FHLBI.GIVES

USER GUIDE

FHLBank
INDIANAPOLIS
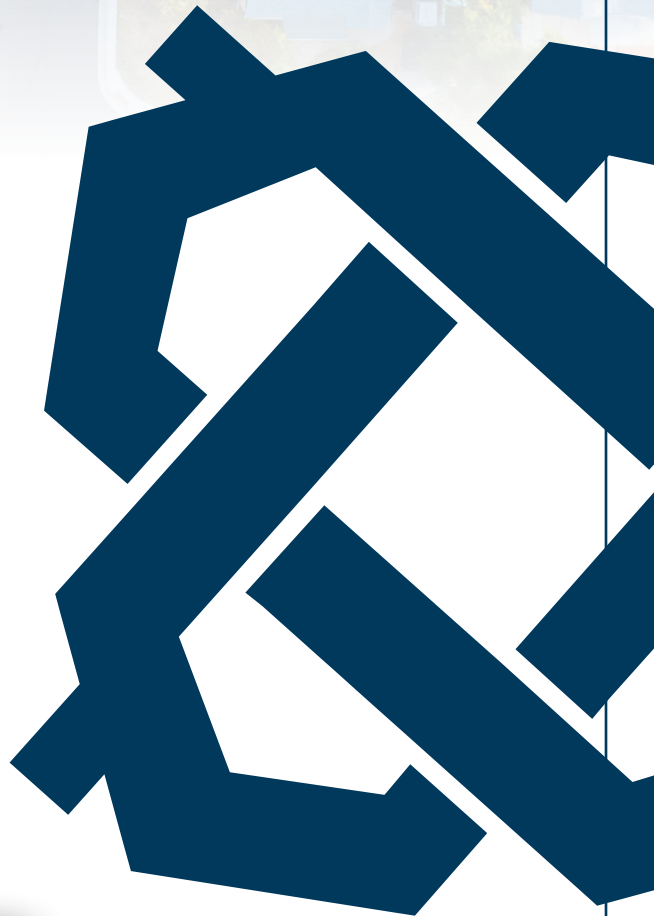
FHLBI.GIVES

APPLY FOR OUR PROGRAMS ONLINE

FHLBI.GIVES is designed for use in Google Chrome and Internet Explorer. It may not function correctly in other browsers.

Starting on September 5, 2023 applications for the HomeBoost program will be accepted through the FHLBI.GIVES platform. Each step of the application process is completed electronically in the same location.

Below are some of the benefits and features of this application process:
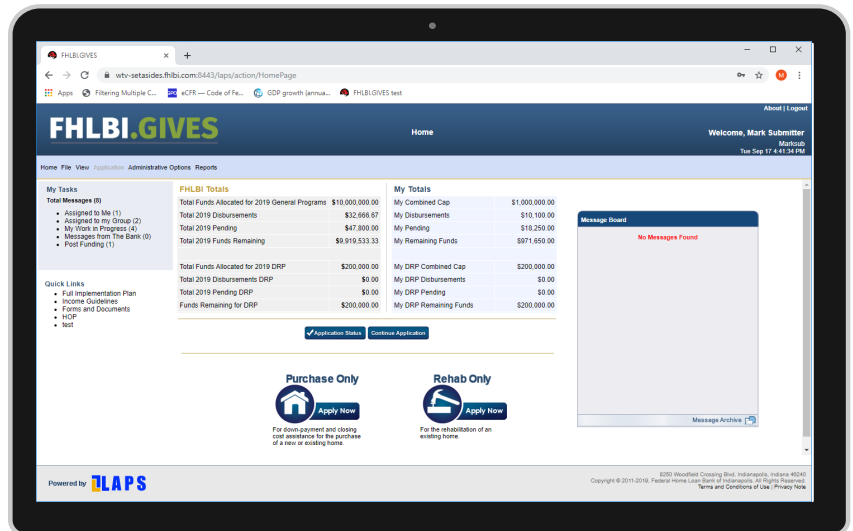
Quick

- Electronic submission allows an instant confirmation of receipt
- Real-time updates on remaining funds
- Early detection of duplicate households saves time and effort

Convenient

- Original signatures no longer needed
- Inbox shows members what items require action
- Members can view their historical submissions and run reports
- Members can monitor application status as it is processed

Easy

- Forms are all in one location - self-contained within the application
- Simplified submission process – no more mailing required

For more information about the program and additional resources, visit www.fhlbi.gives or start a conversation with our community investments team at 800.688.6697 or housing@fhlbi.com.

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SECTION 1: HOMEBOOST INTRODUCTION

System Explanation

HomeBoost is a new program introduced for the first time this year! The FHLBI.GIVES site was designed and built specifically with our pre-existing Homeownership Initiatives in mind, so there are workarounds we have come up with to make HomeBoost work within those parameters. Please review the below HomeBoost Specific Tips, for some clarification on confusing points that come from our workarounds, as well as general program guidance. We are working on upgrades for next year so the system will handle HomeBoost seamlessly. The rest of this guide will give you a more general walk through of the system and provide additional context for some of the explanations below.
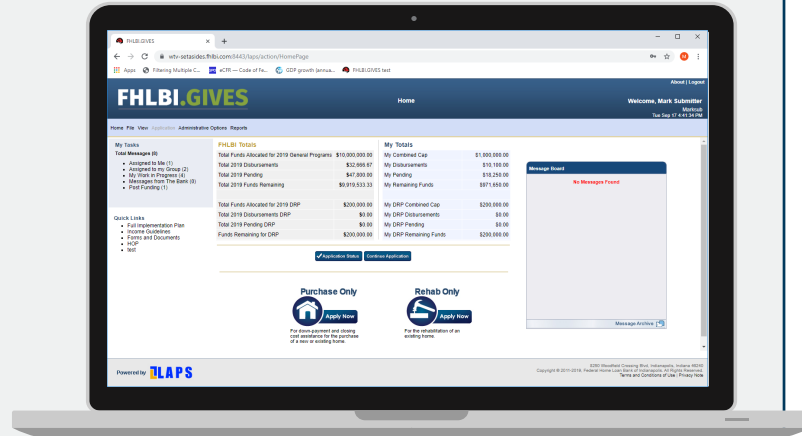
HomeBoost Specific Tips

- ■ **HomeBoost Funding Availability** is listed below the general program funding on the home page. General program funding applies only to the HOP, NIP and AMP programs.

- ■ HomeBoost is a purchase program, so when **Starting Your Application** select "Purchase Only" from the home page.

- ■ A **False Notification** may pop up after you save on Step 3 of the application indicating that the household income exceeds the income limits. This can be ignored and will not prevent you from submitting the application.

- ■ **Incorrect Information** will be displayed near the bottom of the page on Step 3. It will incorrectly display the income limit at 80% AMI instead of 120%, and the household income as a percentage of AMI will be incorrect. Refer to the "HB 120% Income Workbook" for accurate 120% AMI income limits based on county and household size.

- ■ **To Determine If Household Income Qualifies** use the "HomeBoost 120% Income Workbook" found here under the Supporting Materials section.

- ■ When **Selecting The Program** in Step 5 of the application you will see HOP as well as HomeBoost. If you are only registered for HomeBoost please **do not select HOP.** If you are registered for both, please select whichever is most appropriate.

- ■ When **Looking Up Applications** in various different areas in the system, the program will be listed as HBDRP.

- ■ Please **Continue Reading This User Guide** for a walk through of general system functionality. This will help create a smooth experience as you begin assembling your application and move it through the various steps to completion.

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SECTION 2: GETTING STARTED

Using the Home Page

The Home Page is your central location to check available funding, begin applications, view the status of your current applications, run reports, and take other important actions.

There are a few key areas described in this user guide that will assist you in using the FHLBI.GIVES platform.

- **My Tasks** shows you items that require action from you.

- **FHLBI Totals** shows you an overview of the bank's overall funding activity.

- **My Totals** shows you an overview of your institution's overall funding activity.

- **Message Board** shows you messages from FHLBank Indianapolis.

- **Apply Now Buttons** will open a new application for the selected program type.

- **Application Status / Continue Application** shows you the progress of applications you have already started.

- **Reports** shows you data reports of applications you have submitted.
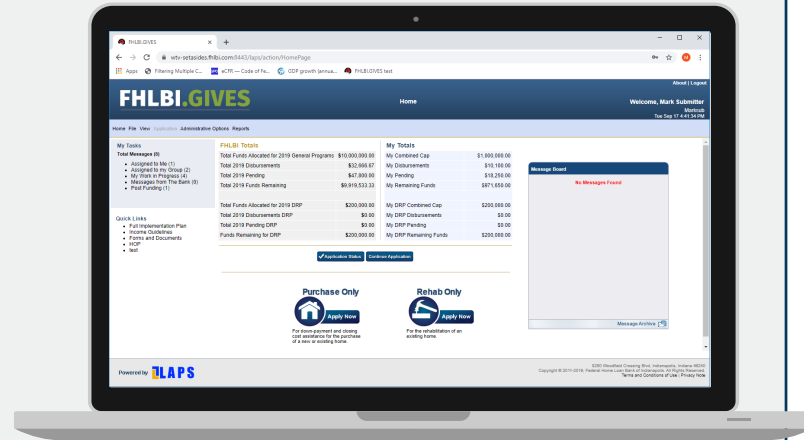
My Tasks

- The "**My Tasks**" section is found at the top left of the homepage. This is where you can see items requiring action.

- The "**Assigned to Me**" inbox holds any applications or adjustments sent to you from FHLBI, or another staff person within your organization.

- The "**Assigned to my Group**" inbox holds any applications or adjustments sent to your user type from FHLBI, or another staff person at your organization.

- The "**My Work in Progress**" inbox holds any applications or adjustments you opened, but did not submit. This applies to new applications and adjustments, or others opened from the above two inboxes.

- The "**Post Funding**" inbox holds any applications that have been approved and disbursed by FHLBI and are now ready for you to submit the required closing or project completion data and documents.

- The "**Past Due Documents**" listing shows post closing files that are past due and should be prioritized for submission. Applications are not directly editable from this list, and should be accessed from the Post Funding inbox. If it is not showing in the Post Funding inbox, the application is assigned to another user at your organization and will need to be reassigned to you if you wish to work on it.

FHLBI Totals

FHLBI Totals	
Total Funds Allocated for 2019 General Programs	$10,000,000.00
Total 2019 Disbursements	$32,666.67
Total 2019 Pending	$47,800.00
Total 2019 Funds Remaining	$9,919,533.33
Total Funds Allocated for 2019 DRP	$200,000.00
Total 2019 Disbursements DRP	$0.00
Total 2019 Pending DRP	$0.00
Funds Remaining for DRP	$200,000.00

FHLBI Totals

"FHLBI Totals" displays FHLBI's overall funding status. You can see the full allocation for the round, the total amount of funds FHLBI has disbursed, the amount of funds requested and pending FHLBI's review, and the remaining funds for the current round. If Disaster Recovery Program (DRP) has been activated, you will see the same information regarding funds for the DRP program reflected in this section.

My Totals

"**My Totals**" displays the amount of funds available to your organization, the total amount of funds disbursed to your organization, the amount of funds requested by your organization that are pending FHLBI's review, and the remaining funds available to your organization for the current round. If the Disaster Recovery Program (DRP) has been activated, you will see the same information regarding funds for the DRP program reflected in this section.

"**My Combined Cap**" reflects your total combined cap amount for each product. To see a breakdown of your available funds under each program, you can click the "My Combined Cap" text. This will produce a pop-up window showing the program breakdown as seen below:

My Totals	
My Combined Cap	$1,000,000.00
My Disbursements	$10,100.00
My Pending	$18,250.00
My Remaining Funds	$971,650.00
My DRP Combined Cap	$200,000.00
My DRP Disbursements	$0.00
My DRP Pending	$0.00
My DRP Remaining Funds	$200,000.00

FHLBI.GIVES - Google Chrome — □ ×

🔒 wtv-setasides.fhlbi.com:8443/laps/controllerservlet?PAGE_ID=FNDLMT&&REQUESTED_PAGE_ID=FNDLMT&REQUESTED_ACTION=loadData&prdType=NDRP&hidLoanSect...

Funds Availability

Products	CAP Amount ($)	Pending Amount ($)	Disbursed Amount ($)	Remaining CAP Amount ($)
Neighborhood Impact Program (NIP)	200,000.00	0.00	0.00	200,000.00
Homeownership Opportunities Program (HOP), Non-Member Loan	200,000.00	4,000.00	0.00	196,000.00
Accessibility Modifications Program (AMP)	200,000.00	0.00	6,000.00	194,000.00
Homeownership Opportunities Program (HOP), Member Loan	200,000.00	12,250.00	4,100.00	183,650.00

Close

Message Board

Message Board
No Messages Found
Message Archive

Message Board

The "**Message Board**" will display general messages from FHLBI. This is where FHLBI will share information such as round opening announcements, program updates, training opportunities, and other information regarding the set-aside programs.

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Apply Now Buttons

Clicking the **Apply Now buttons** will open a new application for the selected program type. Homeownership Program (HOP) is found under "Purchase Only". Neighborhood Impact Program (NIP) and Accessibility Modification Program (AMP) are found under "Rehab Only". A pop up will open displaying the programs available under the selected grant type, click continue to begin your applciation.

Purchase Only

Apply Now

For down-payment and closing cost assistance for the purchase of a new or existing home.

Rehab Only

Apply Now

For the rehabilitation of an existing home.

Application Status / Continue Application Buttons

Application Status

Continue Application

The "**Application Status**" button will show you the status of all your applications from the current round. The workflow status column indicates where your applications are in the process. See the below table for the different workflow statuses:

Workflow Status	Description
Open	Application has been created but not submitted to Authorized Signer
Pending Authorized Signer	Application has been submitted to the Authorized Signer
Submitted to FHLBI	Authorized Signer has submitted the application to FHLBI
Under FHLBI Review	FHLBI has begun reviewing the application
Rejected	The application has been rejected by FHLBI
Pending with Disburser	FHLBI has approved the application, it is waiting on staff to disburse funds
Disbursed/Post Closing	Funds have been disbursed for this application, it is ready for post closing information to be submitted
Post Closing submitted to FHLBI	Post closing information has been submitted to FHLBI
Closed	FHLBI has completed its review of post closing information

The "**Continue Applicatio**n" button will display any applications that have not yet been submitted to FHLBI.

Reports

There are two reports available to you in the system.

The "**Funding Report**" provides data on all your fully completed applications. You can run this report to gather data on your organization's historical disbursements dating back to 2005.

The "**Application Report**" provides data on all your applications, regardless of whether they have been completed. You can view data on all your organization's historical application or adjustment records going back to 2005 with this report.

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SECTION 3: CREATING AND SUBMITTING AN APPLICATION

This section covers the steps needed to create and submit an application. Below, you will find information on:

- Application Roles
- Product Selection
- Adding Household Members
- Adding Income Information
- Adding Property Information
- Adding Financing Information and Mortgages Information
- Product Eligibility
- Scope of Work
- Intake Documents
- Reviewing and Submitting Applications
- Authorized Signer Submissions
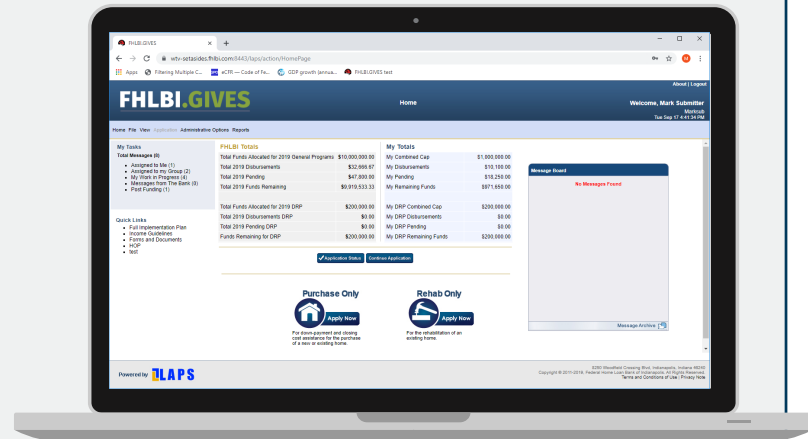
Application Roles

Each member must have a submitter and authorized signer role in the system. These roles are designated by your institution at the time of user registration.

- **Submitter** – The submitter can create applications and adjustments, and enter all the information associated with these processes.
- **Authorized Signer** – Has the same abilities as the Submitter, but they must sign off any any new application created by the Submitter.

Product Selection

To start an application, click the "Apply Now" button for your desired program type – Purchase or Rehab.

You will be provided with a list of products available under the selected program type, and the amounts of funds available to you under those products. Click continue to begin assembling your application.

Throughout the application, each step will allow you to enter comments. To do so, enter your comments in the Comments box near the bottom of the screen, and click the "Save Notes" button.
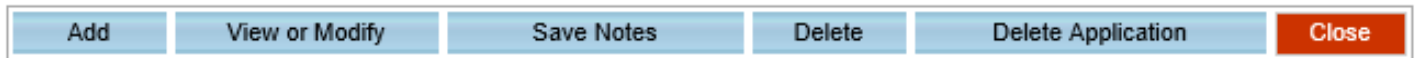
Adding Household Members

On Step 1 – Household Information, click the "Add" button near the bottom of your screen.

This will bring up a pop-up window to add details about a household member. Fill in this information and repeat for each household member. For each household member you add in the pop-up window, you will see their information reflected on the Step 1 main page. If you need to edit or remove a household member's information, you can select the radio button next to their name on the main page and select the "View or Modify" or "Delete" button.

To add notes or comments, use the comments box near the bottom of each screen and click the "Save Notes" button.
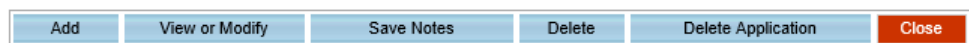
Note: If there is no income for any of the household members, you must select "Yes" to the "Does household member have income?" question for at least one household member found on the pop-up window. See notes under Adding Income Information.

Once you have added all household members, select "Next" at the bottom right corner of your screen or click directly on the Step 2 box at the bottom center. The seven application steps that must be completed are shown below.
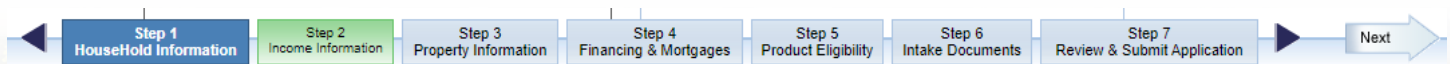
Adding Income Information

Adding income is similar to adding and editing household member information. All household members who were indicated to have income in Step 1 will be listed on the income page. To add an individual's income, click the radio button next to their name and select "Add or Modify".

Step 2 - Income Information

	Name	Borrower Type	Relationship to Borrower	Student
⦿	Michael Smith	Borrower	Self	☐

This will open a pop-up window to enter the household member's income. You will find different tabs for the different income types. If your household member has more than one job, after entering and saving the first job, you can click the drop-down arrow on the field at the top left of the window and select "Add New Employer" to enter the additional job(s). All saved jobs will show up in this drop-down list.

Note (for households with NO income): Click on the "Other Income" tab. Select the check box next to "Income Description" near the bottom of the pop-up window. Save and close the pop-up window.

Once you have entered and saved all income sources for all household members, select "Next" at the bottom right corner of your screen, or click directly on the Step 3 box located at the bottom center.

Adding Property Information

On Step 3 – Property Information, you must fill in all the required information before moving on to the next step. The only information on this page that is not required to be filled in is the Appraised Value. A link is provided to look up census tract information. Once you have entered and saved all your information, select "Next" at the bottom right corner of your screen or click directly on the Step 4 box at the bottom center.

Adding Financing and Mortgages Information (Purchase Only)

On Step 4 – Financing and Mortgages, you must fill in all the required information before moving on to the next step. Once you have entered and saved all of your information, select "Next" at the bottom right corner of your screen or click directly on the Step 5 box at the bottom center. The Total Costs and Total Sources must be equal before advancing from this step.

Preliminary Loan Information	
Sales Price to Homebuyer	100,000.00
Total Closing Costs, Points & Prepaids	5,000.00
Total Cost	**105,000.00**
Term (Months)	360
Amortization (Months)	360
Cash Back to Borrower	100.00
Sum of All Mortgages	98,000.00
Homebuyer Contribution	1,000.00
Seller Contribution (Enter 0 If no Seller Contribution)	0.00
Requested Amount from FHLB	6,100.00
Total Source	**105,000.00**

Product Eligibility

Step 4 in Rehab, or Step 5 in Purchase, Product Eligibility is where you select which product you wish to use within the application type (Purchase or Rehab) you selected at the very beginning. If the information you entered qualifies the household for one of the products, the products will show at the top under "Eligible Products". If the household does not qualify for one or more products, it will show underneath the "Non-Eligible Products" section, with the non-qualifying responses underneath, as seen below.

If the household does not qualify for any of the available products and the information was entered accurately, the household should be informed that they do not qualify. To delete the application, go back to Step 1 and click the "Delete Application" button at the bottom.

If the household qualifies for the desired product, click the radio button next to the product name, click save, and select "Next" at the bottom right corner of your screen or click directly on the Step 5 box at the bottom center.

Scope of Work (Rehab Only)

On Step 5 – Scope of Work, you will enter the information regarding the deferred maintenance repairs or accessibility modifications.

First you will enter the "Type of Cost." If using AMP you can select Accessibility Modifications or Deferred Maintenance. If using NIP, your only option is Deferred Maintenance.

Once you have selected the Type of Cost, you can select from the options in the "Cost Item" drop down list. Descriptions, which are helpful to explain bathroom modifications, numbers of windows, etc., are optional.

Finally, you will enter the Amount, which should reflect the amount of funds from the grant that will cover this item. Once you have entered all the information for a given repair item, click save. The repair item will now be reflected in the box below. Click New to add additional items.

If you need to edit an already entered item you may select it in the box listing the different repair items, edit the information at the top, and save your changes.

Once you have entered and saved all the necessary items, select "Next" at the bottom right corner of your screen or click directly on the Step 6 box at the bottom center.

Intake Documents

Step 6 – Intake Documents: This step allows you to upload any documentation related to the application. Required documents have a blue background, while optional documents have a white background.

To add documents, click the "Attach" button. This will bring up a window where you will click "Choose File" from which you can browse your computer to find the appropriate files. Once you select the appropriate file, click the Attach button to the right of the Choose File button, then click Close.

Repeat these steps for any necessary documents. Once you have attached all necessary documents, select "Next" at the bottom right corner of your screen or click directly on the Step 7 box at the bottom center.

Step 6 - Intake Documents

Applicant

	Required Documents		Attached Date	Status
☐	Income Documentation	ATTACH	Not Attached	<------select ------ ▼
☐	Residency Documentation	ATTACH	Not Attached	<------select ------ ▼

Review and Submit Application

Step 7 – Review and Submit Application displays general application information, and several pieces of qualifying information for the selected product. Near the center of the screen there is a checkbox for agreeing to the terms and conditions (see below).

☐ By clicking this you are agreeing to the terms and conditions of FHLBank Indianapolis.

Clicking this link will bring up a window displaying all the terms and conditions associated with the application. You must check off each of the terms and conditions and click save in this window before submitting the application. If you are a Submitter, once you have agreed to the terms and conditions, you may click the "Send Application to Authorized Signer" button. If you are an Authorized Signer, once you have agreed to the terms and conditions, you may click the "Send application to FHLBI" button. Once this step has been completed, you will get a message indicating the application was successfully sent.

setasides.fhlbi.com says

Application has been Sent Successfully

OK

Authorized Signer Approval

If the person who created the application was a submitter, the application must be signed off by an Authorized Signer before FHLBI can receive it. Once the application is sent to the Authorized Signer, they will receive an email indicating the application is ready for their sign off. When the Authorized Signer logs in, they will be able to find the application in their 'My Tasks' section of the home page, either in the "Assigned to Me" or "Assigned to My Group" inboxes, depending on if the submitter sent it directly to the Authorized Signer, or to all Authorized Signers.

If the Authorized Signer finds something is missing, they can send it back to the submitter. If they approve of the application, they can sign off in the same manner as listed in the Review and Submit Application description above and send it on to FHLBI for review. If the Authorized Signer has input the application information themselves (no submitter involved), they can submit directly to FHLBI upon agreeing to terms and conditions in Step 7.

My Tasks

Total Messages (4)

- Assigned to Me (0)
- Assigned to my Group (0)
- My Work in Progress (3)
- Messages from The Bank (0)
- Post Funding (1)

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SECTION 4: SUBMITTING POST-CLOSING INFORMATION AND DOCUMENTS

This section covers the steps needed to submit post-closing information and documents.

Post Closing Information

Once your application has been approved and disbursed, it will automatically move into your "Post Funding" inbox under the My Tasks section of the home page. To begin submitting your Post-Closing information and documents, open the desired file found in the "Post Funding" inbox. It will open your existing application in Step 8 – Post Closing Information, where you can begin entering the final loan or rehab information depending on the program. Once you have filled out all the information on Step 8, click save, and advance to Step 9 – Post Funding Documents.

My Tasks

Total Messages (9)

- Assigned to Me (1)
- Assigned to my Group (3)
- My Work in Progress (5)
- Post Funding (1)

Post Funding Documents

Once on Step 9, you will attach the required post-closing documents for the given program. FHLBI.GIVES will indicate what documents are required. Once you have attached all the documents you will agree to the terms and conditions. After agreeing to the terms and conditions, click the Save button, and then click the Send Documents to FHLB button found near the bottom of your screen (see below image). This will send your post-closing information and documents to FHLBI.
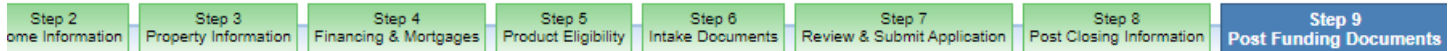
☐ By clicking this you are agreeing to the terms and conditions of FHLBank Indianapolis.

| Send Documents to FHLB | Save | Save and Close | Close |

| Step 2 ome Information | Step 3 Property Information | Step 4 Financing & Mortgages | Step 5 Product Eligibility | Step 6 Intake Documents | Step 7 Review & Submit Application | Step 8 Post Closing Information | Step 9 Post Funding Documents |

If FHLBI has any questions or needs additional documents, the request will be sent back to you. You will receive an email indicating so, and once again, it will show in your Post Funding inbox. You can pick the application up from there, address FHLBI's concerns, and submit your post-closing information and documents back to FHLBI.

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SECTION 5: REQUESTING AN ADJUSTMENT OR RETURNING FUNDS

This section covers the steps needed to request an adjustment or return funds to FHLBI.

In the FHLBI.GIVES system, the adjustments section is where you submit an adjustment request to return funds or indicate a change in property status that does not result in a return of funds. To create a new adjustment in the FHLBI.GIVES set-asides system, click on the "File" drop down menu at the top left of the home screen, and click the "New Adjustment" button. This will open the Adjustments workflow screen and allow you to begin creating your adjustment.

First you will need to select the application that you would like to adjust. To select an application, you can click the small question mark next to the "Application Number" entry field, pointed out below.


This will bring up a pop-up that allows you to search for your application. You can search by application number or household name, which can be selected in the "Search By" drop down box. Enter the name or application number you want to search for in the "Text to Match" field. You may enter the application creation date range you are looking for or leave it blank to search all records.

The results of your search will show at the bottom of the page once you click the search button. Select your application, then select your adjustment type. The adjustment types and descriptions are listed below:

Adjustment Type	Description
Return of Unused Funds	Whether partial or the complete amount, any time funds are not used they must be returned
Payoff	When a property is sold or refinanced within the retention period and funds are required to be returned (HOP Only)
Recapture	When a compliance issue has been discovered and funds must be returned as a result
Property Disposition	When a property has been sold or refinanced and the resulting calculation in the "Payoff" section is equal to zero, or other changes to the property title, such as a death, requiring no return. (HOP Only)

After selecting the appropriate adjustment type, complete the remaining information required near the bottom of the page. Once you have completed the information in Step 1 - Adjustment, click the next arrow on the bottom right, or Step 2 – Documents at the bottom center. Attach the appropriate documents based on your adjustment type and click the next arrow on the bottom right, or Step 3 – Review and Submit Adjustment at the bottom center.

| Step 1 Adjustment | Step 2 Documents | Step 3 Review & Submit Adjustment | ► Next |
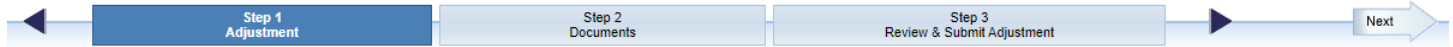
Click "Send to FHLBI". If FHLBI needs any further information they will send the adjustment back to you. If your adjustment is sent back, you will receive an email and the adjustment will show in your "Assigned to My Group" inbox.

In certain situations, FHLBI will create adjustments and send them to you. You will receive an email notification if this occurs. When you sign in it will show in your "Assigned to My Group" inbox under the adjustment's category near the bottom of the inbox screen. Open the adjustment and verify/ complete the adjustment information, attach any required documents, and submit to FHLBI as described above.

My Tasks

Total Messages (0)

- Assigned to Me (0)
- Assigned to my Group (0)
- My Work in Progress (0)
- Post Funding (0)
- Past Due Documents (0)

FHLBank Indianapolis encourages its Indiana and Michigan
member financial institutions to use our Community Investment
Programs to help fill funding gaps and address local community needs.

For questions:
Community Investments Department | housing@fhlbi.com | 800-688-6697