

FHFA Community Support Program

Community Support Statement Website User Guide



Community Support Statement User Guide – Table of Contents

Use this **Table of Contents** to quickly locate the information you need in this User Guide.

Introduction	Page 3
CSS Website and Portal: Access and Preparation	Pages 4-5
CRA Rating	Page 6
Institution Identification Input	Page 7-8
CSS Part I and Part II Overview	Page 9
CSS Part I Input Detail	Page 10
CSS Part II Input Detail: A and B	Pages 11-13
CSS Certification and Review	Page 14
CSS Summary Screen	Page 15
Successful Completion Notification	Page 16
FHLBank CSP Contact Information	Page 17
Appendix 1: CSS Part I Instructions	Page 18
Appendix 2: CSS Part II Instructions	Page 19
Appendix 3: Community Support Program Information	Pages 20-22

Community Support Statement User Guide - Introduction

FHFA adopted regulations establishing standards of community investment or service for 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), 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 CSP review, must submit a completed Community Support Statement (CSS) once every two years.

FHFA reviews and evaluates each CSS submission and notifies the member's Federal Home Loan Bank 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 detailed information about the Community Support Program, the Community Support Statement, and CSS Instructions.

Dates for CSS submission:

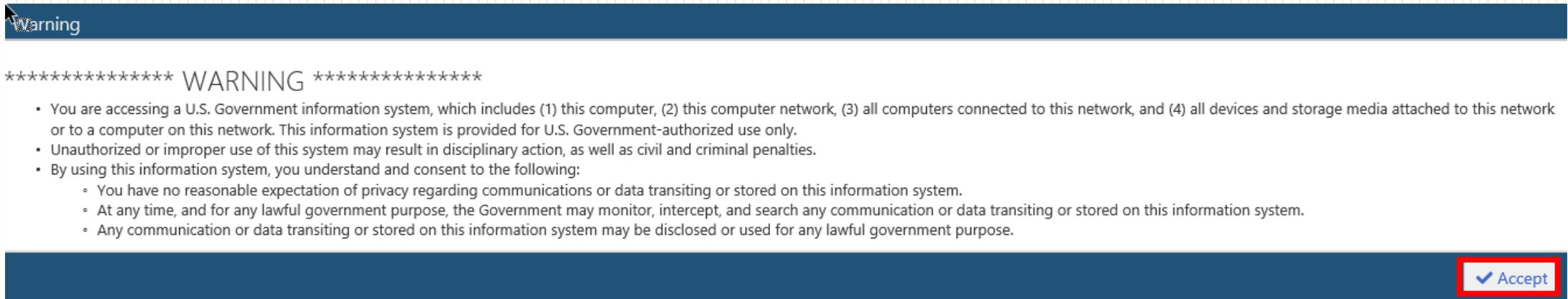
- FHFA will begin accepting Community Support Statements on April 1, 2019.
- A completed CSS is due October 31, 2019 for the 2019 review period.

If you have questions, you can contact your institution's Community Support Program representative. See page 13 of this User Guide for contact information.

Community Support Statement User Guide – Access and Prep

1 To access the online Community Support Statement, log into the Community Support Program website: <https://csp.fhfa.gov>. The CSS Overview page appears.

2 The Overview page includes a warning about entering a U.S. government website. Before you access the CSS and the Overview page, you need to review 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

Community Support Statement User Guide – Access and Prep

3

The Overview page shows the CSS submission deadline and the information you need to collect and submit the CSS to FHFA for review. The “For Assistance” tab lists the contact information for Community Support Program Representatives at each FHLBank. Before you begin, be sure to review the Community Support Program Information (link below and included in Appendix 3) for more detailed information. You will need your institution’s latest CRA rating (See the User Tip below or Step #3a), if subject to CRA and information about your institution’s support for first-time homebuyers. If you already have it, click **Begin** to start the CSS submission process.

Community Support Program / Overview

[For Assistance...](#) [Begin...](#)

- **Deadline:** October 31, 2019. A senior official of your institution must complete and submit the CSS to FHFA using this online system by October 31, 2019.
- **What you will need to complete your CSS:**
 - FHFA Member Identification Number and FHFA Community Support ID Number. These two numbers were provided to you by your FHLBank’s Community Support Program representative. If you don’t have these numbers, please contact your [FHLBank’s Community Support Program representative](#).
 - Community Reinvestment Act (CRA) Performance Evaluation Rating and Date, 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 Community Support Statement form should be submitted using this online system. A [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 3 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.

Community Support Statement User Guide – CRA Rating

3a

If you know your institution's latest CRA rating, you can skip this step.

If you clicked on the CRA Performance Evaluation Rating link in Step #3, you are taken to this page to search for your institution's CRA rating. Enter your institution's name and click **Submit**. The search results appear and show the latest CRA Rating as Satisfactory in this example. Once you have the CRA rating, go back to the CSP Overview Page (Step #3) and click **Begin** to start the CSS submission process.

Community Reinvestment Act
FFIEC

- CRA Main
- What's New
- Distressed and Underserved Tracts
- CRA Ratings
- Search
- Interagency Q&A
- Geocoding System
- Aggregate Report
- Disclosure Report
- National Aggregate Rpt
- Census Reports
- PDF Help
- HMDA

FFIEC INTERAGENCY CRA RATING SEARCH

Welcome to the FFIEC Interagency CRA Rating Search. This search engine will enable you to find the latest CRA ratings of financial institutions supervised by the Federal Reserve, Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, and/or Office of Thrift Supervision. By selecting the criteria of the bank(s) you wish to obtain, you can get the latest CRA rating. Visit [help on CRA Ratings](#) or [Frequently Asked Questions](#) for more information.

The information at this site is updated quarterly. In order to ensure that you have the most recent rating for a bank or thrift, you can use the links at the bottom of this page to go to the website of the supervisory agency. At each supervisory agency's site, you can also get a copy of the bank or thrift's most recent public evaluation (PE). The table below shows the last date that each supervisory agency updated data on this site. Information at this site will reflect all CRA examination ratings that were made public by that date.

Note:
Examination ratings are not made public until 45-60 days after the examination has concluded. Exams for smaller institutions can conclude one to two weeks after they begin (the exam date listed is when the exam began), but often go longer for small institutions. Exams for larger institutions usually go longer. Therefore, it is unlikely that the ratings from any exams started within the two months before the date listed will be public.

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

**There will be no more CRA ratings updates for the Office of Thrift Supervision (OTS). As of June 30, 2011, OTS is

Search notes:
The ID #, if entered, overrides all other search criteria.
Partial entries are allowed for the Bank Name and City fields.
The City/State/ Criteria only selects those institutions whose physical headquarters are in the 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				Washington D.C.					
City: Washington D.C.	Exam Method: All									
State: All	Exam Period: All									
Sort by: Bank Name	Asset Range (Thousands): All									
Ascending										
Submit	Clear									

Community Reinvestment Act
FFIEC

- CRA Main
- What's New
- Distressed and Underserved Tracts
- CRA Ratings
- Search
- Interagency Q&A

FFIEC INTERAGENCY CRA RATING SEARCH

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

CRA Rating Search-Results

Community Support Statement User Guide – Institution Identification

4

Enter your institution's unique information in the Institution Identification input boxes. There are two required entries: Enter your FHFA Member ID Number and a **second** number or identifier. Once the information is entered, click **OK**.

Institution Identification

You must enter the following:

* FHFA Member Identification Number 12345

* *Enter at least one of the following:*

Regulator Identification Number

OCC Charter Number

FDIC Certificate Number

Federal Reserve RSSD Identifier

Nat'l Credit Union Administration Identifier

Nat'l Assoc. of Insurance Commissioners Identifier

Community Support Program Identifier WXYZ

* - Indicates a required entry.
 - Please click here for more information.

User Tip: If you need to find your Institution's FHFA Member ID number or second number or identifier, contact your FHLBank rep. See Step #9 for a list of FHLBank contacts or click the "For Assistance" tab in the upper left.

User Tip: Click on these glyphs to give you information about a particular field.

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 Savings 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

7

Community Support Statement User Guide – Institution Identification

4a

Once you input Institution Identification information, a verification box appears, asking you to confirm the information you input in Step #4. It asks if this is your institution. 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

Yes No

Community Support Statement User Guide – Part I and Part II Overview

5

This is an overview of the Community Support Statement which is the core of the CSS Website.
-- Parts I and II will be reviewed individually on the next several pages. --

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

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

User Tip: Click Instructions for detailed information about how to complete Part I and Part II. Or, see Appendix 1 and 2 of this User Guide for a copy of the Instructions.

Community Support Program / Community Support Statement

Rockland Trust Company

Instructions For Assistance... Submit

Part I: Community Reinvestment Act (CRA) Standard

* CRA Performance Evaluation Rating Satisfactory

* CRA Rating Year 2017

Institution Type Commercial Bank

Institution Regulator Identifier 5678

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
- 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)

Other or None of Above Explanation

Supporting documents:

Attach Documents... Remove Documents

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

9

Community Support Statement User Guide – Part I

5a

Part I Information: Part I must be completed only by FHLBank members who are subject to federal CRA requirements. Input your institution's CRA rating from the dropdown box. (See Step #3a about how to obtain your institution's CRA rating). Credit Unions and insurance companies who are not subject to the federal CRA requirements will not see Part I and will move automatically on 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 and provide an explanation for the exemption.

Part I: Community Reinvestment Act (CRA) Standard

* CRA Performance Evaluation Rating ⓘ	<input type="text"/>	* CRA Rating Year	2017 ▼
Institution Type	Commercial Bank	Institution Regulator	FDIC
Institution Regulator Identifier	9712		

User Tip: Refer to Appendix 1 for instructions to complete Part I.

Outstanding
Satisfactory
Needs to Improve
Substantial Noncompliance
Not Subject to CRA

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

Community Support Statement User Guide – Part II: A and B

5b

User Tip: Click Instructions for detailed information about completing Parts I and II. Also see Appendixes 1 and 2 of this User Guide

Community Support Program / Community Support Statement

FHFA Bank

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 federal CRA - EXCEPT those with an “Outstanding” CRA rating may satisfy the first-time homebuyer standard by:

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

Section B: Demonstrate other financial support or participation. Check the boxes that apply. Or,

A combination of both factors. See Appendix 2 of this User Guide for more info about completing Part II. Click **Submit**.

User Tip: If you check either Box 14 or 15 please see Step 5d. You need to provide additional information. If your explanation for Box 14 will exceed 300 characters, upload a file containing your explanation and supporting documents.

- 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 User Guide – Part II: Validation

5c

Community Support Program / Community Support Statement v.2.0

FHFA Bank

Instructions For Assistance... Submit

Part II: First-time Homebuyer Standard

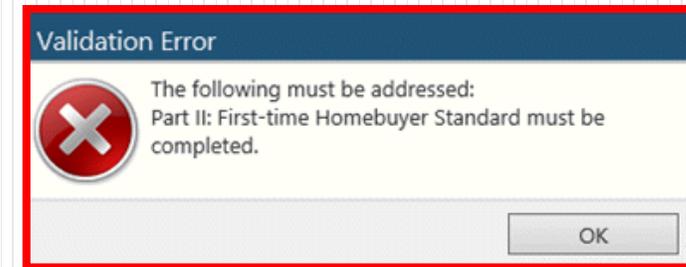
Section A. Complete the following two questions ⓘ

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 Validation: if you do not complete Part II – the CSS First-time Homebuyer section, you will receive a Validation Error reminding you to complete this section. Click OK. (Refer back to 5b on the previous page).



9. Participate in or support special counseling or homeownership education targeted 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. 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

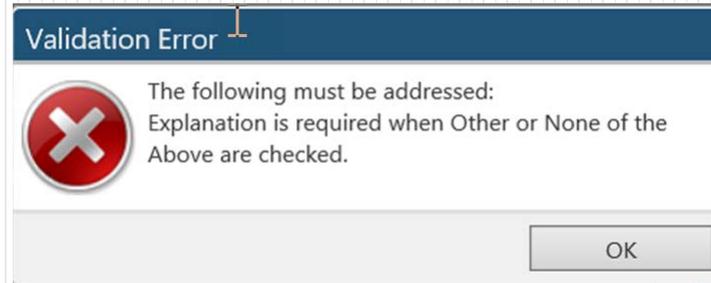
14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)

15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)

Community Support Statement User Guide – Part II: Box 14 and 15

5d

If you checked either Box 14 or 15 in Part II, Section B, you will receive the following Validation Error. You will need to provide additional information.



As the error explains, you will need to provide additional information in the text boxes. Also, as shown in Step #5 you can attach additional or supporting documentation to your CSS. Once you add this information, click **Submit** which will take you to the Certification part of the submission process.

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

Community Support Statement User Guide – Certification and Review

6

Next is the certification process. A senior official of your institution with authorization to provide the information in this Community Support Statement must certify that the information in this Statement and any attachments are accurate to the best of his/her knowledge.

Click **Next**.

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.

Community Support Statement User Guide – Summary Screen

7

Once certified, you will see a Summary Screen showing responses to Part I and Part II. Verify this information. If correct, Click **Submit** in the lower right. 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 Screen 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
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
Work Email: Dave.smith@bank.com
Title: Executive VP

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)
- 2. Other in-house lending products that serve first-time homebuyers 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)
- 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)

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.

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.

3/6/2019 9:10 AM

Cancel Submit

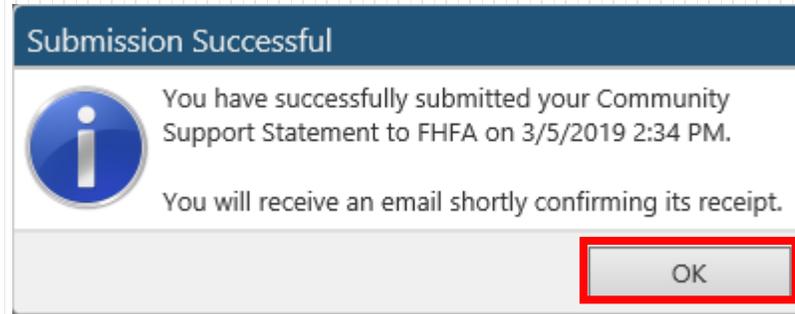
User Tip: Example showing summary of Responses.

User Tip: Remember that if you entered information in #14 and #15 in Part II, you need to provide additional information in the input boxes.

Community Support Statement User Guide – Successful Completion

8

You're done. After you reviewed the CSS Summary page and clicked **Submit**, you will receive the "Submission Successful" notification box. Click **OK** to complete the process.



Community Support Statement User Guide – CSP Contact Information

9

Click the “For Assistance” tab in the upper right of each CSS screen for a list of FHLBank and other contacts.

 For Assistance...

Community Support Statement

Contact your FHLBank Community Support Representative to help complete your institution’s Community Support Statement.

Federal Home Loan Banks (FHLBanks) Community Support Program Representatives	
FHLBank	Support Program Representatives
Atlanta	CommunitySupportProgram@fhlbatl.com
Boston	CommunitySupportProgram@fhlbboston.com
Chicago	CommunitySupportProgram@fhlbc.com
Cincinnati	CommunitySupportProgram@fhlbein.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

Community Reinvestment Act (CRA) Performance Evaluation Rating

Use the below links to determine your latest CRA rating.

CRA Performance Evaluation Rating Search	
Supervisory Agency	Links to CRA Performance Evaluation Ratings
Federal Deposit Insurance Corporation (FDIC)	https://www5.fdic.gov/crapes
Federal Financial Institutions Examination Council (FFIEC)	https://www.ffiec.gov/craratings/default.aspx
Federal Reserve Board (FRB)	https://www.federalreserve.gov/apps/crape/BankRating.aspx
Office of the Comptroller of the Currency (OCC)	http://apps.occ.gov/crasearch/default.aspx

User Tip: FHFA’s public website contains information about the Federal Home Loan Bank Community Support Program www.fhfa.gov. Also see Appendixes 1, 2, and 3 of this User Guide.

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, are not required to complete the CSS website Part I. CRA Standard. Members that are not a credit union or insurance company may select "Not Subject to CRA" in the CRA rating field on the CSS website and provide an explanation 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 Bank advances and Bank 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 Bank advances and Bank AHP 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 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 Bank advances and Bank 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.

Community Support Program

The Federal Home Loan Bank Act [\[12 U.S.C. § 1430\(g\)\]](#) 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 Community Support Program (CSP) regulation is codified as [\[12 C.F.R. Part 1290\]](#).

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 a FHLBank’s 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 Community Support Statement (CSS) to FHFA once every two years, in odd-numbered years. 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.

Community Support Statement

The CSS submission website will be accessible starting April 1, 2019. FHLBank members subject to review must submit their CSS to FHFA by **October 31, 2019**. The CSS system will generate a PDF version of the statement when the member submits its statement to FHFA. FHLBank members are encouraged to keep a copy of their CSS so that the member has a record for future reference and FHLBank staff will be able to work with the member to resolve any noncompliance.

In addition, FHLBanks members can access an informational version of the [\[CSS\]](#) form posted on FHFA's Affordable Housing and Community Investment website. This version of the CSS form is not blank, but is overlaid with explanatory text and cannot be submitted by a member. It is designed to provide members with a reference in completing the online CSS.

Each FHLBank must provide technical assistance to members in completing and submitting their CSS if requested, but a FHLBank may not complete or submit a CSS on behalf of any member.

FHFA will review each member's CSS submitted to FHFA to determine if each FHLBank member meets the CSP standards. FHFA will send each member's CSS review results to its FHLBank. Each FHLBank will notify its members of their CSS review results.

CSS Submission Process

The CSS website submission process requires each FHLBank member subject to review to complete the following steps:

1. Enter your FHFA Member Identification Number and a secondary FHLBank member identification number; confirm FHLBank member institution information;
2. Complete both parts of the CSS, if applicable;
3. Enter senior official information;
3. Review the CSS for accuracy and completeness; and
4. Certify the CSS, which will prompt submission notification and issuance of email confirmation with a PDF of the CSS.

Assistance

If the member institution requires CSP information and assistance to complete the CSS, FHFA's website and CSS submission website provides links to the: 1) Federal Home Loan Bank Act; 2) FHFA's CSP regulation; 3) informational version of the CSS; 4) a list of FHLBank CSP representatives; and 5) links to public CRA performance evaluation ratings.

If your member institution requires assistance completing the CRA rating information, FHFA's CSS website provides a link to the Federal Financial Institutions Examination Council (FFIEC) CRA rating page. The FFIEC Interagency CRA rating page enables a FHLBank member supervised by the Federal Reserve Board (FRB), Office of the Comptroller of the Currency (OCC), or Federal Deposit Insurance Corporation (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 as listed in the below table.

Community Reinvestment Act Performance Evaluation Rating Search	
Agency	Links to CRA Ratings
FDIC	https://www5.fdic.gov/crapes/
FFIEC	https://www.ffiec.gov/craratings/default.aspx
FRB	https://www.federalreserve.gov/apps/crape/BankRating.aspx
OCC	http://apps.occ.gov/crasearch/default.aspx

Review Results and Notifications

There are three types of Community Support Statement review results: Compliance, Probation, and Restriction.

Community Support Statement Review Results		
Result	CSP Standard	Action
Compliance	Member institution is in compliance with the requirements of FHFA's CSP regulation.	Member maintains access to 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 CSS; 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 or to participate in AHP and other CICA programs until the restriction is removed.

Community Support Program Regulation [12 C.F.R. Part 1290]

Resubmissions by Members

Any FHLBank member for which FHFA either has not issued a compliance result or has issued a noncompliance result of probation or restriction, whether the noncompliance result has taken effect or is pending, may submit a new CSS with new information at any time or provide a separate statement with additional information (e.g., CRA rating or first-time homebuyer's data or activities). FHFA will review each member's CSS resubmission for compliance with CSP standards. Each FHLBank will notify its members of their CSS results.