



FHLBank Atlanta

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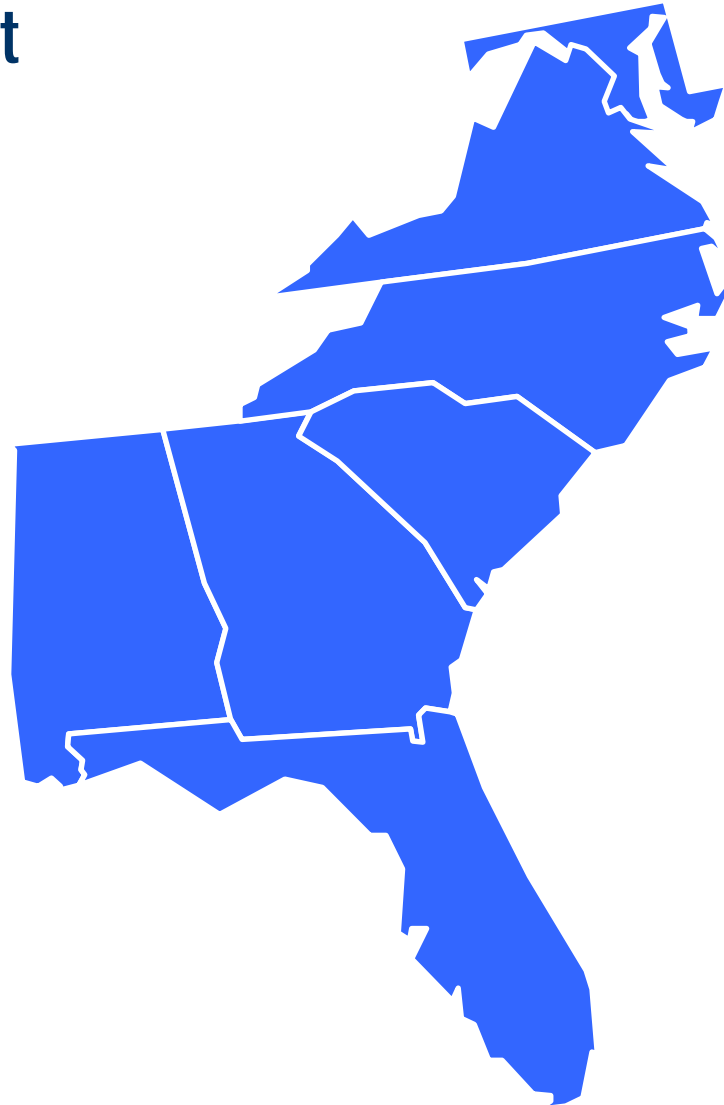
Georgia Initiative for Community Housing

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?

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