

Access to Housing and Economic Assistance for Development (AHEAD) 2023 Application Reference Guide

All applications for the 2023 AHEAD funding competition must be submitted to the Federal Home Loan Bank of San Francisco, via the Bank's secure portal, by **5:00 p.m. PDT, on Thursday, June 1, 2023.**

Contact Information:

Community Investment Department

Phone: (415) 616-2542

Email: ahead@fhlsf.com

www.fhlsf.com

Table of Contents

Instructions for Submitting an AHEAD Application 3

Instructions for Filling Out the AHEAD Application 4

Application & Budget Tips 10

Application Checklist & Workspace Folders 11

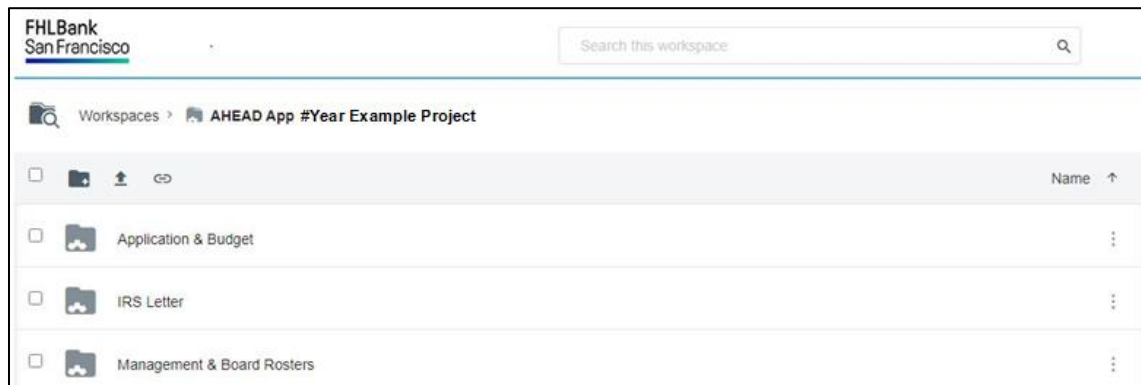
Application Submission Instructions

Instructions for Submitting an AHEAD Application

The Bank has created a detailed document on [How to Upload AHEAD Documents](#), which outlines the process for uploading AHEAD documents via the Bank’s secure portal. The electronic submission of the application via the secure portal will serve as the official application submission. The Bank cannot accept applications via USPS, fax, courier, or email.

Additional application submission instructions are below:

1. Member representative requests a workspace for the application by completing and emailing the [AHEAD Secure Portal Workspace Set-up Request](#) form to aheadportal@fhlbsf.com. Workspaces must be requested by **5:00 p.m. PDT, on Thursday, May 25, 2023**. Nonprofit sponsors are not allowed to submit application documents to the portal at this time.
2. Download the application from the Bank’s website and complete the application and budget. The application will be in an excel file format (AHEAD-Program-Application.xlsx) with two worksheets – an application and a budget.
3. Make sure the application and supplemental documents are included in the application package. The list of supplemental documents is in the “Application Checklist & Workspace Folders” section of this guide.
4. Upon email confirmation of the creation of a workspace on the secure portal, member representative uploads all required application documents to the workspace, keeping in mind the following:
 - The application and budget must be uploaded as an **Excel (.xlsx) file**. The supplemental documents must be uploaded in **PDF format**.
 - Combine documents to be uploaded to each individual folder into a single file (e.g., both the Management roster and Board of Directors roster must be combined into one PDF document and uploaded to the “Management & Board Rosters” folder). Only one file in each individual folder in the workspace is allowed. Submit files into the folder with a corresponding name. Below is an example of the workspace folders:



- Do not rename, move, or delete workspace folders.
- Do not create new folders.
- Remove personal identifying information (PII), such as complete social security, driver’s license, or financial account numbers, on any of the uploaded documents. Remove any personal/home address information.
- Upload only relevant documents. Do not upload blank (“not applicable”) documents. Note that re-uploading files into folders will overwrite previously uploaded documents.
- By the application deadline, **5:00 pm PDT on Thursday, June 1, 2023**, ensure that all documents uploaded for application submission are accurate, consistent, and final. Only a complete application package uploaded and submitted by the deadline will be considered.

Instructions for Filling Out the AHEAD Application

Users must be running Microsoft Excel 2007 (or later) on their computer in order to open, complete, and save the AHEAD Application. **Note: The file must be uploaded to the secure portal in Excel (.xlsx) file format.**

Navigation

The Application uses hyperlinks to simplify navigation between various sections. If you prefer not to scroll through the document, use the hyperlinks, generally displayed as **underlined and bolded blue text**, to “jump” to specific sections. You can jump back to the top of the application (table of contents) from anywhere in the application by either clicking the FHLBank San Francisco logo or “Back to Top” in the section headers:

The screenshot shows the top navigation bar of the AHEAD Program Application. On the left is the FHLBank San Francisco logo, which is circled in red. On the right is the text 'AHEAD Program Application' and 'AHEAD Program (2023)'. Below this is a progress bar for 'Sample AHEAD Project' showing '% Complete (Required Fields)' at 97%. Underneath is a 'Project Summary' section with a 'Back to Top' link circled in red. At the bottom left of this section, it says 'Status: 89% Done'.

Filling Out the Application

The application is divided into several sections. All fields requiring an input are denoted with a small, yellow exclamation point icon (⚠) just to the right of the box. When a valid input has been entered, the exclamation point icon will automatically change to a green checkmark icon (✔). A field without an exclamation point icon 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 information. See the Legend below for a visual representation of input fields:

The legend is titled 'Application Form Input Field Legend' and shows four categories of input fields: 'Required' (yellow box with a yellow exclamation point icon), 'Valid Entry' (yellow box with a green checkmark icon), 'Invalid Entry' (yellow box with a red X icon), and 'No Entry Required' (grey box).

There are two types of fields: free-form fields where you type a value, and fields with drop-down menus that display a list of acceptable values to select.

A free-form field allows the user to type a value or text, such as the Sponsor Description below:

The screenshot shows a 'Sponsor Description' field. It is a large yellow text area with a yellow exclamation point icon in the bottom right corner. The text 'Describe the Sponsor's core mission, management structure, and accomplishments:' is visible, along with '3000 character(s) remaining'.

For free-form fields, you must double-click inside the field in order to copy and paste text from another document. Also note that for free-form text fields (such as Project Summary), you must click “Alt-Enter” to create a new paragraph. Clicking “Enter” by itself will exit from the field.

Application & Budget Instructions

For free-form fields that were previously filled-out and then become grayed out (No Entry Required), the user should delete the text in the field in order to complete the application and not receive an error message.

A field with a drop-down menu allows the user to select an answer, such as the Yes/No question below:

All Project Types	
Will the project create or retain jobs?	<input type="text"/>
If Yes, estimate the number of jobs to be created or retained	<input type="text"/>
	<input type="button" value="Yes"/> <input type="button" value="No"/>

Data Validation & Warning Messages

The application is designed to provide feedback on the validity of data entered into each field. All input fields – required or optional – will display a green checkmark icon (✔) once a valid response has been entered:

City
<input type="text" value="Oakland"/> ✔

Conversely, a red x icon (✘) will be displayed for an invalid entry:

Email Address
<input type="text" value="mlynch@famfirstfoundation"/> ✘
Invalid Domain Name

In most cases, the validation error will be a result of entering the wrong type of data into a field. For example, if a field requires a numerical value and you enter a text value, the application will respond with an error message that forces you to either change the value or undo the entry.

In other cases, the validation error will be a result of entering invalid information based on other entries made in the application.

Note: If the application contains **any** validation errors, it will not be considered complete.

Error Indicators in Table of Contents

If an application contains any errors, the Table of Contents can be useful in pinpointing exactly where the errors are, by displaying an overall status of “Data Error(s)” in the Progress box next to a section name. For example, if there are data validation errors in the Project Summary section, the table of contents will indicate the error condition message below. The user should click the Project Summary link and find the red x icon (✘), indicating where the error is located.

Application & Budget Instructions

Application Table of Contents			
Section	Progress	Section	Progress
I. Project Information	86% Done	V. Project Summary	84% Done
II. Member Institution	Data Error(s) ❌	VI. Project Use of Funds	Complete ✅
III. Sponsor Information	Complete ✅	VII. Application Budget	Complete ✅
IV. AHEAD Grant	Complete ✅		

Application Budget

The Application Budget is built-into the Application as a worksheet. To access the budget, click the “Open Application Budget worksheet” button at the bottom of the application. See the next section in this guide for instructions on filling out the application budget.

Application Budget Back to Top ^

Status: Not Started

The Application Budget worksheet must also be completed as part of this application. Please use the following link to access and complete the Application Budget worksheet:

Open Application Budget worksheet >>

Please check the following box once the Application Budget worksheet has been completed:

The Application Budget worksheet has been fully completed !

Application Progress

As data is entered into the application, progress is automatically tracked and refreshed in real-time. Progress is tracked and displayed at both the overall application level **and** the application section level. At the overall level, an application will be considered complete once **all** required fields have been populated with valid data and no fields, whether required or optional, have data validation errors.

Note: Only applications that are 100% complete should be uploaded to the AHEAD secure portal.

FHLBank
San Francisco

Sample AHEAD Project

AHEAD Program Application
AHEAD Program (2023)

% Complete (Required Fields) 100% ✅

Saving the Application

As with any Microsoft document, the application can be saved at any time by simply pressing the Save button in Excel or by pressing the Office Button (top-left corner of your Excel window) and clicking “Save.” **All applications must be saved in Excel (.xlsx) format and uploaded as one Excel document to the Application & Budget folder on the AHEAD secure portal.**

Instructions for Filling Out the Application Budget

After filling out the application, the user should fill out the application budget. As instructed above, the application budget can be accessed by clicking the “Open Application Budget worksheet” button on the bottom of the application:

Application Budget
Back to Top ^

Status: Not Started

The Application Budget worksheet must also be completed as part of this application. Please use the following link to access and complete the Application Budget worksheet:

Open Application Budget worksheet >>

Please check the following box once the Application Budget worksheet has been completed:

The Application Budget worksheet has been fully completed !

The application budget worksheet will be pre-populated with the Project Name, Sponsor Name, Budget Period, and AHEAD grant amount requested. There are two sections of the budget to be completed by the user. The first part is the Sources of the Funds and the second part is the Uses of Funds. Instructions for filling-out each section are included in the budget worksheet.

Sources of Funds

Sources of Funds	
<u>Instructions:</u>	
Project Budget (Application) Column	Enter individual \$ amount of budget line items for each source of additional funding. The Project Budget (Application) should be for the entire project, not just the AHEAD grant request. If the AHEAD grant request is the same as the total project budget, that is acceptable. Use the Other line item(s) for other sources of funds that aren't listed on the budget. If using Other line item(s), enter a descriptor under the Project Income/Sources of Funds column to describe the source of funds.
Other Sources (Anticipated) Column	Enter anticipated \$ amount of each individual budget line item filled out in the Project Budget (Application) column. Only enter \$ amount(s) in this column if the funding source hasn't been committed at time of application.
Other Sources (Committed) Column	Enter committed \$ amount of each individual budget line item filled out in the Project Budget (Application) column. Only enter \$ amount(s) in this column if the funding source HAS been committed at time of application.
Must = 0 Column	This column will calculate the total for each budget line item and should equal \$0 for each budget line item.


Application & Budget Instructions

Uses of Funds

Uses of Funds	
Instructions:	
Project Budget (Application) Column	Enter total project expenses for each expense line item. This column should be used for the entire project costs, not just the AHEAD grant, unless the AHEAD grant is the only source of funding. Use the Other line item(s) for other uses of funds that aren't listed on the budget. If using Other line item(s), enter a descriptor under the Project Expenses/Uses of Funds column to describe the use of funds.
AHEAD (Requested) Column	Enter project expenses that will be funded with AHEAD. This column should total no more than the AHEAD grant amount requested listed above. The Excess/Deficiency cell at the bottom of this column must total \$0 once all line items have been input.
Other Sources Column	Enter project expenses that will be funded with Other Sources listed above. This column should total no more than the Anticipated and Committed Sources listed above. The Excess/Deficiency cell at the bottom of this column must total \$0 once all line items have been input.
Must = 0 Column	This column will calculate the total for each budget line item and should equal \$0 for each budget line item.

All yellow-shaded cells allow input by the user while all other cells are locked down for entry. We do not recommend copying and pasting into cells, as this can sometimes interfere with the worksheet formulas.

If the user wants to view the application at any time, they can click the “Back to AHEAD Application Form” button at the top of the budget:

	AHEAD Project Application Budget Worksheet <small>AHEAD Program (2023)</small>
Sample AHEAD Project	<< Back to AHEAD Application Form

Once the budget is complete, the user should go back to the application and click “The Application Budget worksheet has been fully completed” button. If the budget balances and is filled out correctly, a green checkmark will appear, as seen below.

Application Budget	Back to Top ^
Status: Complete	
The Application Budget worksheet must also be completed as part of this application. Please use the following link to access and complete the Application Budget worksheet:	
Open Application Budget worksheet >>	
Please check the following box once the Application Budget worksheet has been completed:	
<div style="border: 2px solid red; padding: 5px; display: inline-block;"> <input checked="" type="checkbox"/> The Application Budget worksheet has been fully completed ✔ </div>	

If the budget doesn't balance and/or isn't filled out correctly, a red checkmark will be displayed and an error message will instruct the user to fix the error. Navigate back to the budget and look for the red error message, which will highlight the budget section that needs to be fixed. Once the error has been fixed, the red error message will disappear, and the user can navigate back to the application to confirm that the budget is complete.

Application & Budget Instructions

Application Budget Back to Top ^

Status: Data Error(s)

The Application Budget worksheet must also be completed as part of this application. Please use the following link to access and complete the Application Budget worksheet:

[Open Application Budget worksheet >>](#)

Please check the following box once the Application Budget worksheet has been completed:

The Application Budget worksheet has been fully completed ✖

Application Budget does not balance; please navigate to the Application Budget worksheet to review and correct errors.

Application & Budget Tips

Application & Budget Tips

The following is additional guidance for select items in the Application & Budget:

Section	Item	Tips
Project Information	Project Location	The Project Location should be for the main location where the project will be offered. If the project will be offered in multiple locations, please list only one location in this section and explain the larger geographic footprint in the Project Summary section.
AHEAD Grant	Start Date	The Start Date can't be earlier than 9/1/2023. The Project Sponsor can use AHEAD for expenses as early as 9/1/2023, even if the disbursed award isn't received until later in 2023.
Project Summary	Project Type: Capacity Building	This Project Type is for projects that increase internal staff and/or operating capacity of the Project Sponsor. This isn't for Capacity Building of clients or external parties. Please use Technical Assistance for those projects.
Project Summary	Project Type: Entrepreneurial/Microenterprise	This Project Type is for projects that support entrepreneurs, microenterprises, and small businesses.
Project Summary	Project Type: Financial Education	This Project Type is for projects that provide financial capability and financial education to clients.
Project Summary	Project Type: Housing Initiative	This Project Type is for projects that support housing in a variety of ways, except for projects to fund housing construction and/or down payment & closing cost assistance. Housing projects that are eligible for funding through the Bank's Affordable Housing Program (AHP) are not eligible for AHEAD funding.
Project Summary	Project Type: Job Training	This Project Type is for projects that will lead to job creation or preservation, workforce development, and other job opportunities for clients.
Project Summary	Project Type: Other Economic Development	This Project Type is for projects that don't fit in one of the other Project Types and/or exhibit characteristics that fit in multiple Project Type categories.
Project Summary	Project Type: Social Services	This Project Type is for projects that provide social services to clients and the community, assuming there is an economic development component to the services.
Project Summary	Project Type: Technical Assistance	This Project Type is for projects that will provide technical assistance to clients and external parties. This isn't for Technical Assistance to internal staff and/or operating capacity of the Project Sponsor. Please use Capacity Building for those projects.
Project Impact	Eligibility	The four questions in this section after the initial question about jobs will be used to determine eligibility. At least one of these four questions must be answered Yes in order to be eligible for consideration of an AHEAD grant.
Project Impact	Area Median Income (AMI)	AMI is available on the HUD website and should be based on the Project Location.
Targeted Service Area	Peri-Urban	Peri-Urban refers to a geographic location that exhibits both rural and urban characteristics.
Application Budget	Program Expenses vs. Overhead Expenses	Program Expenses should be for expenses specific to the project or program. Overhead Expenses should be for general expenses shared across different projects or programs managed by the Project Sponsor.

Application Checklist & Workspace Folders

Application Checklist & Workspace Folders

Use this checklist as a guide to ensure the AHEAD application package uploaded to the Bank’s secure portal is complete. An application workspace should list the project’s name at the top and the following folders should appear in your project’s application workspace:

Check Below	Document Name	Workspace Folder Name / Format
<input type="checkbox"/>	AHEAD Application and Budget	Application & Budget / Upload “AHEAD-Application.xlsx”
<input type="checkbox"/>	Project Sponsor IRS Letter <i>(Most recent IRS certification letter of 501(c)3 nonprofit status)</i> Note: For Government Agencies or Tribal Associations that aren’t 501(c)3 organizations, a copy of Articles of Incorporation or equivalent founding documentation must be uploaded in lieu of a nonprofit status letter.	IRS Letter / Upload as one PDF document
<input type="checkbox"/>	Project Sponsor Management Roster and Board of Directors Roster <i>(Both rosters must be included.)</i> Note: If Project Sponsor does not have a Board of Directors, a statement from Management must be included as part of the uploaded documentation.	Management & Board Rosters / Upload as one PDF

All Personal Identifying Information (PII) must be redacted, including social security numbers, bank account numbers, and personal home addresses, phone numbers and email addresses. Incomplete packages or packages that contain PII may be subject to disqualification or deemed ineligible. The Project Sponsor and Member are responsible for coordinating to submit a complete application package.

For questions, contact the Community Investment Department at (415) 616-2542, email ahead@fhlsf.com, or visit the [AHEAD section](#) of the Bank’s website.