FHLBI.GIVES User Guide – Submitting an Application

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** *   **District** *
IN   7

Project Characteristic (please check all that apply)*

☐ Single Family	☑ Multi Family	☑ Single Site	☐ Scattered Site	☑ Urban
☐ Brownfield / Greyfield Remediation	☐ Rural	☐ Migrant	☐ Native Land	☐ Emergency (<6 month stay)
☐ Emergency (>6 month stay)	☐ Historic Preserve / Adaptive Reuse	☐ Elderly-Aging in Community	☐ Single Room Occupancy (SRO)	☑ Commercial Office / Retail Space
☐ Universal & Accessible and / or Green Design	☐ Recapitalization of LICHTC / USDA / HUD	☐ Congregate Home	☐ Special Needs	☐ 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? *
No | Yes

Is this a multiple phase project?
No | Yes

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 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.

Project Units

Download Template   Total Approved Units: **45**   [IMPORT FROM EXCEL] [EXPORT TO EXCEL] [+ ADD NEW]

Building Address	Unit Number	Last Updated Date	%AMI	Action
		No Data Found		

Total Results :0
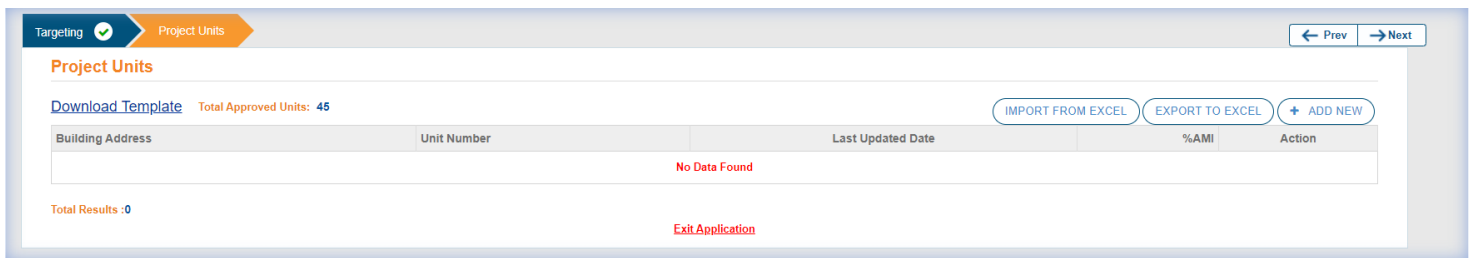
Exit Application

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.

Unit Information

Unit Information

Is this unit vacant? *
[No | Yes]

Unit Number *
[   ]

First Name *
[   ]

Last Name *
[   ]

Household Size *
[   ]

Household Annual Income*
[$]

Address Line 1 *
[   ]

Address Line 2
[   ]

City *
[   ]

State *
[IN   ▾]

County *
[--SELECT--   ▾]

Msa Code *
[--SELECT--   ▾]

Zip Code *
[   ] — [   ]

Total Monthly Rent Charged. *
[$]

Rural *
[No | Yes]

Tenant Paid Monthly Rent *
[$]

Homeless Household *
[No | Yes]

(SAVE) (CLOSE)

Section 4 – Building Information

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

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 his 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.

Development Budget Format : 2021A Rule RE 091521

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

Description	Amount
Acquisition	
Land Only	$ 250,000.00
Building Only	$ 0.00
Subtotal - Acquisition	$ 250,000.00
Pre-Development Costs	
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
Subtotal - Predevelopment	$ 427,500.00

Attach Document
Explain Variance
Check Score

Description	Amount
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
Subtotal - Development	$ 1,860,000.00
Total Housing Development Costs	$ 12,917,500.00
Total Units	$ 45.00
Per Unit Development Cost	$ 287,055.56
Total Commercial Development Costs	$ 250,000.00
Total Project Development Costs	$ 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

Attach Document
Explain/View Variance
Check/View Score

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

Proforma Format : 2021A Rule RE 091521

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

Sl.No	Description	Annual Increase	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
1	**Effective Income**							
2	**Total Yearly Rents**		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	**Total Effective Gross Income**		468,900.00	464,400.00	459,765.00	454,990.95	450,073.68	445,008.89

EXPORT   SAVE   SAVE & CONTINUE

Exit Application

Attach Document

Explain/View Variance

Check/View Score

	Description	Annual Increase	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
35	**Debt Coverage Ratio**		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	**Cash Flow after Deferred Developer Fee**		94,516.00	80,767.16	66,625.68	52,079.98	37,118.14	21,727.87
38	**Supportive Services**							
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	**Net Supportive Services**		0.00	0.00	0.00	0.00	0.00	0.00
42	Total Rents		51,575.00	51,575.00	51,575.00	51,575.00	51,575.00	51,575.00

EXPORT   SAVE   SAVE & CONTINUE

Exit Application

Attach Document

Explain/View Variance

Check/View Score

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

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

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

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

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
Underserved Communities	16.00	3.00
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
District Priority	40.00	24.67
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
Total	**100.00**	**60.01**

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

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 ✕

Validation Items

Validation Item	Explanation
Expected First Disbursement Date must be prior to 02/01/2023	The expected first disbursement date is on or around May 1, 2023.
Expected Project Completion Date must be prior to 02/01/2025	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)	See detailed scope of work provided in Exhibit 4.

Variance Items

Variance Name	Explanation
	No Data Found

SAVE   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

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.

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 *

Mike Recker ⌄

Reason for Return *

Insufficient Documentation ⌄   (DETAIL DESCRIPTION)

(SEND) (CLOSE)

Detail Description ✕

Paragraph ⌄ | A̅ ⌄ AI ⌄ A ⌄ A ⌄ | **B** *I* U̲ S̶ | ☰ ⌄ | ☷ ⌄ | ⋮

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.