

Housing & Community Investment

# Instructions for the Member's Submission of Disbursement Requests through Members Only



Affordable Housing Program

Contact:

Housing and Community Investment

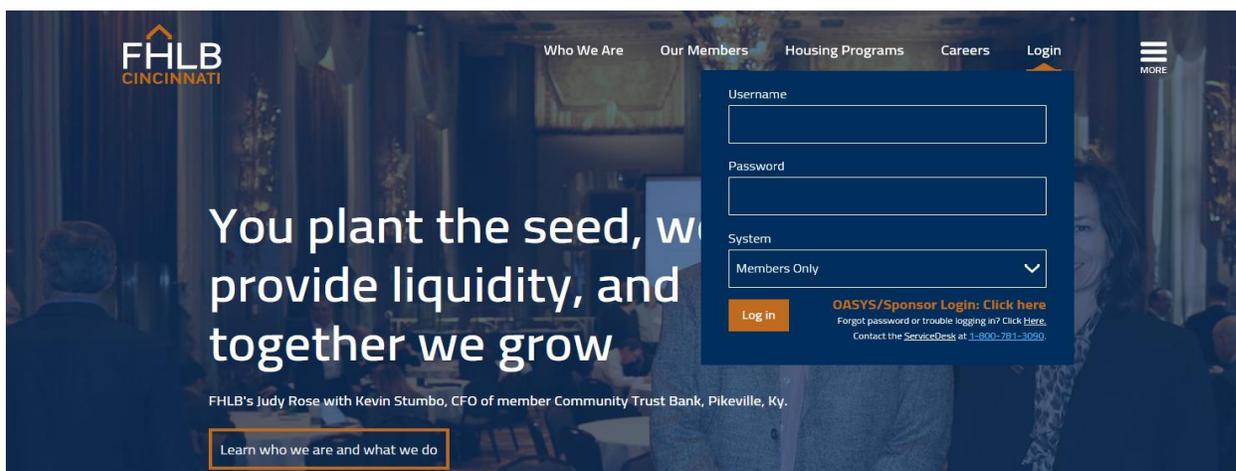
[housing@fhlbcin.com](mailto:housing@fhlbcin.com)

888-345-2246

All Ownership Pre-approval Requests and Habitat, Ownership, and Owner-occupied Rehab Disbursement Requests must be submitted online through the Members Only portal at [www.fhlbcin.com](http://www.fhlbcin.com). Sponsors should complete the updated Disbursement Request Forms, attach the appropriate documentation as indicated on the forms, and forward it all to the Member via email. The Member should save the form and attachment as one PDF or TIF, so it can be uploaded.

## How do I access Members Only?

1. Click on Login at the top of any page on our website and enter your credentials. If you do not have login credentials or cannot remember them, please contact our Service Desk at 800-781-3090 or [servicedesk@fhlbcin.com](mailto:servicedesk@fhlbcin.com).



2. Choose Affordable Housing Program from the left-hand menu.

### Housing programs open for application

#### Online Application System (OASYS)

Currently closed for new applications

#### Affordable Housing Program ownership disbursements

Available year round

#### Welcome Home

Closed

## How do I submit a request?

3. On the Affordable Housing Program home page, click on the AHP Disbursements box. There are links on the page that will take you to the manuals, which explain what documents should be submitted for each type of request.

## Affordable Housing Program

### Main Menu

[AHP Pre-Approval](#)

[AHP Disbursements](#)

Please select the type of request you wish to submit from the selections above.

Note: Please allow up to 24 hours for processing

### Comments

A status of Submitted means your request has been completed online but has not been received in our database. It may take up to 24 hours to be received by the FHLB.

A status of Received means your request has been completed online and received in our database. This status does not constitute an approval of funds.

To learn about the process and for complete program guidelines, reference the appropriate manual.

[AHP Pre-Approval Manual](#)

[AHP Habitat Disbursement Manual](#)

[AHP Ownership Disbursement Manual](#)

[AHP Owner-occupied Rehab Disbursement Manual](#)

- When completing the Disbursement Request Form, first choose the type of project: Habitat, Owner-Occupied Rehab, or Ownership. Then find the appropriate project number from the dropdown list. Next, answer the question “Has the household already been pre-approved for this project?” If the answer is Yes, select the name of the applicant that has already been pre-approved then skip to step #6 of these instructions.



## Affordable Housing Program

### Disbursement Request

[Main Menu](#)

#### Member Information

Member:  
User:

#### Form Information

Habitat  Owner-Occupied Rehab  Ownership

#### Applicant Information

Has the household already been pre-approved for this project?

Yes  No

Please select the applicant who has been pre-approved:

If the answer is No, then enter the applicant and co-applicant names using proper case (the form will not accept all upper or all lower-case letters), then enter the household size. Next, you must click on +Add new Occupant (even if the applicant is the only member of the household) and enter all household members as shown on the Sponsor’s intake application. There are How-To

directions on the form that explain how to create the occupant list. The number of occupants entered here must match your answer to the household size question asked above. This means that even if the applicant is the only person residing in the household, you will still need to enter their name in the Occupant's Name section (in addition to the Applicant section.)

Applicant Information

Has the household already been pre-approved for this project?  
 Yes  No

Applicant  
 First Name:  MI:  Last:

Co-Applicant: (if applicable)  
 First Name:  MI:  Last:

Household Size: (Number of people who will reside in home)

Household Occupants: [How-To](#)

+ Add new Occupant		
Occupant's Name	Relationship to Applicant	Age
No occupants currently added.		

- Next, answer the targeting and source of income questions, and enter the annual gross household income amount. This information can be found on the FHLB Housing & Community Investment (HCI) *Income Calculation Worksheet* found in the Sponsor's attachment. All income questions must be answered, and the annual gross household income field must be completed. Once the household size and the annual gross household income fields (along with the county, and state fields below) have been completed, a message will appear below the annual gross household income field that shows the household income as a percentage of the Affordable Housing Program limit for the selected county. If the message states the income exceeds the limit for the Affordable Housing Program, the request may still be submitted. After clicking on the Submit button, a pop-up box will appear asking if you still want to submit the request. Click Yes if you still want to submit the request or click No if you need to go back and change your entries or decide not to submit the request. Note: The form will not allow you to submit if any field or question is left blank (except for the co-applicant field).

**Is any applicant a first-time homebuyer?**

Yes  No

**Does any occupant meet FHLB's homeless definition?**

Yes  No

**Does any occupant meet FHLB's elderly definition?**

Yes  No

**Does any occupant meet FHLB's special needs definition?**

Yes  No

**Does any occupant in the household have income from any of the following sources?**

Wages and Salaries?  Yes  No

Overtime?  Yes  No

Commissions?  Yes  No

Bonus?  Yes  No

Tips?  Yes  No

Self Employment?  Yes  No

Alimony?  Yes  No

Child Support?  Yes  No

Rental Income?  Yes  No

Workers Compensation?  Yes  No

Social Security?  Yes  No

Supplemental Social Security?  Yes  No

Pension?  Yes  No

Annuities?  Yes  No

Armed Forces?  Yes  No

Retirement Funds?  Yes  No

Other?  Yes  No

**Annual Gross Household Income:**

\$28,250.00

The total household income is 36.45% of the Affordable Housing Program limit for the selected county.

6. Complete the property information fields, including the unit size.

Property Information

Address:

*If the complete subject property address is unknown, enter "To be determined"*

City:  State:  Zip:  County:

Unit Size:  
 Single-family  Two-family (Duplex)  Three-family (Triplex)  Four-family (QuadPlex)

7. Enter the AHP grant requested. Note: The amount entered cannot exceed the maximum allowed for the project type.

AHP grant requested:  (May not exceed \$50,000.00)

8. Complete the mortgage information fields. Enter the term and amortization fields as months, not years. The interest rate field can be zero but cannot be higher than the current year maximum. Choose the first mortgage loan product and enter the loan amount. If there will be a second mortgage, answer Yes to the question and the fields will appear. These fields are necessary to calculate household affordability.

Mortgage Information

**1<sup>st</sup> Mortgage:**

Term:  months  
Amortization:  months  
Interest rate:  percent (rate cannot exceed 7.50%)

Loan Amount:

The first mortgage loan product is:  
 Conventional  FHA  VA  RHS/USDA  Habitat  NA  Other

Is the Member providing the loan and servicing the loan?  
 Yes  No

Is the Member servicing the loan, but not providing the loan?  
 Yes  No

**2<sup>nd</sup> Mortgage:**

Is there a second mortgage?  Yes  No

Term:  months  
Amortization:  months  
Interest rate:  percent (rate cannot exceed %)

Loan Amount:

The second mortgage loan product is:  
 Conventional  FHA  VA  RHS/USDA  Habitat  NA  Other

9. The person completing the online form should enter their name and phone number. Note: This does not have to be the same person designated as the project contact. The person completing the form

should also check the box indicating “The individual signing this request certifies they are authorized to make such requests and representations contained herein on behalf of the project Member, all information provided is true and accurate, and they have read and understand the requirements for the program mentioned in the AHP Ownership Disbursement Manual”. Note: The manual named in the certification will change depending on the project type identified at the top of the form (i.e., Habitat, Owner-Occupied Rehab, or Ownership).

Contact Information

Please provide the name and phone number of the person completing the form.

Name:  Phone #:

The individual signing this request certifies they are authorized to make such requests and representations contained herein on behalf of the project Member, all information provided is true and accurate, and they have read and understand the requirements for the program mentioned in the AHP Ownership Disbursement Manual.

I agree

10. The Sponsor completed AHP Disbursement Request Form with the supporting documentation must be uploaded as one attachment, preferably a PDF or TIF. Click on Select Files, find the attachment on your computer, and double click the file. Then click on the Submit button.

Upload Documentation

• Attach the Sponsor completed AHP Disbursement Request form with all supporting documentation.

Please note: Form-to

- \* File will need to be re-selected if there are errors on the page.
- \* Allowable file extensions: .pdf, .doc, .docx, .tif
- \* Max file size: 20 MB
- \* All documents must be included in one attachment and the attachment name cannot contain any illegal characters, such as &, \$, #, @, or !
- \* Max number of files allowed: 1

Select files...

Submit

11. If any field was not completed or a question was not answered, the Member will see a list of errors in red at the top of the page and the field or question will also appear in red. Correct all fields and answer all questions, re-upload the attachment, and click on the Submit button again. Note: When an error message is received, the attachment is automatically deleted. The attachment must be uploaded again once all errors have been corrected. If a duplicate request is submitted, a pop-up box will appear indicating it is a duplicate request and you should just click Yes to submit it.

# Affordable Housing Program

## Disbursement Request

### Main Menu

- The Unit Size field is required.
- The Loan Amount field is required.
- Must select the type of loan product the homebuyer applied for.
- You must Accept the AHP Pre-Approval terms.

### Member Information

Member: [Redacted]  
User: [Redacted]

### Form Information

Habitat  Owner-Occupied Rehab  Ownership

20180: [Redacted]

### Applicant Information

#### Applicant

First Name:

Another

MI:

Last:

Example

Co-Applicant: (if applicable)

First Name:

Onemore

MI:

Last:

Example

Household Size: (Number of people who will reside in home)

2

Household Occupants: [How-To](#)

Add new Occupant			
	Occupant's Name	Relationship to Applicant	Age
Delete	Another	Self	35
Delete	Onemore	Spouse	35

Has the household already been pre-approved for this project?

Yes  No

### Property Information

#### Address:

1234 Anywhere Road

City:

Alexandria

State:

KY

Zip:

41001

County:

Campbell

Unit Size:

Single-family  Two-family (Duplex)  Three-family (Triplex)  Four-family (QuadPlex)  
The Unit Size field is required.

## How do I know if FHLB received my request?

12. If all fields were completed and an attachment was correctly uploaded, the Member will see a “successfully submitted” message.



### 2 Affordable Housing Program

#### Disbursement Request

Main Menu

Your Affordable Housing request has been successfully submitted. However, this does not constitute an approval of funds. Please do not use the Back button or refresh the page, as this may cause your request to be submitted again. All requests are reviewed in the order received. Please allow at least four weeks for it to be processed. Should you have any questions, please contact the Affordable Housing Program staff at 1-888-345-2246.

13. Click on the Main Menu button to go back to the home page and enter more requests. Note: A list of all Pre-Approval Requests and Disbursement Requests submitted online by the Member will appear on the home page.



### Affordable Housing Program

#### Main Menu

AHP Pre-Approval AHP Disbursements

Please select the type of request you wish to submit from the selections above.  
Note: Please allow up to 24 hours for processing

#### Comments

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[AHP Ownership Disbursement Manual](#)  
[AHP Owner-occupied Rehab Disbursement Manual](#)

The following requests have been submitted for [REDACTED]

#### Pre-Approval Requests

Applicant	Submission Date	User	Status
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#### Disbursement Requests

Applicant	Submission Date	User	Status
Doe, John	1/3/2024 2:17:15 PM	[REDACTED]	Submitted

14. A status of “Submitted” means your request has been completed online but has not yet been received in our database. A status of “Received” means your request has been completed online and received in our database. **Neither status constitutes an approval of funds.** Requests download into the FHLB database in two-hour intervals beginning at 7:00am ET and ending at 7:00pm ET. Requests received after hours, over the weekend, or on a holiday, will download the following business day. Once a request is downloaded, both the Member and the Sponsor contacts identified on the project, will receive an email confirmation for the request. The confirmation consists of a cover letter and a copy of the online request form.

## Sample Cover letter.



221 East Fourth Street  
Suite 600  
Cincinnati, OH 45202

T (513) 852-7500  
F (513) 852-7600  
[www.fhlbcin.com](http://www.fhlbcin.com)

November 22, 20██

██████████  
██████████ Bank  
██████████  
Suite ██████████  
██████████

RE: 202001-0 ██████████

Dear ██████████,

Your Affordable Housing Program Request and supporting documentation has been received. This transmittal does NOT constitute an approval of funds.

Please allow at least four weeks for the request to be reviewed. If additional information is required, an email will be sent to the Member and Sponsor contact requesting the additional information and/or documentation.

Regards,

A handwritten signature in blue ink, appearing to read 'Damon V. Allen', with a stylized flourish at the end.

Damon V. Allen  
Senior Vice President

Please reference our Affordable Housing Program Manuals available at [www.fhlbcin.com](http://www.fhlbcin.com) for complete program guidelines.

**BUILDING STRONGER COMMUNITIES**

## Sample Disbursement Request Form.



2024 Affordable Housing Program  
AHP Disbursement Request

November 22, 2024

**Member Information**  
Member: [REDACTED]  
User: [REDACTED]

**Form Information**  
Project Type: [REDACTED]

**Applicant Information**  
Applicant Name: [REDACTED]  
Has the household already been pre-approved for this project? [REDACTED]  
Household Size: [REDACTED] (Number of people who will reside in home)  
Annual Gross Household Income: \$ [REDACTED]

**Property Information**  
Address: [REDACTED]  
City: [REDACTED] State: [REDACTED] Zip: [REDACTED] County: [REDACTED]  
Unit Size: Single-family

Affordable Housing Program grant requested: \$ [REDACTED]

**Mortgage Information**

		<b>1st Mortgage</b>
Term:	360 months	
Amortization:	360 months	
Interest rate:	0.0000% percent	
Loan Amount:	\$ [REDACTED]	

What type of loan product did the homebuyer apply for? [REDACTED]  
Is the Member providing the loan and servicing the loan? [REDACTED]  
Is the Member servicing the loan, but not providing the loan? [REDACTED]

		<b>2nd Mortgage</b>
Term:	360	
Amortization:	360	
Interest rate:	0.0000% percent	
Loan Amount:	\$ [REDACTED]	

**Contact Information**  
Name: [REDACTED]  
Phone #: [REDACTED]  
Member Contact: [REDACTED]

The individual signing this request certifies they are authorized to make such requests and representations contained herein on behalf of the project Member, all information provided is true and accurate, and they have read and understand the requirements for the program mentioned in the AHP Habitat Disbursement Manual. Accept

15. When all requests have been submitted, click on Logout at the top of the page.

## Affordable Housing Program

### Main Menu

[AHP Pre-Approval](#) [AHP Disbursements](#)

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