



**FHLBank**  
INDIANAPOLIS

## **FHLBI.GIVES User Guide**

**FOR THE HOMEOWNERSHIP INITIATIVES PROGRAMS**

# SECTION 1: FHLBI.GIVES INTRODUCTION



## 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.
- [Purchase Program or Rehab Program Buttons](#) will start a new application for the selected program.
- [Application Status / Continue Application](#) shows you the progress of applications you have already started.
- [Administrative Options](#) allows you to see who is an active .GIVES user and to reassign applications
- [Reports](#) allows you to run data reports on submitted applications

## My Tasks

The “My Tasks” section (pictured below) 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 that have been sent specifically to you from FHLBI, or from another staff person within your organization.
- The “**Assigned to my Group**” inbox holds any applications or adjustments that have been sent from FHLBI, or from another staff person at your organization. Once opened, the task will move to the next stage (My Work in Progress) and will not be visible to other users at your organization.
- The “**My Work in Progress**” inbox holds any applications or adjustments that you open, but do not submit. This applies to new applications and adjustments that you create, or others that you pick up from your “Assigned to Me” or “Assigned to my Group” inboxes.
- The “**Post Funding**” inbox holds any applications that have been approved and disbursed by FHLBI and are now ready for you to close/ complete and submit the required closing or project completion data and documents.
- The “**Past Due Documents**” inbox contains applications with post-closing documents that are overdue.

My Tasks	
<b>Total Tasks</b>	0
Assigned to Me	0
Assigned to my Group	0
My Work in Progress	0
Post Funding	0
Past Due Documents	0

## FHLBI Totals

The “FHLBI Totals” section (pictured below) 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 other programs are available, you will see the same information regarding the funds reflected in this section.

FHLBI Totals	
General Programs	
Total 2024 Funds Allocated	\$1,000,000.00
Total 2024 Disbursements	\$30,000.00
Total 2024 Pending	\$20,000.00
Total 2024 Funds Remaining	\$950,000.00

## My Totals

The “My Totals” section (pictured below) 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.

My Totals	
General Programs	
My Combined Cap	\$800,000.00
My Disbursements	\$0.00
My Pending	\$0.00
My Remaining Funds	\$800,000.00

“My Combined Cap” reflects your total combined cap amount for each product. To see a breakdown of your available funds under each program, click the “**My Combined Cap**” text.

## Message Board

The “Message Board” section (pictured below) will display general messages from FHLBI. Information such as program announcements, updates, and other important notes regarding the Homeownership programs will be posted periodically.

Message Board
Message Archive

**2024 Program Information**

March 15: Materials available on website



April 15: HOP opens Read more..

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**New FHLBI.GIVES Version Coming Soon!**

## Click to Apply

Clicking the “Click to Apply” buttons will open a new application for the selected program type. Homeownership Program (HOP) is found under “**Purchase Program**”. Neighborhood Impact Program (NIP) is found under “**Rehab Program**”. A pop up will open displaying the programs available under the selected grant type, click continue to begin your application.

 <p><b>Purchase Program (Click to apply)</b></p> <p>For down-payment and closing cost assistance for the purchase of a home.</p>	 <p><b>Rehab Program (Click to apply)</b></p> <p>For the rehabilitation or modification of an existing home.</p>
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## Application Status

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. The below table defines the workflow statuses:

Workflow Status	Description
Open	Application has been created
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
Approved/2nd Review	FHLBI has completed initial review, it is waiting on final approval to disburse
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

## Continue Application

The “Continue Application” button will display any applications that have not yet been submitted to FHLBI.

## Administrative Options

- Manage Users allows you to see all active .GIVES users at your organization.
- Reassign Applications allows users to reassign an application to another user. For example, if an application is assigned to a user that is out of the office, use the “reassign application” menu to select another user that can continue working on it.

## Reports



- 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.
- 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.

## SECTION 2: CREATING AND SUBMITTING AN APPLICATION

This section covers the steps needed to create and submit an application. All FHLBI Gives Users can create applications, adjustments, and enter all information associated with these processes. They can also sign off on any application and submit applications to FHLBI.

### Product Selection

To start an application, click the “**Click to Apply**” button for your desired program type – **Purchase** or **Rehab**. You will then be provided with a list of products available under the selected program type, and the amounts of funds available to you. Click **continue** to begin entering the application.

	<b>Purchase Program (Click to apply)</b>		<b>Rehab Program (Click to apply)</b>
For down-payment and closing cost assistance for the purchase of a home.		For the rehabilitation or modification of an existing home.	
<a href="#">Application Status</a>		<a href="#">Continue Application</a>	

Throughout the application, each step will allow you to enter comments. To enter or review comments, click the “**Add/See Comments**” box on the right-hand side of the screen. After entering your comments, click the “**Save**” button. Notes entered from FHLBI regarding the application can be viewed in the comment section as well.

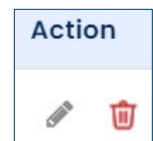


### Adding Household Members

On Step 1 – Household Information, click the “**Add New**” button near the top right 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 a household member’s information, select the pencil icon under the “**Action**” heading and make appropriate changes. If you need to remove a household member, select the garbage can icon.



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**” or click directly on the Step 2 box on the left-hand side of the screen. The seven application steps that must be completed are shown below.

## Adding Income Information

Adding income on Step 2 is like 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 pencil icon next to their name under the Action header.

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, 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.

Employment Income (1)
Self-Employment Income
Corporate Income
Other Income

Employer Name \*

Hire Date \*

Employment Type \*

Pay Frequency \*

Last Raise Date

Provide most recent at the top

Pay Periods	Start Date	Pay Date	Period Gross Income \$	YTD Gross Income \$	Comments	Action
Period 1	03/30/2024	04/05/2024	2,000.00	12,000.00		
Period 2	03/16/2024	03/22/2024	2,000.00	10,000.00		

Once you have entered and saved all income sources for all household members, select **"Next"** or click directly on the Step 3 box located on the left-hand side of the screen.

## Adding Property Information

On Step 3 – Property Information, you must fill in all the required information before moving on to the next step. A link is provided to look up census tract information.

Census Tract \*

[Click Here to Lookup Census Tract](#)

This field is required.

Once you have entered and saved all your information, select **"Next"** or click directly on the Step 4 box on the left-hand side of the screen.

## Adding Financing and Mortgages Information (Purchase Only)

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

<b>Total Cost \$</b>	<b>155,000.00</b>
<b>Total Source \$</b>	<b>155,000.00</b>
<b>Variance \$</b>	<b>0.00</b>

## Product Eligibility

Step 4 in Rehab, or Step 5 in Purchase, Product Eligibility is where you select which product to use within the application type. 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.

**Step 5 - Product Eligibility**

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**Eligible Product(s) \***

HOP - Homeownership Opportunities Program - 2024

**Non Eligible Product(s)**

No Data Found

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, then click “Save and Continue”.

## Scope of Work (Rehab Only)

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

**Step 5 - Scope of Work**

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Type of Cost	Cost Item	Description	Amount \$
Select <span style="float: right;">▼</span>	Select <span style="float: right;">▼</span>	<input style="width: 90%;" type="text"/>	<input style="width: 80%;" type="text"/>

- First, use the drop-down arrow under **Type of Cost** header to select “**Deferred Maintenance Repairs.**”
- Next, select from the repair options in the “**Cost Item**” drop down list.
- In the **Description** field provide details about the repair. *A description is required to be entered.*
- Enter the dollar 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 **Add New** for each additional repair.

*If you need to edit an already entered item, click the pencil icon, edit the information at the top of the screen, and save your changes.*

Once you have entered and saved all the necessary items, click the “**Save and Continue**” button or click directly on the Step 6 box on the left-hand side of the screen.

## Intake Documents

Step 6 – Intake Documents: This step allows you to upload any documentation related to the application. *Required documents have a red asterisk next to the document title.*

To add documents, click the “**Attach**” button and follow the prompts or drag and drop the files into the marked area on the screen. Repeat these steps for all required sections.

*Documentation should be placed in the applicable section. For example, income related documents should only be placed in the income documentation section.*

Once all required documents are attached, select “**Next**” or click directly on the Step 7 box on the left-hand side of the screen.

**Step 6 - Intake Documents**

Document File Upload Requirements: 1. Maximum file upload size - 50 MB 2. Preferred file types (.doc, .docx, .pdf, .txt, .xls, .xlsx) 3. Maximum file upload limit - 15

Member Documents		Document Name	Attached Date
First-Time Home Buyer Certification *	<b>Attach</b>	No Data Found	
Income Documentation *	<b>Attach</b>	<div style="border: 1px dashed #ccc; padding: 20px; min-height: 100px;">                     Drag and drop your files here.                 </div>	
Mortgage Application *	<b>Attach</b>		
Property/Ownership Documentation	<b>Attach</b>		

## Review and Submit Application

Step 7 – Review and Submit Application displays general application information, and several pieces of qualifying information for the selected product. Click the red hyperlink near the bottom left-hand side of the screen to agree to the terms and conditions (picture below).

[Click here to review and accept terms and conditions](#)

Previous

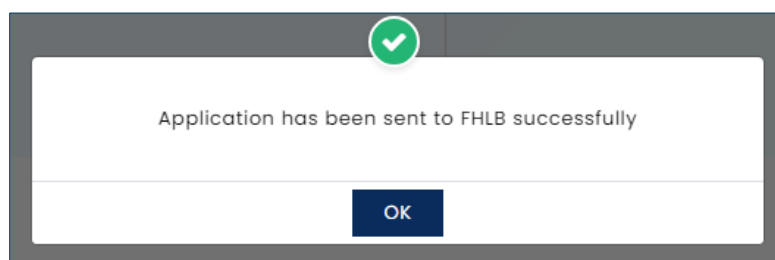
Submit Application To FHLBI

View Decision History

Close

Clicking this link will bring up a window displaying all the terms and conditions associated with the application. You must “**Agree**” to each of the terms and conditions listed and click “**Save**” in the window. After the terms/conditions have been accepted you may submit the application by clicking the “**Submit Application to FHLBI**” button.

Once this step has been completed, you will get a message indicating the application was successfully sent.





## SECTION 3: SUBMITTING 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.

My Tasks	
<b>Total Tasks</b>	<b>13</b>
Assigned to Me	0
Assigned to my Group	0
My Work in Progress	1
<b>Post Funding</b>	6
Past Due Documents	6

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.

Once on Step 9, you will attach the required post-closing documents for the given program. FHLBI.GIVES will indicate what documents are required with a red asterisk. Once you have attached all the documents you will agree to the terms and conditions.

After agreeing to the terms and conditions click the “**Submit Post Closing**” button found near the bottom of your screen (pictured below). This will send your post-closing information and documents to FHLBI.

[Click here to review and accept terms and conditions](#)

Previous

Submit PostClosing

Close

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 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.

Step 9 – Post Funding

Document File Upload Requirements: 1. Maximum file upload size - 50 MB 2. Preferred file types (.doc, .docx, .pdf, .txt, .xls, .xlsx) 3. Maximum file upload limit - 15

Member Documents	Underwriting and Transmittal Summary	Due on
Underwriting and Transmittal Summary *		03/18/2024
Other		
Closing Disclosure *		
Homebuyer Counseling Certificate *		

Document Name	Attached Date
No Data Found	
<div style="border: 1px dashed gray; padding: 10px; width: fit-content; margin: 0 auto;">                     Drag and drop your files here.                 </div>	

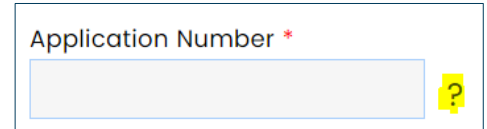
## SECTION 4: REQUESTING AN ADJUSTMENT OR RETURNING FUNDS

### Adjustments and Return of Funds

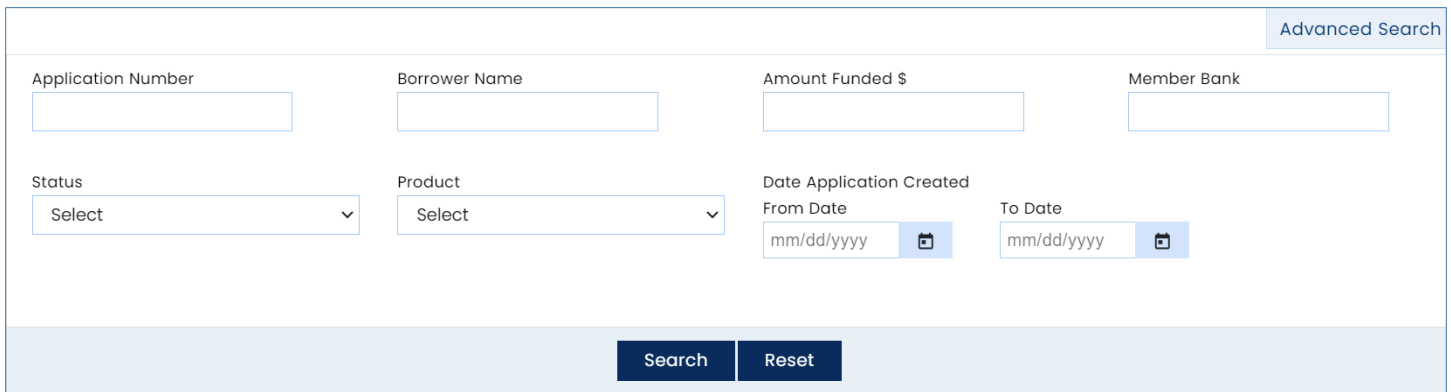
This section covers the steps needed to request an adjustment or return funds to FHLBI.

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 click the drop-down arrow next to the Application header at the top left of the home screen and select “**Create Adjustment**”. 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.



This will bring up a pop-up that allows you to search for your application. You can search for the application by any of the fields available.



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 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 there has been a compliance issue 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 in the Adjustment Information section towards the bottom of the page.

Once you have completed the information in Step 1 –Adjustment, click the **Save And Continue** button, or Step 2 – Documents on the left-hand side of the screen. Attach the appropriate documents based on your adjustment type and click on Step 3 – **Review and Submit Adjustment** on the left-hand side of the screen.

Before you submit the adjustment to FHLBI you will need to accept the terms and conditions in Step 3. Click the red hyperlink towards the bottom of your screen to accept all terms and conditions of the adjustment process.

Finally, click "**Send Adjustment to FHLBI**" button. 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.

**For assistance with FHLBI.GIVES, please email  
[giveshelp@fhlbi.com](mailto:giveshelp@fhlbi.com)**