

## Appendix A: FHLB Summaries

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## FHLB of Atlanta Overview

<http://www.fhlbatl.com>

<b>States Served:</b>	Alabama, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and the District of Columbia
<b>Contact Information:</b>	<a href="http://corp.fhlbatl.com/get-in-touch">http://corp.fhlbatl.com/get-in-touch</a>
<b>Training Events and Webinars:</b>	<a href="http://corp.fhlbatl.com/who-we-are/events/">http://corp.fhlbatl.com/who-we-are/events/</a> <a href="http://corp.fhlbatl.com/who-we-are/webinars/">http://corp.fhlbatl.com/who-we-are/webinars/</a>

### Affordable Lending Services

- Business Development Services (facilitate member meetings with realtors, builders, etc.)
- Financial Literacy Services
- CRA Business Development Forums
- CRA Consultations
- Member Webinars and Training
- Marketing Materials
- Programmatic Technical Assistance
- Collaborative Events with FDIC, OCC, and Federal Reserve Banks
- Structured Partnerships

### Affordable Lending Products

- Community Investment Advances
- Competitive Affordable Housing Program
- Homeownership Set-Aside Specialized Programs
- Mortgage Partnership Finance® Program

## HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2016	\$16.4 million	2,377	\$22 million	55
2015	\$17.6 million	2,484	\$19.7 million	53
2014	\$18.2 million	2,384	\$24.5 million	60
2013	\$17.8 million	2,152	\$21.1 million	52
2012	\$22 million	3,041	\$13.6 million	43
2011	\$14.3 million	1,982	\$37.5 million	56

## FHLB OF ATLANTA MPF PROGRAM PRODUCTS

Credit Enhanced			Non-credit Enhanced			
MPF Original	MPF 125	MPF 35	MPF Xtra	MPF Direct	MPF Government	MPF Government MBS

## FHLB OF ATLANTA HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

FHLB of Atlanta’s affordable housing products are available across the U.S. and its territories except the Community Rebuild and Restore and Structured Partnership Products, which are only available in the FHLB of Atlanta’s district or designated areas of its district. *Note that for all programs the retention period is five years.*

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Automated

**Time from application to funding:** Purchase; seven business days. Rehabilitation; three business days for application review, up to 60 days for rehabilitation work completion

**Security documents needed:** Recorded lien

**Fund distribution:** First come, first served

### First-time Homebuyer

This product provides up to \$5,000 in matching funds for the down payment and closing costs of first-time homebuyers, expanded to include recovering victims of catastrophic loss or natural disasters.

Target populations	First-time homebuyers
Per-member limit	\$1 million
Maximum award per unit	\$5,000
Maximum % AMI	80%
Funding Period	Until December 15 or until funds are depleted
Time frame, purchase	45 days
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	100%
Homeownership Counseling Required	Yes
Subsidy match	\$4 in subsidy for every \$1 from homeowner, minimum \$1,000

### Community Partners

This product provides up to \$7,500 in matching funds for down payment and closing costs for current or retired law enforcement officers, educators, health care workers, firefighters, and other first responders.

Target populations	Law enforcement, educators, health care workers, firefighters, and other first responders
Per-member limit	\$1 million
Maximum award per unit	\$7,500
Maximum % AMI	80%
Funding Period	Until December 15 or until funds are depleted
Time frame, purchase	45 days
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	N/A
Homeownership Counseling Required	Yes
Subsidy match	\$4 in subsidy for every \$1 from homeowner, minimum \$1,000

## Foreclosure Recovery

This product provides up to \$15,000 in matching funds for the down payment, closing costs, and rehabilitation costs for the purchase and rehabilitation of an existing home from the Real Estate Owned (REO) inventory of an FHLB of Atlanta member.

Target populations	Purchase or rehabilitation of an FHLB of Atlanta member's REO portfolio
Per-member limit	\$1 million
Maximum award per unit	\$15,000
Maximum % AMI	80%
Funding Period	Until December 15 or until funds are depleted
Time frame, purchase	45 days
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	N/A
Homeownership Counseling Required	Yes
Subsidy match	\$4 in subsidy for every \$1 from homeowner, minimum \$1,000

## Veterans and Returning Veterans Purchase

This product provides up to \$10,000 in funding for a home purchase or purchase/rehabilitation to members of any branch of the U.S. military, their spouses, or their surviving spouses.

Target populations	Veterans or active duty military, and spouses
Per-member limit	\$1 million
Maximum award per unit	\$10,000
Maximum % AMI	80%
Funding Period	Until December 15 or until funds are depleted
Time frame, purchase	45 days
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	N/A
Homeownership Counseling Required	Yes
Subsidy match	None

## Veterans and Returning Veterans Rehabilitation

This product provides up to \$15,000 in funding for energy efficient and accessibility improvements to a home owned by veterans or active duty members of any branch of the U.S. military, their spouses, or their surviving spouses.

Target populations	Veterans or active duty military, and spouses
Per-member limit	\$1 million
Maximum award per unit	\$15,000
Maximum % AMI	80%
Funding Period	Until December 15 or until funds are depleted
Time frame, purchase	N/A
Time frame, rehabilitation	60 days
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	N/A
Homeownership Counseling Required	Yes
Subsidy match	None

## Community Rebuild and Restore

This product provides up to \$10,000 in funding for the rehabilitation of an existing owner-occupied property located in "Major Disaster Declaration" areas within the FHLB of Atlanta's district as designated by FEMA.

Target populations	Homeowner(s) located in "Major Disaster Declaration" areas as designated by FEMA
Per-member limit	\$1 million
Maximum award per unit	\$10,000
Maximum % AMI	80%
Funding Period	Until December 15 or until funds are depleted
Time frame, purchase	N/A
Time frame, rehabilitation	90 days
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	N/A
Homeownership Counseling Required	Yes
Subsidy match	None

## Structured Partnership Product (SPP)

This product provides funds for eligible purchase and/or rehabilitation transactions as defined by the terms and conditions of each of the FHLB of Atlanta's agreements with state or local government, quasi-governmental entities, or other organizations to deliver AHP-compliant products in collaboration with the FHLB of Atlanta. The specific terms of any SPP offered by the FHLB of Atlanta are available at <http://corp.fhlbatl.com/resources/structured-partnership-product/>

## HELPFUL WEB LINKS

### FHLB of Atlanta Webinars

<http://corp.fhlbatl.com/who-we-are/webinars/>

### Frequently asked questions about FHLB Atlanta

<http://corp.fhlbatl.com/faqs/>

### Product Brochures

<http://corp.fhlbatl.com/resources/product-brochures/>

### AHP Income Calculator

<http://corp.fhlbatl.com/services/affordable-housing-programs/ahp-income-calculator>

## FHLB of Boston Overview

<http://www.fhlbboston.com>

<b>States Served:</b>	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont
<b>Contact Information:</b>	<a href="http://www.fhlbboston.com/aboutus/contactus/index.jsp">http://www.fhlbboston.com/aboutus/contactus/index.jsp</a>
<b>Training Events and Webinars:</b>	<a href="http://fhlbboston.com/events/">http://fhlbboston.com/events/</a>

### Affordable Lending Services

- Community Development Consultations that facilitate business development and CRA opportunities for members
- Outreach and convenings on affordable housing and community economic development issues
- Member Webinars and Training
- Marketing Materials
- Programmatic Technical Assistance on Housing and Community Investment Programs

### Affordable Lending Products

- Community Investment Advances
- Competitive Affordable Housing Program
- Homeownership Set-Aside Specialized Programs
- Mortgage Partnership Finance® Program
- Jobs for New England
- Helping to House New England

### HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2015	\$2.8 million	262	\$15.2 million	51
2014	\$3.4 million	254	\$9.9 million	49
2013	\$3.5 million	274	\$8.7 million	41
2012	\$2.1 million	219	\$4.8 million	28
2011	\$1.5 million	161	\$5.7 million	23

## FHLB OF BOSTON MPF PROGRAM PRODUCTS

Credit Enhanced			Non-credit Enhanced			
MPF Original	MPF 125	MPF 35	MPF Extra	MPF Direct	MPF Government	MPF Government iBS

## FHLB OF BOSTON HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

Note that for all programs the retention period is five years.

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Automated

**Time from application to funding:** Enrollments expire after 90 days; for disbursement requests, allow 15 business days to review/approve.

**Security documents needed:** Recorded lien

**Fund distribution:** First come, first served

### Equity Builder Program

This program provides up to \$15,000 for down payment and closing cost assistance, homebuyer counseling costs, and/or rehabilitation costs to eligible homebuyers.

Target populations	None
Per-member limit	\$110,000
Maximum award per unit	\$11,000
Maximum % AMI	80%
Funding Period	Two funding rounds
Time frame, purchase	90 days
Time frame, rehabilitation	90 days
Time frame, Individual Development Account (IDA)	Determined by IDA
% for first-time homebuyers	First 33%
Homeownership Counseling Required	Yes
Subsidy match	None required

### HELPFUL WEB LINKS

FHLB of Boston Member Center

<http://www.fhlbboston.com/members/index.jsp>

FHLB of Boston credit products overview

<http://www.fhlbboston.com/productsandservices/creditproducts/index.jsp>

FHLB of Boston Community Development Advances Overview

<http://www.fhlbboston.com/communitydevelopment/cda/index.jsp>

FHLB of Boston Affordable Housing Program Implementation Plan

[http://www.fhlbboston.com/communitydevelopment/ahp/03\\_01\\_06\\_implementation.jsp](http://www.fhlbboston.com/communitydevelopment/ahp/03_01_06_implementation.jsp)

FHLB of Boston Mortgage Partnership Finance® Overview

<http://www.fhlbboston.com/productsandservices/mortgagepartnershipfinance/index.jsp>

## FHLB of Chicago Overview

<https://www.fhlbc.com>

States Served:	Illinois and Wisconsin
Contact Information:	<a href="http://www.fhlbc.com/OurCompany/Pages/federal-home-loan-bank-Chicago-contacts.aspx">http://www.fhlbc.com/OurCompany/Pages/federal-home-loan-bank-Chicago-contacts.aspx</a>
Training Events and Webinars:	<a href="https://www.fhlbc.com/Events/Pages/default.aspx">https://www.fhlbc.com/Events/Pages/default.aspx</a>

### Affordable Lending Services

- Business Development Services (facilitate member meetings with realtors, builders, etc.)
- Webinars and Training
- Programmatic Technical Assistance that includes how members can employ Community Investment programs to achieve CRA and community investment goals
- Marketing Materials

### Affordable Lending Products

- Community Investment Advances
- Competitive Affordable Housing Program
- Homeownership Set-Aside Specialized Programs
- Mortgage Partnership Finance® Program

### HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2015	\$16.3 million	2,728	\$35.6 million	74
2014	\$18.2 million	2,339	\$21.9 million	43
2013	\$12.1 million	1,822	\$29.6 million	104
2012	\$14.8 million	1,827	\$20.6 million	62
2011	\$10.2 million	1,315	\$24.2 million	79



## FHLB OF CHICAGO MPF PROGRAM PRODUCTS

Credit Enhanced			Non-credit Enhanced			
MPF Original	MPF 125	MPF 35	MPF Xtra	MPF Direct	MPF Government	MPF Government MBS

## FHLB OF CHICAGO HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

*Note that for all programs the retention period is five years.*

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Automated

**Time from application to funding:** Members reserve funds during the program year. Disbursement occurs after the member has closed the transactions. Turnaround times on reservations and disbursements depend on the volume of activity.

**Security documents needed:** Deed restriction; members are required to execute and record a retention vehicle that enumerates the requirements of the AHP regulations.

**Fund distribution:** First come, first served

## Downpayment Plus®

FHLB Chicago members enrolled in the Downpayment Plus Program (DPP®) may access subsidies of up to \$6,000 per household on behalf of eligible homebuyers to whom they are funding or originating first mortgages. The subsidy may be used for down payment and closing cost assistance, homebuyer counseling costs (up to \$700), and/or eligible rehabilitation costs associated with the purchase of a home. Household income and other restrictions apply.

Target populations	None
Per-member limit	\$420,000
Maximum award per unit	Lesser of \$6,000 or three times the homebuyer's net contribution
Maximum % AMI	80%
Funding Period	N/A
Time frame, purchase	90 days
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	33%
Homeownership Counseling Required	Yes
Subsidy match	Minimum borrower contribution \$1,000

## Downpayment Plus Advantage®

This program is designed for households participating in homeownership programs offered by nonprofit organizations that provide mortgage financing directly to the homebuyer. The nonprofits must work with an FHLB member, to access the program. This program provides up to \$6,000 for down payment and closing cost assistance, homebuyer counseling costs (up to \$700), and/or rehabilitation costs to eligible homebuyers.

Target populations	Borrowers receiving first-mortgage financing from a nonprofit organization
Per-member limit	\$420,000
Maximum award per unit	\$6,000
Maximum % AMI	80%
Funding Period	N/A
Time frame, purchase	90 days
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	33%
Homeownership Counseling Required	Yes
Subsidy match	Minimum borrower contribution \$1,000

## HELPFUL WEB LINKS

### FHLB of Chicago Advances Overview

<https://www.fhlbc.com/ProductsandServices/LiquidityandFunding/Pages/default.aspx>

### FHLB of Chicago Community Investment and Affordable Housing Programs Overview

<https://www.fhlbc.com/ProductsandServices/CommunityInvestmentsandAffordableHousingPrograms/Pages/default.aspx>

### FHLB of Chicago MPF Program

<https://www.fhlbc.com/ProductsandServices/MPFProgram/Pages/default.aspx>

## FHLB of Cincinnati Overview

<https://www.fhlbcin.com>

States Served:	Kentucky, Ohio, Tennessee
Contact Information:	<a href="https://www.fhlbcin.com/contact-us">https://www.fhlbcin.com/contact-us</a>
Training Events and Webinars:	<a href="https://www.fhlbcin.com/community-investment/webinars-and-presentations/">https://www.fhlbcin.com/community-investment/webinars-and-presentations/</a>

### Affordable Lending Services

- Business Development Services
- CRA Training Services
- Member Webinars and Training

### FHLB of Cincinnati Mortgage Purchase Products

- MPP Advantage

### Affordable Lending Products

- Community Investment Advances
- Competitive Affordable Housing Program
- Homeownership Set-Aside Specialized Programs
- Mortgage Purchase Program

## HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2015	\$9.1 million	1,869	\$27.0 million	70
2014	\$10.4 million	2,122	\$28.0 million	78
2013	\$8.6 million	1,751	\$24.7 million	67
2012	\$5.2 million	1,112	\$19.4 million	69
2011	\$6.4 million	1,399	\$21.8 million	54

## FHLB OF CINCINNATI HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

Note that for all programs the retention period is five years.

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Automated

**Time from application to funding:** 4-5 weeks

**Security documents needed:** Deed restriction

**Fund distribution:** First come, first served

### Welcome Home

This program provides up to \$5,000 for down payment and closing costs assistance to eligible homebuyers.

Target populations	None
Per-member limit	\$200,000
Maximum award per unit	\$5,000
Maximum % AMI	80%
Funding Period	March 2 – December 1
Time frame, purchase	60 days
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	33%
Homeownership Counseling Required	Yes
Subsidy match	Minimum \$500

### HELPFUL WEB LINKS

FHLB of Cincinnati Credit Services

<https://www.fhlbcin.com/our-members/credit-services/>

FHLB of Cincinnati Mortgage Purchase Program

<https://www.fhlbcin.com/our-members/mortgage-purchase-program/>

FHLB of Cincinnati Community Investment and Affordable Housing Programs

<https://www.fhlbcin.com/our-members/community-investment/>

## FHLB of Dallas Overview

<https://www.fhlb.com>

<b>States Served:</b>	Arkansas, Louisiana, Mississippi, New Mexico, and Texas
<b>Contact Information:</b>	<a href="https://www.fhlb.com/Pages/Contact-Us.aspx">https://www.fhlb.com/Pages/Contact-Us.aspx</a>
<b>Training Events and Webinars:</b>	<a href="https://www.fhlb.com/News/Pages/Upcoming-Events.aspx">https://www.fhlb.com/News/Pages/Upcoming-Events.aspx</a>

### Affordable Lending Services

- CRA Training Services

### Affordable Lending Products

- Community Investment Advances
- Competitive Affordable Housing Program
- Homeownership Set-Aside Specialized Programs
- Mortgage Partnership Finance® Program

## HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2016	\$2.0 million	407	\$7.8 million	27
2015	\$2.5 million	518	\$8.1 million	34
2014	\$2.8 million	596	\$9.8 million	33
2013	\$2.0 million	434	\$11.3 million	36
2012	\$2.3 million	492	\$8.3 million	31
2011	\$3.8 million	698	\$11.0 million	53

## FHLB OF DALLAS MPF PROGRAM PRODUCTS

Credit Enhanced			Non-credit Enhanced			
MPF Original	MPF 125	MPF 35	MPF Xtra	MPF Direct	MPF Government	MPF Government MBS

## FHLB OF DALLAS HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

Note that for all programs the retention period is five years.

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Manual

**Time from application to funding:** 5-7 business days

**Security documents needed:** Deed restriction

**Fund distribution:** First come, first served

### Homebuyer Equity Leverage Partnership Program

This program provides up to \$7,000 for down payment and closing costs assistance for first-time homebuyers.

Target populations	First-time homebuyers
Per-member limit	\$50,000 for every \$1 million available
Maximum award per unit	\$7,000
Maximum % AMI	80%
Funding Period	All year, or until funds are committed
Time frame, purchase	30 days from application
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	100%
Homeownership Counseling Required	Yes
Subsidy match	Minimum contribution \$500

### Special Needs Assistance Program

This program provides up to \$6,000 to special needs households for the repair and/or rehabilitation of an owner-occupied home for eligible homebuyers.

Target populations	Special needs rehabilitation
Per-member limit	\$50,000 for every \$1 million available
Maximum award per unit	\$6,000
Maximum % AMI	80%
Funding Period	All year, or until funds are committed
Time frame, purchase	N/A
Time frame, rehabilitation	60 days
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	N/A
Homeownership Counseling Required	No
Subsidy match	None

## Housing Assistance for Veterans Program

This program, which is voluntarily funded by the FHLB of Dallas, provides up to \$7,500 for the necessary modifications to homes of U.S. veterans and active-duty personnel, disabled by active military service since September 11, 2001 (no retention period for this program).

Target populations	Veterans and active-duty personnel disabled by active military since September 11, 2001
Per-member limit	\$75,000
Maximum award per unit	\$7,500
Maximum % AMI	120%
Funding Period	All year, or until funds are committed
Time frame, purchase	N/A
Time frame, rehabilitation	60 days
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	N/A
Homeownership Counseling Required	No
Subsidy match	None

## HELPFUL WEB LINKS

FHLB of Dallas Advances

<https://www.fhlb.com/products/Pages/Advances.aspx>

FHLB of Dallas Affordable Housing and Community Investment Programs

<https://www.fhlb.com/community/Pages/Community-Investment.aspx>

FHLB of Dallas Mortgage Partnership Finance®

<https://www.fhlb.com/products/Pages/Mortgage-Partnership-Finance.aspx>

## FHLB of Des Moines Overview

<http://www.fhlbdm.com>

<b>States Served:</b>	Alaska, Hawaii, Idaho, Iowa, Minnesota, Missouri, Montana, North Dakota, Oregon, South Dakota, Utah, Washington and Wyoming
<b>Contact Information:</b>	<a href="http://www.fhlbdm.com/contact-us/">http://www.fhlbdm.com/contact-us/</a>
<b>Training Events and Webinars:</b>	<a href="http://members.fhlbdm.com/educational-member-resources/">http://members.fhlbdm.com/educational-member-resources/</a>

### Affordable Lending Products

- Competitive Affordable Housing Program
- Homeownership Set-Aside Specialized Programs
- Mortgage Partnership Finance® Program

### HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2016	\$5.5 million	1,343	\$14.9 million	154
2015	\$3.5 million	998	\$16.1 million	172
2014	\$3.8 million	1,017	\$11.7 million	175
2013	\$3.2 million	815	\$13.8 million	166
2012	\$2.7 million	723	\$15.1 million	155
2011	\$2.0 million	605	\$14.4 million	142



## FHLB OF DES MOINES MPF PROGRAM PRODUCTS

Credit Enhanced			Non-credit Enhanced			
MPF Original	MPF 125	MPF 35	MPF Xtra	MPF Direct	MPF Government	MPF Government MBS

## FHLB OF DES MOINES HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

Note that for all programs the retention period is five years.

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Automated

**Time from application to funding:** 20 business days

**Security documents needed:** Deed restriction

**Fund distribution:** First come, first served

### Home\$tart

This program provides up to \$7,500 for down payment, closing costs, counseling, or rehabilitation assistance to eligible homebuyers.

Target populations	None
Per-member limit	\$250,000
Maximum award per unit	\$7,500
Maximum % AMI	80%
Funding Period	Continuous
Time frame, purchase	120 days
Time frame, rehabilitation	One year
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	33%
Homeownership Counseling Required	Yes, for first-time homebuyers
Subsidy match	None

### Home\$tart Plus

This program provides up to \$15,000 for down payment, closing costs, counseling, or rehabilitation assistance to eligible homebuyers on public assistance.

Target populations	Recipient of public housing assistance
Per-member limit	\$100,000
Maximum award per unit	\$15,000
Maximum % AMI	80%
Funding Period	Continuous
Time frame, purchase	120 days
Time frame, rehabilitation	One year
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	33%
Homeownership Counseling Required	Yes, for first-time homebuyers
Subsidy match	None

## Native American Homeownership Initiative

This program provides up to \$15,000 for down payment, closing costs, counseling, or rehabilitation assistance to eligible Native American, Native Alaskan, or Native Hawaiian households.

Target populations	Native American households
Per-member limit	\$100,000
Maximum award per unit	\$15,000
Maximum % AMI	80%
Funding Period	Continuous
Time frame, purchase	120 days
Time frame, rehabilitation	One year
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	N/A
Homeownership Counseling Required	Yes, for first-time homebuyers
Subsidy match	None

## HELPFUL WEB LINKS

### FHLB Des Moines Advances

<http://members.fhlbdm.com/advance-rates/>

### FHLB Des Moines Mortgage Partnership Finance®

<http://members.fhlbdm.com/mortgage-partnership-finance-mpf/>

### FHLB Des Moines Affordable Housing Products

<http://www.fhlbdm.com/affordable-housing-products/>

### FHLB Des Moines Educational Resources

<http://members.fhlbdm.com/educational-member-resources/>

## FHLB of Indianapolis Overview

<https://www.fhlbi.com>

States Served:	Indiana and Michigan
Contact Information:	<a href="https://www.fhlbi.com/contact-us">https://www.fhlbi.com/contact-us</a>
Training Events and Webinars:	<a href="https://www.fhlbi.com/events">https://www.fhlbi.com/events</a>

### Affordable Lending Services

- Business Development Services

### Affordable Lending Products

- Community Investment Advances
- Competitive Affordable Housing Program
- Homeownership Set-Aside Specialized Programs
- Mortgage Purchase Program

### FHLB of Indianapolis Mortgage Purchase Program Products

- Mortgage Purchase Program

## HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2016	\$5 million	595	\$9.5 million	24
2015	\$5.1 million	631	\$10.9 million	24
2014	\$7.6 million	987	\$17.6 million	43
2013	\$6.6 million	741	\$12.7 million	33
2012	\$5.3 million	743	\$10.5 million	27
2011	\$5.3 million	754	\$13.3 million	24

## FHLB OF INDIANAPOLIS HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

Note that for all programs the retention period is five years.

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Manual

**Time from application to funding:** 10 business days

**Security documents needed:** Deed restriction

**Fund distribution:** First come, first served

### Homeownership Opportunities Program

This program provides up to \$8,000 for down payment and closing costs assistance for eligible first-time homebuyers.

Target populations	First-time homebuyers
Per-member limit	\$500,000
Maximum award per unit	up to \$8,000
Maximum % AMI	80%
Funding Period	Spring release
Time frame, purchase	30 days
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	100%
Homeownership Counseling Required	Yes
Subsidy match	3:1 match required if non-member first mortgage. <sup>31</sup> Minimum \$1,000

### Accessibility Modifications Program

This program provides up to \$15,000 for modifications that assist with aging in place and independent living for eligible senior or disabled homeowners.

Target populations	Seniors, households with disabled persons
Per-member limit	\$300,000
Maximum award per unit	\$15,000
Maximum % AMI	80%
Funding Period	Spring release
Time frame, purchase	N/A
Time frame, rehabilitation	180 days
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	N/A
Homeownership Counseling Required	Encouraged but not required
Subsidy match	None

<sup>31</sup> Non-member first mortgages are those that are originated by banks that are not FHLB members.

## Neighborhood Impact Program

This program provides up to \$7,500 for eligible repairs and maintenance costs including new windows, furnaces, water heaters, gutters, and insulation for eligible homeowners.

Target populations	None
Per-member limit	\$300,000
Maximum award per unit	\$7,500
Maximum % AMI	80%
Funding Period	Spring release
Time frame, purchase	30 days
Time frame, rehabilitation	180 days
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	N/A
Homeownership Counseling Required	No
Subsidy match	None

## HELPFUL WEB LINKS

### FHLB Indianapolis Credit Services

<https://www.fhlbi.com/products-services/credit-services>

### FHLB Indianapolis Affordable Housing Programs

<https://www.fhlbi.com/products-services/communities-and-housing/affordable-housing-program>

### FHLB Indianapolis Community Investment Program

<https://www.fhlbi.com/products-services/communities-and-housing/community-investment-program>

### FHLB Indianapolis Mortgage Purchase Program

<https://www.fhlbi.com/products-services/mortgage-purchase-program>

### FHLB Indianapolis Training Events

<https://www.fhlbi.com/events>

## FHLB of New York Overview

<http://www.fhlbny.com>

<b>States Served:</b>	New Jersey, New York, Puerto Rico, and the U.S. Virgin Islands
<b>Contact Information:</b>	<a href="http://www.fhlbny.com/about-us/bank-contacts.aspx">http://www.fhlbny.com/about-us/bank-contacts.aspx</a>
<b>Training Events and Webinars:</b>	<a href="http://www.fhlbny.com/news-events/events.aspx">http://www.fhlbny.com/news-events/events.aspx</a>

### Affordable Lending Products

- Community Lending Program Advances
- Competitive Affordable Housing Program
- Homeownership Set-Aside Specialized Programs
- Mortgage Partnership Finance® Program

### HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2016	\$13.5 million	1,693	\$34.4 million	130
2015	\$14.8 million	1,857	\$32.3 million	73
2014	\$12.0 million	1,519	\$32.7 million	98
2013	\$10.7 million	1,357	\$35.2 million	112
2012	\$6.7 million	852	\$26.3 million	96
2011	\$5.8 million	753	\$32.7 million	154

## FHLB OF NEW YORK MPF PROGRAM PRODUCTS

Credit Enhanced			Non-credit Enhanced			
MPF Original	MPF 125	MPF 35	MPF Xtra	MPF Direct	MPF Government	MPF Government MBS

## FHLB OF NEW YORK HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

Note that for all programs the retention period is five years.

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Manual

**Time from application to funding:** 60-90 days

**Security documents needed:** Declaration of Restrictive Covenant for FHA financing only. For all other financing a recorded subordinate mortgage is used.

**Fund distribution:** Allocated

### First Home Club

This program provides up to \$7,500 in matching funds for the down payment and closing costs of first-time homebuyers with an additional \$500 available to nonprofit counseling agencies for cost defrayment. Total grant opportunity of \$8,000.

Target populations	First-time homebuyers
Per-member limit	Based on member enrollment
Maximum award per unit	\$7,500 (plus up to \$500 for counseling)
Maximum % AMI	80%
Funding Period	Monthly funding
Time frame, purchase	2 years
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	Minimum 10 months
% for first-time homebuyers	100%
Homeownership Counseling Required	Yes
Subsidy match	4:1 match based on household savings to maximum grant amount of \$7,500

### HELPFUL WEB LINKS

**FHLB New York Credit Services**

<http://www.fhlbny.com/business-lines/credit-products.aspx>

**FHLB New York Mortgage Partnership Finance®**

<http://www.fhlbny.com/business-lines/mpf-program/index.aspx>

**FHLB New York Affordable Housing Programs**

<http://www.fhlbny.com/community/housing-programs/index.aspx>

**FHLB New York Community Investment Programs**

<http://www.fhlbny.com/community/community-lending-programs/index.aspx>

**FHLB New York Training Events**

<http://www.fhlbny.com/news-events/events.aspx>

## FHLB of Pittsburgh Overview

<http://www.fhlf-pgh.com>

States Served:	Delaware, Pennsylvania, and West Virginia
Contact Information:	<a href="https://www.fhlf-pgh.com/contact">https://www.fhlf-pgh.com/contact</a>
Community Products:	<a href="https://www.fhlf-pgh.com/community-products">https://www.fhlf-pgh.com/community-products</a>

### Affordable Lending Products

- Competitive Grant Product: Affordable Housing Program
- Advance Product: Community Lending Program
- Recoverable Assistance Product: Banking On Business
- Homeownership Set-Aside Grant Program: First Front Door
- Mortgage Partnership Finance® Program

### HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2016	\$6.5 million	1,372	\$23.1 million	50
2015	\$2.9 million	613	\$24.6 million	65
2014	\$4.0 million	834	\$15.0 million	38
2013	\$1.0 million	215	\$13.6 million	42
2012			\$4.9 million	23
2011			\$3.0 million	14



## FHLB OF PITTSBURGH MPF PROGRAM PRODUCTS

Credit Enhanced			Non-credit Enhanced			
MPF Original	MPF 125	MPF 35	MPF Xtra	MPF Direct	MPF Government	MPF Government MBS

## FHLB OF PITTSBURGH HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

Note that for all programs the retention period is five years.

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Automated system, First Front Door Online

**Time from application to reservation:** 10 business days; first come, first served

**Security documents needed:** Deed restriction; recorded lien

**Fund distribution:** Homebuyers have six months to use reservation

### First Front Door

This program provides up to \$5,000 in matching funds for the down payment and closing costs of first-time homebuyers.

Target populations	First-time homebuyers
Per-member limit	N/A
Maximum award per unit	\$5,000
Maximum % AMI	80%
Funding Period	Annual allocation
Time frame, purchase	180 days
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	100%
Homeownership Counseling Required	Yes
Subsidy match	3:1 match

### HELPFUL WEB LINKS

FHLB of Pittsburgh Credit Products

<https://www.fhlp-pgh.com/advances>

FHLB Pittsburgh Affordable Housing and Community Investment Programs

<https://www.fhlp-pgh.com/community-products>

FHLB Pittsburgh Mortgage Partnership Finance®

<https://www.fhlp-pgh.com/mpf>

## FHLB of San Francisco Overview

<http://www.fhlbsf.com>

<b>States Served:</b>	Arizona, California, and Nevada
<b>Contact Information:</b>	<a href="http://www.fhlbsf.com/contact.aspx">http://www.fhlbsf.com/contact.aspx</a>
<b>Training Events and Webinars:</b>	<a href="http://www.fhlbsf.com/events/default.aspx">http://www.fhlbsf.com/events/default.aspx</a>

### Affordable Lending Services

- Business Development Services
- Financial Literacy Services (funding through AHEAD Program grants and certain costs for home purchase counseling supported in connection with Set-Aside Programs)
- CRA training opportunities in partnership with the Federal Reserve Bank of San Francisco, and regional offices of the FDIC, OCC, and other regulatory agencies
- Outreach, training, and technical assistance for Community Investment programs and products
- *Community Works* on-line newsletter, highlighting FHLB San Francisco affordable lending activities

### Affordable Lending Products

- Community Investment Advances and Letters of Credit
- Competitive Affordable Housing Program
- Homeownership Set-Aside Specialized Programs
- Mortgage Partnership Finance® Program

### HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2016	\$7.1 million	511	\$51 million	77
2015	\$6.7 million	476	\$48.8 million	74
2014	\$8.4 million	602	\$35.4 million	69
2013	\$6.2 million	448	\$40.1 million	80
2012	\$10.2 million	788	\$58.8 million	115
2011	\$8.9 million	679	\$44.9 million	109

## FHLB OF SAN FRANCISCO MPF PROGRAM PRODUCTS

Credit Enhanced			Non-credit Enhanced			
MPF Original	MPF 125	MPF 35	MPF Xtra	MPF Direct	MPF Government	MPF Government MBS

## FHLB OF SAN FRANCISCO HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

*Note that for all programs the retention period is five years.*

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Manual: members submit completed application forms via a web-based secure portal.

**Time from application to funding:** Members reserve set-aside funds once a year. The Bank disburses funds as needed by members throughout the year.

**Security documents needed:** Recorded lien

**Fund distribution:** Allocated

## Individual Development and Empowerment Account (IDEA) Program

This program provides up to \$15,000 in matching funds for the down payment and closing costs of eligible first-time homebuyers who have saved through an Individual Development Account (IDA) or are participating in a family self-sufficiency or lease-to-own program leading to homeownership.

Target populations	First-time homebuyers
Per-member limit	Combined \$4,000,000 of IDEA and WISH funds
Maximum award per unit	Lesser of \$15,000 or three times the homebuyer's contribution
Maximum % AMI	80%
Funding Period	Reimbursement basis during reservation year
Time frame, purchase	Within 5 years of program enrollment
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	Determined by IDA
% for first-time homebuyers	100%
Homeownership Counseling Required	Yes
Subsidy match	3:1 match

## Workforce Initiative Subsidy for Homeownership (WISH) Program

This program provides up to \$15,000 in matching funds for the down payment and closing costs of eligible first-time homebuyers.

Target populations	First-time homebuyers
Per-member limit	Combined \$4,000,000 of IDEA and WISH funds
Maximum award per unit	Lesser of \$15,000 or three times the homebuyer's contribution
Maximum % AMI	80%
Funding Period	Reimbursement basis during reservation year
Time frame, purchase	Within 1 year of program enrollment
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	100%
Homeownership Counseling Required	Yes
Subsidy match	3:1 match

## HELPFUL WEB LINKS

**FHLB San Francisco Member Services** (including list of credit products)

<http://www.fhlbsf.com/member/default.aspx>

**FHLB San Francisco Affordable Housing and Community Investment Programs**

<http://www.fhlbsf.com/community/default.aspx>

**FHLB San Francisco Training Events**

<http://www.fhlbsf.com/events/default.aspx>

## FHLB of Topeka Overview

<http://www.fhlbtopeka.com>

States Served:	Colorado, Kansas, Nebraska, and Oklahoma
Contact Information:	<a href="https://www.fhlbtopeka.com/about-us-contact-us">https://www.fhlbtopeka.com/about-us-contact-us</a>
Training Events and Webinars:	<a href="https://www.fhlbtopeka.com/events">https://www.fhlbtopeka.com/events</a>

### Affordable Lending Services

- Business Development Services
- Financial Literacy Services

### Affordable Lending Products

- Competitive Affordable Housing Program
- Homeownership Set-Aside Specialized Programs
- Mortgage Partnership Finance® Program

### HISTORICAL VOLUME

Year	Total Homeownership Set-Aside Volume Distributed	Number of Homeownership Set-Aside Transactions	Total AHP Competitive Program Volume Distributed	Total AHP Competitive Program Transactions
2016	\$4.2 million	848	\$7 million	21
2015	\$4.0 million	547	\$10.5 million	22
2014	\$8.3 million	1,122	\$11.6 million	25
2013	\$3.8 million	697	\$10.7 million	37
2012	\$1.8 million	459	\$8.8 million	29
2011	\$1.6 million	394	\$7.1 million	30

## FHLB OF TOPEKA MPF PROGRAM PRODUCTS

Credit Enhanced			Non-credit Enhanced			
MPF Original	MPF 125	MPF 35	MPF Xtra	MPF Direct	MPF Government	MPF Government MBS

## FHLB OF TOPEKA HOMEOWNERSHIP SET-ASIDE SPECIALIZED PROGRAMS

Note that for all programs the retention period is five years.

### Homeownership Set-Aside Program Operations

**Process for reserving and applying for funding:** Manual

**Time from application to funding:** The reservation is followed by disbursement after the member has closed the transaction. Total turn-around time for both processes is approximately 30 days.

**Security documents needed:** Retention agreement

**Fund distribution:** First come, first served

### Homeownership Set-aside Program

This program provides up to \$5,000 for down payment and closing cost assistance, homebuyer counseling costs, and/or rehabilitation costs to eligible homebuyers.

Target populations	First-time homebuyers
Per-member limit	\$25,000 per member, per month
Maximum award per unit	\$5,000
Maximum % AMI	80%
Funding Period	Continuous
Time frame, purchase	Not indicated
Time frame, rehabilitation	N/A
Time frame, Individual Development Account (IDA)	N/A
% for first-time homebuyers	100%
Homeownership Counseling Required	Yes
Subsidy match	Minimum \$500

### HELPFUL WEB LINKS

FHLB Topeka Advances

<https://www.fhlbtopeka.com/advances>

FHLB Topeka Affordable Housing Programs

<https://www.fhlbtopeka.com/community-programs-grants>

FHLB Topeka Community Development Program

(Community Advances)

<https://www.fhlbtopeka.com/community-programs-advances>

FHLB Topeka Mortgage Partnership Finance®

<https://www.fhlbtopeka.com/mpf>

FHLB Topeka Training Events

<https://www.fhlbtopeka.com/events>