

# Community Dividends to Help Your Customers in 2019

As an FHLBank member, you already know about stock dividends, but are you also taking advantage of your community dividends? Funded by the cooperative's activities, these grants and financing products can help you support revitalization in your community.

## 2019 Community Products

	Beneficiaries	Amount	Availability	Limits	For More Details
<b>Affordable Housing Program (AHP)</b> Grants for members teaming with developers to create affordable housing	Low- and moderate-income households	10% of 2018 net income*	Competitive round open June 17 - Aug. 8.	Per project: \$750,000	<b>AHP webpage</b> Megan Krider: 800-288-3400, ext. 4577, megan.krider@fhlb-pgh.com
<b>First Front Door (FFD)</b> Grants for home down payment and closing costs for first-time homebuyers	Low- and moderate-income first-time homebuyers	20% of AHP*	First-come, first-served basis, starting March 6	Per member: 20% cap for first four months  Per homebuyer: 3:1 matching grant, up to \$5,000	<b>FFD webpage</b> Lori Graham: 800-288-3400, ext. 2862, lori.graham@fhlb-pgh.com
<b>Banking On Business (BOB)</b> Secondary financing to support small business lending	Small businesses	\$6 million	First-come, first-served basis, starting March 25	Per member: \$600,000 for first six months  Per business: \$200,000	<b>BOB webpage</b> Kate Swanson: 800-288-3400, ext. 7350, kate.swanson@fhlb-pgh.com
<b>Community Lending Program (CLP)</b> Advances available at discounted rates	Community projects	\$2 billion revolving pool of funds	Available year-round	Per member: \$50 million per year or \$150 million outstanding	<b>CLP webpage</b> Kate Swanson: 800-288-3400, ext. 7350, kate.swanson@fhlb-pgh.com
<b>Home4Good</b> Grants for service organizations that serve the homeless	Homeless individuals and families and those at risk of homelessness	At least \$4.8 million	TBD	Allocated by state	<b>Home4Good</b> Kate Swanson: 800-288-3400, ext. 7350, kate.swanson@fhlb-pgh.com

## Not sure which product meets your community's needs?

	Housing for underserved populations	Homeless services	First-time homebuyer help	Small business lending	Public facility and infrastructure lending	Potential CRA credits	Local revitalization
<b>AHP</b>	•		•			•	•
<b>FFD</b>	•		•			•	•
<b>BOB</b>				•		•	•
<b>CLP</b>	•			•	•	•	•
<b>Home4Good</b>	•	•				•	•

### Community Investment Member Workshops

Learn more about our 2019 community products. Workshop details will be emailed in January.

Scranton, PA .....Feb. 13

Lancaster, PA .....Feb. 14

Roanoke, WV .....Feb. 19

Pittsburgh, PA ..... Feb. 20



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\*Plus additional funds from cancelled projects or home reservations