



FEDERAL HOUSING FINANCE AGENCY
COMMUNITY SUPPORT STATEMENT

FHFA Form # 060
(01/10/2012)

(see instructions page 2)

Name of Institution: _____

Address: _____

City: _____ State: _____ Zip Code: _____

FHFA ID Number: _____

Contact Person: (Mr./Ms.) _____ Title: _____

Phone Number: _____ Email: _____ or Fax: _____

Part I. Community Reinvestment Act (CRA) Standard.

Most recent federal CRA Rating: _____ CRA Evaluation Date: _____

Part II. First-time Homebuyer Standard: All members must complete either Section A or B. Members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year.

A. Complete the following four questions: If your institution did not track loans or made no loans to first-time homebuyers, you must complete Section B.

- 1. Number of mortgage loans made to first-time homebuyers \$
2. Dollar amount of loans made to first-time homebuyers \$
3. Loans made to first-time homebuyers as a percentage of all mortgage loans %
4. Dollars loaned to first-time homebuyers as a percentage of all mortgage dollars loaned %

B. Check as many as applicable:

- 1. In-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs)
2. Other in-house lending products that serve first-time homebuyers or low-and moderate-income homebuyers
3. Flexible underwriting standards for first-time homebuyers
4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac)
5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, USDA RD)
6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing)
7. Financial support or technical assistance to community groups or organizations that assist first-time homebuyers
8. Participate in loan consortia that make loans to first-time homebuyers
9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers
10. Hold investments or make loans that support first-time homebuyer programs
11. Hold mortgage-backed securities that may include a pool of loans to low-and-moderate-income homebuyers
12. Participate in service organizations that provide mortgages to first-time or low-and-moderate income homebuyers
13. Participate in Federal Home Loan Bank Affordable Housing Program or other targeted community investment/development programs
14. Other (Attach explanation of other activities or mitigating factors; see instructions for Part II)

Part III. Certify that information in this Community Support Statement and the attachments is correct to the best of your knowledge by filling out the information below.

Signed _____ Title _____

Print Name _____ Date _____

Community Support Statement (FHFA Form 060) Instructions

Purpose: Section 10(g) of the Federal Home Loan Bank Act [12 U.S.C. §1430(g)] sets forth the community support requirements. Under the Federal Housing Finance Agency's (FHFA) implementing community support regulation [12 C.F.R. part 1290], FHFA is required to take into account a Federal Home Loan Bank (Bank) member's performance under the Community Reinvestment Act of 1977 [12 U.S.C. §2901 et seq.] (CRA) and its record of lending to first-time homebuyers, in determining whether to maintain the member's access to long-term Bank advances. For purposes of community support review, the term "long-term advances" means advances with a term to maturity greater than one year.

Part I (CRA Standard): Members subject to CRA shall complete this section. Indicate your institution's most recent federal CRA evaluation rating and date. [If your institution is not subject to CRA, indicate this in the CRA evaluation field on this form.]

If a member's most recent federal CRA rating is "Needs to Improve," FHFA will place that member on probation until it receives the rating from its next CRA examination. During the probationary period, it will retain access to long-term advances. If the member does not receive an improved CRA rating at its next CRA evaluation, its access to long-term advances will be restricted.

If a member's most recent federal CRA rating is "Substantial Non-compliance," FHFA immediately will take action to restrict that member's access to long-term advances. The restriction will remain in effect until the member's CRA rating improves.

Part II (First-time Homebuyer Standard): All members, except those with "Outstanding" federal CRA ratings, must complete this section. An institution may demonstrate assistance to first-time homebuyers in many ways, but FHFA is particularly interested in actual loans, products, and services to first-time homebuyers. Although completion of both Section A and Section B is requested, it is not required. You may satisfy the first-time homebuyer standard either by demonstrating adequate lending performance (Section A), or by demonstrating participation in programs that assist first-time homebuyers (Section B), or by a combination of both factors. If the information requested in Part II is inadequate to reflect your institution's compliance with the first-time homebuyer standard, you may attach a brief description of your efforts to assist first-time homebuyers and/or an explanation of mitigating factors affecting your institution's ability to assist first-time homebuyers.

If a member does not submit evidence of assistance to first-time homebuyers or an explanation of mitigating factors, FHFA will take action to restrict that member's access to long-term advances. The restriction will remain in effect until the member submits information satisfactory to FHFA.

Part III (Certification): All members must complete this section. An appropriate senior official must certify that the information in this Community Support Statement and any attachments are correct to the best of his/her knowledge.

Assistance: Your Federal Home Loan Bank has a Community Support Program that can assist you in preparing your Community Support Statement.

Submission: *Once you have completed this form, please submit it, along with any attachments, by electronic mail to hmgcommunitysupportprogram@fhfa.gov or by fax to 202-649-4130, to the Federal Housing Finance Agency. Please do not send encrypted statements.*

Federal Housing Finance Agency
Division of Housing Mission and Goals
400 7th Street, S.W.
Washington, D.C. 20024