional Tips on Select Empowerment Techniques

Instructions for Empowering Techniques Submission in the AHP Online System

For the full list of empowerment techniques, see the Implementation Plan.

- **Pre-homeownership counseling:** Only homeownership projects are eligible for pre-homeownership counseling points, provided all the parameters outlined in the definition are met. Owner-occupied rehabilitation and lease-purchase projects are not eligible for pre-homeownership counseling points. Additionally, a project cannot receive points for both pre-homeownership counseling and financial literacy/credit counseling/budgeting because of the similarities between these techniques. Only one of these techniques will be eligible for scoring consideration. The curriculum to indicate that predatory lending is included must be provided.

- **Post-homeownership counseling:** Only homeownership projects are eligible for post-homeownership counseling points.
Daycare services (youth or adult): A current operating license for the daycare center dated within 12 months of application submission must also be included in addition to the MOU.

Referrals to local services will not receive consideration for scoring.

To ensure that the empowerment activities will be provided to the residents, all questions must be answered on the MOU. Any omissions on the MOU may result in a project not being eligible for scoring consideration.

Instructions for Empowerment Technique Submission in the AHP Online System:

1. Have the appropriate individual complete and sign the MOU.
2. Have both the sponsor and the service provider execute the MOU if a third party is providing the service.
3. Scan, save and upload the completed MOU to the applicable empowerment technique in the AHP Online system.

Helpful Tips

- Be Concise: Take time to read through the forms to make sure you are providing the requested documentation.
- Be Careful: It is essential that you attach all supporting documentation to the Empowerment section of the AHP application at the time of application submission. Additionally, ensure all of the questions on the MOU have been answered and that the MOU is signed and dated by the appropriate parties involved. Incomplete submissions will not be reviewed.
- Be relevant: Every activity submitted should be applicable to the target audience. One component of the review is the relevance of the activity to project residents. If the activities are not relevant to the target audience, points will not be awarded.

The AHP Application Guide serves as further information about the AHP application. All scoring requirements are outlined in the Implementation Plan. It is the Bank’s sole discretion to make determinations about scoring using the documentation provided with the application at the time of application submission.

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