

**Division of Housing Mission and Goals  
Office of Housing and Community Investment**



## **Community Support Program**

**Member Community Support Statement Website User Guide – 2023**

# CSP Updates

Action	Deadline/Due Date
Federal Register Notice Comment Period Ends	March 24, 2023
FHLBanks Send Notice to Members, Subject to CSP Review, of their Obligation to Submit a CSS to FHFA	March 31, 2023
FHLBanks Send CSP Policies and Procedures to FHFA	March 31, 2023
Community Support Statement Submission Begins	April 3, 2023
Community Support Statement Deadline	October 31, 2023



# CSP Updates Continue

## **Federal Register Notice: Notice of Opportunity to Comment on FHLBank Members Community Support Performance**

- FHFA received 66 comments on FHLBank members Community Support performance. The comments referenced 63 individual banks and 3 comments were general statements about the Community Support Program.



## 2021 CSS Review Results

Review Result	Number	Percent
Total Members Subject to CSS Review	6,173*	100%
<i>Compliance</i>	6,111	98.9%
<i>Probation</i>	21	Less than 1%
<i>Restriction</i>	7	Less than 1%
<i>CSSs Not Submitted to FHFA</i>	32	Less than 1%
* Counts reflect CSSs received as of 1/4/23.		

# Community Support Statement Website User Guide

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# Introduction

The Federal Housing Finance Agency (FHFA) adopted regulations establishing standards of community investment or service for Federal Home Loan Bank (FHLBank) members. FHLBank members must comply with these standards in order to maintain access to a FHLBank's long-term advances and to continue their participation in a FHLBank's Affordable Housing Program (AHP), Community Investment Program (CIP), and other Community Investment Cash Advance (CICA) programs. These standards consider a member's Community Reinvestment Act (CRA) record and lending to first-time homebuyers. By regulation, each FHLBank member, if subject to Community Support Program (CSP) review, must submit a completed Community Support Statement (CSS or CSSs) once every two years.

FHFA reviews and evaluates each CSS submission and notifies the member's FHLBank of its determination. The CSS can be submitted online.

This User Guide explains the step-by-step process for submitting the online CSS. The Appendixes of this User Guide also contain information about the CSP and CSS Instructions.

## **Dates for CSS submission:**

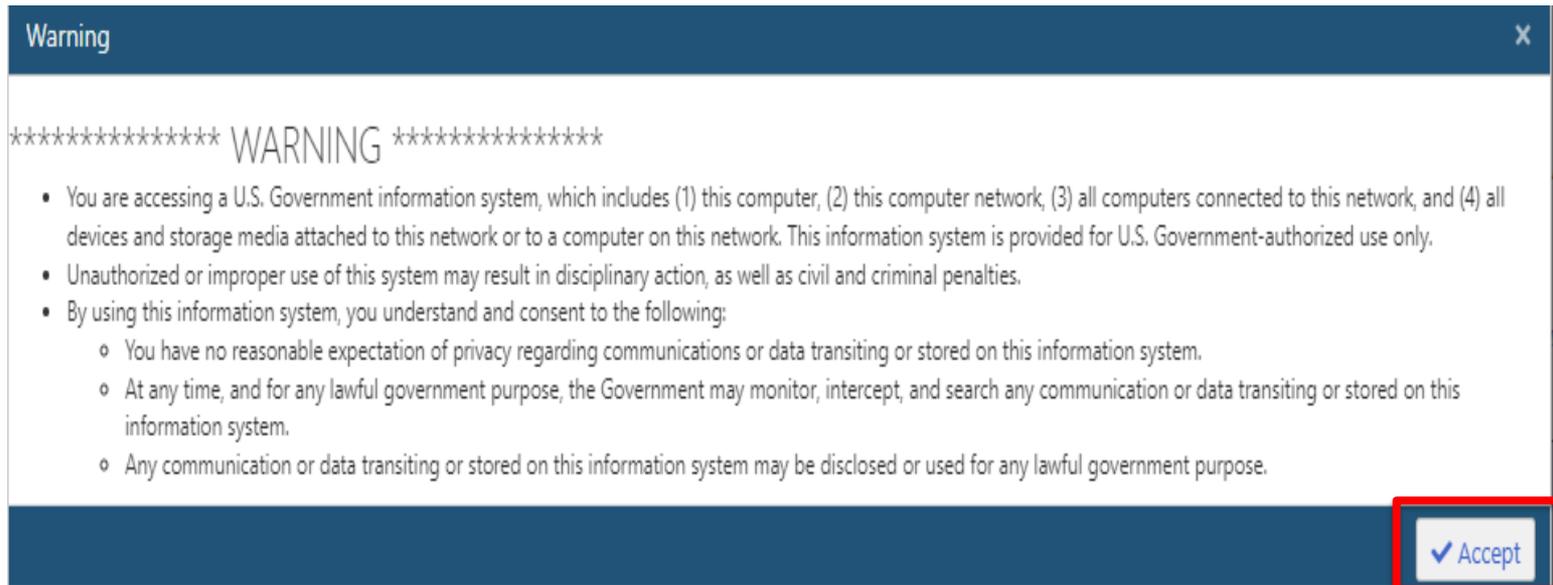
- FHFA will begin accepting CSSs on **April 3, 2023**.
- A completed CSS is due **October 31, 2023** for the 2023 review period.

If you have questions, contact your institution's FHLBank CSP representative. See Appendix D of this User Guide for contact information.

# Member CSS Website Access

**Step 1** To access the online CSS, log into the CSP website: <https://csp.fhfa.gov>. Try using Chrome to access the CSS, if necessary.

**Step 2** **Warning:** This page includes a warning about entering a U.S. government website. Before you access the CSS, please read the warning and click **Accept**.



Warning

\*\*\*\*\* WARNING \*\*\*\*\*

- You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.
- Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.
- By using this information system, you understand and consent to the following:
  - You have no reasonable expectation of privacy regarding communications or data transiting or stored on this information system.
  - At any time, and for any lawful government purpose, the Government may monitor, intercept, and search any communication or data transiting or stored on this information system.
  - Any communication or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.

✓ Accept

# Overview

## Step 3

**Overview:** The Overview page shows the CSS submission deadline and the information you need to collect and submit the CSS to FHFA for review. The “CSP Assistance” tab provides contact information for the Community Support Program Representatives at each FHLBank. Before you begin, be sure to review the CSP Information (link or Appendix C). You will need your institution’s latest CRA rating (see the User Tip below or Step #3a), if subject to the federal CRA, and information about your institution’s support for first-time homebuyers. We encourage you to complete the CSS in one session. You will not be able to exit the system or save the CSS and return to it later. If you are ready, click **Begin** to start the CSS submission process.

Community Support Program / Overview

CSP Assistance... Begin...

- **Deadline:** October 31, 2023. A senior official of your institution must complete and submit the Community Support Statement (CSS) to FHFA using this online system by October 31, 2023.
- **What you will need to complete your CSS:**
  - A FHFA Member Identification Number and a second FHFA Member Identification Number. Your FHLBank’s Community Support Program representative has provided you with your identification numbers. If you don’t have these identification numbers, please contact your FHLBank’s Community Support Program representative.
  - Community Reinvestment Act (CRA) Performance Evaluation Rating and the Date of the CRA Rating, if applicable;
  - First-Time Homebuyer Mortgage Lending Data, if applicable; and
  - First-Time Homebuyer Services and/or Activities Information, if applicable.
  - CSS Website User Guide.

The CSS form should be submitted using this online system. Please be prepared to complete the CSS in its entirety because you will not be able to save your information and return to complete the CSS at a later date. A CSS [printable version](#) is available.

[Community Support Program Information](#)

[CRA Performance Evaluation Ratings](#)

**Paperwork Reduction Act Statement:** Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.

*User Tip:* A detailed explanation of the Community Support Program and the Community Support Statement submission process. Click the link or see Appendix C of this User Guide.

*User Tip:* Use the CRA Performance Evaluation link to look up your institution’s CRA ratings. See Step #3a on the next page of this User Guide explaining how to do this.

# CRA Performance Evaluation Rating

Step 3a

**CRA PE Rating:** If you know your institution’s most recent CRA Performance Evaluation (PE) rating and the year of the most recent CRA rating, you can skip this step. If you clicked the CRA rating link in Step #3, you will be directed to the Federal Financial Institutions Examination Council’s (FFIEC) website to search for your institution’s most recent CRA rating and the year of the most recent rating. On the FFIEC INTERAGENCY CRA RATING SEARCH page, enter your institution’s name in the “Bank Name” field and click **Submit**. Your institution’s CRA rating search results will display. Once you have your institution’s CRA rating, go to the CSS’s website Overview page (Step #3) and click **Begin** to start completing the CSS.

The screenshot shows the FFIEC Interagency CRA Rating Search page. The search criteria are as follows:

Supervising Agency	Site reflects all CRA ratings made public by:
OCC	September 30, 2018
FRB	September 30, 2018
FDIC	September 30, 2018
OTS**	June 30, 2011

Search notes:

- The ID #, if entered, overrides all other search criteria.
- Bank names are allowed for the Bank Name and City fields.
- The City/State Criteria only selects those institutions whose physical headquarters are in the selected City or State.
- To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

CRA Rating	All	ID #	1234	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size	Exam Method	Row Numbers
Bank Name	FHFA Bank	Agency	All										
City	Washington D.C.	Exam Method	All										
State	All	Exam Period	All										
Sort by	Bank Name Ascending	Asset Range (Thousands)	All										

Search results:

Your search resulted in 11 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	9712	FDIC	04/01/2012	FHFA Bank	Wash.	D.C.	Outstanding	\$4,904,757	Large bank
2	9712	FDIC	09/01/2014	FHFA Bank	Wash.	D.C.	Outstanding	\$6,226,908	Large bank
3	9712	FDIC	12/01/2017	FHFA Bank	Wash.	D.C.	Satisfactory	\$8,015,347	Large bank



# Institution Identification

**Step 4**

**Institution Identification:** Enter your institution’s identification information in the Institution Identification fields. There are two required entries: Enter your **FHFA Member ID Number** and a **second** ID Number or identifier as provided by your FHLBank. Enter the information and click **OK**.

**User Tip:** Enter your institution’s FHFA Member ID number and a second identification number or identifier. Contact your FHLBank CSP Representative for the information. See Appendix D for a list of FHLBanks’ contacts or click the “CSP Assistance” tab in the upper right.

**User Tip:** Click on the info-icon for more information. 

**Field Information**

The FHFA Regulator Identification Number, or “Charter ID” takes its value from an Institution’s regulating entity identifier, as based on the Institution type and regulator, as follows:

- For Commercial Banks, Savings Banks, and Saving Associates:
  - OCC Charter Number, if OCC is the regulator
  - FDIC Certificate Number, if FDIC is the regulator
  - Federal Reserve RSSD Identifier, if FRB is the regulator
- For Credit Unions: Nat’l Credit Union Administration Identifier, if available
- For Insurance Company: Nat’l Assoc. of Insurance Commissioners Identifier, if available



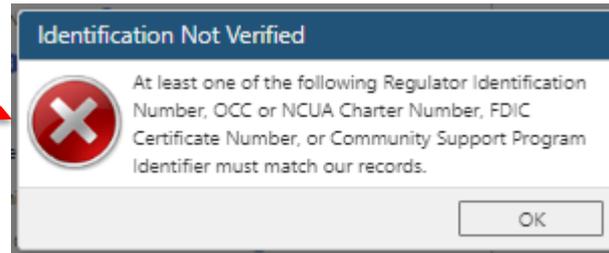
OK



# Institution Identification Continued

Step  
4a

**Institution Identification Information:** If you do not enter correct Institution Identification information, a Validation Error will display, requesting the corrected information.



Once you have entered your Institution's Identification information, a verification box appears, please confirm the information you entered in Step #4 and click **Yes** if it applies.

Is This Your Institution?	
FHFA Member Identification Number	1234
Regulator Identification Number	5678
FDIC Certificate Number	5678
Federal Reserve RSSD Identifier	987654
Community Support Program Identifier	WXYZ
Institution Name	FHFA Bank
City and State	Wash. D.C.
Type of Institution	Commercial Bank
<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>	

# Community Support Statement: Part I. and Part II.

**Overview:** This is an overview of the CSS which is the core of the CSS website. Parts I. and II. will be reviewed separately on the next several pages.

**Part I:** Must be completed only by FHLBank members who are subject to the federal CRA requirements.

**Part II:** Must be completed by all FHLBank members **EXCEPT** those with “Outstanding” federal CRA rating.

*User Tip:* Click instructions for information about “How to Complete Part I. and Part II.,” or see Appendix B of this User Guide.

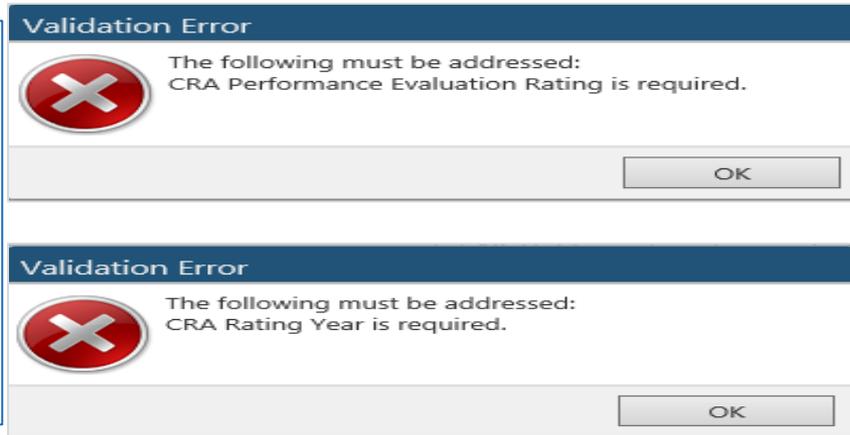
*User Tip:* Add or remove supporting documents using these buttons.



# Community Support Statement: Part I.

**Step 5**

**Part I. Information:** Part I must be completed only by FHLBank members who are subject to federal CRA requirements. Select your institution's most recent CRA rating from the dropdown box. (See Step #3a about how to obtain your institution's CRA rating). Credit unions and insurance companies are not subject to the federal CRA requirements and will not see Part I. These members will move automatically to Part II of the CSS, the First-time Homebuyer Standard. Members that are not a credit union or insurance company may select "Not Subject to CRA" in the CRA rating field. If the CRA PE Rating field or the Year of the Most Recent CRA Ratings field is not completed, a Validation Error will display requesting the information.



Part I: Community Reinvestment Act (CRA) Standard

\* CRA Performance Evaluation Rating ⓘ

Institution Type: Commercial Bank

Institution Regulator Identifier: 9712

\* CRA Rating Year: 2017

Institution Regulator: FDIC

- Outstanding
- Satisfactory
- Needs to Improve
- Substantial Noncompliance
- Not Subject to CRA

*User Tip:* Refer to Appendix B for Instructions to complete Part I.

*User Tip:* Selecting "Not Subject to CRA" opens a text box requiring an explanation.



# Community Support Statement: Part II. Sections A. and B.


Community Support Program /  Community Support Statement
v. 2.0

FHFA Bank

 Instructions
  For Assistance...
  Submit

## Part II: First-time Homebuyer Standard

**Section A. Complete the following two questions** ⓘ

1. Number of mortgage loans made to first-time homebuyers	125	2. Dollar amount of mortgage loans made to first-time homebuyers	\$42,000,000
---	-----	--	--------------

**Section B. Check as many as applicable** ⓘ

- 1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs)
- 2. Offer other in-house lending products that serve first-time or low- and moderate-income homebuyers
- 3. Offer 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. Provide financial support or technical assistance to community organizations that assist first-time homebuyers ⓘ
- 8. Participate in loan consortia that make loans to first-time homebuyers

**Part II. Information:** All FHLBank members subject to the federal CRA, **EXCEPT** those with an “Outstanding” CRA rating, may satisfy the first-time homebuyer standard by:

**Section A:** Demonstrating lending to first-time homebuyers. Enter the number of loans made and the dollar amount. Or,

**Section B:** Demonstrating other financial support or participation. Check all boxes that apply. See Appendix B of this User Guide for more information about completing Part II. Click **Submit**.

**User Tip:** If you check either Box 14 or 15 please see Step #5a. You are required to provide additional information.

- 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. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage or referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderate-income homebuyers ⓘ
- 13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank
- 14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)
- 15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)



# Community Support Statement: Part II. Validation


 Community Support Program /  Community Support Statement v. 2.0

FHFA Bank 
[Instructions](#) [For Assistance...](#) [Submit](#)

## Part II: First-time Homebuyer Standard

**Section A. Complete the following two questions** ⓘ

1. Number of mortgage loans made to first-time homebuyers	125	2. Dollar amount of mortgage loans made to first-time homebuyers	\$42,000,000
---	-----	--	--------------

**Section B. Check as many as applicable** ⓘ

- 1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs)
- 2. Offer other in-house lending products that serve first-time or low- and moderate-income homebuyers
- 3. Offer 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. Provide financial support or technical assistance to community organizations that assist first-time homebuyers ⓘ
- 8. Participate in loan consortia that make loans to first-time homebuyers

**Part II. Information:** If you do not complete Part II, the First-time Homebuyer section, a Validation Error will display requesting the information. Click **OK**.

**Validation Error**

 The following must be addressed:  
Part II: First-time Homebuyer Standard must be completed.

[OK](#)



- 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. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage or referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderate-income homebuyers ⓘ
- 13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank
- 14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)
- 15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)



# Community Support Statement: Part II. Responses to 14 or 15

Step  
5a

**Part II. Responses to 14 or 15:** If you select either Box 14 or 15 in Part II, Section B, please provide an explanation in the text box provided or shown in Step #5 you can attach supporting documents to the CSS. If an explanation or an attached document is not provided, a Validation Error will display requesting the information when you click Submit. When completed, click **Submit**.

## Validation Error



The following must be addressed:  
Explanation is required when Other or None of the Above are checked.

OK

- 14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)
- 15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)

If you check response 14 or 15, please explain in the text box or attach a document. If your explanation exceeds 300 characters in the text box, please upload a file containing your explanation as a supporting document.

Other or None of Above Explanation

First-time Homebuyers Association

Supporting documents:

Attach Documents...

Remove Documents



# Certification

**Step 6**

**Certification:** A senior official of your institution with authorization to provide the information in this CSS must certify that the information in this CSS and any attachments are accurate to the best of his/her knowledge. If the certification information is not provided, a Validation Error will display requesting the information. Click **Next**.

### Validation Error



The following must be addressed:  
 First Name is required.  
 Last Name is required.  
 Job Title is required.  
 Business Email is required.

OK

### Certify Community Support Statement

* First Name	<input type="text" value="Dave"/>	* Job Title	<input type="text" value="Executive VP"/>
* Last Name	<input type="text" value="Smith"/>	* Business Email	<input type="text" value="Dave.smith@bank.com"/>

I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Community Support Statement and any of the attachments are accurate to the best of my knowledge.



# Summary

**Step 7**

**Summary:** Once certified, you will see a Summary Screen showing responses to Community Support Statement Part I. and Part II. Verify this information. If correct, Click **Submit**. You will have the opportunity to save your CSS in a .pdf format for your records. You will also receive an email with this Summary as a .pdf attachment.

Submit Community Support Statement

PLEASE REVIEW YOUR COMMUNITY SUPPORT STATEMENT. IF ACCURATE AND COMPLETE, PLEASE CLICK SUBMIT.  
A PDF COPY OF YOUR SUBMISSION WILL BE GENERATED FOR YOUR RECORDS.



Federal Housing Finance Agency  
COMMUNITY SUPPORT STATEMENT

FHFA Form #060  
OMB Number 2590-0005  
3/31/2020

FHFA Federal Home Loan Bank (FHLBank) Member ID Number: 12345  
 Name of FHLBank Member Institution: FHFA Bank  
 Mailing Address: 123 Maple Ave.  
 City: Washington State: D.C. Zip Code: 02370  
 Submitter Name: Dave Smith Title: Executive VP  
 Work Email: Dave.smith@bank.com

*User Tip: Example showing explanations.*

**Part I. Community Reinvestment Act (CRA) Standard:**  
 Most recent CRA rating: Satisfactory  
 Year of most recent CRA rating: 2017

**Part II. First-time Homebuyer Standard:** All Federal Home Loan Bank members must complete either Section A or B of this part, except that members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year in completing this part.

**A. Complete the following two questions:** *If your institution did not make, or did not track, mortgage loans to first-time homebuyers, you must complete Section B of this part.*

1. Number of mortgage loans made to first-time homebuyers	125	
2. Dollar amount of mortgage loans made to first-time homebuyers	\$42,000,000	

**B. Check as many as applicable:**

1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs)	Yes
2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers	Yes
3. Offer 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)	
13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank	
14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)	

*User Tip: Examples showing summary of responses.*

15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)  
**If you checked Question 14 or 15, please explain below. If your explanation will exceed 300 characters, please upload a file containing your explanation and supporting documents:**

Example: Involved in the Washington D.C. Metropolitan First-Time Homebuyers Association

**Supporting documents:**  
 Example: Please see attached Washington D.C. Metropolitan First-Time Homebuyers Association Certificate of Achievement.

**Part III. Certification:**  
 By submitting this Community Support Statement, I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Statement and any attachments is accurate to the best of my knowledge.

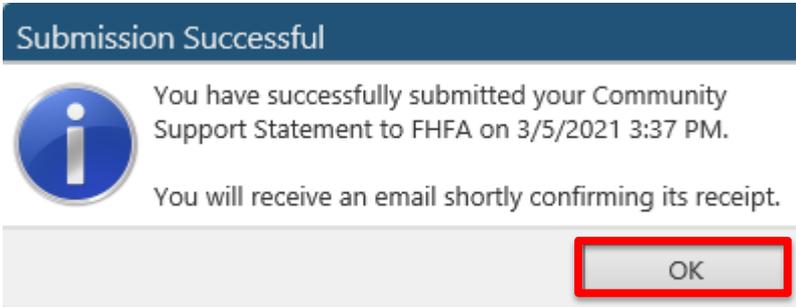
3/6/2019 9:10 AM



# Submission Successful

**Step 8**

**Submission Successful:** You are almost done. After reviewing the Community Support Statement Summary page and clicking submit, you will receive the “Submission Successful” notification. Click **OK** to complete the process.



# Email Notification

**Step 9**

**Email Notification:** You will receive an email and a copy of your submitted CSS from the FHFA confirming its receipt. Shown below is an example of your email notification.

**From:** Federal Housing Finance Agency

**Sent:** Tuesday, January 31, 2023 11:07 AM

**To:** TestMemberInstitution@memberinstitution.com

**Subject:** You have successfully submitted your 2021 Community Support Statement to the FHFA on



To: Test Member Institution 0000,

You have successfully submitted your 2021 Community Support Statement to the FHFA on 01/31/2023 at 11:07 AM.

FHFA has attached a copy of your institution's completed Community Support Statement. FHFA will review your Community Support Statement to determine if it meets Community Support Program standards. Your FHLBank will notify you of your Community Support Statement review results.

If you have any questions, please contact your FHLBank Member Community Support Representative at [CommunitySupportProgram@fhfbi.com](mailto:CommunitySupportProgram@fhfbi.com)

# Appendix A: Community Support Statement Information

## Community Support Statement Information

The Federal Housing Finance Agency's (FHFA) Community Support Statement's (CSS) website will be available beginning April 3, 2023. FHFA's Community Support Statement website is <https://csp.fhfa.gov>. FHLBank members subject to Community Support Program review must submit their Community Support Statements to FHFA by October 31, 2023. The Community Support Statement website will generate a .pdf version of the statement for your records once submitted to FHFA. FHFA recommends FHLBank members retain a copy of their Community Support Statement for their records and to resolve any noncompliance.

An informational version of the Community Support Statement is posted to FHFA's website. This version of the Community Support Statement is not blank but is overlaid with explanatory text for your reference. It is designed to provide FHLBank members with as a reference in completing the online Community Support Statement.

Each FHLBank must provide technical assistance to members in completing and submitting their Community Support Statement but may not complete or submit a Community Support Statement on behalf of any member. FHFA will review each member's Community Support Statement as submitted to determine whether a member meets the Community Support Program standards. Once determined, FHFA will notify your FHLBank of your institutions Community Support Statement results (i.e., Compliance, Probation or Restriction).

## CSS Submission Requirements

1. Enter your institution's FHFA member identification number and a secondary FHLBank member identification; confirm institution information;
2. Complete both parts of the Community Support Statement, if applicable;
3. Enter senior official information;
4. Review the Community Support Statement for accuracy and completeness; and
5. Certify the Community Support Statement, which will prompt a submission notification and issuance of an email confirmation with a .pdf of the Community Support Statement.

# Appendix B: Community Support Statement Part I. 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 are not subject to the federal CRA and are not required to complete the Community Support Statement website Part I, CRA Standard. Members that are NOT subject to the federal CRA may select "Not Subject to CRA" in the CRA rating field on the Community Support Statement website.

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 Bank advances and Bank Affordable Housing Program (AHP), Community Investment Program (CIP) and Community Investment Cash Advance (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 Bank advances and to Bank AHP, CIP, and CICA programs. If a member's most recent federal CRA rating is "Substantial Non-Compliance," FHFA will restrict the member's prospective access to long-term Bank advances and AHP, CIP, and CICA programs. The restriction will remain in effect until the member's federal CRA rating improves.

## Appendix B: Community Support Statement Part II. Instructions

### 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: (1) demonstrating lending performance to first-time homebuyers (Section A); (2) demonstrating other financial support or participation in programs, products, services or investments, that directly or indirectly assists first-time homebuyers (Section V); or (3) 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’s activities to 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 adequate explanation of mitigating factors on this Community Support Statement, FHFA will restrict the member’s prospective access to long-term Bank advances and Bank AHP, CIP, 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.

# Appendix C: Community Support Program Information

## Community Support Program

The Federal Home Loan Bank Act requires the Federal Housing Finance Agency (FHFA) to adopt a regulation establishing standards of community investment or service for members of the FHLBanks to maintain access to long-term advances. The CSP regulation is codified at 12 CFR part 1290.

For purposes of the CSP, the term “long-term advances” means advances with a term to maturity greater than one year. A member’s CSP performance can also affect its ability to continue participation in the Affordable Housing Program (AHP) and other Community Investment Cash Advance (CICA) programs.

The CSP regulation establishes standards for 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 CSP regulation. The CSP regulation sets forth the process that FHFA follows in reviewing, evaluating and communicating each member’s community support performance.

The CSP regulation requires FHLBank members to submit a CSS to FHFA once every two years, in odd-numbered years (i.e., 2021, 2023, 2025 etc.). The CSS serves to document 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. A FHLBank member that is subject to CRA is deemed to meet first time homebuyers standard if its most recent CRA rating was “Outstanding.”

- **FHFA Community Support Program Regulation - 12 C.F.R. part 1290**  
<https://www.ecfr.gov/current/title-12/chapter-XII/subchapter-E/part-1290>
- **FHFA Community Support Program Website Page *and* Community Support Statement Form #060**  
<https://www.fhfa.gov/PolicyProgramsResearch/Programs/AffordableHousing/Pages/Community-Support-Program-and-CDFI-Membership.aspx>

# Appendix C: Community Support Program Information

## Community Support Statement Review Results

Results	Community Support Program Standard	Action
Compliance	Member institution complies with the requirements of FHFA's CSP 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"> <li>its most recent CRA rating was "Needs to Improve," and</li> <li>either the member has not received any other CRA rating or its second-most recent CRA rating was "Outstanding" or "Satisfactory."</li> </ul>	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"> <li>it does not submit a CSS;</li> <li>it has not demonstrated compliance with the first-time homebuyer standard;</li> <li>its most recent CRA rating was "Substantial Noncompliance;"</li> <li>its most recent CRA rating was "Needs to Improve," and its second-most recent CRA rating was "Needs to Improve;" or</li> <li>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."</li> </ul>	If a member is placed on restriction, the member is unable to obtain long-term FHLBank advances and 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.

# Appendix D: 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

# Appendix E: Community Reinvestment Act Rating Websites

## Community Reinvestment Act Performance Evaluation Ratings Websites

The FFIEC Interagency CRA rating page enables a FHLBank member supervised by the FRB, OCC or FDIC to find its latest CRA rating. FFIEC's CRA ratings are updated quarterly by the supervising agencies and will contain information about all examinations whose ratings have been made public to that point. A FHLBank member may also obtain its CRA rating by visiting the CRA rating page of its supervisory agency.

Agency	CRA Rating Websites
FDIC	<a href="https://crapec.fdic.gov/">https://crapec.fdic.gov/</a>
FFIEC	<a href="https://www.ffiec.gov/craratings/default.aspx">https://www.ffiec.gov/craratings/default.aspx</a>
FRB	<a href="https://www.federalreserve.gov/apps/CRAPubWeb/CRA/BankRating">https://www.federalreserve.gov/apps/CRAPubWeb/CRA/BankRating</a>
OCC	<a href="https://apps.occ.gov/crasearch/default.aspx">https://apps.occ.gov/crasearch/default.aspx</a>