

## FHLBI.GIVES User Guide – Submitting an Application

The screenshot displays the FHLBI.GIVES user interface. At the top, there is a banner image of a modern brick building. Below the banner, the interface is divided into several sections:

- MY PROJECTS:** A table showing project statistics:

# Projects	8
# Units	426
\$ Awarded	\$ 4,750,000.00
\$ Remaining	\$ 2,621,365.58
\$ Total Development	\$ 34,608,000.00
- MY TASKS:** A list of tasks with progress indicators:

Application Submission	0	📌
Disbursement Phase	2	📌
Project Completion	0	📌
Long Term Monitoring	1	📌
Watch List	0	📌
- CREATE NEW APPLICATION:** Two options are available:
  - RENTAL:** For projects with units for occupancy by households that are tenants, not owner-occupants.
  - OWNERSHIP:** For projects with owner-occupied units in a single-family or multifamily building.Buttons for "CONTINUE APPLICATION" and "CHECK STATUS" are located below these options.
- MESSAGE BOARD:** A text area containing a message from the support team.

*Note: This is the process for sponsors. The member review process begins on page 14.*

### Section 1 – Getting Started

#### Using the Home Page

The Home Page is your central location to view pending tasks, create new applications, receive messages from FHLBank Indianapolis, and examine details of your existing portfolio of projects. There are a few key areas described in this user guide that will assist you in using the FHLBI.GIVES platform.

- My Tasks – Shows items that require action from you.
- Create New Application – Allows you to create a new rental or homeownership application, continue an application, and check the status of a pending application.
- Message Board – Shows you messages from FHLBank Indianapolis.
- My Projects – Provides an overview of existing awards, the total number of units associated with those awards, the total amount of AHP dollars awarded, amount of AHP dollars left to disburse, and total development costs of your AHP portfolio of projects.

### Section 2 – Starting an Application and General Information

From the Home page you will create a new application by selecting either the Rental or Ownership link.

Once you have selected an application to complete you will be directed to the General Information tab. This section of the application consists of basic information about your project, the makeup of your development team, and details about your partner member financial institution. Please fill out each section completely. Any question with a **\*red asterisk** next to it requires an answer and will not allow you to move on without answering the question.

Basic Information ✓ Development Team Member Details ← Prev Next →

Project Name \*  
The Lofts at IMS

Project Type \*  
Rental

Dwelling Type \*  
Multifamily

Project Purpose  
 Purchase (Acquisition)  New Construction  Rehabilitation  Lease Purchase

Apartments (Rental only)  Condominiums  Co-operative

Congressional District \*  
State \* IN District \* 7

Project Characteristic (please check all that apply)\*

<input type="checkbox"/> Single Family	<input checked="" type="checkbox"/> Multi Family	<input checked="" type="checkbox"/> Single Site	<input type="checkbox"/> Scattered Site	<input checked="" type="checkbox"/> Urban
<input type="checkbox"/> Brownfield / Greyfield Remediation	<input type="checkbox"/> Rural	<input type="checkbox"/> Migrant	<input type="checkbox"/> Native Land	<input type="checkbox"/> Emergency (<6 month stay)
<input type="checkbox"/> Emergency (>6 month stay)	<input type="checkbox"/> Historic Preserve / Adaptive Reuse	<input type="checkbox"/> Elderly-Aging in Community	<input type="checkbox"/> Single Room Occupancy (SRO)	<input checked="" type="checkbox"/> Commercial Office / Retail Space
<input type="checkbox"/> Universal & Accessible and / or Green Design	<input type="checkbox"/> Recapitalization of LICHTC / USDA / HUD	<input type="checkbox"/> Congregate Home	<input type="checkbox"/> Special Needs	<input type="checkbox"/> Homeless

Has this project (based on property address) or any phase of this project applied in previous years or will apply for an AHP award in the current year's funding cycle, from FHLBI or any other FHL Bank? \*

Is this a multiple phase project?

Describe the local market conditions that justify the need / demand for this project. Identify the population to be served and any special / unique features. \*

The Lofts at IMS will be a workforce housing development for families with incomes from 50% - 120% of AMI. A market study confirms the need for this development and the income targeting set-asides committed to.

Please provide a detailed overview of the project. Include the number of units by bedroom size, location, impact on the neighborhood / community, targeting, type of housing, unique characteristics of the project, etc. \*

This is a single-site, three-story development in Speedway, IN consisting of 45 one, two, and three-bedroom units as well retail space on the first floor.

Attach Document

Explain/View Variance

Check/View Score

[+ ADD NEW](#)

Location ID	Primary Location	Address	Census Tract	Action
581	Yes	1600 Georgetown Rd. Indianapolis, IN - 46222	3908	

[SAVE](#) [SAVE & CONTINUE](#)

[Exit Application](#)

There are a few key areas to describe that you will see in each section of the application and will assist you in your submission.

- Prev/Next – These buttons at the top right allow you to navigate through completed subsections of the application section you are working on.
- Attach Document – The icon is highlighted in red on the right side of the screen and allows you to attach supporting documentation to validate your answers.
- Explain/View Variance – The icon is highlighted in yellow on the right side of the screen and allows you to view and respond to instances where the application is outside of FHLBank Indianapolis feasibility guidelines.
- Check/View Score – The icon is highlighted in blue on the right side of the screen and allows you to view your score at any time as you progress through the application.
- The tool bar on the far-left hand side of the screen allows you to go back and view/edit sections of the application that you have completed and saved (General Information, Project Targeting, Building Information, Financial Feasibility, Scoring Criteria, FHFA Questionnaire, Review & Finalize).
- + Add New – Allows to input project location information, development team members, etc.
- Save, Save & Continue, and Exit Application – Buttons are located at the bottom of the screen. The save button allows you to save your work and continue later. The save & continue button allows you to save work and continue to the next section. The exit application link allows you to leave the application without saving. Please note the system will not allow you to move on until you have selected one of the options.

In the development team section, the sponsor organization name and contact information will automatically populate based on your log-in as the sponsor entity and contact information provided when you registered as a user.

In the member details section, only the name of an eligible member financial institution can be entered. The address details and contact will populate automatically upon entering the name of an eligible member financial institution.

### Section 3 – Project Targeting

The screenshot displays the 'Project Units' section of the application, divided into two main parts: 'Rent Targeting' and 'Income Targeting'.

**Rent Targeting:** This section includes a note: "Note: Rental Assistance will be entered in the Proforma in a later step under Financial Feasibility." It features a table with columns for Unit Type, Income Level, Units, Estimated Tenant Paid Rent (including utilities), and Max Rent. The table is organized into three income categories: Extremely Low Income (<=30.00% of AMI), Very Low Income, and Low to Moderate Income. A '+ ADD NEW' button is located in the top right corner of this section. A 'DELETE' button is positioned below the table.

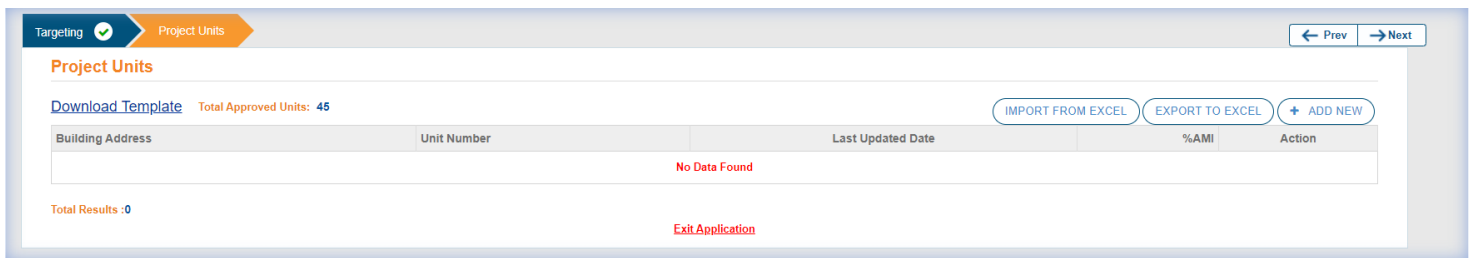
Unit Type	Extremely Low Income (<=30.00% of AMI)			Very Low Income			Low to Moderate Income		
	Units	Est. Tenant Paid Rent (incl. utilities)	Max Rent	Units	Est. Tenant Paid Rent (incl. utilities)	Max Rent	Units	Est. Tenant Paid Rent (incl. utilities)	Max Rent
1 Bedroom	0	0.00	\$459.38	10	750.00	\$765.63	5	1,150.00	\$1,225.00
2 Bedrooms	0	0.00	\$551.25	5	915.00	\$918.75	10	1,300.00	\$1,470.00
3 Bedrooms	0	0.00	\$719.25	5	1,000.00	\$1,061.25	5	1,500.00	\$1,698.13
<b>Total Income</b>		\$0.00			\$17,075.00			\$26,250.00	

**Income Targeting:** This section contains a table with columns for Income Level, Number of Units, Percentage of AHP-Assisted Units (%), and Percentage of Total Units (%). Below the table, it shows 'Total Number of Units: 45' and 'Total Number of AHP Assisted Units: 40'. At the bottom, there are 'SAVE' and 'SAVE & CONTINUE' buttons, along with an 'Exit Application' link.

Income Level	Number of Units	Percentage of AHP-Assisted Units (%)	Percentage of Total Units (%)
High Income (>80.01% of AMI)	5	N/A	11.11
Low to Moderate Income (>50.01% to 80.00% of AMI)	20	50.00	44.44
Very Low Income (>30.01% to 50.00% of AMI)	20	50.00	44.44
Extremely Low Income (<=30.00% of AMI)	0	0.00	0.00

The rent targeting section allows you to enter the project unit mix by bedroom size. A few things to note here:

- + Add New button will be used for each unit type being added to the project.
- You will enter the unit type (efficiency, 1, 2, 3, 4+), number of units associated with each unit type, and the income/rent targeting bucket they fall in.
- The max rent will automatically populate based on the project county entered in the general information section of the application and unit type specified.
- Based on the unit mix entered in the rent targeting section the income targeting commitments will automatically populate.



The project units section allows you to enter resident information related to currently occupied developments. At application submission this would only apply to projects involving the rehab of existing occupied units. If doing acquisition, new construction and/or rehab of non-occupied units, you can move onto the next section.

If this section does apply to your project, there are two different ways you could approach this. The first way is to enter your resident information in an outside Excel document and then use the Import from Excel button to import that data into the system.

The other approach is to click on the + Add New button and then input the requested information about the resident/unit. Be sure to save after entering data for each individual unit. If entering data manually through the system, when you are finished, you can use the Export to Excel button to Export that data into an outside report.

## Section 4 – Building Information

Building Information  Project Schedule  ← Prev → Next

### Building Information

Building Type *	Apartments	Total Residential Units *	45
Gross Building Square Footage *	67500	Common Area Square Footage *	2500
Number of Buildings *	3	Commercial Square Footage *	2500
Net Residential Square Footage *	62500	Number of Elevators *	1

Will the project comply with the applicable federal and state laws on fair housing and housing accessibility, including the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990 and the Architectural Barriers Act of 1969? \*

No  Yes

Does the project include commercial/retail space? \*

No  Yes

Explain

1000 characters or less.

Explain the use of this space including tenants targeted, committed or lease terms, the ownership structure of commercial space, etc? \*

This will be a small commercial space that may include a bookstore or library.

Building Information  Project Schedule  ← Prev → Next

**Note: Please enter the estimated date if actual dates are unknown.**

Estimated Start Date *	11/1/2022	Expected Closing Date of Permanent Financing *	9/1/2024
Acquisition of Land / Building *	8/1/2022	Percentage Completed *	0
Proper Zoning and Land Use Designation *	7/1/2022	All Funding Sources Committed *	12/1/2022
Expected First Disbursement Date *	5/1/2023	Expected Final Disbursement Date *	10/1/2023
Expected Project Completion Date *	9/1/2024	Estimated 20% Completion Date *	5/1/2023

How many AHP disbursements are anticipated? \*

2

[SAVE](#) [SAVE&CONTINUE](#)

[Exit Application](#)

This section of the application allows you to enter details about the building(s) in your project as well as expected development timelines. When entering your project schedule be mindful of the FHLBank Indianapolis disbursement and completion deadlines as outlined in the Implementation Plan.



## Section 5 – Financial Feasibility

Source of Funds  Development Budget  Proforma

← Prev → Next











### Construction Funding Sources

+ ADD NEW

Funder Name	Construction Funding Amount	Action
The National Bank of Indianapolis	\$10,000,000.00	 
Total Construction Funding Amount		\$10,000,000.00

### Permanent Funding Source

ADD MEMBER FUNDING SOURCE ADD OTHER FUNDING SOURCE

Source Name	Funding Type	Status	Description	Funding Amount	Action
FHLB Indianapolis	Direct Subsidy			\$500,000.00	 
The National Bank of Indianapolis	Loan	Approved	Mortgage Financing	\$5,000,000.00	 
LIHTC Equity	Equity	Requested	Low Income Housing Tax Credits (LIHTC)	\$6,500,000.00	 
GP Capital/Owner Equity	Equity	Approved	Owner's Equity	\$250,000.00	 
Deferred Developer Fee	Equity	Approved	Other nonbank Permanent Financing	\$250,000.00	 

AHP Subsidy Request: \$500,000.00  
Total Sources of Funds: \$12,500,000.00  
Total Development Budget: \$0.00

Attach Document  
Explain/Variance  
Check/View Score

This section of the application consists of the financial details of your project including sources of funds, uses of funds, and your 15-year operating proforma. There are a few key areas to describe that will assist you in completing this section.

- To add a new construction funding source of funds you will click the + Add New button, enter the requested data, and then hit save.
- To add a new member financial institution permanent source of funds you will click the Add Member Funding Source button, enter the requested data, and then hit save.
- To add a new non-member permanent source of funds you will click the Add Other Funding Source button, enter the requested data, and then hit save.
- If you select a funding source type as a loan, be prepared to provide the loan details.
- After entering a funding source, you can later edit it by using the blue pencil icon under the Action heading.
- After entering a fund source, you can later delete it by using the red trash can icon under the Action heading.

Source of Funds  Development Budget  Proforma

Development Budget Format : 2021A Rule RE 091521

Note: Subtotals/Totals will populate when this page is saved.

Description	Amount
<b>Acquisition</b>	
Land Only	\$ 250,000.00
Building Only	\$ 0.00
<b>Subtotal - Acquisition</b>	\$ 250,000.00
<b>Pre-Development Costs</b>	
Appraisal	\$ 2,500.00
Architect	\$ 300,000.00
Engineering	\$ 50,000.00
Legal	\$ 50,000.00
Market Study	\$ 5,000.00
Environmental Assessment	\$ 5,000.00
Title & Closing Fees	\$ 15,000.00
Other Cost 1	\$ 0.00
<b>Subtotal - Predevelopment</b>	\$ 427,500.00

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Source of Funds  Development Budget  Proforma

Rent Up Reserves	\$ 50,000.00
Relocation Expenses	\$ 0.00
Accounting -Cost Cert	\$ 10,000.00
Supportive Services Reserves	\$ 0.00
Other Cost 5	\$ 0.00
Other Cost 6	\$ 0.00
Other Cost 7	\$ 0.00
<b>Subtotal - Development</b>	\$ 1,860,000.00
<b>Total Housing Development Costs</b>	\$ 12,917,500.00
Total Units	\$ 45.00
<b>Per Unit Development Cost</b>	\$ 287,055.56
Total Commercial Development Costs	\$ 250,000.00
<b>Total Project Development Costs</b>	\$ 13,167,500.00

Total Development Cost Per Unit Is Greater than or equal to 190,000 (if greater than \$250,000 per unit, third party justification required in project documents)

EXPORT SAVE SAVE & CONTINUE

[Exit Application](#)

When entering your development budget, the subtotals and total will calculate only after saving the page.

Source of Funds ✓ Development Budget ✓ Proforma ✓

Proforma Format : 2021A Rule RE 091521

Note: Subtotals/Totals will populate when this page is saved.

SLNo	Description	Annual Increase	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
1	<b>Effective Income</b>							
2	<b>Total Yearly Rents</b>		618,900.00	618,900.00	618,900.00	618,900.00	618,900.00	618,900.00
3	Rental Assistance	3	0.00	0.00	0.00	0.00	0.00	0.00
4	Less Vacancy / Bad Debt Exp	3	150,000.00	154,500.00	159,135.00	163,909.05	168,826.32	173,891.11
5	Laundry, Parking & Other	3	0.00	0.00	0.00	0.00	0.00	0.00
6	Other Income	3	0.00	0.00	0.00	0.00	0.00	0.00
7	<b>Total Effective Gross Income</b>		468,900.00	464,400.00	459,765.00	454,990.95	450,073.68	445,008.89

EXPORT SAVE SAVE & CONTINUE

[Exit Application](#)

Source of Funds ✓ Development Budget ✓ Proforma ✓

Proforma Format : 2021A Rule RE 091521

Note: Subtotals/Totals will populate when this page is saved.

35	<b>Debt Coverage Ratio</b>		2.42	2.24	2.06	1.87	1.69	1.50
36	Deferred Developer Fee Payment	1	19,230.00	19,422.30	19,616.52	19,812.69	20,010.82	20,210.92
37	<b>Cash Flow after Deferred Developer Fee</b>		94,616.00	80,767.16	66,625.68	52,079.98	37,118.14	21,727.87
38	<b>Supportive Services</b>							
39	Supportive Services Income	3	0.00	0.00	0.00	0.00	0.00	0.00
40	Supportive Services Operating Expense	3	0.00	0.00	0.00	0.00	0.00	0.00
41	<b>Net Supportive Services</b>		0.00	0.00	0.00	0.00	0.00	0.00
42	<b>Total Rents</b>		51,575.00	51,575.00	51,575.00	51,575.00	51,575.00	51,575.00

EXPORT SAVE SAVE & CONTINUE

[Exit Application](#)

When completing your proforma the total yearly rents (line 2) will not populate until the entire proforma has been filled out and saved. The total yearly rents will then populate based on the total monthly rent found on line 42. The total monthly rent populates automatically from the monthly rent by unit type totals in the project targeting section of the application.

The annual increase column is related to the inflation factors which can be anywhere from 0 to 9. The Year 1 column is where you'll be entering your income/expense figures and the inflation factors will populate automatically from there.

The Export button at the bottom of the page allows you to export the data to an outside Excel report that will enable you to view the entire 15-year operating proforma.



## Section 6 – Scoring Criteria

Scoring Criteria

← Prev → Next

Category Name: Member Involvement

Guidelines Maximum Points: 8

Question Description	Response
Is the Member the primary/lead lender for permanent or construction financing?	No Yes <input checked="" type="checkbox"/>
Project total housing development costs.	<input type="text" value="13167500"/>
Financial donation to the Project	<input type="text" value="0"/>
Investor in Low Income Housing Tax Credits, New Market Tax Credits, Historic Tax Credits, or other similar tax credit programs *	No Yes <input type="checkbox"/>
Permanent financing (>5%)	No Yes <input checked="" type="checkbox"/>
Intermediate or short-term financing to the project (construction loan, bridge loan, line of credit or letter of credit). The line of credit cannot be for operating support of the sponsor.	No Yes <input checked="" type="checkbox"/>

SAVE SAVE & CONTINUE

[Exit Application](#)

Attach Document  
Explain/View Variance  
Check/View Score

The scoring criteria section will include all scoring criteria as outlined in the Implementation Plan. There are a few key areas to describe that you will assist you in completing this section.

- If you click on the blue guidelines link a help box will appear detailing criteria that must be met to be considered for points in that scoring initiative. However, always remember to review the Implementation Plan for complete details regarding the scoring criteria.
- Answers will consist of a combination of yes/no boxes, check boxes, narrative sections, and/or data that may pull from other areas of the application such as with targeting.
- The maximum points you may obtain in the applicable scoring initiative is also listed. Once you have completed a scoring initiative section, hit save to move onto the next section.

Next, we will discuss a critically important component of the application, the red Attach Document link found on the right side of each section of the application. This link allows you to upload documentation that will support your request for points in the application, verify funding commitments, validate the market demand for your project, and so much more.

## Section 7 – Attach Document

The screenshot displays a web application interface for managing documents. At the top, it shows the application number (001-2022D), project name (The Lofts at IMS), and project type (Rental). The interface is divided into two main sections: a list of documents on the left and a document details view on the right.

**List of documents:**

- Sponsor Documents (dropdown menu)
- Exhibit 1 - Basic Information (highlighted in orange)
- Exhibit 2 - Development Team
- Exhibit 3 - Project Targeting
- Exhibit 4 - Building Details
- Exhibit 5 - Project Schedule
- Exhibit 6 - Project Finances
- Exhibit 7 - Scoring Criteria

**Document Details View:**

Document Name: Exhibit 1 - Basic Information

Document Name	Attached Date	Status	Decision By	Action
No Data Found				

Drag and drop your files here.

CLOSE

Once you have clicked on the red Attach Document link the above screen will pop-up. To upload a document, you will simply click on the paper clip icon next to the exhibit page you are wanting to upload to. Use either the drag or drop function or click the choose file button to select a document. You will then click on the Upload button and your document will be uploaded to the system. If the document has successfully uploaded a pop-up message will appear notifying you of this. In addition, you will see the document under the document name heading and the exhibit(s) where you have uploaded documents will be highlighted in green.

Be sure to follow the instructions in the implementation plan, scoring guidelines on the website and within the Implementation Plan, and directives from AHP staff on what supporting documentation to include in your application. Failure to include the appropriate supporting documentation may result in the loss of points or ineligibility of the project.

## Section 8 – Check/View Score

### Score Result



#### Project Information

<b>Application Number</b> 001-2022D	<b>Sponsor Name</b> John H. Boner Community Center	<b>Member Name</b> The National Bank of Indianapolis	<b>Total Score</b> <b>60.01</b>
<b>Project Name</b> The Lofts at IMS	<b>Sponsor Contact Details</b> Mike Recker 2236 E. 10th Street Indianapolis, IN - 46201 mrecker@fhbi.com	<b>Member Contact Details</b> 107 N. Pennsylvania St., Suite 700 Indianapolis, IN - 46204,	

#### Score Result

Category Name	Max Points	Current
Donated Property	5.00	0.00
Non-Profit Sponsorship	7.00	7.00
Targeting	20.00	13.34
<b>Underserved Communities</b>	<b>16.00</b>	<b>3.00</b>
Housing for Homeless	5.00	0.00
Special Needs	5.00	0.00
Rural Housing	3.00	3.00
Opportunity Targeting	3.00	0.00

CLOSE

Economic Opportunity	5.00	5.00
Community Stability	7.00	7.00
<b>District Priority</b>	<b>40.00</b>	<b>24.67</b>
Member Involvement	8.00	8.00
Desirable Site Initiatives	8.00	8.00
Readiness to Proceed	7.00	0.00
Rent Subsidy	2.00	2.00
AHP Subsidy per Unit	15.00	6.67
<b>Total</b>	<b>100.00</b>	<b>60.01</b>

CLOSE

To view your application score you'll select the blue Check/View Score icon on the right-hand side of the screen. A running total of your score will be kept as you proceed through the application and can be viewed at any time. As seen above, the score sheet will reflect the maximum points available in each scoring category and in total and the points you have requested.

## **Section 9 – FHFA Questionnaire**

The FHFA Questionnaire requires you to answer regulatory questions about your project. All questions must be answered with a yes or no before proceeding. Your selected answer will be highlighted in green.

## **Section 10 – Explain/View Variance and Review & Finalize**

Review & Finalize

← Prev → Next

**Application Details**

<b>Application Number:</b>	001-2022D	<b>Project Name:</b>	The Lofts at IMS
<b>Sponsor Name:</b>	John H. Boner Community Center	<b>Member Bank Name:</b>	The National Bank of Indianapolis
<b>Sponsor Contact:</b>	Mike Recker, 2236 E. 10th Street, Indianapolis, IN - 46201, mrecker@fhbi.com	<b>Member Bank Contact:</b>	107 N. Pennsylvania St., Suite 700, Indianapolis, IN - 46204.

**Incomplete Application Details – Must Correct Before Submission**

**Page Level Deviations**

1. Provide Explanation(s) for Variance(s)
2. Approve Certification

By clicking Send to Member Bank, Sponsors agrees that the foregoing information is correct and agrees to be bound by the foregoing Affordable Housing Program Application.

CERTIFICATION PRINT APPLICATION SEND TO MEMBER BANK

Exit Application

Attach Document  
Explain/View Variance  
Check/View Score

Congratulations! You have reached the end of the application. However, before wrapping up there are a few important steps that need to be followed.

You will notice under the Incomplete Application Details – Must Correct Before Submission heading two red warning messages appear. In this example the first one is to “Provide Explanation(s) for Variance(s).” The second message is “Approve Certification.” All warning messages must be addressed before sending the application to the member.

We'll start with the first warning message which is tied to the orange Explain/View Variance icon on the right-hand side of the screen. If your project falls outside of any of the FHLBank Indianapolis feasibility guidelines the variance warning message will flag. To address these items, you can either select the warning message itself or click on the orange Explain/View Variance message. This will take you to the following screen:

Variance	
<b>Validation Items</b>	
Validation Item	Explanation
Expected First Disbursement Date must be prior to 02/01/2023	<input type="text" value="The expected first disbursement date is on or around May 1, 2023."/>
Expected Project Completion Date must be prior to 02/01/2025	<input type="text" value="The project completion date listed in the development timeline is 9/1/2024."/>
Total Development Cost Per Unit is Greater than or equal to 190,000 (if greater than \$250,000 per unit, third party justification required in project documents)	<input type="text" value="See detailed scope of work provided in Exhibit 4."/>
<b>Variance Items</b>	
Variance Name	Explanation
No Data Found	
<input type="button" value="SAVE"/> <input type="button" value="CLOSE"/>	

All the items listed under the Validation Items heading fall outside of the FHLBank Indianapolis guidelines and must be addressed. To respond you will simply provide an explanation as to why you are outside of the guideline in the explanation box. Once you have answered all validation items hit save to clear them.

Now you must approve the certification. To do this you can either select the red Approve Certification warning message or click on the Certification button at the bottom of the screen. The certification spells out the terms and conditions you are agreeing to by submitting your AHP application. You must check the Accept Terms and Conditions box and save to continue.

Once you have completed this step you are ready to submit the application to your member financial institution and will do this by selecting the Send to Member Bank button.

## Section 11 – Member Review and Sponsor Response to Returned Items

The screenshot shows the FHLBank Indianapolis member portal. At the top left is the FHLBank Indianapolis logo. At the top right, it says "Mercantile Bank of Michigan | Mike Recker". The main content area is divided into three sections:

- MY TASKS:** A list of tasks with status indicators (circles with numbers or letters):
  - Application Submission: 1
  - Unsubmitted Applications: 1
  - Documentation Requests: 8
  - Disbursement Phase: 0
  - Project Completion: 0
  - Long Term Monitoring: 0
  - Watch List: 0
- MY APPLICATIONS:** Two links: "View InProcess Applications" and "View Submitted Applications".
- MY PROJECTS:** A summary table:

# Projects	18
# Units	768
\$ Awarded	\$ 7,372,900.00
\$ Remaining	\$ 1,242,488.00
\$ Total Development	\$ 37,230,900.00
- MESSAGE BOARD:** A text message from the CID team regarding data migration and contact information.

Once the sponsor has completed and submitted the application it will move onto the member for review and approval. It will appear in the members My Tasks and My Applications toolbars under Application Submission and View InProcess Applications. You can click on either link, and then click on the applicable application number that appears, to begin the review of the application.

The member review process is fairly simple. The application will already be completed and supporting documentation uploaded. In fact, most of the application is grayed out and cannot be edited. As the member you will just be reviewing for accuracy, consistency, and ensuring it aligns with your understanding and knowledge of the proposed project, as well as adherence to FHLBank Indianapolis AHP guidelines. However, one thing that's different is the Review & Finalize section at the end of the application.

The screenshot shows the "Review & Finalize" section of the application. It includes the following information:

- Application Details:**

Application Number:	004-2022D	Project Name:	Haven Lake Homes
Sponsor Name:	John H. Boner Community Center	Member Bank Name:	Mercantile Bank of Michigan
Sponsor Contact:	Mike Recker, 2236 E. 10th Street, Indianapolis, IN - 46201, mrecker@fhlbi.com	Member Bank Contact:	Mike Recker, 310 Leonard Street NW, Grand Rapids, MI - 49504, mrecker@fhlbi.com
- Incomplete Application Details – Must Correct Before Submission**
- Page Level Deviations**
- 1. Approve Certification**
- A disclaimer: "By clicking Submit Application, Members agrees that the foregoing information is correct and agrees to be bound by the foregoing Affordable Housing Program Application."
- Buttons: CERTIFICATION, SUBMIT TO FHLB, PRINT APPLICATION, RETURN TO SPONSOR
- [Exit Application](#)
- Utility icons on the right: Attach Document, Explain/View Variance, Check/View Score.

Like the sponsor you will have to certify to the terms and conditions of the AHP. However, if you notice something missing, incomplete, or needing to be updated you can also send it back to the sponsor to correct. You do this by clicking on the Return to Sponsor button at the bottom and the following page will pop-up:

### Return to Sponsor ✕

Recipient \*

Reason for Return \*  
 [DETAIL DESCRIPTION](#)

[SEND](#) [CLOSE](#)

[Exit Application](#)

### Detail Description ✕

Paragraph  | **A**  | **A**  | **A**  | **A**  | **B**  | **I**  | **U**  | **S**  | **≡**  | **≡**  | **:**

Missing Exhibit 8

[OK](#) [CLOSE](#)

This page has a drop-down box to allow you to select the sponsor contact to send it back to as well as the reason for the return. Finally, the Detail Description box allows you to enter specific details as to what's missing, incomplete, or needs to be corrected. Once you have completed this part you will hit the send button in the Return to Sponsor pop-up and it will be sent. The application will no longer be reflected in the My Tasks or My Applications screens on the main home page because it is now sitting with the sponsor.

When the sponsor logs back into the system they will see an Unsubmitted Application pop up under the My Tasks toolbar on the main home page. Click on the unsubmitted application and then select the application number that follows. Go to the Review & Finalize section of the application and the reason for the return and description will be detailed. Respond by attaching the missing or incomplete items and provide an explanation. After saving you will go back to the Review & Finalize section of the application and select Send to Member Bank. The application will no longer appear in the My Tasks toolbar of your home page as it will now be with the member.

When the member logs back in they will see an unsubmitted application in the My Tasks toolbar of the main home page. Click on that and the application number that follows. Locate the missing/incomplete items specified in the return to sponsor correspondence. Once you have reviewed and approved, click on the Approve Certification button, accept the terms and conditions, and submit to the FHLBank Indianapolis. The application is now complete and ready for review by FHLBank Indianapolis staff.