



# communityHEROES

a Federal Home Loan Bank of Atlanta/Alabama Housing Finance Authority product

## TARGETED HOMEBUYERS

- **COMMUNITY HEROES**  
Law enforcement officers, firefighters, other first responders, public school educators
- **NO FTHB RESTRICTION**  
Not limited to first-time homebuyers
- **FLEXIBLE INCOME LIMITS**  
Have household income greater than 80 percent up to 120 percent of the county HUD Area Median Income or State of Alabama Median Family Income, whichever is greater
  - Adjusted for family size
  - Using the income calculation methodology of FHLBank Atlanta

**ALABAMA HOUSING  
FINANCE AUTHORITY**  
*Come on home, Alabama.*

## LOOKING TO INVEST IN YOUR COMMUNITY?

### STRUCTURED PARTNERSHIPS NEEDED FOR GRANT FUNDING INITIATIVE

#### FOR EVERY LOAN:

- FHLBank Atlanta will provide \$2,000
- AHFA will provide \$2,000
- 1 to 2 other partners (state municipality, local municipality, lenders, employers, etc.) provide \$2,000 each or \$4,000 total
- All first mortgages under the structured partnerships are to be originated and closed by FHLBank Atlanta members
- CRA program eligibility
- Funds can be used for down payment or closing costs
- Funds can be used for new construction or existing homes
- Must be for owner-occupied, primary home
- Can be used in conjunction with AHFA's Step Up program

**FHLBank<sup>®</sup>**  
**ATLANTA**  
A FEDERAL HOME LOAN BANK

