

Economic Development Program (EDP)

LEARN IF YOU QUALIFY

Thank you for continuing to be a valued customer of FHLB Dallas, we hope this information will answer any questions you may have on qualifying a project for the Bank's Economic Development Program based upon "Targeted Income". There are multiple ways a project can qualify for the Bank's Economic Development Program; the most common is "Targeted Income".

The project must be located in a neighborhood in which the majority of household incomes are at or below:

- 100 percent of the AMI for urban areas
- 115 percent of the AMI for rural areas
- To determine if the project is in an area considered to have a population that is urban or rural:
 - Go to <http://www.census.gov/popfinder/> select the state the project is located within. Then select the Area Within, places, search and you should see the population size for your area. This information is used to determine if the project is rural or urban.
- To determine the household incomes:
 - Go to <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx> enter the correct year and the complete address in the Address box. Then select search, click the "Census Demographic Data" box and use the "Tract Median Family Income%".
- If the project meets 100 percent of the AMI for urban areas or 115 percent of the AMI for rural areas, it is eligible for the Bank's Economic Development Program.
- If the project does not meet these requirements, please contact the Bank as there are additional ways that a project may qualify.

Please contact FHLB Dallas Member Services Desk at 1844.FHL.BANK or email member.services@fhlb.com with any questions or to submit an Economic Development Program application.