



Find Your Niche

Finding focus in the movement to
reimagine housing





Agenda

- Introduction
- FHLBank Atlanta: Funding as Our Niche
- FHLBank Atlanta Programs Overview
- Examples of Strong Leadership
- Conclusion

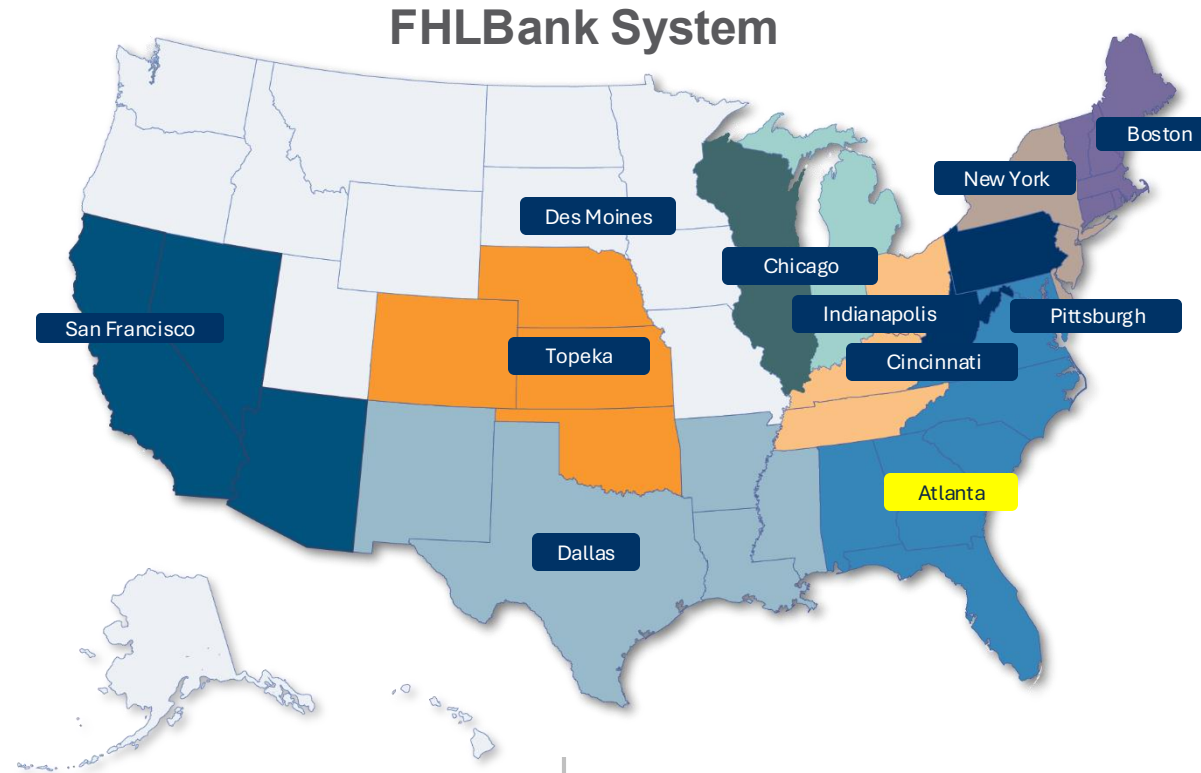


Reimagining Housing: Find Your Niche

The background image is a blue-tinted photograph. It shows a person's hand holding a black pen, poised to write on a document. In the background, a laptop is visible on the left, and a financial chart with multiple colored bars is on the right. The overall scene suggests a professional or financial setting.

FHLBank Atlanta: Funding as Our Niche

FHLBanks Play a Key Role in Financial Services

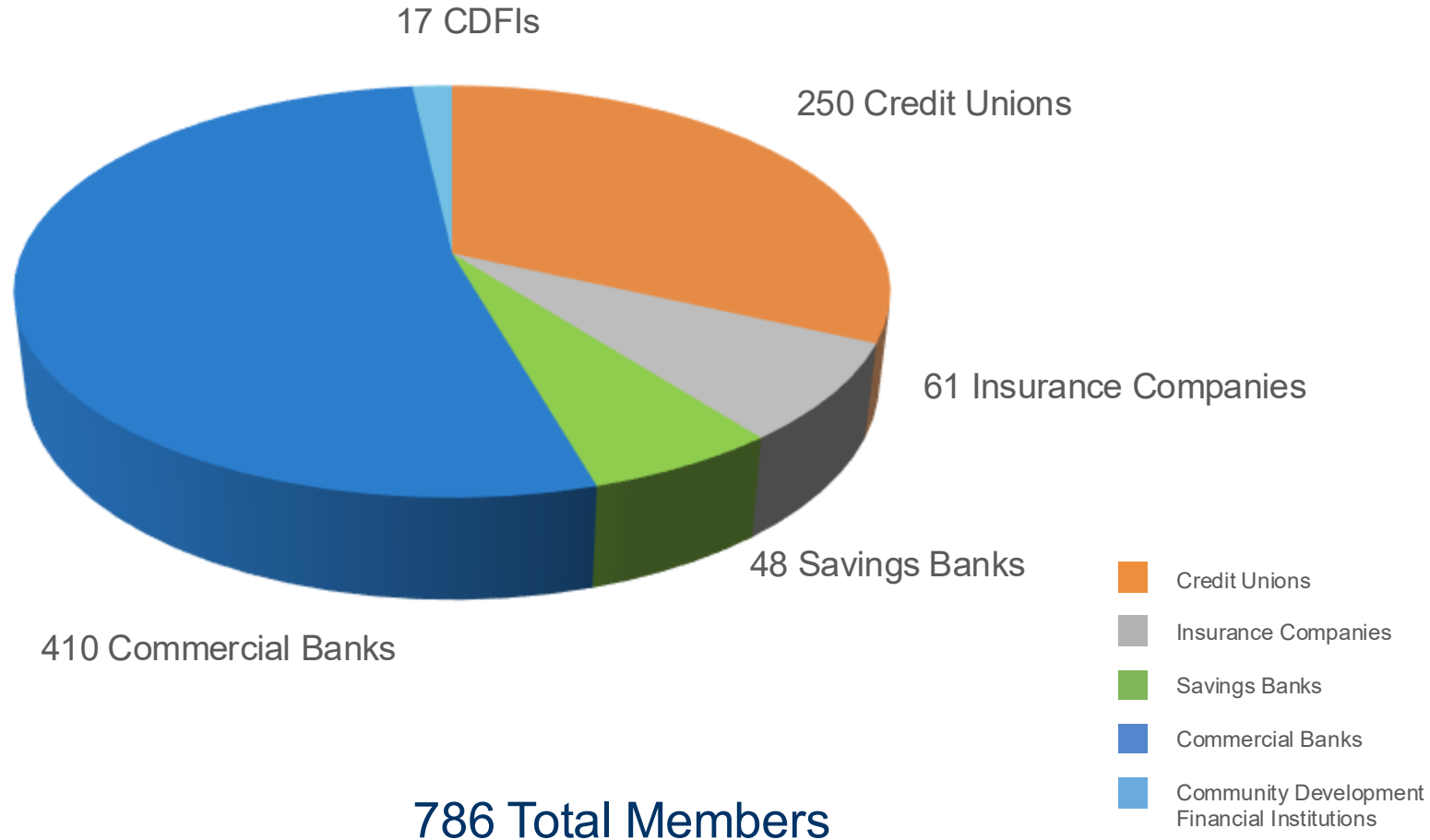


Provide products and services that help member financial institutions manage their asset-liability and liquidity programs

Increase and expand the availability of funds for residential mortgage and community development lending nationwide

FHLBank Atlanta Members

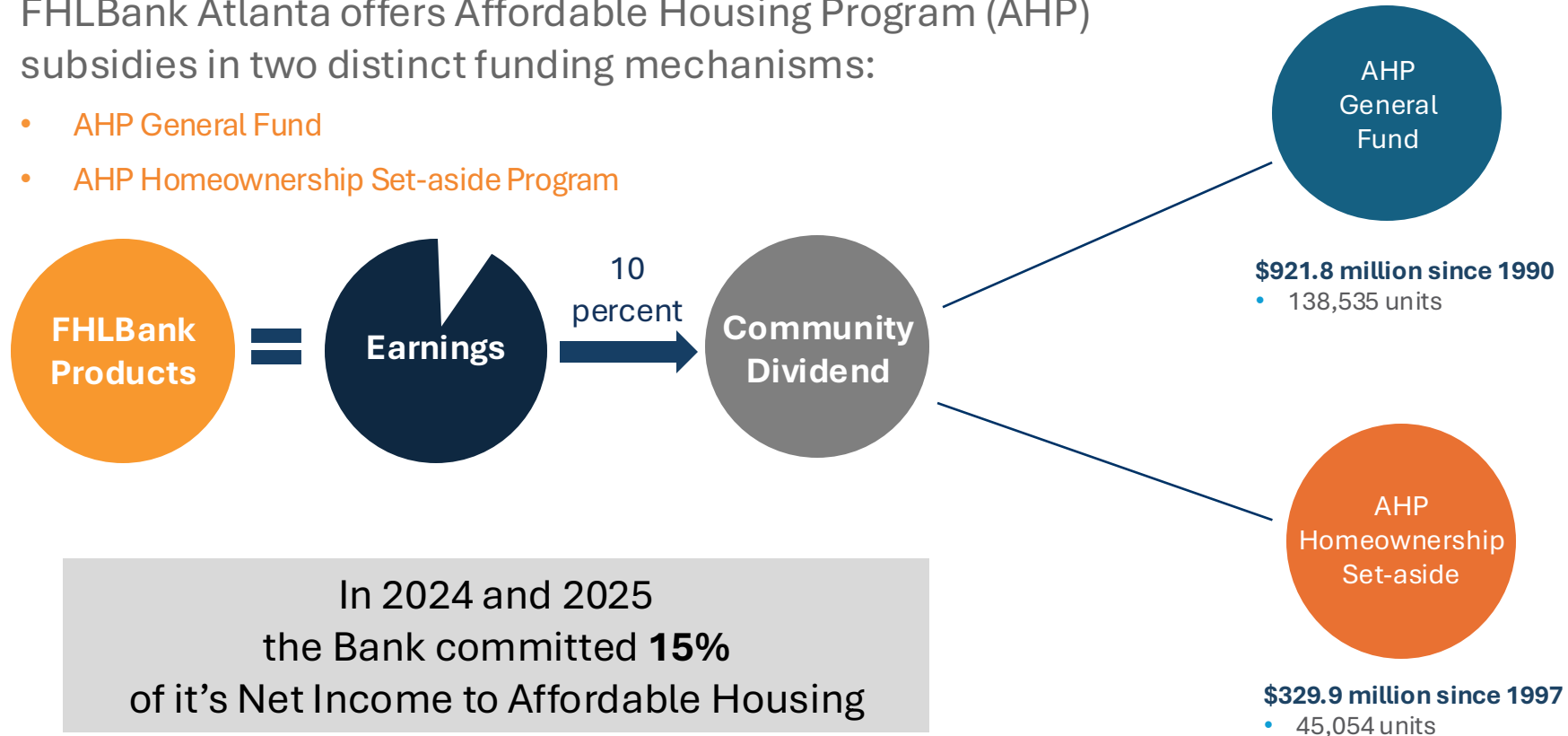
As of September 30, 2025



A Unique Offering to Members and the Community

FHLBank Atlanta offers Affordable Housing Program (AHP) subsidies in two distinct funding mechanisms:

- AHP General Fund
- AHP Homeownership Set-aside Program



In 2024 and 2025
the Bank committed **15%**
of it's Net Income to Affordable Housing

Data as of December 31, 2024

2025: Another Strong Year for Affordable Housing

\$50 million | AHP General Fund

\$40 million | AHP Homeownership Set-Aside

\$20 million | Workforce Housing Plus+

\$11.7 million | Multifamily Housing Bridge Fund

\$5.9 million distributed earlier this year for the
Heirs' Property Family Wealth Protection Fund





FHLBank Atlanta Programs Overview

Affordable Housing Challenges



- FHLBank Atlanta's Products Address:
 - ✓ Rising Housing Costs
 - ✓ Limited Downpayment Assistance Resources
 - ✓ High Interest Rates
 - ✓ Low Housing Inventory
 - ✓ Generational Wealth Building Through Homeownership

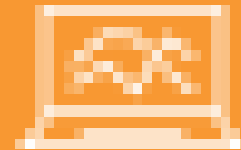
AHP General Fund



Offset Rising
Housing Costs with
Gap Funding



Provide Additional
Affordable Rental/
Ownership Housing
Stock



Reduce Debt
Service to Achieve
Affordability Goals

AHP General Fund Overview

Funding for rental or ownership development

- AHP General Fund is a flexible source of gap funding designed to help FHLBank Atlanta member financial institutions, and their community partners develop affordable owner-occupied and rental housing for very low-income to moderate-income families and individuals
 - Maximum of **\$1.25 million** per project
 - Competitive application
 - Each FHLBank has its own scoring criteria
 - Reduces rental project debt service, which thereby permits a reduction in project rents to enable affordability
 - May be used to fill funding gaps created by cost overruns



Up to
\$1.25 million
per project

AHP General Fund Overview

Eligible Project Types	
• Rental	• Ownership
• New Construction	• Rehabilitation
• Supportive Housing	• Mixed-Use
• Owner-Occupied Rehabilitation	• Down Payment Assistance



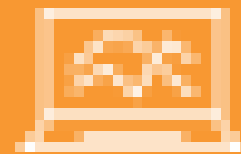
Multifamily Housing Bridge Fund



Offset Rising Housing
Costs with Gap Funding



Provide Additional
Affordable Rental/
Ownership Housing Stock



Reduce Debt Service to
Achieve Affordability Goals

Program Overview

Funding for rental or ownership development

- The program provides funding to help close gaps for affordable multifamily rental housing projects caused by the steep rise in interest rates and construction costs offering up to **\$500,000** per project to member financial institutions and their community housing partners on initiatives that were at least 50 percent complete at the time of application.
- In 2023 and 2025, approximately **\$19.9 million** have been allocated to the program
- **28** projects were awarded in 2023; winners list is pending for 2025



Up to
\$500,000 per
project

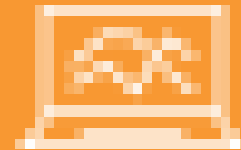
Homeownership Programs



Increasing
Homeownership
Accessibility



Enabling Additional
Equity for Homebuyers
& Reduced Risk for
Lenders



Facilitating
Sustainable
Homeownership

AHP Homeownership Set-aside Program Overview

\$40 Million Available first-come, first-served basis



Each member is limited to **\$750,000 in funds** during an annual offering period



\$17,500 – \$25,000 available to eligible low-to moderate-income homebuyers(s)

Funds can be used for:

- Assisting with down payment, closing costs, and rehabilitation costs



First-time Homebuyer
(up to \$17,500)



Community Partners
(up to \$20,000)



Community Rebuild and Restore
(up to \$25,000)

Workforce Housing Plus+



First-time or Non-First-time Homebuyer
(up to \$15,000)

Availability first-come, first-served basis



Each member is limited to **\$500,000 in funds** during an annual offering period



\$15,000 available to eligible households with incomes at 80.01- 120% AMI

Funds can be used for:

- Reducing principal
- Assisting with down payment, closing costs, and rehabilitation costs

Connecting with FHLBank Atlanta Members

Find A Member

- Select “Member Financial Institutions” to see a list of member banks in your area
- The “Find a Member” feature on FHLBank Atlanta’s website now includes lenders that participate in multifamily housing as well as lenders that participate in AHP Ownership Products.
- Contact FHLBank Atlanta if you need assistance connecting with a member in your area

Find a Member Near You

Select the type of member you'd like to find

<input type="radio"/> Member Financial Institutions	<input type="radio"/> Lenders that participate in AHP Ownership Products
<input type="radio"/> Lenders that participate in Multifamily Housing	

[Visit our website to learn more about our Affordable Housing Programs.](#)





Examples of Strong Leadership

Examples of Strong Leadership

- **Bill Greenleaf**

- Executive Director, Impact Lending Locus Impact



- **Nathalia Artus**

- SVP/ Head of Community Impact, Atlantic Union Bank



- **Casey Reed**

- Development Director, Virginia Habitat for Humanity



- **Donald Nuzzio**

- Vice President of Development, TM Associates Development



Thank You

