

CONTROLLED



MEMBER INFORMATION
2025 Community Support Program



Office of Housing, Community Investment, and Inclusion

2025 Community Support Program Information

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2025 Community Support Program Information

Community Support Program

The Federal Home Loan Bank Act [[12 U.S.C. § 1430\(g\)](#)] requires the Federal Housing Finance Agency (FHFA) to establish a Community Support Program for members of the Federal Home Loan Banks (FHLBanks).

FHFA has established a Community Support Program with regulations that set forth standards of community investment or service for members of FHLBanks to maintain continued access to long-term advances. For purposes of the Community Support Program, the term “long-term advances” means advances with a term to maturity greater than one year. A FHLBank’s performance under the Community Support Program can also affect a member’s ability to continue participation in the Affordable Housing Program (AHP) and other Community Investment Cash Advance (CICA) programs.

The Community Support Program considers the member’s performance under the Community Reinvestment Act of 1977 (CRA) and the member’s record of lending to first-time homebuyers. With certain limited exceptions, each FHLBank member must meet the CRA standards and the first-time homebuyer support standards set forth in the Community Support Program regulation [[12 C.F.R. part 1290](#)].

The Community Support Program regulation sets forth the process that FHFA follows in reviewing, evaluating, and communicating each member’s Community Support performance.

Community Support Statement

The Community Support Program requires FHLBank members to submit a Community Support Statement to FHFA once every two years. The Community Support Statement documents a FHLBank member’s CRA performance and support of first-time homebuyers. A FHLBank member must provide to FHFA: (1) its CRA rating, if it is subject to the CRA; and (2) information about its support for first-time homebuyers.

FHLBank members must submit their Community Support Statement to FHFA by **October 31, 2025**.



2025 Community Support Program Information

Review Results and Notifications

After you have submitted your Community Support Statement to FHFA, FHFA will review your Community Support Statement for compliance with FHFA’s Community Support Standards. Your FHLBank’s Community Support Program representative will notify you of your Community Support Statement review results. There are three types of Community Support Statement review results: Compliance, Probation, and Restriction. If you have any questions about your results, contact your FHLBank’s Community Support Program representative.

Community Support Statement Review Results		
Result	CSP Standard	Action
Compliance	Member institution is in compliance with the requirements of FHFA’s Community Support Program regulation.	Member maintains access to the FHLBank’s long-term advances, and new participation in AHP and other CICA programs.
Probation	Member institution is placed on probation if: <ul style="list-style-type: none"> its most recent CRA rating was “Needs to Improve,” and either the member has not received any other CRA rating or its second-most recent CRA rating was “Outstanding” or “Satisfactory.” 	If a member is placed on probation, the member may continue to obtain long-term FHLBank advances and access to AHP and CICA programs during the probationary period. The probationary period runs until the member’s next CRA rating.
Restriction	Member institution is placed on restriction if: <ul style="list-style-type: none"> it does not submit a Community Support Statement; it has not demonstrated compliance with the first-time homebuyer standard; its most recent CRA rating was “Substantial Noncompliance;” its most recent CRA rating was “Needs to Improve,” and its second-most recent CRA rating was “Needs to Improve;” or its most recent CRA rating was “Needs to Improve,” its second-most recent CRA rating was “Substantial Noncompliance,” and its third-most recent CRA rating was “Needs to Improve” or “Substantial Noncompliance.” 	If a member is placed on restriction, the member is unable to obtain long-term FHLBank advances and also unable to engage in new AHP and other CICA activity until the restriction is removed.

Note: See Community Support Regulation 12 C.F.R. part 1290.



2025 Community Support Program Information

Submission Requirements

FHLBank members must submit their Community Support Statement to FHFA by **October 31, 2025**.

The Community Support Statement form should be submitted using this online system. To assist you in preparing the Community Support Statement, a printable version is available at <https://www.fhfa.gov/document/community-support-statement>.

The Community Support Statement must be completed and submitted by an appropriate senior officer of your institution. It requires information about your institution's federal CRA rating, if applicable, and your institution's lending volume or other activities or investments supporting first-time homebuyers to complete.

Before you begin the Community Support Statement, please have the following information available:

1. **FHFA Member Identification Number**. This number was provided to you by your FHLBank's Community Support Program representative. If you do not have this number, please contact your FHLBank's Community Support Program representative.
2. Most recent CRA Rating and the Year of the CRA Rating, if applicable;
3. First-Time Homebuyer Lending Volume, if applicable; and
4. First-Time Homebuyer Services and/or Activities, if applicable.

Submission Process

The Community Support Statement submission process requires each FHLBank member to complete the following steps:

1. Enter the FHFA Member Identification Number, mailing address, zip code, and confirm FHLBank member submitter information;
2. Complete both parts of the Community Support Statement, if applicable;
3. Complete the Community Support Statement by pressing the Submit button;
4. Review the Community Support Statement for accuracy;
5. Certify authorization to complete the Community Support Statement and the accuracy of the Community Support Statement by pressing the Confirm Submission button; and
6. Validate the Community Support Statement submission.



2025 Community Support Program Information

Assistance

To obtain assistance with Community Support Program questions or the submission process, contact your FHLBank's Community Support Program representative.

Community Support Program Federal Home Loan Banks Community Support Program Representatives	
FHLBank	FHLBanks Community Support Program Representatives
Atlanta	CommunitySupportProgram@fhlbatl.com
Boston	CommunitySupportProgram@fhlbboston.com
Chicago	CommunitySupportProgram@fhlbc.com
Cincinnati	CommunitySupportProgram@fhlbcin.com
Dallas	CommunitySupportProgram@fhlb.com
Des Moines	CommunitySupportProgram@fhlbdm.com
Indianapolis	CommunitySupportProgram@fhlbi.com
New York	CommunitySupportProgram@fhlbny.com
Pittsburgh	CommunitySupportProgram@fhlb-pgh.com
San Francisco	CommunitySupportProgram@fhlbsf.com
Topeka	CommunitySupportProgram@fhlbtopeka.com

Your FHLBank's representative will also send to your institution a FHFA Member Identification Number. This identification number will be required to complete the Community Support Statement.



2025 Community Support Program Information

Instructions

Part I. Community Reinvestment Act (CRA) Standard:

Members subject to the federal CRA must complete this part. Provide your institution's most recent federal CRA rating and the year of the rating. Credit unions and insurance companies, which are not subject to the federal CRA, should indicate "Not Subject to CRA" in the CRA rating field on this Community Support Statement and provide an explanation. If your institution is not a credit union or insurance company and is not subject to the federal CRA, indicate the reason for the exemption.

If a member's most recent federal CRA rating is "Needs to Improve," FHFA will place the member on probation. During the probationary period, the member will retain access to long-term FHLBank advances and to FHLBank AHP and CICA programs. If the member does not receive an improved federal CRA rating at its next CRA evaluation, FHFA will restrict its prospective access to long-term FHLBank advances and to FHLBank AHP and CICA programs. If a member's most recent federal CRA rating is "Substantial Noncompliance," FHFA will restrict the member's prospective access to long-term FHLBank advances and to AHP and CICA programs. The restriction will remain in effect until the member's federal CRA rating improves.

Part II. First-time Homebuyer Standard:

All members, except those with "Outstanding" federal CRA ratings, must complete this part. A member may satisfy the first-time homebuyer standard either by: demonstrating lending performance to first-time homebuyers (Section A); or demonstrating other financial support or participation in programs, products, services or investments, that directly or indirectly assists first-time homebuyers (Section B); or by a combination of both factors. If none of the information requested in this part describes your institution's activities to support first-time homebuyers, you may attach a brief description of other activities of your institution that support first-time homebuyers, or a brief explanation of any mitigating factors that adversely affect your institution's ability to assist first-time homebuyers, such as charter or operational limitations or market conditions.

If a member does not demonstrate assistance to first-time homebuyers or include an explanation of mitigating factors on this Community Support Statement, FHFA will restrict the member's prospective access to long-term FHLBank advances and to FHLBank AHP and CICA programs. The restriction will remain in effect until the member submits applicable information to FHFA that demonstrates the member's compliance with the first-time homebuyer standard.

Part III. Certification and Review:

All members must complete this section. A senior official of your institution with authorization to provide the information in this Community Support Statement must certify that the information in this Community Support Statement and any attachments are accurate to the best of his/her knowledge.

