



**FHLBank**  
Chicago

# Income Calculation Workbook: Guide for Members 2024

**FHLBank Chicago** **DPP/AHP Program**  
**Income Calculation Workbook**

Enter the information requested in the highlighted boxes below. All individuals that will reside in the home to be purchased should be listed. Enter each individual's income on a separate worksheet (HH Member 1, Household Member 2, etc.).

Member:  \* Enrollment Date:

Borrower:  Household Size:

Address:

City:  State:  Zip:

County:

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date of Birth	Age at Time of Enrollment / Income Qualification	Calculated Income from Individual Worksheets
1					\$0.00
2					\$0.00
3					\$0.00
4					\$0.00
5					\$0.00
6					\$0.00
7					\$0.00
8					\$0.00
9					\$0.00
10					\$0.00
11					\$0.00
12					\$0.00
13					\$0.00
14					\$0.00
15					\$0.00
<b>Total Household Income</b>					\$0.00

*Warning:* Total Income displayed is \$0. Please verify this is accurate for this Household.

\*Enrollment Date - The date the member or sponsor determined that the household was income eligible for DPP/AHP assistance based on the income documents provided.

Instructions      Notes      HH Member 1

## Household Summary

- Navigation for instructions, notes and household members are found at the bottom of the summary page. You may also navigate to specific household members by clicking their number.

**DPP/AHP Program**  
**Income Calculation Workbook**

Enter the information requested in the highlighted boxes below. All individuals that will reside in the home to be purchased should be listed. Enter each individual's income on a separate worksheet (HH Member 1, Household Member 2, etc.).

Member:	<input style="width: 95%;" type="text"/>	* Enrollment Date	<input style="width: 95%;" type="text"/>
Borrower:	<input style="width: 95%;" type="text"/>	Household Size	<input style="width: 95%; text-align: center;" type="text" value="0"/>
Address:	<input style="width: 95%;" type="text"/>		
City	<input style="width: 95%;" type="text"/>	State:	<input style="width: 95%;" type="text"/>
County:	<input style="width: 95%;" type="text"/>		
		Zip:	<input style="width: 95%;" type="text"/>

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date of Birth	Age at Time of Enrollment / Income Qualification	Calculated Income from Individual Worksheets
1					\$0.00
2					\$0.00
3					\$0.00
4					\$0.00
5					\$0.00
6					\$0.00
7					\$0.00
8					\$0.00
9					\$0.00
10					\$0.00
11					\$0.00
12					\$0.00
13					\$0.00
14					\$0.00
15					\$0.00
<b>Total Household Income</b>					\$0.00

Warning:

Total Income displayed is \$0. Please verify this is accurate for this Household.

\*Enrollment Date - The date the member or sponsor determined that the household was income eligible for DPP/AHP assistance based on the income documents provided.

## Household Summary

- Enter the required information in the SHADED cells. The WHITE cells will pre-fill based on the information you enter.

Enter the information in the highlighted boxes for the home to be purchased. Enter each worksheet (HH Member 1, Household Member 2, etc.).

**Member:**  \* Enrollment Date:

**Borrower:**  Household Size:

**Address:**

**City:**  **State:**  **Zip:**

**County:**

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date of Birth	Age at Time of Enrollment / Income Qualification	Calculated Income from Individual Worksheets
1					\$0.00
2					\$0.00
3					\$0.00
4					\$0.00
5					\$0.00
6					\$0.00
7					\$0.00
8					\$0.00
9					\$0.00
10					\$0.00
11					\$0.00
12					\$0.00
13					\$0.00
14					\$0.00
15					\$0.00
<b>Total Household Income</b>					<b>\$0.00</b>

*Warning:* Total Income displayed is \$0. Please verify this is accurate for this Household.

\*Enrollment Date - The date the member or sponsor determined that the household was income eligible for DPP/AHP assistance based on the income documents provided.

Instructions

Notes

HH Member 1

## Household Summary

- Enter ALL household members – name, relationship and date of birth.

FHLB Chicago  
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### DPP/AHP Program

Income Calculation Workbook

Enter the information requested in the highlighted boxes below. All individuals that will reside in the home to be purchased should be listed. Enter each individual's income on a separate worksheet (HH Member 1, Household Member 2, etc.).

Member:  \* Enrollment Date:

Borrower:  Household Size:

Address:

City:  State:  Zip:

County:

Complete the SHADED cells for each household member. Age and income cells will pre-fill. ALL household members must be listed.

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date of Birth	Enrollment / Income Qualification	Income from Individual Worksheets
1					\$0.00
2					\$0.00
3					\$0.00
4					\$0.00
5					\$0.00
6					\$0.00
7					\$0.00
8					\$0.00
9					\$0.00
10					\$0.00
11					\$0.00
12					\$0.00
13					\$0.00
14					\$0.00
15					\$0.00
<b>Total Household Income</b>					<b>\$0.00</b>

Recommended order (as applicable): 1) Borrower 2) Co-borrower or spouse 3) Other wage earners in age descending order 4) Other non-wage earners in descending order.

*Warning:* Total Income displayed is \$0. Please verify this is accurate for this Household.

\*Enrollment Date - The date the member or sponsor determined that the household was income eligible for DPP/AHP assistance based on the income documents provided.

Instructions

Notes

HH Member 1

## Household Summary

- See example household below.

**DPP/AHP Program**  
**Income Calculation Workbook**

Enter the information requested in the highlighted boxes below. All individuals that will reside in the home to be purchased should be listed. Enter each individual's income on a separate worksheet (HH Member 1, Household Member 2, etc.).

Member:  \* Enrollment Date:

Borrower:  Household Size:

Address:

City:  State:

County:

Household size and ages have pre-filled. Income will also pre-fill after you enter information on the net workbook tabs.

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date of Birth	Age at Time of Enrollment / Income Qualification	Calculated Income from Individual Worksheets
1	Jerry Jones	Borrower	8/1/1970	49	\$0.00
2	Janet Jones	Spouse	2/1/1975	45	\$0.00
3	Billy Jones	Child	4/15/2005	14	\$0.00
4	Suzie Jones	Child	7/30/2008	11	\$0.00
5					\$0.00
6					\$0.00
7					\$0.00
8					\$0.00
9					\$0.00
10					\$0.00
11					\$0.00
12					\$0.00
13					\$0.00
14					\$0.00
15					\$0.00
<b>Total Household Income</b>					<b>\$0.00</b>

For each household member, select the type from the drop-down menu.

*Warning:* Total Income displayed is ~~0.00~~. Please verify this is accurate for this Household.

\*Enrollment Date - The date the member or sponsor determined that the household was income eligible for DPP/AHP assistance based on the income documents provided.

Instructions

Notes

HH Member 1

## Household Summary

- Begin entering income information by selecting the "HH Member 1" tab.

**DPP/AHP Program**  
**Income Calculation Workbook**

Enter the information requested in the highlighted boxes below. All individuals that will reside in the home to be purchased should be listed. Enter each individual's income on a separate worksheet (HH Member 1, Household Member 2, etc.).

Member:  \* Enrollment Date:

Borrower:  Household Size:

Address:

City:  State:  Zip:

County:

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date of Birth	Age at Time of Enrollment / Income Qualification	Calculated Income from Individual Worksheets
1	Jerry Jones	Borrower	8/1/1970	49	\$0.00
2	Janet Jones	Spouse	2/1/1975	45	\$0.00
3	Billy Jones	Child	4/15/2005	14	\$0.00
4	Suzie Jones	Child	7/30/2008	11	\$0.00
5					\$0.00
6					\$0.00
7					\$0.00
8					\$0.00
9					\$0.00
10					\$0.00
11					\$0.00
12					\$0.00
13					\$0.00
14					\$0.00
15					\$0.00
<b>Total Household Income</b>					\$0.00

*Warning:* Total Income displayed is \$0.00. Please verify it is accurate for this Household.

\*Enrollment Date - The date the member or sponsor determined that the household was income eligible for DPP/AHP assistance based on the income documents provided.

Instructions

Notes

HH Member 1

You may click either the number by the name or HH Member 1 as shown below.

## Income Detail Entry

- Household member number and household member name are both pre-filled from the corresponding Household Summary entries.

Enter the information requested in the teal boxes. Labels highlighted in dark red provide instructions when you click on the cell. For further information on the FHLBC's Income Calculation policy refer to the applicable FHLBC DPP/AHP Income Calculation Guidelines

HH Summary
**Household Member 1**
HH Member 2

Enter Household Member Number from Household Summary		Location	Calculated Income	Annualized Income is compared to the Income Average amount and the higher amount for each position is used.
	1	Jerry Jones		
<b>Calculated Income</b>				
Position 1		Row 53	\$0.00	
Position 2		Row 103	\$0.00	
Position 3		Row 153	\$0.00	
Position 4		Row 203	\$0.00	
Other Income		Row 18	\$0.00	
Seasonal Income		Row 29	\$0.00	
Self Employment Income		Row 42	\$0.00	
<b>Total</b>			<b>\$0.00</b>	

Other Income:	Income Source	YTD per VOE	Per Pay Period	Annualized Base Pay	Income Average
	Unemployment				
	Social Security (SSI)				
	Supplemental SSI				
	Pension/Retirement/Annuities				
	Child Support				
	Alimony			\$0.00	
	Rental Income			\$0.00	
	Other Income - Please List			\$0.00	
	<b>Total</b>			<b>\$0.00</b>	75% Included

The "Calculated Income" section will pre-fill once you enter the information in the appropriate shaded cells on the rest of the HH Member 1 tab. Remember: white cells pre-fill.

Seasonal Income:	Weeks Off Work During Year:	Unemployment Available:	YTD per VOE	Per Pay Period	Annualized Base Pay	Income Average
	Weeks Employed to Date					
	<b>Average Hours Per Week</b>					
	Hourly Base Pay Rate					
	Base Wages			\$0.00	\$0.00	
	Overtime					
	Commissions, Tips, Other					
	<b>Gross Income</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	Gross Pay Prior Year 1					
	Gross Pay Prior Year 2					

**Other Income**

- List the amount and schedule (times per year) for any “other” income sources.
- Anything not on the list may be entered in the final income source cells. Simply type over “Other Income – Please List”.
- Also note that once the other income is entered with its schedule, the total is pre-filled under the Calculated Income section.

HH Summary		<b>Household Member 1</b>		HH Member 2	
Enter Household Member Number from Household Summary					
		1	Jerry Jones		
<b>Calculated Income</b>	<b>Location</b>	<b>Calculated Income</b>		Annualized Income is compared to the Income Average amount and the higher amount for each position is used.	
Position 1	Row 53	\$0.00			
Position 2	Row 103	\$0.00			
Position 3	Row 153	\$0.00			
Position 4	Row 203	\$0.00			
Other Income	Row 18	\$2,335.20			
Seasonal Income	Row 29	\$0.00			
Self Employment Income	Row 42	\$0.00			
<b>Total</b>		\$2,335.20			

Other Income:	<b>Income Source</b>	<b>Amount</b>	<b>Schedule</b>	<b>Total</b>	75% Included
	Unemployment			\$0.00	
	Social Security (SSI)	\$194.60	12	\$2,335.20	
	Supplemental SSI			\$0.00	
	Pension/Retirement/Annuities			\$0.00	
	Child Support			\$0.00	
	Alimony			\$0.00	
	Rental Income			\$0.00	
	Other Income - Please List			\$0.00	
		<b>Total</b>			

For example, the gross amount of Social Security here is \$194.60 per month, entered with a schedule of 12.

Notice the white cells in the “total” column will calculate and pre-fill once the shaded cells are completed.

Seasonal Income

- A VOE from the employer is required for a seasonal income calculation.
- The employer must list the expected dates of employment for the year (from XX month to XX month).

Based on VOE, enter the number of weeks OFF work per year and select "yes" or "no" regarding availability of unemployment. If unemployment is unavailable, enter the gross amount and frequency in the previous section ("other income", see page 7).

Seasonal Income: <b>Weeks Off Work During Year:</b>		12	Unemployment Available:		No
40 weeks employed in calendar year.		YTD per VOE	Per Pay Period	Annualized Base Pay	Income Average
	Weeks Employed to Date	10			
	<b>Average Hours Per Week</b>	40			
	Hourly Base Pay Rate	\$15.25			
	Base Wages	\$6,100.00	\$610.00	\$24,400.00	
	Overtime	\$380.00	\$38.00	\$1,520.00	
	Commissions, Tips, Other		\$0.00	\$0.00	
	Gross Income	\$6,480.00	\$648.00	\$25,920.00	\$25,920.00
	Gross Pay Prior Year 1	\$20,380.00			
Gross Pay Prior Year 2					

Enter the information listed on the VOE into the shaded cells. Notice that the "weeks employed in calendar year" will pre-fill, and the white cells will calculate totals based on the information entered.

**Self Employment Income**

- Use the information on the Beneficiary Questionnaire, the current YTD Profit and Loss Statement and previous 2 years (full) tax returns to complete this section.

Enter current year information based on YTD profit/loss statement provided by the borrower. For “months self-employed”, round down to the nearest month.

Enter previous year(s) information based on the full tax returns. Include all self-employment income, including income shown on Schedule C or its equivalent.

Self Employment Income:	Current Year	Prior Year 1	Prior Year 2	Monthly Average Calc
Months Self Employed	2	12	12	24
Net Income	\$2,500.00	\$12,000.00	\$10,000.00	
Depreciation				
Amortization				
<b>Gross Income</b>	\$2,500.00	\$12,000.00	\$10,000.00	\$916.67
	<b>12 Month Projection</b>			<b>\$11,666.70</b>

Notice that the 12 month projection will calculate based on the information entered in the shaded cells.

**Regular Employment (VOE Section)**

- For regular, year round employment, a VOE or paystubs may be used. See below for a VOE.

“Average Hours” should be taken directly from the VOE. If it is left blank on the VOE, use 40 as the default. If a range is given, the highest number must be used.

Enter the employer name, select the verification type (VOE in this example), and the hire date on the VOE.

<b>Household Member</b>		Jerry Jones		Back to Top ^
<b>Position 1</b>	Employer	ABC Corporation		
	<b>Verification</b>	VOE	Warning: VOE Sec Only!!	
	<b>Hire Date</b>	2/1/2019		

VOE      If the Thru Date is not provided, enter the date the VOE was signed as the Thru Date.

	YTD per VOE	Per Pay Period	Annualized Base Pay	Income Average
<b>Average Hours Per Week</b>	40			
Base Pay Rate	\$15.25	Pay Rate is	Hourly Pay Rate	
<b>Payroll Frequency</b>	Weekly			
<b>Thru Date</b>	2/14/2020	<b>7 pay periods to date</b>		
Base Pay	\$4,270.00	\$610.00	\$31,720.00	
Overtime	\$183.00	\$26.14	\$1,359.43	
Commissions/Tips and Other Recurring Income		\$0.00	\$0.00	
Gross Pay (Current Year)	\$4,453.00		\$33,079.43	\$33,079.43
Gross Pay 2019	\$29,829.00			
Gross Pay 2018				

If “Payroll Frequency” is not listed on the VOE, use “Weekly” as the default.

If “Thru Date” is not listed on the VOE, use the date the VOE was signed at the bottom by the employer.

Notice that the “Annualized Base Pay” and the “Income Average” automatically calculate based on the information entered. The higher of the two amounts will be used in the total income projection.

## Regular Employment (Pay Stubs)

- If using paystubs, three consecutive pay stubs are required. YTD information must be shown.

Household Member		Jerry Jones		Back to Top ^
Position 1	Employer	ABC Corporation		
	Verification	Pay Stubs	Fill PayStubs Sec Only!!	
	Hire Date	2/1/2019		
VOE	If the Thru Date is not provided, enter the date			
		YTD per VOE		
Average Hours Per Week				
Base Pay Rate			Pay Rate is	
Payroll Frequency				
Thru Date				
Base Pay				
Overtime				
Commissions/Tips and Other Recurring Income				
Gross Pay (Current Year)				
Gross Pay 2019				
Gross Pay 2018				

Enter the employer name, select the verification type (pay stubs, in this example), and the hire date listed on the beneficiary questionnaire.

Scroll down to the pay stubs section. Leave the VOE section blank.

**Regular Employment (Pay Stubs)**

- Use three consecutive paystubs to complete the shaded cells. Start on the left with the earliest pay stub, moving to the right with the most recent.

The payroll frequency selected should match the recommended frequency.

“Base pay” includes regular hours, vacation, holiday, sick and other paid time off.

Payroll Frequency:  Recommended: Weekly

	Pay Stub 1 (Earliest)	Pay Stub 2 (Middle)	Pay Stub 3 (Latest)	Year To Date	Annualized Base Pay	Income Average
Start Date	1/25/2020	2/1/2020	2/8/2020	7 pay periods to date	Select pay rate from drop-down menu.	
End Date	1/31/2020	2/7/2020	2/14/2020			
Check/Deposit Date	1/31/2020	2/7/2020	2/14/2020			
Regular/Base Hours	40	40	40			
Base Pay Rate	\$15.25	\$15.25	\$15.25	Pay Rate is:	Hourly Pay Rate	
<b>Base Pay</b>	\$610.00	\$610.00	\$610.00	\$4,270.00	\$31,720.00	
Overtime	\$91.50		\$91.50	\$183.00	\$1,359.43	
Other Income					\$0.00	
Gross Wages	\$701.50	\$610.00	\$701.50	\$4,453.00	\$33,079.43	\$33,079.43

Examples of “other income” include recurring bonuses, shift differentials, premium pay, etc.

Enter YTD information from the most recent pay stub.

Notice that the “annualized base pay” and the “income average” automatically calculate based on the information entered. The higher of the two amounts will be used in the total income projection.

Regular Employment – Additional Positions

- If more than one regular, year-round position is held, you may scroll down and enter VOE or pay stub information for each position.

Household Member	Jerry Jones	Back to Top ^
<b>Position 2</b>	Employer <input style="width: 60%; border: 1px solid black;" type="text"/>	
	Verification <input style="width: 20%; border: 1px solid black;" type="text"/>	
	Hire Date <input style="width: 20%; border: 1px solid black;" type="text"/>	
<b>VOE</b> If the Thru Date is not provided, enter the date the VOE was signed as the Thru Date.		
	YTD per VOE	Per Pay Period
<b>Average Hours Per Week</b>		Annualized Base Pay
Base Pay Rate		Pay Rate is <input style="width: 150px; border: 1px solid black;" type="text"/>
<b>Payroll Frequency</b>		
<b>Thru Date</b>		
Base Pay		
Overtime		
Commissions/Tips and Other Recurring Income		
Gross Pay (Current Year)		
Gross Pay Prior Year		
Gross Pay Prior Year		

Up to four positions may be calculated for each HH member by scrolling down and entering.



**Calculated Income**

- Once you have entered all income details, you may click “Back to Top” in order to access the top navigation. The “Calculated Income” section should be filled in, showing totals from each section completed in the “HH Member 1” tab.

Household Member **Jerry Jones** Back to Top ^

**Position 1** Employer

**Verification**  Warning: Fill PayStubs Sec Only!!

**Hire Date**

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**VOE** If the Thru Date is not provided, enter the date the VOE was signed as the Thru Date.

	YTD per VOE	Per Pay Period	Annualized Base Pay	Income Average
Average Hours Per Week				
Base Pay Rate		Pay Rate is		
Payroll Frequency				
Thru Date				
Base Pay				
Overtime				
Commissions/Tips and Other Recurring Income				
Gross Pay (Current Year)				
Gross Pay 2019				
Gross Pay 2018				

HH Summary
**Household Member 1**
HH Member 2

Enter Household Member Number from Household Summary		1	Jerry Jones
<b>Calculated Income</b>	<b>Location</b>	<b>Calculated Income</b>	Annualized Income is compared to the Income Average amount and the higher amount for each position is used.
ABC Corporation	Row 53	\$33,079.43	
Position 2	Row 103	\$0.00	
Position 3	Row 153	\$0.00	
Position 4	Row 203	\$0.00	
Other Income	Row 18	\$2,335.20	
Seasonal Income	Row 29	\$0.00	
Self Employment Income	Row 42	\$0.00	
<b>Total</b>		<b>\$35,414.63</b>	

## Calculated Income

- Navigate back to the Household Summary Tab. The Calculated income total for Household Member 1 should appear in the “Calculated Income” column.

### DPP/AHP Program

Income Calculation Workbook

Enter the information requested in the highlighted boxes below. All individuals that will reside in the home to be purchased should be listed. Enter each individual's income on a separate worksheet (HH Member 1, Household Member 2, etc.).

Member:  \* Enrollment Date:

Borrower:  Household Size:

Address:

City:  State:  Zip:

County:

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date of Birth	Age at Time of Enrollment / Income Qualification	Calculated Income from Individual Worksheets
1	Jerry Jones	Borrower	8/1/1970	49	\$35,414.63
2	Janet Jones	Spouse	2/1/1975	45	\$0.00
3	Billy Jones	Child	4/15/2005	14	\$0.00
4	Suzie Jones	Child	7/30/2008	11	\$0.00
5					\$0.00
6					\$0.00
7					\$0.00
8					\$0.00
9					\$0.00
10					\$0.00
11					\$0.00
12					\$0.00
13					\$0.00
14					\$0.00
15					\$0.00
<b>Total Household Income</b>					<b>\$35,414.63</b>

\*Enrollment Date - The date the member or sponsor determined that the household was income eligible for DPP/AHP assistance based on the income documents provided.

Instructions

Notes

HH Member 1

Additional Household Members with Income

- Proceed with the same steps for each household member with earned income.

**DPP/AHP Program**  
Income Calculation Workbook

Enter the information requested in the highlighted boxes below. All individuals that will reside in the home to be purchased should be listed. Enter each individual's income on a separate worksheet (HH Member 1, Household Member 2, etc.).

Member:  \* Enrollment Date:

Borrower:  Household Size:

Address:

City:  State:  Zip:

County:

Household Member Number	Name (First and Last)	Relationship to Head of Household	Date of Birth	Age at Time of Enrollment / Income Qualification	Calculated Income from Individual Worksheets
1	Jerry Jones	Borrower	8/1/1970	49	\$35,414.63
2	Janet Jones	Spouse	2/1/1975	45	\$0.00
3	Jerry Jones	Child	4/15/2005	14	\$0.00
4	Suzanne Jones	Child	7/30/2008	11	\$0.00
5					\$0.00
6					\$0.00
7					\$0.00
8					\$0.00
9					\$0.00
10					\$0.00
11					\$0.00
12					\$0.00
13					\$0.00
14					\$0.00
15					\$0.00
<b>Total Household Income</b>					<b>\$35,414.63</b>

Complete income for each household member with the corresponding household member number.

\*Enrollment Date - The date the member or sponsor determined that the household was income eligible for DPP/AHP assistance based on the income documents provided.

## Finishing Up

- All income documentation must be dated within 120 days of the closing date. For detailed information regarding income guidelines and documentation, refer to the Income Calculation Guidelines found in the forms section of the [DPP Program Guide](#) as well as the [FHLBC.com website for AHP Programs](#).



## VI. Forms, Procedures and Information Links

### A. MEMBER ENROLLMENT FORM

[DPP Program Agreement](#)

### B. HOUSEHOLD APPLICATION/INCOME FORMS AND LINKS

[HUD Income Guidelines](#)  
[Census Tract Locator](#)  
[Beneficiary Questionnaire](#)  
[Income Calculation Guidelines](#)  
[Income Calculation Workbook](#)  
[Certification of Zero Income](#)  
[Certification of Tip Income](#)  
[Rehab Guidelines](#)  
[Reservation Document Checklist](#)



### C. CLOSING AND RETENTION DOCUMENT FORMS AND LINKS

[DPP Homebuyer Education](#)  
[Retention Agreement \(IL and WI Sample\)](#)  
[Retention Agreement Cover Page \(WI\)](#)  
[Retention Agreement Member Notary Page](#)  
[Scope of Work and Certification Form \(Escrow for Rehab\)](#)  
[Glossary of Terms](#)  
[Closing Document Checklist](#)

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AHP Online login | eBanking login | eMPF login

Membership | Products | Solutions | Community Investment | News | Events | About Us | Enter keyword search

## AHP Program Policy and Forms

Home | Community Investment | Competitive Affordable Housing Program (AHP) | **AHP Program Policy and Forms**

### Policy Documentation

- AHP Regulations Federal Regulation 12 CFR Part 1291
- Community Investment Advisories
- 2020 Community Lending Plan
- AHP Implementation Plans: 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011
- AHP Policies

### Guides and Reference

- AHP Online: Guide for Sponsor Applicants
- AHP Online: Guide for Member Applicants
- AHP Online: Guide for Project Management
- AHP Online Troubleshooting Guide
- AHP Roles and Responsibilities
- HUD Income Guidelines
- AHP and DPP Income Calculation Guidelines