



2016 AHP OFFERING

AFFORDABLE HOUSING PROGRAM

APPLICATION FORM TECHNICAL INSTRUCTIONS GUIDE

All applications to the competitive 2016 AHP Offering must be delivered to the Federal Home Loan Bank of New York ("Bank") no later than **5:00 PM on Friday, July 8, 2016**
Either in a zip file transmitted via the Bank's Secured File Transfer Protocol ("SFTP")
Or saved on a USB Flash Drive, which is be mailed to:

**Affordable Housing Program
c/o Federal Home Loan Bank of New York
101 Park Avenue – 5th Floor
New York, NY 10178-0599**

Additional inquiries should be directed to:

Phone: (212) 441-6850
Fax: (212) 949-0652
www.fhlny.com
E-mail: ahp@fhlny.com

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1. Technical Overview

The AHP Application Form is a customized Microsoft Excel 2007 workbook which is designed to capture data required for both Rental and Owner-Occupied AHP application submissions. As with any Excel 2007 Workbook (.xlsx file type), it is required that the user has a copy of Microsoft Excel 2007 (or later) installed on their machine in order to open, complete and save the AHP Application. ***Please note that the file must have “eForm” in the name and have an xlsx file type.***


While the application contains several features to ease navigation and guide the user through the application process, the document does not contain any special macros or scripting which require any special permissions on your machine. As with any Excel document, the AHP Application can be opened by simply double clicking on the file once it has been downloaded to your machine or opening the document from the file-open menu.

2. Starting an Application

Upon first entry into the application, you will be presented with a landing screen which allows you to select the type of AHP Application that you would like to complete. Additionally, the landing screen will display a series of hyperlinks in the "Additional Resources" section which may be useful to view various documents and web pages related to the Affordable Housing Program and/or the AHP Application.

2.1 Application Type Selection

Once you are ready to start an AHP Application, you must first select the type of application you would like to complete and then click the "Start Application" button:

 Federal Home Loan Bank
NEW YORK

Affordable Housing Program (AHP) Application Form

AHP 2016 Offering

I'd like to fill out an AHP Application for a

☒ **Rental Project**

☐ Owner-Occupied Project

Start Rental Project Application

*Note that once you've started the application, you **will not** be able to change the application type; please ensure the correct type is selected before proceeding.*

Additional Resources

- [FHLBNY Affordable Housing Program \(AHP\) Website](#)
- [FHLBNY AHP Forms, Guidelines and Agreements](#)

AHP/APP-001: Affordable Housing Program Application

Note that once you have clicked the "Start Application" button, you will be taken directly to the selected application type and will not be able to return to the landing screen. If you've selected the wrong application type, you will need to close out of the document (*without saving it*) and re-open the document or download another copy of the document to your machine.

3. Navigation

The application utilizes hyperlinks throughout the document in order to simplify the navigation between various application sections. While simply scrolling up or down through the application will function as expected, the hyperlinks can assist in "jumping" to targeted sections of the application more efficiently. Hyperlinks are generally displayed as underlined and bolded blue text for easy identification, though they can also be displayed as bolded white text in section headers.

3.1 Table of Contents


The Application Table of Contents displays a list of all sections (*field groups*) specific to the AHP Application type selected. In addition to displaying each application section name, the table of contents also contains several user-feedback and efficiency features to both ease navigation and provide real-time feedback of progress, error messages and warnings as you work your way through the application (*covered in more detail later in this guide*).

Each title in the table of contents will also serve as a hyperlink to the section within the document. To jump to a specific section, simply click the section name and you will be automatically directed to the first available input field in that section.

Application Table of Contents			
Application Section	Progress	Application Section	Progress
1 Project Location		8 Subsidy Request	Not Started
2 FHLB-NY Member		9 Income Eligibility Guidelines	Not Started
3 Primary Sponsor	Not Started	10 Proposed Use of AHP Subsidy	Not Started
4 Consultant	Optional	11 Eligibility Threshold Requirements	Not Started
5 Developer	Not Started	12 Scoring Criteria	Not Started
6 Project Type	Not Started	13 Employment	Optional
7 Total Units & Classification	Not Started	14 Interest In Project	Not Started

3.2 Section Headers & Application Header

Jumping back to the top of the application (table of contents) can be accomplished from anywhere in the application by either clicking on the FHLBNY Logo in the top-left corner or clicking the "Back to Top" link in the top-right corner of all section headers:



Federal Home Loan Bank
NEW YORK

AHP 2016 Offering
AHP/APP-001: AHP Application

FHLBNY Apartments
 % Complete (Required Fields) 13%
 Rental Project

Federal Home Loan Bank of New York Member
 [Back to Top ^](#)

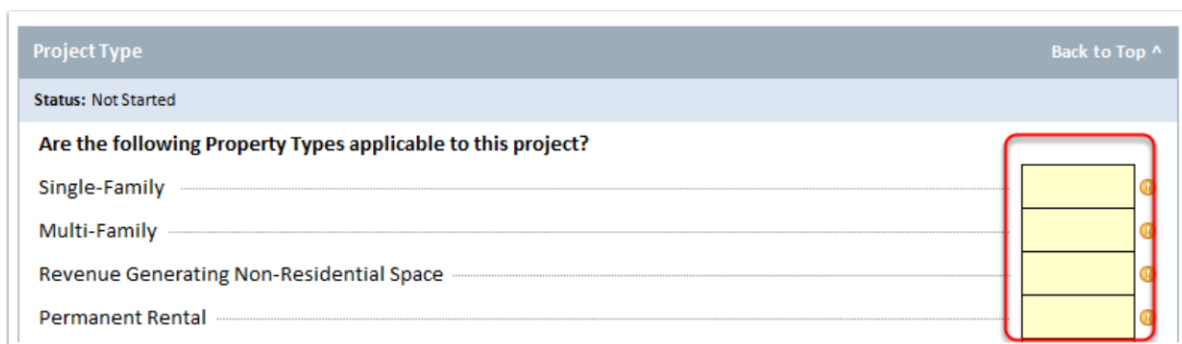
Status: Not Started

4. Filling Out the Application

Once the application type (Rental vs. Owner-Occupied) has been selected from the landing page, you can begin filling out the application. As illustrated in the table of contents, the AHP Application is divided into several groups (sections) which contain fields related to that group. Within each section are input fields --which can be populated as you progress through the document -- and read-only fields -- which will display useful information such as totals, subtotals, counts and percentages based upon the data you have entered so far.

4.1 Input Fields

Input Fields are those which can be edited and populated as you work through the application. All input fields are displayed with a yellow background for easy identification:

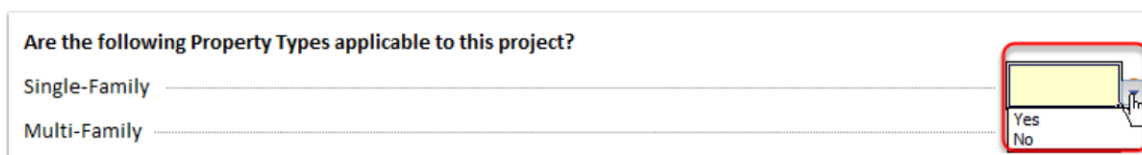


The screenshot shows a section titled "Project Type" with a "Back to Top ^" link. Below it, the status is "Status: Not Started". A question asks, "Are the following Property Types applicable to this project?". There are four input fields: "Single-Family", "Multi-Family", "Revenue Generating Non-Residential Space", and "Permanent Rental". Each field has a yellow background and a small yellow exclamation point icon to its right, indicating it is a required field. A red box highlights the four input fields.

Several of the input fields throughout the application are required, and thus will require a value in order for the application to be considered complete. All required fields are denoted with a small, yellow exclamation point icon (⚠) just to the right of the input box, which will automatically change to a green checkmark (✅) once a valid value has been entered. If no exclamation icon is present, the field is considered optional and does not need to be populated in order to complete the application. Note that a field's required vs. not required status may change as the application is populated with data -- these are known as conditionally required fields.

4.1.1 Free-Form vs. Drop-Down Input Fields

Input fields can either be free-form input boxes (into which you can type a value) or drop-down boxes (which display a list of acceptable values that can be selected). For example, most Yes/No questions are presented as a dropdown from which the user must select either "Yes" or "No":



The screenshot shows the same section as before, but with a dropdown menu open for the "Single-Family" field. The dropdown menu displays two options: "Yes" and "No". A red box highlights the dropdown menu.

A dropdown field will always display a down-arrow button just to the right of the field which, when clicked, will display a list of acceptable values that can be selected. Conversely, a free-form field will not show an arrow and must be populated by simply typing in a value.

4.2 Read-Only Fields

Read-only fields are those which cannot be modified by the user and are presented on-screen for informational purposes only. These are commonly used to show subtotals, totals and percentage calculations to assist the user in completing the application and are always displayed with a white background as follows:

Uses	Amount from AHP
Purchase Price	\$ 400,000.00 ✓
Rehabilitation/Construction Costs	\$ 40,000.00 ✓
Developer's Retention	\$ 10,000.00 ✓
Soft Costs	\$ 50,000.00 ✓
Total Proposed Use of AHP Subsidy	\$ 500,000.00 ✓

4.3 Conditional Read-Only Fields

Certain fields within the application can switch between read-only and input fields depending on the values entered into related fields within the application. If a conditional read-only field is currently read-only (not editable), it will be displayed with a grey background and stripes as follows:

Transitional Housing for minimum of six (6) months _____

➔ If yes, please specify average occupancy period in months (Enter Numeric Value) _____

However, if a condition is met which "unlocks" the field and thus makes it editable, the field will be automatically re-formatted with the standard yellow background signifying that it is ready for input:

Transitional Housing for minimum of six (6) months _____ Yes ✓

➔ If yes, please specify average occupancy period in months (Enter Numeric Value) _____

Note that the field illustrated above has also become a required field once it was unlocked. As mentioned in section 4.1 above, this field is an example of how fields can become conditionally required as a result of other values entered within the application.

5. Data Validation & Warning Messages

The application is designed to provide instant feedback on the validity of data as it is entered into the application. This validation is presented through status icons, error popup messages, in-line error messages, warning messages or any combination therein when invalid data is entered into a field.

All input fields -- required or optional -- will display a green checkmark icon (✓) once a valid value has been entered:

Conversely, if an invalid value is entered into the field, a red x icon (✖) will be displayed:

In some cases, an error message will be displayed just below the affected field (as illustrated above). Some fields, however, will simply display the red x icon without an associated error message.

5.1 Hard Validation

Hard validation is used to prohibit invalid data from being saved into a field within the application. For example, if a field requires a numerical value and a text value is entered, the application will respond with an error message that forces the user to either change the value or undo the entry:

In some cases, error messages are tailored to the specific field to better explain *why* the value entered is invalid -- for example:

5.2 Soft Validation

Soft validation is used when a value entered is *technically* correct -- i.e. it's a number and a number was requested -- but the value is not valid based upon other entries made within the application. For example, if the user specifies that there are 100 Total Project Units and also specifies that there are 101 AHP-Assisted Units, the data will be accepted (since 101 is a numeric value) but an error icon will be displayed on-screen:

The screenshot shows two input fields side-by-side. The first field is labeled 'Total Project Units' and contains the value '100'. The second field is labeled 'AHP-Assisted Units*' and contains the value '101'. Below the 'AHP-Assisted Units*' field, there is a red banner with the text 'Exceeds Total Units' and a red 'X' icon in the top right corner of the field.

Note that an application will not be considered "complete" if any soft validation errors are present.

5.2.1 Soft Validation and Related Fields

In some cases, values entered into one field may yield validation errors on related fields within the application. Meaning, a field's value may be valid at time of entry, but may later become invalid as a result of data entered into a related field within the application. For example:

1. The User enters a value of 100 into the AHP-Assisted Units field

AHP-Assisted Units*

The screenshot shows a single input field labeled 'AHP-Assisted Units*' containing the value '100'.

2. The User then specifies a Direct Subsidy Request of \$2,999,000, which is valid at time of entry

1 - Direct Subsidy Request

The screenshot shows a section titled '1 - Direct Subsidy Request'. It contains a label 'AHP Subsidy Requested' followed by a dotted line and an input field containing '\$ 2,999,000.00' with a green checkmark icon. Below the input field, there is a note: 'Note that Total Subsidy Request must not exceed \$3,001,780 and Subsidy per AHP-Assisted Unit must not exceed \$30,000'.

3. The User returns to the AHP-Assisted Units field and changes the value from 100 to 99

AHP-Assisted Units*

The screenshot shows a single input field labeled 'AHP-Assisted Units*' containing the value '99'.

4. Even though the User did not change the Direct Subsidy Request amount, the field will now reflect a validation error since the subsidy-per-unit amount is in excess of the \$30,000 limit

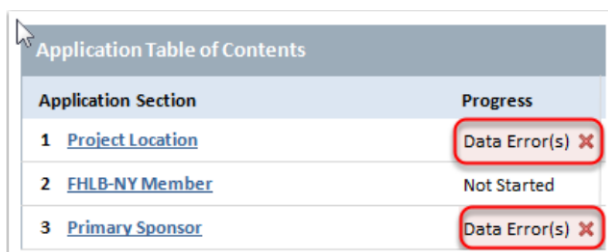
1 - Direct Subsidy Request

The screenshot shows a section titled '1 - Direct Subsidy Request'. It contains a label 'AHP Subsidy Requested' followed by a dotted line and an input field containing '\$ 2,999,000.00' with a red 'X' icon. Below the input field, there is a red banner with the text 'Subsidy per Unit > \$30,000'. Below the banner, there is a note: 'Note that Total Subsidy Request must not exceed \$3,001,780 and Subsidy per AHP-Assisted Unit must not exceed \$30,000'.

As illustrated above, a field's value may become invalid as a result of data entered into a related field within the application. In some cases, the user may not be immediately aware that a validation error has been generated. As such, it's important to check that all validation errors have been addressed prior to submission.

5.3 Error Indicators in Table of Contents

In the event that any field-level errors are present within the application, an overall status of "Data Error(s)" will be displayed in the appropriate section(s) within the table of contents. For example, if one (or more) field-level data validation errors exist in the Project Location and Primary Sponsor sections of the application, the table of contents will indicate those error conditions as follows:



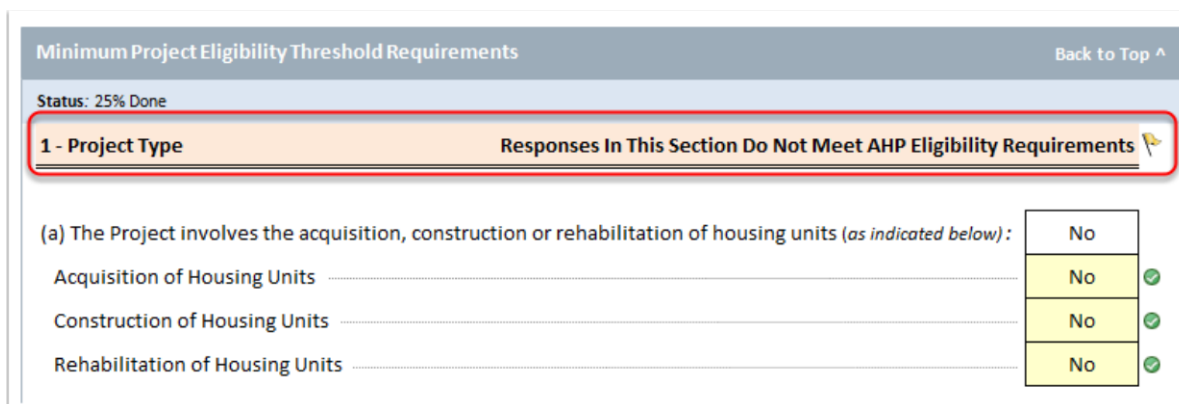
Application Section	Progress
1 Project Location	Data Error(s) ✖
2 FHLB-NY Member	Not Started
3 Primary Sponsor	Data Error(s) ✖

If any errors exist within the application, the table of contents can be very useful in pinpointing exactly where those errors exist, and allowing the user to "jump to" the relevant section by simply clicking the section name hyperlink within the table.

5.4 Eligibility Warnings

Eligibility warnings are displayed on-screen for informational-only purposes to let the user know that the application -- as currently filled out -- does not meet AHP eligibility requirements. These warning messages will not prevent the user from completing the application, and are displayed solely for informational purposes. Warnings are shown at three levels within the application:

1. Directly above the affected field:



Minimum Project Eligibility Threshold Requirements Back to Top ^

Status: 25% Done

1 - Project Type Responses In This Section Do Not Meet AHP Eligibility Requirements


(a) The Project involves the acquisition, construction or rehabilitation of housing units (as indicated below):

Acquisition of Housing Units	No	✓
Construction of Housing Units	No	✓
Rehabilitation of Housing Units	No	✓

2. Within the table of contents as a yellow flag icon:

Application Section	Progress
8 Subsidy Request	Not Started
9 Income Eligibility Guidelines	Not Started
10 Proposed Use of AHP Subsidy	Not Started
11 Eligibility Threshold Requirements	25% Done

3. As a banner at the top of the application:



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Project/Program Name Not Yet Specified

% Complete (Required Fields) 5%

Rental Project

1 Warning(s) In Application; Please Review and Address Issues As Necessary

Field Symbol Legend

Required

Valid Entry

Invalid Entry

No Entry Required

Application Table of Contents

Application Section	Progress	Application Section	Progress
1 Project Location	Not Started	8 Subsidy Request	Not Started
2 FHLBNY Member	Not Started	9 Income Eligibility Guidelines	Not Started
3 Primary Sponsor	Not Started	10 Proposed Use of AHP Subsidy	Not Started
4 Consultant	Optional ✓	11 Eligibility Threshold Requirements	25% Done ⚠
5 Developer	Not Started	12 Scoring Criteria	Not Started
6 Project Type	Not Started	13 Employment	Optional ✓
7 Total Units & Classification	Not Started	14 Interest In Project	Not Started


The three-tiered warning message framework can be utilized to identify exactly where the ineligibility condition exists within the application ineligible.

6. Application Progress

Application progress is automatically tracked and refreshed in real-time as data is being entered into the application. At the highest level, an application will be considered "complete" once all required fields have been populated with valid data and all fields (required or optional) have no data validation errors. Application progress is tracked and displayed at both the overall application level and the application section level.

6.1 Overall Progress Indicator

The overall application-level progress indicator is always visible in the application header:



AHP 2016 Offering
 AHP/APP-001: AHP Application

FHLBNY Apartments

% Complete (Required Fields) 13%



Rental Project

6.2 Section Progress Indicators

Application progress is also tracked and displayed at the application section level. The progress of each section is displayed in both the table of contents:

Application Table of Contents	
Application Section	Progress
1 Project Location	25% Done
2 FHLB-NY Member	20% Done
3 Primary Sponsor	Complete 

And in each section's header:

Project Location		Back to Top ^
Status: 25% Done		
Name of Project/Program Requesting AHP Funds		36 More Characters Allowed
My AHP Project		
Site or Building Street Address	Additional Street Address	
1 Main Street		
City	State	Zip Code
		County/Tract (xxxx-xx)

7. Saving the Application

As with any Microsoft Excel 2007 Document, the application can be saved at any time by simply clicking the Save button in Excel or by clicking the Office Button (*top-left corner of your Excel window*) and clicking "Save."

8. Printing the Application

As with any Microsoft Excel 2007 Document, the application (if desired) can be printed at any time by simply clicking the Print button. Note that the document will automatically re-format itself for optimal display on paper during the printing process.