FHLBank Atlanta
Joel Brockmann
Georgia Initiative for Community Housing
FHLBanks - Helping Institutions Build Communities

- The Federal Home Loan Banks are cooperatives created by Congress in 1932
- Twelve regional Banks offering competitively priced financing, community development grants, and other banking services
- Regulator: Federal Housing Finance Agency
FHLBank Atlanta District

Alabama
The District of Columbia
Florida
Georgia
Maryland
North Carolina
South Carolina
Virginia
**Beneficiaries of AHP Funding**

- **Homeowners**
  - Household income at or below 80% of Area Median Income
    - Adjusted for Location and Family Size

- **Member Institutions**
  - Helping the reach new customers and expand their business
  - Community initiatives and involvement

- **Other Community Constituents**
  - Neighborhoods
  - CDCs and other Non-profits
  - The Community in General, through improved housing stock and economic impact of construction work
Responsive to Shareholder and Community Needs

- Affordable Housing Program (AHP)
  - AHP Set-aside
    - First-time Homebuyer Product (FHP)
    - Community Stability Homebuyer Product (CSP)
    - Foreclosure Recovery Homebuyer Product (FRP)
    - Energy Efficiency/Weatherization Rehabilitation Product (EWP)
    - Accessibility Rehabilitation Product (ARP)
    - Veterans Products
  - AHP Competitive
    - Ownership/rental
    - New construction/rehabilitation
    - Single-family/multi-family
    - Acquisition/owner-occupied
Questions?
FHLBank Atlanta