

For October Use
10-14-10 - Content Amended per OMB



**FHFA Economic Development Survey for Economic and Community
Development Trade Associations**

Please respond to the following questions to assist the Federal Housing Finance Agency in identifying the nation's unmet economic development credit needs. Your responses are important to us. The Federal Housing Finance Agency is administering this voluntary survey. Your responses will be anonymous and will only be associated with your organization type. Your responses will be used as written (i.e., unedited) to facilitate the open-forum discussion.

This survey should take no more than 10 to 15 minutes to complete. Thank you very much for taking part in this survey.

OMB No. 2590-0010, Exp. Date: 02/28/2011.

- 1** What type of organizations does your association represent? (Check all that apply).

Economic development

Social services or facilities

Public/government-related services or facilities

Owner-occupied development/preservation: Single-family

Owner-occupied development/preservation: Multifamily

Rental development/preservation: Single-family

Rental development/preservation: Multifamily

Private

Governmental/quasi-government

Public/private partnership

- 2** Are your association's members primarily?

Not-for-profits

For-profits

Both not-for-profit and for-profit

State or local government agencies

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3 Do your members rely primarily on funding for economic development from?

- Government sources
- Private sources
- Both

4 Do your members primarily focus on?

- Revitalizing declining areas
- Businesses in newly developing areas
- Sustaining existing communities

5 Do your members primarily use economic development financing for?

- Small businesses (SBA defined)
- Expansion of medium businesses
- Relocations of large businesses from other areas
- Farms and agribusinesses
- Services
- Other, please specify:

6 What are the uses of economic development funding by your members? (Please rank from 1=most important to 4=least important).

	1	2	3	4
Premises/Real estate				
Equipment				
Expansion				
Permanent Working Capital				

7 Please list the federal, state or local economic development programs or sources of funding that are most important to your member organizations for funding economic development activities?

- 8 In response to question 7 above, what are the most useful attributes of these government-related programs for your members? (Check all that apply).

No restriction on working capital

Fixed interest rate

Long-term funds

Deferred payment

Other, please specify:

- 9 In response to question 7 above, what are the most difficult requirements of these government-related programs for your members? (Check all that apply).

Equity requirements too high

Collateral requirements

Subordination requirements

Minimum loan amounts too low

Restricted targeting/use of proceeds

Other, please specify:

- 10 Please list the private economic development programs or sources of funding that are most important to your member organizations for funding economic development?

- 11 In response to question 10 above, what are the most useful attributes of these government-related programs for your members? (Check all that apply).

No restriction on working capital

Fixed interest rate

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- Long-term funds
- Deferred repayment
- Other, please specify:

12 In response to question 10 above, what are the most difficult requirements of these government-related programs for your members? (Check all that apply).

- Equity requirements too high
- Collateral requirements
- Subordination requirements
- Minimum loan amounts too high
- Maximum loan amounts too low
- Restricted targeting/use of proceeds
- Other, please specify:

13 What is the biggest economic problem your members have faced in the past 2 years?

- Decline of a major industry (e.g., auto)
- Decline in private sources of funds
- Decline in government sources of funds
- More restrictive credit requirements
- Lack of public infrastructure to support development
- Lack of local government concessions (e.g., tax abatements)
- Other, please specify:

14 What do you view as the most important industries for economic development funding? (Please rank from 1=most important to 7=least important).

1 2 3 4 5 6 7

Commercial _____

Industrial _____

Manufacturing _____

Farming/agribusiness

Social services

Public facility projects and activities

Public or private infrastructure projects such as roads, utilities and sewers

- 15** Please describe the types of economic development initiatives that you think will be creating demand for long-term financing (maturities of 5 years or more) in the next five years (e.g., evolving industries, small businesses, relocation packages for regional or national business headquarters, local government expansion).

- 16** What types of economic development initiatives have your association's members been most involved in; for example, initiatives that have created jobs, attracted new industries, provided new public services, or revitalized specific geographical areas.

- 17** Are you familiar with the FHLBanks' targeted economic development funding programs?

Never heard of the programs

Yes, aware that some of the association's members have used FHLBanks' programs

Yes, the association includes FHLBanks' programs in our educational materials for member organizations.

Yes, the association has a working relationship with one or more FHLBanks on behalf of its member organizations

- 18** Has your association previously discussed issues or problems with any of the FHLBanks regarding how their economic development programs could be more useful to the association's members? If so, what were the issues/problems?

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- 19 What economic development needs (e.g., types of industries, geographic areas, or other) do you think should be targeted for FHLBank economic development funding, and why?





**FHFA Economic Discussion Survey for State and Local Economic
Development Authorities**

Please respond to the following questions to assist the Federal Housing Finance Agency in identifying the nation's unmet economic development credit needs. Your responses are important to us. The Federal Housing Finance Agency is administering this voluntary survey. Your responses will be anonymous and will only be associated with your organization type. Your responses will be used as written (i.e., unedited) to facilitate the open-forum discussion.

This survey should take no more than 10 to 15 minutes to complete. Thank you very much for taking part in this survey.

OMB No. 2590-0010, Exp. Date: 02/28/2011.

- 1** What is currently the most difficult portion of an economic development funding package for the borrower to come up with? (Select one response).

Loan from private lender

Guarantees/credit enhancements

Gap financing

Equity

Other, please specify:

- 2** What do you view as the biggest hurdle to obtaining economic development financing? (Select one response).

Cost (interest rates, fees, short amortization) of private loan

Subordination

Collateral

Lack of private credit

Lack of public credit

Other, please specify:

3 What would be useful attributes of private economic development funding that would complement your agency's programs? (Check all that apply).

- Long-term funding
- Short-term/bridge funding
- Fixed-rate funding
- Funding for premises
- Funding for equipment
- Funding for permanent working capital
- Subordination
- Guarantees/credit enhancements
- Equity
- Small loans
- Other, please specify:

4 What do you see as the more critical needs for economic development? (Check all that apply).

- Rural areas
- Urban areas
- Particular states or regions of the country (please specify in "other" below)
- Small businesses
- Expansion of medium businesses
- Redevelopment of declining areas
- Development of new areas
- Sustaining existing communities
- Development of new industries (e.g., "green" products and services) to replace declining industries
- Micro and small business incubation
- Other, please specify:

5 What do you view as the most important industries for economic development funding? (Please rank from 1=most important to 7=least important).

1 2 3 4 5 6 7

- _____
- Commercial
- _____
- Industrial
- _____
- Manufacturing
- _____
- Farming/agribusiness
- _____
- Social services
- _____
- Public facility projects and activities
- _____
- Public or private infrastructure projects such as roads, utilities, and sewers

6 Does your agency primarily focus on? (Please rank 1=most important, 2=very important, 3=important).

- | | | |
|--------------------------------------|---|---|
| 1 | 2 | 3 |
| Revitalizing declining areas | | |
| Businesses in newly developing areas | | |
| Sustaining existing communities | | |

7 Does your agency primarily use economic development financing for? (Please rank 1=most important, 2=very important, 3=important, 4=somewhat important).

- | | | | |
|--|---|---|---|
| 1 | 2 | 3 | 4 |
| Small businesses (SBA defined) | | | |
| Expansion of medium businesses | | | |
| Relocations of large businesses from other areas | | | |
| Farms and agribusinesses | | | |

8 Please check the purposes of business credit for which there is unmet demand in your market. (Please rank from 1=most important to 4=somewhat important).

- | | | | |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
|---|---|---|---|

Premises

Equipment

Expansion

Permanent Working Capital

9 Do you restrict funding for any of these purposes?

If yes, please specify:

10 What do you think are the three most useful attributes of your program for borrowers (e.g., no restriction on working capital, fixed interest rate, etc.)?

11 What do you think are the three most difficult requirements of your program for borrowers to meet (e.g., equity requirements, collateral requirements, subordination requirements, minimum loan amounts)?

12 What is the biggest economic problem your market has faced in the past two years? (Please select only your top three).

Decline of major industry (e.g., auto) - If selected, please identify the major industry in the "other" field below.

Decline in Private sources

Decline in Government sources

More restrictive credit requirements

General decline in small business activity

High unemployment

Lack of public infrastructure to support development

Lack of local government concessions (e.g., tax abatements)

Other, please specify:

13 What do you view as the most important industries for economic development funding? (Please rank from 1=most important to 7=least important).

	1	2	3	4	5	6	7
Commercial							
Industrial							
Manufacturing							
Farming/agribusiness							
Social Services							
Public facility projects and activities							
Public or private infrastructure projects such as roads, utilities, and sewers							

14 Please describe the types of economic development initiatives that will require long-term financing, create jobs and spur economic growth (e.g., hospitals, fire companies, energy and/or telecommunications industries).

15 What types of economic development initiatives have been successful in your organization's service area, for example, initiatives that have created jobs in certain industries (green jobs, energy), provided for social services (parks, day care centers), and/or located in a specific geographical area (high unemployment areas, population loss, census tracts, or empowerment zone, etc.)?

16 Are you familiar with the FHLBanks' targeted economic development programs which advances (loans) funds to banks and thrifts to lend to businesses and organizations for economic development activities? (Select one response).

Never heard of the program

We regularly partner with FHLBank member lenders

Member lender regularly uses FHLBank economic development programs

Do not know if this funding is provided through special FHLBank economic development programs

17 Which type of financial assistance from the Federal Home Loan Banks might be of potentially greatest use to the grantees/borrowers/beneficiaries of your agency/department? (Please rank from 1=highest to 4=lowest).

	1	2	3	4
Loan				
Letter of Credit				
Grant				
Guarantee				

18 How could the FHLBanks programs used for economic development be improved? Please consider use of funding for targeted economic development programs.





FHFA Economic Development Survey for Economists

Please respond to the following questions to assist the Federal Housing Finance Agency in identifying the nation's unmet economic development credit needs. Your responses are important to us. The Federal Housing Finance Agency is administering this voluntary survey. Your responses will be anonymous and will only be associated with your organization type. Your responses will be used as written (i.e., unedited) to facilitate the open-forum discussion.

This survey should take no more than 10 to 15 minutes to complete. Thank you very much for taking part in this survey.

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- 1 If you were to construct an Economic Development (ED) funding program, what aspects would you emphasize and/or what areas would you target? (List 3 aspects or areas).

- 2 What role can the FHLBanks play in economic development funding?

- 3 What programs are you aware of that could benefit from new or increased economic development funding?

- 4 Rank order this list by importance or need for ED funding. (1=Most Important and 6=Least Important).

1	2	3	4	5	6
Commercial					
Industrial					
Manufacturing					
Social Services					
Public facility projects and activities					
Public or private infrastructure projects such as roads, utilities, and sewers					

5 Is the order in Question 4 dependent on geography or some other characteristic? (Please describe).

6 Please describe the types of economic development initiatives that will require long-term financing, create jobs and spur economic growth (e.g., hospitals, fire companies, energy and/or telecommunications industries).

7 What types of economic development initiatives have been successful in your organization's service area, for example, initiatives that have created jobs in certain industries (green jobs, energy), provided for social services (parks, day care centers), and/or located in a specific geographical area (unemployment, population loss, census tracts, or empowerment zone, etc.)

8 Is the FHLBank model for private funding for bank and thrift lending for housing an appropriate model for private funding for bank and thrift lending for economic development and small businesses?

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9 What potential impact can a well designed FHLBank system economic development funding program have on the development or revitalization of a local community?

- Very positive
- Somewhat positive
- Neutral (no impact)
- Somewhat negative
- Very negative

10 If desired, please provide an explanation of the answer you selected in Question 9 above.





FHLBank Member Economic Development Survey

Please respond to the following questions to assist the Federal Housing Finance Agency in identifying the nation's unmet economic development credit needs. Your responses are important to us. The Federal Housing Finance Agency is administering this voluntary survey. Your responses will be anonymous and will only be associated with the type of your organization. Your responses will also be provided to the Federal Home Loan Bank (FHLBank) as written (i.e., unedited) to facilitate the open-forum discussion.

This survey should take no more than 10 to 15 minutes to complete. Thank you very much for taking part in this survey.

OMB No. 2590-0010, Exp. Date: 02/28/2011.

1 Is your institution a/an?

- Certified Community Development Financial Institution (housing)
- Certified Community Development Financial Institution (business)
- Certified Community Development Financial Institution (both: housing & business)
- Credit union (Regulated by NCUA)
- Commercial bank (regulated by OCC, the Federal Reserve, or the FDIC)
- Housing associate (state or local housing finance or economic development finance authority)
- Insurance company
- Savings association (regulated by OTS)

2 Please check the federal, state or local economic development funding programs that your institution participates in. (select all that apply)

- Small Business Administration (SBA) 7(a) Program
- Small Business Administration (SBA) 504 Program
- U.S. Department of Agriculture (USDA) Rural Community Development Initiatives
- U.S. Economic Development Administration (EDA)
- State/local economic development authorities

Other (please specify):

3 What are the biggest economic problems your market has faced in the past 2 years? (please select only your top three)

Decline of a major industry (e.g. auto) - If selected, please identify the major industry in the "other" field below.

Decline in sources of funds

Decline in private sources of funds

Decline in Federal sources of funds

Decline in state sources of funds

Decline in local sources of funds

Decline in business credit demand

General decline in small business activity

High unemployment

Lack of public infrastructure to support development

Lack of local government concessions (e.g., tax abatements)

More restrictive credit requirements

Other (please specify):

4 Rank the following purposes of business credit for which there is an unmet demand in your market. (1 = Most Important, 4 = Least Important).

	1	2	3	4
Equipment				
Expansion				
Permanent Working Capital				
Premises/Real Estate				

5 What is currently the most difficult portion of an economic development funding package for the borrower to come up with? (please rank using 1 = Most difficult, 3 = Least difficult)

	1	2	3
Equity Loan from private lender			

Gap financing

Guarantees/credit enhancements

6 What do you view as the biggest hurdle to borrowers trying to qualify for economic development financing at your institution?

Borrower's weak financial position

Cost (interest rates, fees, short amortization) of private loan

Subordination of loans

Lack of collateral

Lack of private credit

Lack of public credit

Other (please specify):

7 Does your institution provide any of the following financing products for economic development projects? (select all that apply)

Gap Financing

Grants

Guarantee

Loans

Letters of Credit

Does Not Provide Economic Development Financing

Other (please specify):

8 What is the annual volume (number of loans and dollar amount of loans) of economic development lending done by your institution?

Number of
Economic
Development
Loans:

Dollar Amount of
Economic
Development
Loans:

9 Does your institution offer loans or other credit products for the following types of activities? (select all that apply)

- Agribusiness
- CDFI Intermediaries
- Farms
- Infrastructure
- Small Businesses (as defined by SBA or less than 100 employees)
- Medium Sized Businesses (100-499 employees)
- Large Sized Businesses (500 or more employees)
- Social Services
- Other (please specify):

10 If yes to question 9, what are the loan maturities? (select all that apply)

- 1 year or shorter
- From 1 to 5 years
- From 5 to 10 years
- From 10 to 20 years
- Longer than 20 years

11 Please describe the types of economic development initiatives that you think will be creating demand for long-term financing (maturities of 5 years or more) in your market area in the next five years (e.g., evolving industries, small businesses, relocation packages for regional or national business headquarters, local government expansion).

12 What types of economic development initiatives have been successful in your institution's service area; for example, initiatives that have created jobs, provided new public services, or revitalized a specific geographical area?

13 When was the last time that your institution applied for or obtained a targeted economic development advance, grant or letter of credit from an FHLBank?

- Never applied for an advance, grant, or letter of credit
- Within the last year
- Within the last 3 years
- Within the last 5 years
- Within the last 10 years

14 How many FHLBank targeted economic development advances were you approved for within the last five years?

- Never applied for targeted economic development advances
- Less than 5 advances
- 5 advances to less than 10 advances
- 10 advances to less than 20 advances
- 20 or more advances

15 Is there a feature of the FHLBank's targeted economic development advances program that deters your institution from obtaining these advances to fund your economic development and small business credit activities?

- Regulation is too confusing
- Targeting requirements for use of advances doesn't target the economic development needs in my service area
- Not inclined to use housing assets as collateral for economic development loans
- Don't have sufficient housing assets to collateralize economic development advances
- Paperwork/Documentation
- Other (please specify):

16 What economic development needs (e.g., types of industries, geographic areas, or other) do you think should be targeted for the use of FHLBank economic development funding?

- 17 In your opinion, what would be the characteristics of successful targeted economic development advances from your FHLBank, that your institution would be willing and able to access regularly to support economic development and business financing in your market area?

- 18 Does your institution qualify as a community financial institution (CFI) (i.e., assets at or below \$1.01 billion)?

- 19 If your institution is a CFI, does your institution have small business, small farm, agribusiness or other community development loans/assets to use as collateral for economic development advances from the FHLBank?

- 20 Please provide your total assets as of 12/31/09.





Economic Development Survey for FHLBank of Pittsburgh Participants

Please respond to the following questions to assist the Federal Housing Finance Agency in identifying the nation's unmet economic development credit needs. Your responses are important to us. The Federal Housing Finance Agency is administering this voluntary survey. Your responses will be anonymous and will only be associated with the type of your organization. Your responses will also be provided to the Federal Home Loan Bank (FHLBank) as written (i.e., unedited) to facilitate the open-forum discussion.

This survey should take no more than 10 to 15 minutes to complete. Thank you very much for taking part in this survey.

OMB No. 2590-XXXX, Exp. Date: MM/DD/2010.

- 1 Please check the federal, state, or local economic development funding programs that your organization participates in? (select all that apply)

- Small Business Administration (SBA) 7(a) Program
- Small Business Administration (SBA) 504 Program
- U.S. Department of Agriculture (USDA) Rural Community Development Initiatives
- U.S. Economic Development Administration (EDA)
- State/local economic development authorities
- Other (please specify):

- 2 What are the biggest economic problems your market has faced in the past 2 years? (please select only your top three)

- Decline of a major industry (e.g. auto) - If selected, please identify the major industry in the "other" field below.
- Decline in sources of funds
- Decline in private sources of funds
- Decline in Federal sources of funds
- Decline in state sources of funds
- Decline in local sources of funds
- Decline in business credit demand

- General decline in small business activity
- High unemployment
- Lack of public infrastructure to support development
- Lack of local government concessions (e.g., tax abatements)
- More restrictive credit requirements
- Other (please specify):

3 Rank the following purposes of business credit for which there is an unmet demand in your market. (1 = Most Important, 4 = Least Important).

	1	2	3	4
Equipment				
Expansion				
Permanent Working Capital				
Premises/Real Estate				

4 What is currently the most difficult portion of an economic development funding package for your organization to obtain?

- Loan from private lender
- Guarantees/credit enhancements
- Gap financing
- Equity
- Other (please specify):

5 Please describe the types of economic development initiatives that you think will be creating demand for long-term financing (maturities of 5 years or more) in your market area in the next five years (e.g., evolving industries, small businesses, relocation packages for regional or national business headquarters, local government expansion).

6 What types of economic development initiatives have been successful in your organization's service area; for example, initiatives that have

created jobs, provided new public services, or revitalized a specific geographical area?

7 Are you familiar with the FHLBank's targeted economic development funding program?

Never heard of the program.

Yes, but have not obtained funding through it.

Yes, have worked with an FHLBank member to obtain funding.

8 If your organization has obtained funding from a member using a FHLBank's targeted economic development program, what are the features of the FHLBank's program that you are most satisfied with? (1 = Very Satisfied, 5 = Least Satisfied)

1 2 3 4 5

Term

Additional Comments:

Pricing

Additional Comments:

Targeting of purpose

Additional Comments:

Eligible ways to use funds for targeted purposes

Additional Comments:

Other (please specify the "other" in the additional comments box below)

Additional Comments:

- 9 What economic development needs (e.g., types of industries, geographic areas, or other) do you think should be targeted for FHLBank economic development funding?

- 10 Does your institution have small business, small farm, or agribusiness and other community development loans/assets to use as collateral for economic development advances from the FHLBank?

- 11 Please identify your organization type from the drop down list below.



Additional Comments:

Eligible ways to use funds for targeted purposes

- 1 2 3 4 5

Additional Comments:

Other (please specify the "other" in the additional comments box below)

- 1 2 3 4 5

Additional Comments:

9 What economic development needs (e.g., types of industries, geographic areas, or other) do you think should be targeted for FHLBank economic development funding?

#11 Drop down list

- 10 Community Development Financial Institution (CDFI)
Certified CDFI
Economic Development Corporation
Community Development Organization
Local Agency
County Agency
State Agency
Housing Organization
11 Non-Profit Organization
U.S. Federal Government Agency





FHLBank Member Economic Development Survey for FHLBank of Pittsburgh Participants

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- Certified Community Development Financial Institution (business)
- Certified Community Development Financial Institution (both: housing & business)
- Credit union (Regulated by NCUA)
- Commercial bank (regulated by OCC, the Federal Reserve, or the FDIC)
- Housing associate (state or local housing finance or economic development finance authority)
- Insurance company
- Savings association (regulated by OTS)

2 Please check the federal, state or local economic development funding programs that your institution participates in. (select all that apply)

- Small Business Administration (SBA) 7(a) Program
- Small Business Administration (SBA) 504 Program
- U.S. Department of Agriculture (USDA) Rural Community Development Initiatives
- U.S. Economic Development Administration (EDA)
- State/local economic development authorities
- Other (please specify):

3 What are the biggest economic problems your market has faced in the past 2 years? (please select only your top three)

Decline of a major industry (e.g. auto) - If selected, please identify the major industry in the "other" field below.

Decline in sources of funds

Decline in private sources of funds

Decline in Federal sources of funds

Decline in state sources of funds

Decline in local sources of funds

Decline in business credit demand

General decline in small business activity

High unemployment

Lack of public infrastructure to support development

Lack of local government concessions (e.g., tax abatements)

More restrictive credit requirements

Other (please specify):

4 Rank the following purposes of business credit for which there is an unmet demand in your market. (1 = Most Important, 4 = Least Important).

1	2	3	4
---	---	---	---

Equipment

Expansion

Permanent Working Capital

Premises/Real Estate

5 What are the most difficult portions of an economic development funding package for the borrower to come up with? (please rank using 1 = Most difficult, 3 = Least difficult)

1	2	3
---	---	---

Equity Loan from private lender

Gap financing

Guarantees/credit enhancements

6 What do you view as the biggest hurdle to borrowers trying to qualify for economic development financing at your institution?

- Borrower's weak financial position
- Cost (interest rates, fees, short amortization) of private loan
- Subordination of loans
- Lack of collateral
- Lack of private credit
- Lack of public credit
- Other (please specify):

7 Does your institution provide any of the following financing products for economic development projects? (select all that apply)

- Gap Financing
- Grants
- Guarantee
- Loans
- Letters of Credit
- Does Not Provide Economic Development Financing
- Other (please specify):

8 What is the annual volume (number of loans and dollar amount of loans) of economic development lending done by your institution?

Number of
Economic
Development
Loans:

Dollar Amount of
Economic
Development
Loans:

9 Does your institution offer loans or other credit products for the following types of activities? (select all that apply)

- Agribusiness
- CDFI Intermediaries
- Farms

Infrastructure

Small Businesses (as defined by SBA or less than 100 employees)

Medium Sized Businesses (100-499 employees)

Large Sized Businesses (500 or more employees)

Social Services

Other (please specify):

10 If yes to question 9, what are the loan maturities? (select all that apply)

1 year or shorter

From 1 to 5 years

From 5 to 10 years

From 10 to 20 years

Longer than 20 years

11 Please describe the types of economic development initiatives that you think will be creating demand for long-term financing (maturities of 5 years or more) in your market area in the next five years (e.g., evolving industries, small businesses, relocation packages for regional or national business headquarters, local government expansion).

12 What types of economic development initiatives have been successful in your institution's service area; for example, initiatives that have created jobs, provided new public services, or revitalized a specific geographical area?

13 When was the last time that your institution applied for or obtained a targeted economic development advance, grant or letter of credit from an FHLBank?

Never applied for an advance, grant, or letter of credit

Within the last year

Within the last 3 years

Within the last 5 years

Within the last 10 years

14 How many FHLBank targeted economic development advances were you approved for within the last five years?

Never applied for targeted economic development advances

Less than 5 advances

5 advances to less than 10 advances

10 advances to less than 20 advances

20 or more advances

15 Is there a feature of the FHLBank's targeted economic development advances program that deters your institution from obtaining these advances to fund your economic development and small business credit activities?

Regulation is too confusing

Targeting requirements for use of advances doesn't target the economic development needs in my service area

Not inclined to use housing assets as collateral for economic development loans

Don't have sufficient housing assets to collateralize economic development advances

Paperwork/Documentation

Other (please specify):

16 What economic development needs (e.g., types of industries, geographic areas, or other) do you think should be targeted for the use of FHLBank economic development funding?

17 In your opinion, what would be the characteristics of successful targeted economic development advances from your FHLBank, that your institution would be willing and able to access regularly to support economic development and business financing in your market area?

18 Does your institution qualify as a community financial institution (CFI) (i.e., assets at or below \$1.01 billion?)

19 If your institution is a CFI, does your institution have small business, small farm, agribusiness and other community development loans/assets to use as collateral for economic development advances from the FHLBank?

20 Please provide your total assets as of 12/31/09.

