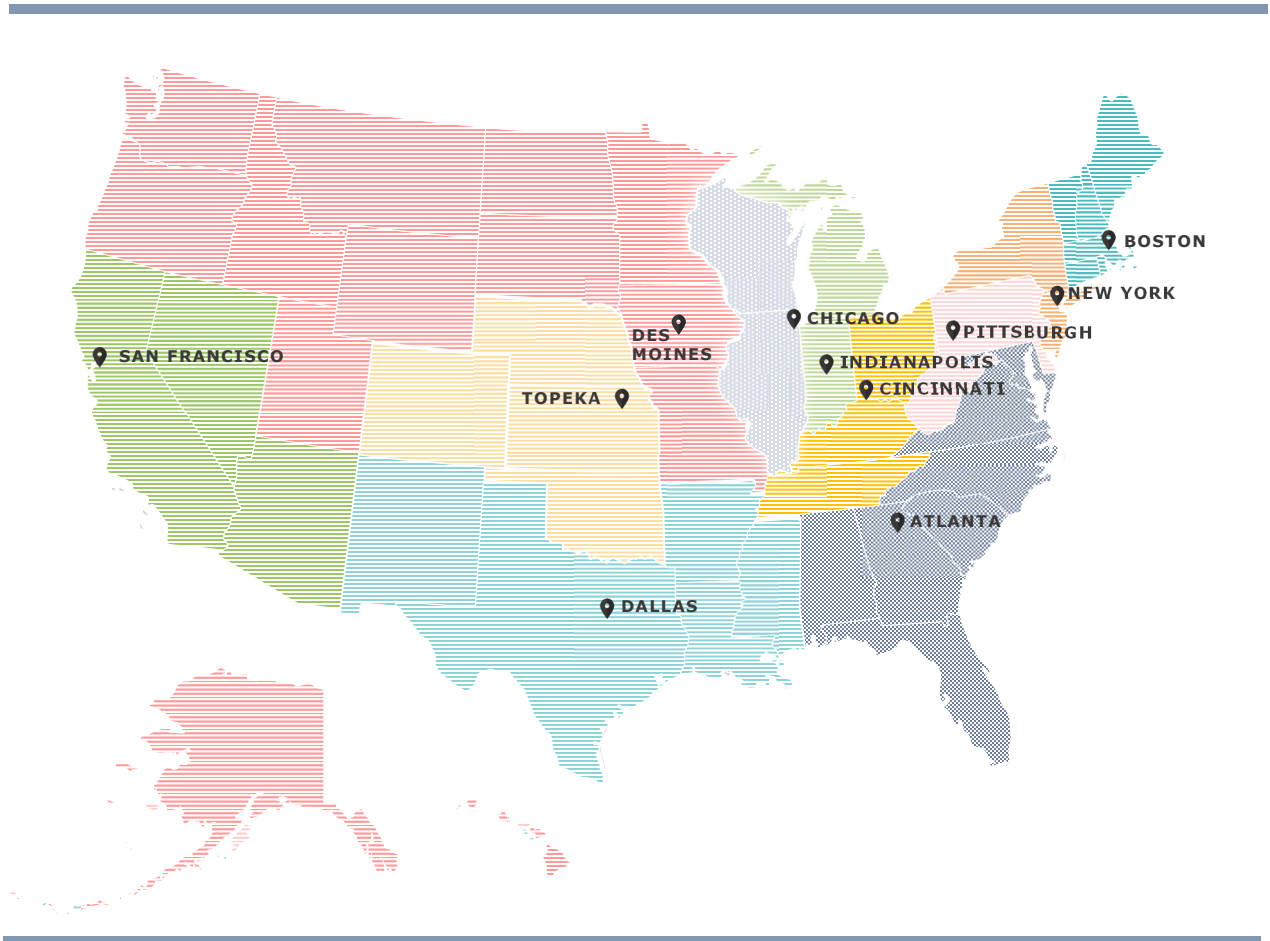







The Federal Home Loan Bank System: Housing & Community Development Programs




The FHLBank System was created by the Federal Home Loan Bank Act of 1932 as a government sponsored enterprise to support mortgage lending and community investment. The System is composed of 11 regional banks which are privately capitalized and owned as cooperatives by their members. Their regional distribution enables each bank to focus on the distinct needs of their individual communities.


Each FHLBank is operated independently and receives no taxpayer assistance. Each FHLBank contributes 10% of the prior year's net earnings to fund Affordable Housing Program grants and down payment assistance grants. Many branches also provide additional community investment programs. Each bank is registered with the SEC and is supervised and regulated by the Federal Housing Finance Agency (FHFA).



FHLBank	Program Type	Program	Description	Contact
Atlanta <i>District States:</i> Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia	Housing	Affordable Housing Program (AHP)		Phone: Community Investment Services Team, 1-800-536-9650, option 3 or more info here 
		Community Partners Product	Down-payment assistance	
		First-Time Homebuyer Product	Down-payment assistance	
		Community Rebuild and Restore Product	Rehabilitation assistance for homeowners in FEMA disaster areas	
Boston <i>District States:</i> Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	Housing	Affordable Housing Program (AHP)		Phone: 617-292-9600 Email: info@fhlbboston.com 
		Equity Builder Program	Down-payment assistance	
		Housing Our Workforce	Down-payment assistance	
	Community Development	Jobs for New England	Low-interest rate small business loans	
Chicago <i>District States:</i> Illinois, Wisconsin	Housing	Affordable Housing Program (AHP)		Phone: 312-565-5824 Email: ci@fhlbc.com 
		Downpayment Plus Programs	Down-payment assistance	
	Community Development	Community First Capacity-Building Grants	Funding for nonprofit lenders to build organizational capacity	
		Community First Disaster Relief Program	Rehabilitation assistance for homeowners & small businesses in FEMA disaster areas	
		Community First Fund	Low-interest loans to CDFIs, community development loan funds, and state housing finance agencies	
		Community First Accelerate Grants for Small Business		

FHLBank	Program Type	Program	Description	Contact
Cincinnati <i>District States:</i> Kentucky, Ohio, Tennessee	Housing	Affordable Housing Program (AHP)		Phone: Housing & Community Investment, 888-345-2246 Email: info@fhlbcin.com 
		Welcome Home Program	Down-payment assistance	
		Disaster Reconstruction Program	Grant for homeowners and renters in FEMA disaster areas	
		Carol M. Peterson Housing Fund	Rehabilitation funds for homeowners to age in place	
	Community Development	Zero Interest Fund	Funding to assist housing & economic development	
Dallas <i>District States:</i> Arkansas, Louisiana, Mississippi, New Mexico, Texas	Housing	Affordable Housing Program (AHP)		Phone: Community Investment, 800-362-2944 Email: ahp@fhlb.com 
		Homebuyer Equity Leverage Partnership	Down-payment assistance	
		Special Needs Assistance Program	Rehabilitation assistance for homeowners with special needs	
		Housing Assistance for Veterans	Home-modification grants for veterans	
		Disaster Rebuilding Assistance	Rehabilitation assistance for homeowners in FEMA disaster areas	
	Community Development	Partnership Grant Program	Assist operational needs of community-based organizations	
	Small Business Boost Program	Gap financing for eligible small businesses		

FHLBank	Program Type	Program	Description	Contact
Des Moines <i>District States:</i> Alaska, American Samoa, Guam, Hawaii, Idaho, Iowa, Minnesota, Missouri, Montana, North Dakota, Northern Mariana Islands, Oregon, South Dakota, Utah, Washington, Wyoming	Housing	Affordable Housing Program (AHP)		Phone: 800-544-3452, ext. 2400 Email: communityInvestment@fhlb dm.com 
		Home\$tart	Down-payment assistance	
		Native American Homeownership Initiative	Down payment, closing cost, counseling, rehabilitation assistance to eligible Native American, Native Alaskan, or Native Hawaiian households	
Indianapolis <i>District States:</i> Indiana, Michigan	Housing	Affordable Housing Program (AHP)		Phone: 800-688-6697 Email: housing@fhlbi.com 
		Homeownership Opportunities Program	Down-payment assistance	
		Neighborhood Impact Program	Home repair funds for homeowners	
		Accessibility Modifications Program	Rehabilitation for homeowners to age in place	
		Disaster Relief Program	Grant for homeowners in FEMA disaster areas	
	Community Development	Elevate Small Business Grant	Capacity building grant for small businesses	
New York <i>District States:</i> New Jersey, New York, Puerto Rico, Virgin Islands	Housing	Affordable Housing Program (AHP)		Phone: 212-441-6850 Email: ahp@fhlbny.com 
		Homebuyer Dream Program	Down-payment assistance	
	Community Development	Small Business Recovery Grant Program	Funding for small businesses and non-profits following a disaster	

FHLBank	Program Type	Program	Description	Contact	
Pittsburgh <i>District States:</i> Delaware, Pennsylvania, West Virginia	Housing	Affordable Housing Program (AHP)		Phone: 800-288-3400	
		First Front Door	Down-payment assistance		
	Community Development	Banking On Business	Small business gap financing		
		Blueprint Communities	Training and planning skills for communities and neighborhoods		
San Francisco <i>District States:</i> Arizona, California, Nevada	Housing	Affordable Housing Program (AHP)			Phone: 800-283-0700
		WISH First-Time Homebuyer Program	Down-payment assistance		
	Community Development	AHEAD Economic Development Grants	Economic development initiative grant	FHLBank San Francisco	
Topeka <i>District States:</i> Colorado, Kansas, Nebraska, Oklahoma	Housing	Affordable Housing Program (AHP)		Phone: 785-233-0507	
		Homeownership Set-aside Program	Down-payment and repair assistance for first-time homebuyers		