

SHARE 2026 Advance Program

\$250 million Allocated for 2026

The Support for Housing Affordability Resource Enhancement 2026 (SHARE 2026) advance program provides members with discounted advances to support affordable housing development and preservation. The program offers rate reductions of 100 or 200 basis points below posted FHLB Dallas rates, depending on the advance's term.

SHARE 2026 Supports

- New construction, renovation or the financing of single-family or multifamily affordable housing for households earning 80 percent or less of the area median income where the property is located
- The purchase of Low-Income Housing Tax Credits (LIHTCs) that fund or preserve affordable housing

Up to **\$250 million** in reduced-rate advances will be available **May 4, 2026, through December 31, 2026**, or until funds are fully allocated.

Key Program Terms:

- Total program capacity: **\$250 million** in reduced-rate advances
- Maximum allocation per member: **\$40 million**
- Reserved capacity: For the first three months of the program, **\$50 million** is reserved for members whose total assets were under **\$1.541 billion** as of December 31, 2025
- Flexibility to use fixed-rate, fixed-term or secured overnight financing rate (SOFR) advances
- Advance terms: **six months to two years**
- Rate reductions:
 - 200 basis points for terms from **six to 12 months**
 - 100 basis points for terms **greater than 12 months and up to 24 months**
 - The rate on SOFR-indexed floating rate advances cannot go below zero

Program Details You Should Know:

- Funds are available on a **first-come, first-served** basis
- Members may draw only the amount **certified in their original application**. Additional funds require a **new application** supported by **new housing units**; previously covered units **cannot be reused**
- All advances are subject to the FHLB Dallas' **credit, collateral and capital management** policies, as well as rate pricing guidelines under the **Capital Markets Policy**

How to Apply:

Funding requests must be submitted by completing the SHARE 2026 Application via Adobe Sign, available on the [SHARE 2026 advance program webpage](#).

To learn more, reach Member Services at 844.345.2265 or member.services@fhlb.com.