

MPF Marketing Bulletin:
2024-07

Date:
September 23, 2024

Alert:
Clarification
New Policy
Policy Update
Reminder
Training Information

Audience:
Compliance/Legal
Program Management
Origination
Quality Control
Servicing
Underwriting

Product:
MPF Government MBS
MPF Traditional
MPF Xtra®

Effective Date:
October 15, 2024

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MPF Program: New Property Demographics Tool to Simplify AMI

We're excited to announce a new **Property Demographics** tool that will simplify your process when identifying the **Area Median Income (AMI)** for mortgage loans. This feature will be available beginning September 23 via [eMPF®](#) and can be accessed through two locations:

1. Under the Resources Tab, select Property Demographics



2. Included in the Quick Links menu



The new tool assists in identifying the 80% AMI threshold applicable to the property address provided. Enter the complete property address, and the tool will return the AMI information using the FHFA's 2024 Area Median Income File as well as other demographic data.

The screenshot shows a web application titled "Property Demographics". It features a search form with the following fields: "Property Address" (containing "433 West Van Buren"), "City" (containing "Chicago"), "Zip Code" (containing "60607"), and "State" (a dropdown menu showing "IL"). Below the form are two buttons: a green "SEARCH" button and a grey "CLEAR" button. The results section, titled "Property Demographics", displays the address "433 West Van Buren, Chicago, IL, 60607, USA" and lists three income levels: "100 % Area Median Income: \$109,800.00", "80 % Area Median Income: \$87,840.00" (highlighted in red), and "50 % Area Median Income: \$54,900.00". Below this, a section titled "Other Demographics Data" shows "County: COOK", "FIPS Code: 17031841900", "Low Income Area: No", and "Minority Tracts: No".

Property Demographics	
Property Address:	433 West Van Buren
City:	Chicago
Zip Code:	60607
State:	IL
SEARCH CLEAR	
Property Demographics	
433 West Van Buren, Chicago, IL, 60607, USA	
100 % Area Median Income: \$109,800.00	
80 % Area Median Income: \$87,840.00	
50 % Area Median Income: \$54,900.00	
Other Demographics Data	
County: COOK	
FIPS Code: 17031841900	
Low Income Area: No	
Minority Tracts: No	

Additionally, you can now indicate that a loan presented for funding is supported by the FHLBank Affordable Housing Program (AHP), using the enumerations available in the XML file. This means there is no longer a need to contact the MPF® Service Center when delivering MPF Traditional loans with AHP funds when the Loan-to-Value (LTV) is greater than 95%.

For questions or support, please contact the MPF Service Center:

- [MPF Customer Service Portal](#)
- Email: MPF-Help@fhlbc.com
- Phone: (877) 345-2673