Contents
Summary ..................................................................................................................1
Initiate an AHP Application .....................................................................................1
System Registration ...........................................................................................1
Getting Started ......................................................................................................1
  Step 1: Enter Application Information ............................................................2
  Step 2: Select Lead Sponsor Contacts ..............................................................3
  Step 3: Select Input Contacts ...........................................................................4
  Step 4: Select Member Contacts .......................................................................4
  Step 5: Review and Submit ...............................................................................5
  Step 6: Confirm Your Information .....................................................................6
Application Home Screen .......................................................................................7
View an Application Status ....................................................................................8
Application Details ................................................................................................9
  Application Information ....................................................................................9
  Site Information ................................................................................................10
    Known Sites .................................................................................................11
    Unknown Sites ...............................................................................................12
  Site Parcel Information .....................................................................................12
  Fair Housing .....................................................................................................14
  Subsidy Amount and Uses of Funds ..................................................................14
Scoring ..................................................................................................................15
  Donated Property .............................................................................................15
  Donated Evidence .............................................................................................16
  Sponsorship by Nonprofit ................................................................................17
    Homeownership .............................................................................................17
    Rental .............................................................................................................18
  Targeting ...........................................................................................................21
  Housing for Homeless Households ..................................................................21
Promotion of Empowerment ..................................................................................22
  Special Needs ..................................................................................................23
  Rural ..................................................................................................................23
  Readiness to Proceed .......................................................................................24
    Site Control ..................................................................................................24
  Zoning ..............................................................................................................24
    Environmental ...............................................................................................24
    Gap Funding ................................................................................................25
  Community Stability .........................................................................................26
Summary

This guide is a technical resource for sponsors applying for FHLBank Pittsburgh Affordable Housing Program (AHP) funding through the AHP Online website, accessible through Bank4Banks®. This guide does not contain information on AHP application eligibility or scoring. Please read the current AHP Implementation Plan before attempting to complete the AHP Online application.

If you experience any technical difficulties during the application process, please contact FHLBank’s Community Investment Department at 800-288-3400, option 4.

Initiate an AHP Application

All AHP applications must be submitted electronically to FHLBank Pittsburgh via the AHP Online system during an open funding round. We recommend beginning this process early in the round, as the application is lengthy and requires information from multiple sources. Additionally, applications that are initiated early will have exclusive access to an AHP “Tips Webinar” during the round.

System Registration

To initiate an application, you must be a registered AHP Online user. Project sponsors who registered in previous funding rounds should continue to use their existing login and password information.

Project sponsors new to the system must register as a new user. New sponsor registrants may view the AHP Online Sponsor Registration Guide available on FHLBank’s website for tips on a successful registration.

If you are not sure of your registration status, please call FHLBank’s Community Investment Department at 800-288-3400, option 4, to verify. Do not create additional login IDs in the system.

Getting Started

After logging into the system, hover over the My Applications tab and select “Initiate Application.” You will then be able to enter the project information. The following six steps must be completed to successfully initiate your AHP application.
Step 1: Enter Application Information

Enter the following information on the Initiate Application screen.

- **Project Name**
- **Project Type** – Rental, Home Ownership, or Lease-Purchase
- **Activity Type** (rental projects only) – Acquisition, New Construction, and/or Rehabilitation

- **Type of Construction** (homeownership projects only) – After selecting Type of Construction, homeownership projects will default to either “Consumer Driven” or “Sponsor Driven.”
- **ZIP Code** – The ZIP Code lookup will automatically populate the City, County and State information. If the ZIP code is correct, but the City, County or State information is not populating accurately, please call FHLBank’s Community Investment Department at 800-288-3400, option 4, for assistance.

**Note:** The Project Type and Activity Type/Type of Construction cannot be edited once an application has been successfully initiated. If you need to change these fields after application initiation, you must create a new application using the updated information.

Click “Next” to move to the next screen.
Step 2: Select Lead Sponsor Contacts

This screen will prompt you to choose the project sponsor organization and the project’s Lead Sponsor Contact(s). To search for an organization, enter all or part of the organization’s name, and the system will search using the information provided by users during the AHP Online system registration process. If your sponsor organization does not appear in the search list, it may not be registered in the system or it may be listed under a different name variation/acronym – please call FHLBank at 800-288-3400, option 4, for assistance.

Next, select one or two Lead Sponsor Contact(s) from the organization’s contacts list. All contacts at the project sponsor organization who will be associated with the AHP project – from application through disbursement and monitoring – must be registered in the AHP Online system and associated with the project sponsor organization in order to appear on the contacts list. If your desired Lead Sponsor Contact(s) are not listed, please ensure that the contact(s) have registered correctly in the AHP Online system. If they have registered and their name still does not appear, please call FHLBank at 800-288-3400, option 4, for assistance.

Click “Next” to move to the next screen.
Step 3: Select Input Contacts

If there are additional contacts, such as a consultant, who will input information into AHP Online for your application, enter their information on this page. Follow the same directions used to enter the Lead Sponsor Contact(s) on the previous screen.

Multiple contacts from multiple organizations can be given an application Input role. Once your contacts are selected, or if you do not need to add Input Contacts, click “Next” to move to the next screen.

Step 4: Select Member Contacts

This screen will prompt you to choose the project member organization and related Member Contact(s). To search for a member, enter all or part of the member institution’s name, and the system will search using the information the user has provided.
Next, select one or two Member Contact(s) from the organization’s contacts list. All Member Contacts must be authorized Bank4Banks users with AHP Online access. **If your desired Member Contact(s) are not listed, it is because the contacts are not yet registered to use AHP in the Bank4Banks system.** The member institution must call FHLBank at 800-288-3400, option 2, for Bank4Banks user assistance. AHP applications cannot be submitted until this step is complete. Sponsors should contact their member institution early in the application process to ensure that their Member Contacts are successfully added to their AHP application.

**Step 5: Review and Submit**

Review the application summary on this screen to verify that the project information is correct. If any changes need to be made, use the “Back” button to navigate through the pages and make the needed updates. Once you have verified the information, click “Submit.”
**Step 6: Confirm Your Information**

Review your application information one more time, then click “Finish” to confirm its accuracy. Your application has now been initiated, and an application number will be automatically assigned.
**Application Home Screen**

All initiated applications will appear in the “My Applications” screen. Users may submit multiple applications in the same funding round. To access or edit a particular application, click on its Application Number.

This will direct you to the Application Home screen, which provides an overview of the application and the status each application section. A red X or yellow checkmark in the Status column indicates that the section is incomplete. A green checkmark indicates that the section is complete. **You must click “Save” after entering all the required information in each section in order to receive a green checkmark.**

Click on the green heading names to access each section.
Once you have accessed a section, you can navigate the section pages using the “Next” or “Previous” buttons, or by using the tabs at the top of the screen.

For a section to receive a green checkmark, all items with an asterisk must be completed. Additionally, items marked with a black diamond symbol (“♦”) must also be completed before the sponsor can approve the application.

**View an Application Status**

The My Applications tab lists the status of each AHP application with which you are associated, using the following categories:

**Pending:** The application is initiated, but is not complete and has not yet been Sponsor Approved.

**Sponsor Approved:** The project sponsor’s Lead Sponsor Contact has approved the application and received confirmation of that approval via email. The application is now awaiting Member Approval. *If you need to make changes to an application after it has been Sponsor Approved, the member must reject the application. The application status will revert to “Pending.” Instructions on how to reject the application are available in the AHP Online Application Guide: Technical Guide for Members.*

**Member Approved:** The member has completed both Member Involvement screens and reviewed and approved the application. “Member Approved” status indicates that the application has been completed and submitted to FHLBank for review. The application can no longer be edited by sponsors or members. *Only applications with “Member Approved” status are considered complete and ready for FHLBank review.*
Application Details

Application Information

The first page of the application asks for basic information about your project. In the Project Description box, please include what construction and/or rehabilitation activities will be occurring during your project, as well as information about project amenities, special features and population(s) that your project will serve.

If you need to update the application’s ZIP code, you may do so on this screen. If no changes to the ZIP code are necessary, leave this field blank.
Site Information

On this screen, sponsors must identify the project location(s) and disclose the number of project sites. **Homeownership projects that include more than one unit should be identified as multi-site, and a site address must be provided for each unit.** For homeownership projects with site addresses that are not yet identified, please review the Unknown Sites section below for directions on how to proceed.

After you answer the single-site question, you will be prompted to add site information.

Please note that when AHP homeownership projects request disbursement, the addresses submitted during the disbursement process must match those provided on the project’s original application. If the addresses do not match, a rescoring of the project will be necessary, and a project modification – as well as repayment of the AHP subsidy – may be required.
Known Sites

After entering a site’s ZIP code, click “Lookup” to automatically populate the City, County, State, Congressional District, Census Tract and CBSA fields. If this information does not populate correctly, please contact FHLBank at 800-288-3400, option 4. Complete the rest of the site information, then click “Update Site.”

Note: If entering an acquisition price greater than $0, you will be required to upload an as-is appraisal or other documentation supporting the value of the property.

After all sites have been added, click “Save” before proceeding to the next page.
**Unknown Sites**

If a site address is not yet known, you must enter the street address and ZIP code that is closest to the project site and provide as much information about the site as possible. Once site addresses are identified, the application scoring criteria will be confirmed against the newly identified addresses. If these addresses change prior to disbursement, a rescoring of the project will be necessary and a project modification, as well as repayment of the AHP subsidy, may be required.

![Unknown Site Information](image)

**Site Parcel Information**

You will only have to complete this screen if you have indicated that one or more of the identified project sites were donated.

To add more information about donated project sites, click “Edit” to select the site, then select “Add Site Parcel.”

![Site Parcel Information](image)
Enter the parcel information, and click “Update Site Parcel.”

Note: “PIN” refers to “Parcel Identification Number.”

Repeat these steps for all applicable parcels, and click “Save” to proceed to the next screen.
**Fair Housing**

Fair Housing is a threshold requirement for AHP applicants. Therefore, all applicants must select “Yes” to the fair housing question and upload a completed Fair Housing Form, which is available on FHLBank’s website.

![Application details](attachment:image.png)

**Subsidy Amount and Uses of Funds**

Enter the requested grant amount of no more than $750,000. If you have applied to another Federal Home Loan Bank for AHP funding for this project, or previously submitted this application to FHLBank Pittsburgh, you will be required to provide additional information.

![Application details](attachment:image.png)

Click “Save” before proceeding to the next section.
Scoring

Note on Scoring

Please refer to the AHP Implementation Plan and the AHP Application Guide: Tips and Key Information for additional guidance as you complete this section of the application. These documents are available on FHLBank’s website. You must upload all the required documentation in order to be eligible for points in the scoring categories that apply to your project. FHLBank Pittsburgh will not contact you for additional information or clarification regarding scoring.

Donated Property

If any of the project's properties have been donated, you will be prompted to complete this screen.

If you answer “Yes” to the second question, “Are at least 20% of the land or units received for a nominal sales price as defined by the Implementation Plan?”, you will be prompted to enter the following information:

- Total number of units or total square feet of land donated to the project
- Total square feet of land in the project
- Total number of properties to be acquired in the project
- Whether all donated properties have been identified on the Site Information screen

If you answer “Yes” to the third question, “Are at least 50% of the land or units acquired at 50% or less of the Fair Market Value (FMV)?”, you will be prompted to enter the following information:

- Fair Market Value of all units and/or land donated to the project
- Total dollar amount of conveyance of donated land or units
- Total number of units or total square feet of land donated to the project
- Total square feet of land in the project
- Total number of properties to be acquired in the project
- Whether all donated properties have been identified on the Site Information screen
**Donated Evidence**

If any of the project’s properties have been donated, you will be prompted to complete this screen. You must complete and attach the AHP Property Conveyance Form, which is available on FHLBank’s website. **Please ensure that the form is complete before uploading or your project will not receive consideration for Donation points.**

If any donating parties have a relationship to the project, project sponsor, project owner or any member of the development team, you will be required to disclose that on this screen.

If any of the donated properties being acquired have any debt that will be assumed by the project, you will be required to describe the amount, terms and conditions of this debt.

Click “Save” before proceeding to the next section.
Homeownership

Homeownership projects will be asked to indicate whether they qualify for Project Sponsorship points. If “Yes” is selected, you must answer the remaining questions and enter information about the sponsor organization. To do this, select “Add Organization,” complete the screen and upload your documentation. (For example, if “not-for-profit organization” is selected, you must upload documentation to validate the organization’s tax exempt status.)

Click “Update Organization” to save your information. Click “Save” before proceeding to the next section.
Rental

All rental projects must complete and upload the Project Ownership chart found on FHLBank’s website.

Rental projects will be asked to define the project’s ownership structure:

- A limited partnership (LP), limited liability company (LLC) or general partner (GP)
- Wholly owned or multiple partners

Rental – Wholly Owned Partner or Multiple Partners

Rental projects owned by a single entity or multiple partners (not as part of an LP, LLC or GP) will be prompted to provide the owners’ names and ownership percentage. Please describe any features that are unique to the ownership structure and attach ownership structure documents (agreements, etc.) if available.
Rental – Limited Partnership/Limited Liability Company/General Partner

Rental projects owned by multiple partners will have to enter information for the partnership, as well as the individual partners. Enter the information for the partnership first, and click “save”. Then, enter the information for each partner and click “Update Limited/General Partner” to save the information. Please describe any features that are unique to the ownership structure and attach ownership structure documents (agreements, etc.) if available.

The amounts in the Limited Partner and General Partner boxes must add up to 100 percent.
Rental – Organization Information

After completing the Ownership Structure tab, rental projects will be required to enter more information for each partner on the Organization Information tab. Click “Edit” to enter this information.

Next, select the type of organization and provide documentation. For example, if “not-for-profit organization” is selected, you should upload documentation to validate the organization’s tax-exempt status.

The ownership interest for each organization must add up to 100 percent. For example, there might be two partners in an organization, each with 50-percent interest.

Answer the supplemental questions on the page. The specific questions you see will depend on the answers you select.

Note: If you have a project with multiple partners and experience issues with some partner information not saving correctly, please re-enter the information and click “Update Partner” again.

Click “Save” before proceeding to the next section.
**Targeting**

Enter the project’s income-targeting information on this screen and click “Update.” After updating, the screen will prompt you to enter how many units are targeted to households at or below 30 percent of area median income (AMI).

**Housing for Homeless Households**

If the project will reserve at least 20 percent of the total units for populations that meet the definition of homeless, you must complete this screen. Specify the referral sources and identify any sources of funding for supportive services or subsidies targeting this population.
**Promotion of Empowerment**

If the project will provide services that promote empowerment as defined in the AHP Implementation Plan and the AHP Application Guide: Tips and Key Information, both available on FHLBank’s website, you must complete this screen.

Select the applicable empowerment techniques and upload the executed Memorandum of Understanding (MOU) next to the appropriate technique. The MOU form can be found on the FHLBank’s website. This form must be signed by both the project’s sponsor and a representative from the organization providing the services. If the sponsor is providing the services, the sponsor should sign in both places.

<table>
<thead>
<tr>
<th>Empowerment Techniques</th>
<th>MOU Attachment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Care Management</td>
<td>Browse</td>
</tr>
<tr>
<td>Counseling</td>
<td>Browse</td>
</tr>
<tr>
<td>Daycare Services</td>
<td>Browse</td>
</tr>
<tr>
<td>Education</td>
<td>Browse</td>
</tr>
<tr>
<td>Employment Training</td>
<td>Browse</td>
</tr>
<tr>
<td>Financial</td>
<td>Browse</td>
</tr>
<tr>
<td>Financial Literacy/Owed Counseling/Budgeting</td>
<td>Browse</td>
</tr>
<tr>
<td>Life Skills Classes</td>
<td>Browse</td>
</tr>
<tr>
<td>Onsite Primary Health Care Services</td>
<td>Browse</td>
</tr>
<tr>
<td>Resident Serving on Sponsor’s Board</td>
<td>Browse</td>
</tr>
<tr>
<td>Tenant Council</td>
<td>Browse</td>
</tr>
<tr>
<td>Transportation</td>
<td>Browse</td>
</tr>
<tr>
<td>Youth or After school Programs</td>
<td>Browse</td>
</tr>
</tbody>
</table>
**Special Needs**

If the project will reserve at least 20 percent of the total units for individuals with special needs, you will be required to complete this screen. Indicate how many units will be reserved, and identify the special needs population(s). The total number of units identified in the special needs populations table may be greater than the total number of units reserved. For example, an application with 10 units may expect to serve 10 mentally or physically disabled persons, including 5 persons who additionally are recovering from alcohol or drug abuse. In this instance, the total row in the table would display 15, even though there are only 10 units in the project.

**Rural**

If the application meets FHLBank Pittsburgh's definition of rural, as defined in the AHP Implementation Plan, please provide documentation on this page. Refer to the Implementation Plan for types of acceptable documentation.
Readiness to Proceed

The purpose of the application’s 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. Please refer to the FHLBank Pittsburgh AHP Implementation Plan as you complete this screen. The Implementation Plan and all required forms can be found on FHLBank’s website.

Applications must demonstrate that they meet all development benchmarks to be eligible for Readiness to Proceed points.

Site Control

In this section, attach documentation to evidence that the site control benchmark has been met for 100 percent of properties in the project.

Additionally, all projects, except for owner-occupied rehabilitation, must attach FHLBank’s Property Conveyance Form. Properties involving owner-occupied rehabilitation must submit a waiting list of homeowners in lieu of the Property Conveyance Form.

Zoning

This section does not apply to owner-occupied rehabilitation projects.

In this section, attach documentation to evidence that the application complies with current zoning. If you answer “No” to the question, indicating that the project does not comply with current zoning, additional explanation will be required.

Environmental

In this section, describe the processes the project has used to identify potential environmental issues.

If the following site uses or conditions exist or have ever existed on the project property(ies), you must complete a Phase I environmental assessment:

- Gas station
- Dry cleaner
- Laundromat
- Brownfield
- A site that will undergo a conversion of use (e.g., non-residential to residential)
If you have completed a Phase I environmental assessment, you must describe the assessment and its findings. Attach the executive summary or an excerpt from the assessment that contains the scope and findings. If the assessment identified the need for further testing, attach a summary from the completed testing report or documentation to evidence the steps needed to complete further testing.

If no environmental issues have been found, describe how this determination was made.

If environmental issues have been identified, you must attach documentation that describes the extent of the issues, the remediation plan, the date of remediation and the remediation budget.

**Gap Funding**

In this section, describe the strategy to secure remaining gap funding sources within six months of the Affordable Housing Advisory Council approval date.
Community Stability

The purpose of this category is to reward and encourage affordable housing development that contributes to the well-being of the community. Detailed information regarding Community Stability is described in the FHLBank Pittsburgh AHP Implementation Plan and the AHP Application Guide: Tips and Key Information.

For each category selected, you must upload the relevant form. All forms are available on FHLBank’s website.
Financial Feasibility

Import Spreadsheet

Before completing this screen, download and complete the Rental or Homeowner Feasibility Workbook found on FHLBank’s website.

If your project is a (1) rental project, (2) homeownership new-construction project or (3) homeownership rehabilitation project with rehabilitation costs above $100,000 per unit, please review Appendix B for important information about how FHLBank Pittsburgh determines construction cost reasonableness.

If available, attach a floor plan, site plan, elevation plan and/or project photographs. These documents are optional, but recommended. The file size must be 50 megabytes or smaller.

Be sure to click “Save” after uploading the information for your application. If you need to correct and re-upload the Feasibility Workbook, you may do so on this page by first removing the current workbook.

Tips for Uploading a Feasibility Workbook

- Read the Instructions tab before completing the workbook.
- Complete the workbook in Microsoft Excel. Other spreadsheet programs are not compatible with the AHP Online system.
- Do not cut and paste information into feasibility spreadsheet cells OR link the spreadsheets in any way.
- Do not put formulas in any cells – use actual values only.
- Do not include cents in any line item.
- Verify that the Grant Amount from the Subsidy Amount & Sources of Funds screen in the AHP Online system matches the AHP amount on the Sources of Funds tab.
- Verify that the Total Housing Development Sources in the Sources of Funds tab equals the Total Project Costs (Summary of Uses tab).
- When a deferred loan is a source of funds for the project, leave the amortization for the loan blank.
- Note that there is a 60-character limit for the Source of Funds description.
- Do not skip lines when inputting Housing Development Sources of Funds.
• Do not put words in the Rate, Term and Amortization Period columns – use numbers only.
• Do not list more than 13 sources.
• Verify that the targeting reflected on the bottom-left of the Rental Income Worksheet (for rental projects) or Gap Analysis tab (for homeownership projects) matches the targeting reflected in the Targeting screen of AHP Online.
• Ensure that the project types and drivers on the Cost Breakout tab match the project type and driver selected in AHP Online. For example, if there are no acquisition-only units, do not enter any information into the acquisition-only cells.
• If the project contains a commercial component, verify that this information is reflected in the commercial section of the Sources tab and the commercial column in the Summary of Uses tab.
• On the Sources of Funds tab, if a source is marked “Y” for approved, the AHP Online system will require you to upload the commitment letter for that source on the Commitment Letters screen. If the source is marked “N” for not approved, you will not be able to upload a letter for that source.
Feasibility Analysis

The Feasibility Analysis screen will automatically populate using the information provided in the Financial Feasibility Spreadsheet. If any financial items are outside the AHP Implementation Plan guidelines or require additional explanation, they will appear on this screen. All projects are required to provide an explanation for construction/rehabilitation costs to describe how these costs were determined.

An explanation is required for each item that is displayed. Next to each item, click on “Explain,” enter your explanation, and then click on “Update Feasibility Issue.” The text in the “Explained” column will change to “Yes” once an explanation has been provided. After all explanations have been entered, be sure to save the page.
Commitment Letters

Commitment Letter Tips

Commitment letters must indicate the source and amount of the funding, and specify dates of commitment and expiration. The amounts in the commitment documentation must match the amounts on the Sources of Funds tab. If they do not match, please include an explanation with your attachment.

For projects financed with LIHTCs, refer to the AHP Implementation Plan for required documentation.

All projects must answer the following questions:

- Does the project include LIHTC equity? If yes, upload the required LIHTC documentation as described in the AHP Implementation Plan.
- Will the project include construction financing? If yes, upload the commitment letter.

Rental projects will also be required to answer the following questions:

- Is the project an existing occupied project? If yes, complete the Tenant Income Workbook, available on FHLBank’s website, using the following guidelines.
  - Upload the workbook in Excel format only.
  - All income must be updated for the year the application is submitted. For example, if a tenant occupied the unit in 2015, but you are submitting a 2019 application, updated tenant income must be collected and determined in 2019. This will be considered the tenant’s “move-in” income.
  - The Tenant Income Worksheet must match the targeting commitments on the targeting screen.
- Will the project include rental subsidies or operating grants to subsidize ongoing operations? If so, describe the subsidy and attach documentation.
Rehabilitation Information

Homeownership – Owner-Occupied Rehabilitation

Owner-occupied rehabilitation projects will be prompted to describe the project’s marketing and outreach process and participant intake/qualification process.
Owner-occupied rehabilitation projects must also describe how project costs were determined, the property inspection process, homeowner involvement in the scope of work and contractor selection process.

Next, owner-occupied rehabilitation projects must describe the strategy to prioritize work and implementation, and how work completion will be validated.

Finally, owner-occupied rehabilitation projects must describe the development team’s ability to complete the project, indicate the housing quality standards used for the project, and indicate the number of homeowners that the project sponsor has assisted in the past three years.

Click “Save” before proceeding to the next screen.
Rental

Rental projects with a rehabilitation component should provide a copy of the project’s Capital Needs Assessment or Physical Needs Assessment, if available, as well as information about the project’s reserve accounts, if applicable. You must also enter the property acquisition date.

Next, rental rehabilitation projects must provide information about all existing financing. Select “Add Loan,” then enter the lender name, outstanding balance, maturity date and annual debt service. Click “Update Loan” to save the information.
If the project is currently occupied, you must attach three years of balance sheets and income statements to validate the assumptions in the Rental Feasibility Workbook pro forma.

Next, provide information about any required reporting or inspections associated with the project.
**Displacement**

If the project will involve any permanent or temporary displacement, you will be required to provide more information on this screen. Projects with permanent displacement must complete and upload the Displacement Form found on FHLBank’s website.

Rental projects are required to include relocation expenses in the development budget.
**Sponsor Role**

On this screen, specify the sponsor’s role in the AHP project. All projects must complete and upload the Sponsor Experience Form found on FHLBank's website.
**Primary Developer**

If the project sponsor is not the primary developer, you will be required to enter information about the developer on this screen. You must complete and upload the Developer Experience form found on FHLBank’s website.
Development Team

Role Selection

On this screen, indicate the roles represented on the project’s team and describe the team selection process.

Team Members

Click “Edit” to enter information for each project team member on this screen.

Once you have entered the information, click “Update Team Member.”
Disclosure

On this screen, all projects must describe any potential compliance issues or conflicts of interests related to the development team.
Market Study

Please refer to the AHP Implementation Plan to determine the market study requirements applicable to your application.

If a third-party market study has been completed for the project, attach a copy of the executive summary only and provide the following information:

- Name of the organization completing the market study
- Date completed
- Absorption rate (in months)
- Capture rate

The market study must be dated within 12 months of the AHP application due date.

For occupied, existing rental and lease-purchase properties, you must provide the historical occupancy of the property (if available) and address any existing or planned affordable housing activity that might compete with the project for tenants and how such developments affect the feasibility of the project.

If a third-party market study is not required, you must summarize the demonstrated need and demand for all units in the AHP project and attach third-party documentation, such as a local housing market assessment. The documentation must be dated within 18 months of the AHP application due date.
Project Timeline

Enter information pertaining to the project’s development timeline on this screen. All projects must complete and upload the Project Timeline form found on FHLBank’s website. Your answers on the site control, zoning and environmental issue questions may require you to answer additional questions or provide additional documentation.
**Sponsor Approval**

Once the application is complete, you will be able to approve the application. Review the certification language (see Appendix A for a copy), and check the white box in the left margin to certify the language. Then click “Approve.” This will change the application status to “Sponsor Approved,” and you will no longer be able to modify the application.

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**Save or print a copy of the application** for your project files, as you will not be able to view the application after the round closes. If your application is awarded funds, you will need to refer back to your printed/saved copy to successfully complete future disbursement requests.

After sponsor approval, the member associated with the application will be required to review the application and complete additional screens. An application technical guide for members is available on FHLBank’s website.

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**Sponsor Approval Tips**

Once you approve your AHP application, be sure to contact the member associated with your application to let them know that the application is ready for them to review. An application is not considered complete until it is in “Member Approved” status, so it’s important to give the member sufficient lead time to meet the application deadline.
If you need to edit an application after it has been “Sponsor Approved,” the member must reject the application to send it back for editing. Rejecting the application will revert the status back to “Pending.” All information previously entered in the application will be saved.

When the member approves the application, the application status will change to “Member Approved,” and the application will be considered complete. **The status cannot be reverted once the application is “Member Approved.”**

All applications must be in the “Member Approved” status by the AHP application deadline in order to be accepted for review by FHLBank Pittsburgh.

All AHP program information, forms and guides can be located at [www.fhlpgh.com/ahp](http://www.fhlpgh.com/ahp).

“Bank4Banks” is a registered trademark of the Federal Home Loan Bank of Pittsburgh.
Appendix A: Sponsor Approval Language

The AHP subsidy will only be used for the purposes specified in the approved Affordable Housing Program ("AHP") application and in accordance with the AHP regulation promulgated by the Federal Housing Finance Agency (including any successor) at 12 C.F.R. Part 1291 (the “AHP Regulation”) and the related policies and procedures of the Federal Home Loan Bank of Pittsburgh (the “FHLBank”). The subsidy received for this project will not be used for any purpose prohibited by the AHP Regulation. The project will comply with the requirements of all applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Architectural Barriers Act of 1969, and the Americans with Disabilities Act of 1990 and affirmative marketing requirements.

Owner-occupied projects are subject to a retention period of five (5) years from the date of closing or in cases where there is no closing, five years from the date established by the Bank. Rental projects are subject to a retention period of fifteen (15) years from the date of project completion as determined by the FHLBank. The sponsor approving this application (the “Sponsor”) will ensure that the rental project, or each of the AHP assisted units of an owner-occupied project, is subject to a legally enforceable retention agreement or mechanism meeting the requirements of section 1291.9 of the AHP Regulation.

The Sponsor will be bound by the representations and commitments made in the project’s approved application, or in a modification request approved by the FHLBank in its sole discretion. Any changes to the information provided in the approved application that impact the scoring or feasibility of the project must be reported to the FHLBank. The Sponsor agrees to perform such monitoring as may be required by the AHP Regulation or the FHLBank AHP policies and procedures, and maintain and submit documentation, reports, and certifications required to demonstrate proper use of the AHP subsidy and compliance with application commitments.

In the event that the project is not in compliance with the AHP Regulation and the FHLBank AHP policies and procedures, the proceeds of a funded AHP subsidy will be recaptured and the unused or improperly used subsidy will be returned to the FHLBank.

The Sponsor certifies that the information provided in this application is true, complete, and accurate, and that it will be bound by the commitments made in the application. The Sponsor acknowledges that any misrepresentations or false or fictitious statements made in the application, which are used by the FHLBank to award an AHP subsidy, as well as any material changes to the application that are not communicated to the FHLBank, may result in the withdrawal or required repayment of the awarded AHP subsidy.

The Sponsor represents and warrants that it has full corporate power and authority, and has received all corporate and governmental authorizations and approvals as may be required, to enter into and perform its obligations under this application.

The person representing the Sponsor by approving this application is duly authorized by the Sponsor to make such representations and commitments as presented in this application.
Appendix B: Marshall and Swift

What is Marshall and Swift?

Marshall and Swift is a service that provides building cost data necessary for real estate cost valuations. Marshall and Swift cost data includes the cost of labor, materials and installed components. FHLBank uses this service to complete cost estimates to determine cost reasonableness for:

- Rental projects
- Owner-occupied new construction projects
- Owner-occupied rehabilitation projects with rehabilitation costs above $100,000 per unit

Construction costs should be equal to or less than the construction costs indicated on the Marshall and Swift analysis that FHLBank completes. FHLBank may accept construction costs that are above the Marshall and Swift analysis by no more than 10 percent if the project has a valid reason, such as compelling circumstances or justification of additional development costs provided by an independent third-party source, such as the project’s architect or engineer or an independent contractor or cost estimator.

How Does FHLBank Calculate Cost Reasonableness?

FHLBank uses the information provided in the Building Information tab (for rental) or NC and Rehab For Sale tab (for homeownership) and Scope of Rehabilitation tab (if applicable) of the Feasibility Workbook and enters it into CoreLogic's proprietary SwiftEstimator tool to perform the Marshall and Swift analysis. We compare this number to the project’s total hard construction cost, which is calculated as follows:

**Cost Breakout tab:**
- Total Structure and Land – Special Equipment – Special Construction
- Plus the following items from the Summary of Uses:
  - Builders Overhead + Builders Profit + General Requirements

What Is Not Included in the Marshall and Swift Estimate?

The following are not reflected in the Marshall and Swift estimate:

- Appliances
- Furnishings
- Equipment
- Fireplaces
- Canopies
- Balconies
- Swimming pools

These items should be included in the Special Equipment or Special Construction line items in the Cost Breakout tab.

Building Types

Selecting the appropriate Building Type is crucial to determining an accurate Marshall and Swift estimate. Please refer to these definitions as you complete the Building Information/NC and Rehab for Sale tab.
Apartments (one story, enclosed corridors)

These structures are three stories or less, with each unit within the building having a kitchen and at least one bath. They are designed for other-than-transient occupancy (permanent or semi-permanent). The best-quality apartments have combined heating and cooling systems. They also have plaster, paneling, good detailing in molding and trim, and high-cost floor finishes.

The structures are commonly solid masonry or wood frame walls (Class C and D). Some of the special refinements found in better-quality apartments include intercoms, television jacks and antennas, and at least one bath per bedroom.

Lower-quality apartments typically have just one bath, or a bath and one-half, for each unit, regardless of the number of bedrooms. The typical story height for these structures is nine feet.

Apartments (one story, no corridors, walk-up)

These structures are three stories or less, with each unit within the building having a kitchen and at least one bath. They are designed for other-than-transient occupancy (permanent or semi-permanent). The best-quality apartments have combined heating and cooling systems. They also have plaster, paneling, good detailing in molding and trim, and high-cost floor finishes.

The structures are commonly solid masonry or wood frame walls (Class C and D). Some of the special refinements found in the better qualities include intercoms, television jacks and antennas, and at least one bath per bedroom.

Lower-quality apartments typically have one bath, or a bath and one-half, for each unit, regardless of the number of bedrooms. The typical story height for these structures is nine feet.

Apartments (two to three stories, enclosed corridors)

These structures are three stories or less, with each unit within the building having a kitchen and at least one bath. They are designed for other-than-transient occupancy (permanent or semi-permanent). The best-quality apartments have combined heating and cooling systems. They also have plaster, paneling, good detailing in molding and trim, and high-cost floor finishes.

The structures are commonly solid masonry or wood frame walls (Class C and D). Some of the special refinements found in the better qualities include intercoms, television jacks and antennas, and at least one bath per bedroom.

Lower-quality apartments typically have one bath, or a bath and one-half, for each unit, regardless of the number of bedrooms. The typical story height for these structures is nine feet.

Apartments (two to three stories, exterior corridors)

These structures are three stories or less, with each unit within the building having a kitchen and at least one bath. They are designed for other-than-transient occupancy (permanent or semi-permanent). The best-quality apartments have combined heating and cooling systems. They also have plaster, paneling, good detailing in molding and trim, and high-cost floor finishes.

The structures are commonly solid masonry or wood frame walls (Class C and D). Some of the special refinements found in the better qualities include intercoms, television jacks and antennas, and at least one bath per bedroom.

Lower-quality apartments typically have one bath, or a bath and one-half, for each unit, regardless of the number of bedrooms. The typical story height for these structures is nine feet.
Apartments (four to seven stories)

High-rise apartments are structures with three or more stories of multiple dwelling units. The structures are built of all construction classes. Each dwelling unit consists of its own separate living area and kitchen facility. Normally, structures over three stories have elevators, but this depends on the height of the building and the need for transportation to the upper levels. These structures have a lobby area, interior hall access to dwelling units and some type of stairway for fire exit. Although apartments built as condominiums sometimes are required by building and zoning codes to have certain items not required for rental units, “condominium” is a type of ownership and not a type of construction, and the apartment costs are valid.

Apartments (eight or more stories)

High-rise apartments are structures with three or more stories of multiple dwelling units. The structures are built of all construction classes. Each dwelling unit consists of its own separate living area and kitchen facility. Normally, structures over three stories have elevators, but this depends on the height of the building and the need for transportation to the upper levels. These structures have a lobby area, interior hall access to dwelling units and some type of stairway for fire exit. Although apartments built as condominiums sometimes are required by building and zoning codes to have certain items not required for rental units, “condominium” is a type of ownership and not a type of construction, and the apartment costs are valid.

Senior Living (one story), Age 55+ Independent

These structures are three stories or less, where each unit has individual kitchen and bath facilities. Small recreation, lounge and laundry areas are also associated with congregate housing for the elderly. The best-quality facilities have combined heating and cooling systems. They also have plaster, paneling, good detailing in molding and trim, and high-cost floor finishes.

The structures are commonly solid masonry or wood frame walls (Class C and D). Some of the special refinements found include task lighting, railings, intercoms, television jacks and antennas, emergency-call systems and handicap units.

Senior Living (two to three stories), Age 55+ Independent

These structures are three stories or less, where each unit has individual kitchen and bath facilities. Small recreation, lounge and laundry areas are also associated with congregate housing for the elderly. The best-quality facilities have combined heating and cooling systems. They also have plaster, paneling, good detailing in molding and trim, and high-cost floor finishes.

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Assisted Living (one-story), Age 62+ Elderly Assisted

These structures are three stories or less, where each studio, one- or two-bedroom suite has limited individual kitchen facilities. A mix of common support areas is also associated with congregate housing for the elderly. The better-quality facilities have good lounges, craft and game areas, beauty parlor and therapy rooms. They also have plaster, paneling, good detailing in molding and trim, and high-cost floor finishes. The structures are commonly solid masonry or wood frame walls (class C and D). Some of the special refinements found include task lighting, railings, intercoms, television jacks and antennas, and emergency-call systems.

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Assisted Living (four to seven stories), Age 62+ Elderly Assisted

These structures include mid- to high-rise congregate housing for the elderly. They typically consist of one- or two-room suites with limited individual and common kitchen and dining areas, lounges, nursing and therapy rooms. The better-quality facilities may also include alarm systems or special plumbing fixtures.

Assisted Living (eight or more stories), Age 62+ Elderly Assisted

These structures include mid- to high-rise congregate housing for the elderly. They typically consist of one- or two-room suites with limited individual and common kitchen and dining areas, lounges, nursing and therapy rooms. The better-quality facilities may also include alarm systems or special plumbing fixtures.

Nursing Home

This occupancy includes rest homes, sanitariums, nursing homes and buildings of hospital-type construction that give nursing care. They are designed for bed care and/or hotel and nursing care for ambulatory patients. They have treatment and therapy rooms, service and administration areas, nurses’ stations and signaling systems commensurate with the building class and quality. These facilities do not have equipment for surgical care and treatment.
Exterior and interior finishes are very similar to hospitals in terms of the materials used. While most have some type of combined heating and cooling system, lower-quality units may have heating only.

**Homeless Transitional Centers (Residential)**

These are residential-type buildings, including rooming houses and convents, with some additional plumbing and kitchen facilities for the number of unrelated occupants. The better-quality facilities may be divided into suites with individual baths, or have interiors with plaster or drywall, paneling, carpet and resilient flooring. They may also have a small office, meeting rooms and/or chapel rooms.

Average-quality rectories generally have one bath per two bedrooms and some entrance ornamentation. Lower-quality facilities are plain with minimum electrical and plumbing.

**Homeless Transitional Centers (Commercial)**

These structures can be more commercial-style in character than rectories and provide minimum living quarters for transient occupancy. Lower-quality facilities are plain with minimum electrical and common plumbing.

**Single-Family Detached (one story with garage)**

These structures are detached, single-family residences designed for one-family ownership or occupancy.

**Single-Family Detached (two stories)**

These structures are detached, single-family residences designed for one-family ownership or occupancy.

**Single-Family Detached (two stories with garage)**

These structures are detached, single-family residences designed for one-family ownership or occupancy.

**Duplexes (one story)**

These structures are a pair of dwellings joined at the center by a common wall, but otherwise unattached to adjacent dwellings. They are designed for two-family ownership or occupancy.

**Duplexes (one story with garage)**

These structures are a pair of dwellings joined at the center by a common wall, but otherwise unattached to adjacent dwellings. They are designed for two-family ownership or occupancy.

**Duplexes (two stories with garage)**

These structures are a pair of dwellings joined at the center by a common wall, but otherwise unattached to adjacent dwellings. They are designed for two-family ownership or occupancy.

**Town Homes (one story)**

This occupancy is designed for an individual unit of a low-rise, three-story-and-under building that has a number of one-family units. The primary characteristic of this occupancy is that the one-family unit shares common walls with two other units. Generally only the front and rear elevations will have exposed exterior walls.
**Town Homes (one story with garage)**

This occupancy is designed for an individual unit of a low-rise, three-story-and-under building that has a number of one-family units. The primary characteristic of this occupancy is that the one-family unit shares common walls with two other units. Generally only the front and rear elevations will have exposed exterior walls.

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**Manufactured Homes**

These buildings are residential structures built on steel undercarriages with necessary wheel assemblies used for transport to a permanent or semi-permanent site. The wheel assembly can be removed when a unit is placed on a permanent foundation, but the steel undercarriage may remain intact if it is a necessary structural component. In some instances, the presence of a steel undercarriage as a necessary structural component is the primary distinguishing factor between a higher-quality manufactured home and a modular house.