



PRESS RELEASE

Federal Deposit Insurance Corporation • Each depositor insured to at least \$250,000

September 15, 2016

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FDIC Unveils Resources to Help Community Bankers Learn More about Affordable Mortgage Programs

The Federal Deposit Insurance Corporation (FDIC) on Thursday published a guide and launched an online resource center to help community bankers learn more about single-family housing products offered by federal agencies and government-sponsored enterprises.

The Affordable Mortgage Lending Guide, Part I: Federal Agencies and Government Sponsored Enterprises describes federal programs for single-family housing lending that support home purchase, refinance, manufactured housing, and some home improvements. It covers programs that are intended to assist a variety of communities, including rural areas and Native American communities, as well as low- and moderate-income individuals, first-time homebuyers, and veterans.

Bankers can use this guide as a resource to gain an overview of a variety of program resources, to compare different products, for information on Community Reinvestment Act implications, and to help identify the next steps for program participation.

The FDIC developed the guide after receiving frequent feedback from community bankers who said they did not understand the wide array of federal housing programs and encouraged the development of a resource that provided information on all the programs in one location.

In addition to the publication, the FDIC launched the [Affordable Mortgage Lending Center](#), an online resource center featuring data, fact sheets, and mortgage lending studies from the FDIC and other federal resources. The center includes the full version of the guide and also provides links that take the reader directly to the programs.

The Affordable Mortgage Lending Guide includes three parts: Part I: Federal Agencies and Government Sponsored Enterprises; Part II: State Housing Finance Agencies; and Part III: Federal Home Loan Banks. The second and third publications will be available and posted to the Affordable Mortgage Lending Center later in 2016.

The publications can be ordered at <https://catalog.fdic.gov> or downloaded from the Affordable Mortgage Lending Center. To subscribe to emails to receive information about updates and new publications, go to www.fdic.gov/about/subscriptions/index.html. For questions or comments about the guide or center, email mortgagelending@fdic.gov.

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Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, 6,058 as of June 30, 2016. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations.

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