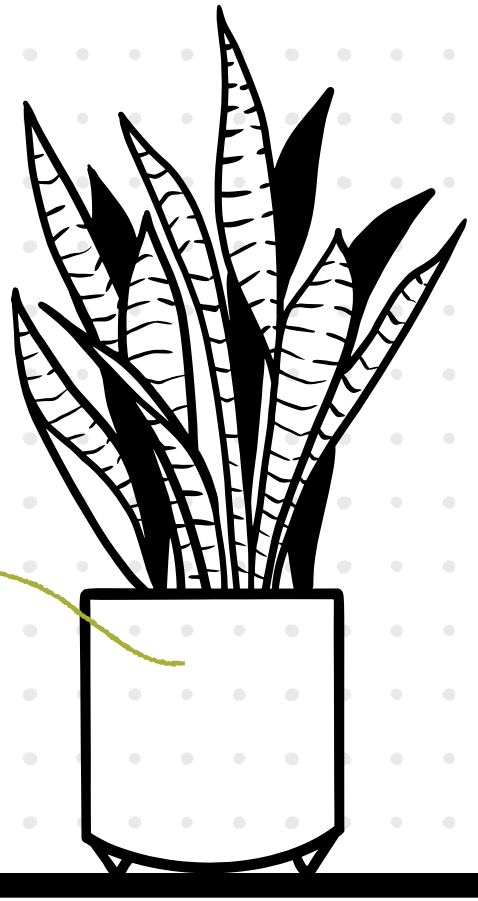
Affordable Housing Advisory Council

Annual Report

FHLBank Topeka



Letter from the Chair

The old adage "there is no growth without change" has never been truer as we look back on 2022 and look ahead to 2023.

As the incoming chair of the Affordable Housing Advisory Council (AHAC), I am thankful for the leadership of my predecessor Claudia Brierre throughout the past seven years. Claudia's contributions and commitment to AHAC and the affordable housing community is admirable.

We experienced another new leaf in leadership with the retirement of Community Investment Officer and Director of Housing and Community Development (HCD) Tom Thull. During his 12-year tenure, Tom helped make the dream of homeownership a reality for nearly 11,000 first-time homebuyers and provided $144 million in subsidies for 343 affordable housing projects supporting more than 15,000 housing units.

Kylie Mergen assumed the role in July. With 15 years in FHLBank Topeka's credit and collateral area, Kylie brings a unique skillset to the team. We have already begun to see growth in the programs offered under her direction.

In 2022, the AHAC approved two innovative new programs for implementation in 2023 to address housing needs in Colorado, Kansas, Nebraska and Oklahoma.

Our High-Cost Area Homeownership Set-aside Program was created to help with down payment and closing costs for homebuyers in designated high-cost areas in our district. A new voluntary program — Native American Housing Initiatives Grants — will debut this summer with $1 million available to help Native American tribes and tribally designated housing entities.

The Federal Housing Finance Agency (FHFA) launched a new initiative in conjunction with the FHLBank System's 90th anniversary in 2022. The purpose of the FHLBank System at 100: Focusing on the Future initiative is to ensure FHLBanks are well-positioned to serve the needs of homeowners, renters and their communities today and in the years ahead.

The initiative invited stakeholders to evaluate the success of the FHLBank System over the past 90 years while also envisioning how to better serve each district's needs to promote affordable housing and community lending.

We were impressed with the level of commitment and innovation of those who have participated in the process and look forward to the full report of recommendations.

Although change is inevitable, one constant that will remain is FHLBank's commitment to providing the communities in our district with affordable housing and community lending solutions through the programs we offer. We are excited to embrace the changes from 2022 and are eager to see the growth attained in 2023.

We will continue to plant seeds, water the roots and watch the garden grow.

Nate Clyncke

CHAIR
FHLBank Topeka's Affordable Housing Advisory Council



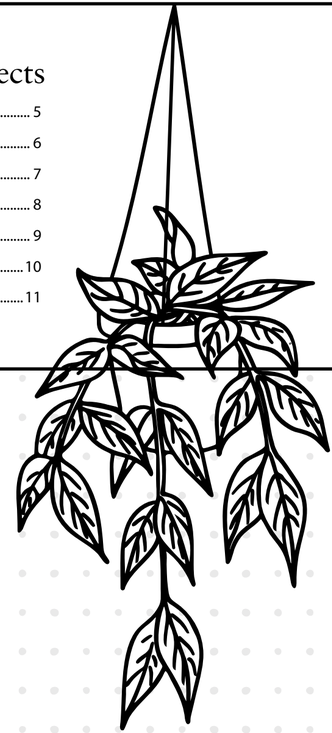
Contents

5 Housing & Other Projects
- The Village at A New Leaf 5
- St. Vrain Neighborhood Revitalization 6
- ONAC Down Payment Assistance 7
- The Warren Church Residence 8
- Homestead Bank CHP/CDP Funding 9
- Carson Community Bank HSP Funding 10
- Five Years of #500forGood 11

12 Annual Report
- Community Leader Award 12
- About the Bank Programs 13
- Notes & Numbers 14

16 Our Team
- Affordable Housing Advisory Council 16
- FHLBank Topeka Board of Directors 17
- Housing and Community Development Staff 19

FOLIAGE FACT
House plants, gardens, vegetation and greenery are often used in trauma informed design to help reduce stress and offer a supportive environment.





Housing Projects

2020 AHP GRANT ■ OWASSO, OKLAHOMA

A Plant-Based Approach

'Agrihood' helps clients with developmental disabilities put down roots

A New Leaf, a nonprofit serving individuals with development disabilities, turned over its own new leaf in 2022 with the opening of its first affordable housing development in Owasso, Oklahoma.

The organization was started in 1979 by a family with a daughter with developmental disabilities. They wanted their daughter, Teri, to have meaningful employment. After exploring options, they decided to model their nonprofit on a horticulture therapy program in Maryland.

"The funny thing is they found out Teri doesn't like plants and preferred working in a day care center," said Mary Ogle, CEO of A New Leaf. "It shows that our clients are like all of us. They have likes and dislikes and want the ability to choose their own path."

The new housing development, called The Village at a New Leaf, helps the nonprofit's clients find their own path to independence.

"Many people with disabilities live with family their whole lives without much choice in day-to-day decisions," Mary explained.

The Village in downtown Owasso has easy access to shopping and other community amenities. But its most unique feature connects directly to its roots in horticulture.

The community is referred to as an "agrihood" since the 62 units of housing are built around a field growing flowers, fruit and vegetables. Half of the bounty from the garden is donated to an area food bank and the other half is sold and delivered by residents during the growing season.

A New Leaf was able to raise much of the $22 million in development costs through private donors. The $750,000 Affordable Housing Program (AHP) grant through FHLBank Topeka member Security Bank in Tulsa, Oklahoma, was an important part of the funding.

"When we were visiting with local philanthropists, being able to say we had secured the AHP funding was a big deal," Mary said. "When I talk to other nonprofits, I tell them to look at the AHP first since it's the best funding to get."

Mary worked through the AHP process for the first time with a member also new to the process. Mary said Security Bank's CEO Dawne Stafford was willing to work though the AHP steps alongside them.

"There is a long waiting list for affordable housing for those with developmental disabilities in Oklahoma," Dawne said. "We applaud A New Leaf's efforts to battle this problem and were eager to assist them through our sponsorship in FHLBank's AHP. This was our introduction to the program, but with FHLBank's assistance it was a quick and easy process."

Interest is high in the Village with 200 individuals on a waiting list for a space less than a year after the community opened its doors. A New Leaf hopes to start on a second phase of the project within the next year to include an additional 50 to 60 units.

2021 AHP GRANT ■ SAINT VRAIN, COLORADO

Building Confidence

Home repairs change outlook for longtime Colorado residents

Sometimes a mended stair is more than just a stair — St. Vrain Habitat for Humanity in northeast Colorado knows it can mean a step in a new direction for homeowners in hardship.

In 2015, St. Vrain Habitat started its Neighborhood Revitalization (NR) program with the goal of helping preserve existing housing and improve the quality of life for residents in Weld County.

"The program enables homeowners without the physical and/or financial abilities to make necessary changes on their house, allowing them to age in place and regain a sense of pride in their home," said Krystal Winship Erazo, NR manager for St. Vrain Habitat. "Making a few critical repairs can have a huge impact on a family."

Repairs have included everything from fixing roofs to sealing windows to adding ramps and other equipment for senior homeowners or homeowners with disabilities. The work is managed by St. Vrain Habitat and performed almost exclusively by Americorp volunteers.

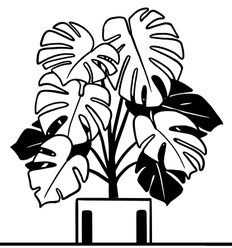
The home repairs are only the beginning, however. St. Vrain's NR program offers homeowners more freedom, less isolation and are helping build the community as well.

"While the physical improvements add critical safety and longevity to a home, the social impact is less expected but just as meaningful," Krystal said. "The homeowners we partner with are often reluctant to ask for help, but do so based on trusted referrals from neighbors and with significant needs in their home that they have tolerated and worried about for years. The friendships and trust built within the neighborhood and the physical improvements to homes for seniors to not only age in place but be proud of their home and the work we've done together is truly inspiring."

Partnering with FHLBank Topeka member FirstBank in Lakewood, Colorado, St. Vrain Habitat received a $420,000 Affordable Housing Program grant to further their NR efforts specifically in the Glens of Dacono, the lowest income neighborhood in the small, rural city on the Front Range. Since the program's inception, St. Vrain Habitat has repaired 27 homes in the Glens, 20 of which were funded by the FHLBank grant.

FirstBank Banking Officer Christian VanCleave said even those homeowners who have not had repairs are benefiting from the funds.

"The most unique aspect of The Glens revitalization project was to see just how much the community came together as a result of the program," he said. "A Community Team that previously did not exist was formed to support members of The Glens and bring more positivity to the area as a whole. As a result, the biggest takeaway we had from this project was that housing dollars can be used for more than just wood and brick."



FOLIAGE FACT

A study by NASA showed house plants can greatly reduce harmful chemicals from carpet, furniture, paint and cleaning supplies in your home. Lady palms, ficus, rubber trees and Boston fern are some of the best plants for removing toxins.

2020 AHP GRANT ■ JENKS, OKLAHOMA

All-Inclusive Service

Grant allows nonprofit to add opportunities for Native families

The housing crisis is trying from any angle, but the numbers against tribal communities are even more stacked.

One third of Native households live in poverty, according to the National Low Income Housing Coalition, compared to 18% of the national average. They are five times as likely to live in homes without plumbing, four times as likely to live without a sink or refrigerator and 1,200 times more likely to live without heat.

Christy Finsel, a citizen of the Osage Nation and executive director of the Oklahoma Native Assets Coalition, Inc., (ONAC) said there is only one way to address a problem so significant — and that's from all sides.

"We believe in an integrated approach to our mission, which is establishing asset-building initiatives and programs in Native communities," Christy said. "ONAC wears a variety of hats as a Native and women-led nonprofit."

It's an understatement, to say the least, as ONAC has programming that addresses all aspects of the financial, housing and educational needs of American Indian, Native Hawaiian and Alaska Native communities throughout the United States. ONAC promotes National Native banking access, provides support for Native-owned businesses, funds seeded child savings programs and conducts Native asset-building research, among many other programs.

In 2020, they added one more project to their extensive list.

Thanks to a partnership with Gateway First Bank in Jenks, Oklahoma, ONAC received a $750,000 Affordable Housing Program grant from FHLBank Topeka to offer down-payment assistance for Native and non-Native households in Oklahoma, Colorado, Kansas, Nebraska and across the country.

Gateway First's Bruce Schultz said that money could help eliminate a huge deterrent for potential homeowners in these underserved communities.

"While the rate of Native Americans who own their home in Oklahoma exceeds the national average of Native ownership, it still trails the rates of ownership for all demographic groups at both the state and national level," Bruce said. "This additional assistance provides critical funds for Native Americans seeking to begin the process of building wealth for themselves and the generations that will follow."

The ONAC grant is helping 125 families with up to $5,000 in down payment assistance. But Christy said the assistance is just one prong in their efforts to create financial independence. Because of their integrated efforts, everyone who benefits from the grant also receives financial education and is encouraged to utilize other services such as financial coaching and resources for building savings through ONAC's Get Banked Indian Country Initiative.

"Gateway First generously sponsored ONAC for FHLBank Topeka's Affordable Housing Program," Christy said. "Those completing our program have expressed that this support was crucial in their successful journey towards homeownership."

2019 AHP GRANT ■ GREENWOOD VILLAGE, COLORADO

Hope & Healing

Renovated church offers homeless community a new direction

From the outside, the old Warren Church in Denver, Colorado, still looks like a house of worship.

Inside, however, it is now offering members of Denver's unhoused community hope in the form of a home.

With the help of a 2019 Affordable Housing Program grant for $1 million sponsored by Colorado Federal Savings Bank, the St. Francis Center, a nonprofit organization that serves homeless individuals, bought and rehabbed the Warren Church. It now has 48 units for people trying to turn their lives around.

Oriana Sanchez, supportive housing development manager of BlueLine Development, an organization that worked with St. Francis on the project, said it was specifically renovated with the clientel in mind.

"We listened to the voices of those with experiences of homelessness to inform the design of the building," she said. "Every aspect of the design of this building required innovation while also holding onto the original character."

The Warren Church Residence is a dorm-style living facility with small rooms for individuals who have a one-year lease that can be renewed. The bathrooms, kitchen and eating areas are communal.

The architects took care to utilze historical aspects of the building including stained glass and woodwork. The cabinetry in the bedrooms was tailored to meet the individuals' specific needs.

The renovation was a project like none other for BlueLine and Shopworks Architecture as they had to switch the use of the building for housing purposes. Everything from financing to fire codes required consideration.

"The challenges of this building cannot be overstated," Oriana said. "This type of apartment didn't have a place in the planning code. It was so unique that it it took the entire team and support of the city to find its own path."

The residence offers permanent housing, helping individuals get off the street and into more stable situations where they are working and living on their own. That's why along with a room, St. Francis has additional services for residents such as financial education and substance abuse treatment to truly help them change their lives.

Oriana said the project wasn't just a benefit for the homeless population in that community but the community as a whole.

"It activated an underused building and created beautiful improvements to the site. Additionally, it creates needed housing in the community where there are high rates of homelessness," Oriana said. "Key decisions were made so that we could ensure this space would help the residents to heal, thrive and experience joy."

CDP/CHP FUNDING ■ COZAD, NEBRASKA

Funding for Farming

Discount advances help rural bank better serve ag borrowers

Somewhere in Nebraska along I-80 — about 200 miles west of Omaha and 300 or so east of Denver — is a small town called Cozad.

It's the hometown of Homestead Bank.

They serve other rural communities in Nebraska, too, like Ainsworth, Howells, Lexington and Schuyler. Homestead Senior Vice President Eric Ide said all the towns have one major thing in common.

"All the towns where we're located are small, rural communities with about 3,000 and 4,000 people," he said. "That's the way it is here. It's about 80 to 90% agriculture."

These communities mean Homestead's business is focused on farming and helping their customers navigate the ups and downs of agriculture life.

Eric said to help give their customers the best deal they turn to FHLBank Topeka's Community Development Program advance and match fund what their customers borrow.

"It makes us more competitive," Eric said. "But the biggest thing is the discount for our borrowers. The biggest bonus is we can pass on the rate to our customers."

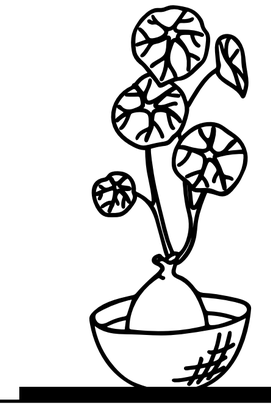
The Community Development Program or CDP provides wholesale loans priced below FHLBank's regular advance rate to help members finance qualifying commercial loans, farm loans and community and economic development initiatives in the areas they serve.

This favorable pricing helps lenders extend long-term, fixed rate credit for community development.

Comparable funding for owner-occupied and rental housing is also available through FHLBank's Community Housing Program, another discount advance opportunity for members. At Homestead, they take advantage of the CDP three or four times a year, Eric said.

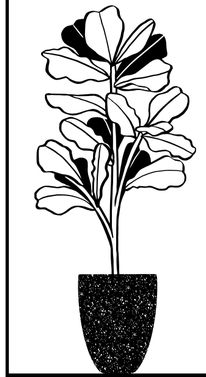
The price is a boon for his borrowers and the small, rural communities they call home.

"When our farmers are looking for a longer term rate, we can keep a cap on our interest rate," he said. "It helps off set long term funding to ensure the long term success of those operations."



FOLIAGE FACT

Greenery in offices can help bolster productivity. One study of Amazon employees found workers reported greater satisfaction and took fewer sick days when indoor plants were added to their space.



BY THE NUMBERS
HSP grants by state

Colorado
5

Kansas
487

Nebraska
304

Oklahoma
72

HSP ■ STILLWELL, OKLAHOMA

Seed Money

Program helps Oklahoma bank empower first-time homebuyers

In Adair County, Oklahoma, they know a thing or two about strawberries — Stillwell, the county seat, was once named the Strawberry Capital of the World.

While the fruit business has subsided in the area, strawberries have a more than a 70-year history in Stillwell, and the town of less than 4,000 still hosts a Strawberry Festival every year.

Yet, Adair County, which sits on the far east side of the Sooner State along the Arkansas border, has a history of more than just small town charm. It sadly has a long history of poverty as well.

"Adair County is considered to be a 'High and Persistent Poverty County' by the USDA Economic Research Service," said Stefanie Mitchell, a senior vice president at Carson Community Bank in Stillwell. "High and Persistent Poverty is when more than 20% of the residents in a county have been persistently poor for more than a 30-year period of time."

Carson Community Bank serves Adair County along with several other communities in northeast Oklahoma. Stefanie said her institution's goal is to elevate individuals, families and those communities by providing financial solutions to fit their needs.

When it comes to homebuyers, one such solution is FHLBank's Homeownership Set-aside Program, which provides up to $7,500 for first-time buyers earning at or below 80% of the area median income. The program, Stefanie said, perfectly aligned to their goals.

"We felt that partnering with FHLBank to provide down payment or closing cost assistance to first-time homebuyers would serve our mission," she said. "We have been able to help our borrowers purchase homes when they otherwise would have not been able to without the help of this grant."

Carson Community Bank was one of nine Oklahoma institutions to participate in HSP for the first time in 2022. FHLBank's HSP Manager Jessica Puvogel said the HSP team put special emphasis on getting more Oklahoma members involved by offering trainings and working closely with mortgage staff.

"It's such a popular program with our members because it allows them to help put someone from their own community into a new home," she said. "We want as many members as we can to take advantage of it."

The popularity was apparent as the $6.24 million allotted for HSP took only three months to be reserved. More than 800 grants were approved with members from all four states participating.

Carson Community Bank reserved two of those grants. They also took advantage of the additional training with FHLBank.

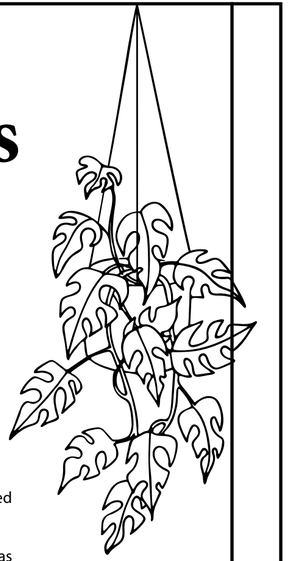
"Jessica was incredibly helpful during the whole process. She walked us through the steps for our bank and then gave us instructions as we guided our borrowers through the process," Stefanie said. "Our borrowers reacted with overwhelming gratitude. We cannot say enough good things about the program and are looking forward to helping as many families as we can in 2023."

MORE ONLINE
See the full list of #500forGood winners at fhlbtopeka.com/500forGood.

#500FORGOOD

Giving Keeps On Growing

#500forGood submissions and recipients more than double



Five years ago, a brainstorming session at FHBank Topeka turned into a barrage of kindness throughout the Tenth District.

The #500forGood program began in 2018 as a way to partner with members on causes they cared about. We asked one simple question — If you had $500, how would you use it to help your community?

That first year, FHLBank awarded eight projects from 31 submissions.

In 2022, we had more than 100 submissions from members throughout Colorado, Kansas, Nebraska, Oklahoma and even South Dakota.

With the growth in submissions, FHLBank grew the giving as well. Forty-one projects were awarded $500.

And the range of projects was equally impressive including parks, town revitalization, school supplies, housing and more.

For a complete list of winners, visit fhlbtopeka.com/500forGood. And look online as FHLBank Topeka shares stories from our members doing all sorts of good throughout the Midwest.

2022 COMMUNITY LEADER AWARD ■ WICHITA, KANSAS

Fidelity Bank wins 2022 CLA

Each year, FHLBank recognizes a member that best uses our products and services to provide outstanding leadership and vision.

In 2022, the recipient of our Community Leader Award (CLA) was Fidelity Bank in Wichita, Kansas. Fidelity is a fourth-generation family-owned bank that has been a member since 1958 and active in our HCD programs.

Fidelity Bank has supported Wichita Habitat for Humanity by sponsoring three AHP applications since 2019. A total of $1.4 million in grants has funded new construction and home repair.

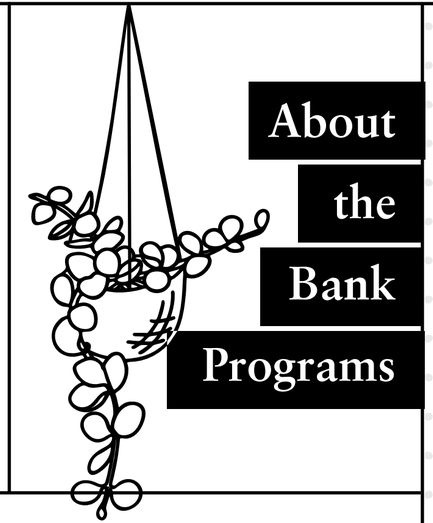
"When we have a homeowner with a leaky roof because they can't afford to fix it — the funds can help," said Danielle Johnson, executive director of Wichita Habitat for Humanity. "Fidelity and FHLBank's support means that family has the opportunity to keep their home and make the needed repairs."

Fidelity Bank also used our Homeownership Set-aside Program to help 94 homebuyers since 2017 with more than $500,000 in grants.

"I would still be in an apartment without the grant," said Bradon Unkel, an HSP recipient. "Now I'm in my own home, and I'm investing in my own future. It feels good."

Fidelity CFO Kelly Bauer said the partnership between has strengthened the communities they serve.

"Our participation (has) been instrumental in ensuring homeowners have funding to make critical updates as well as providing the assistance for first-time homebuyers who otherwise may not have the ability to realize their American dream."



About the Bank Programs

MORE ONLINE
As part of the CLA, Fidelity's story was commemorated in a video, which is available on our website. Use this link to view.

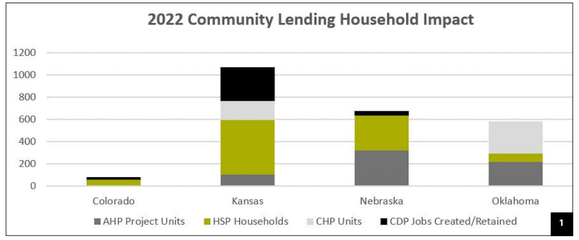
Annual Report

Program	Uses	Beneficiaries	Funding	Terms
Affordable Housing Program (AHP) Owner-occupied and Rental	Gap financing for the acquisition, rehabilitation, or new construction of owner-occupied and rental housing	Households with income at or below 80% of the Area Median Income (AMI)	Grants of up to $1 million per project $12,180,311 approved in 2022	Competitive program Must meet regulatory guidelines and eligibility/feasibility requirements Must demonstrate need for subsidy 5-year retention period for owner-occupied purchase projects and 15-year retention period for rental projects Owner-occupied rehabilitation is not subject to retention
Homeownership Set-aside Program (HSP)	Down payment, closing cost and purchase-related repair assistance	First-time homebuyer households in FHLBank's district with incomes at or below 80% of the AMI	Grants of up to $7,500 per household More than $6,226,856 approved and 868 first-time homebuyers assisted in 2022	Non-competitive program Must meet regulatory guidelines and eligibility/feasibility requirements 5-year retention period
Community Development Program (CDP)	Financing for qualifying commercial loans, farm loans and community and economic development initiatives	Small businesses, farms, agribusiness, public or private utilities, schools, medical and health facilities, churches, day care centers or other community and economic development projects	Regular, callable and amortizing fixed rate or adjustable rate advances with a minimum amount of $10,000 priced below FHLBank's regular rates $85,462,300 of advance commitments in 2022	Non-competitive; available terms from four months to 30 years Eligibility requirements apply Members must comply with FHLBank credit guidelines
Community Housing Program (CHP)	Financing for owner-occupied and rental housing	Households earning at or below 115% of the AMI	Regular, callable and amortizing fixed rate or adjustable rate advances with a minimum amount of $10,000 priced below FHLBank's regular rates $49,851,800 of advance commitments in 2022	Non-competitive; available terms from four months to 30 years Eligibility requirements apply Members must comply with FHLBank credit guidelines

Notes & Numbers

How FHLBank's programs are benefiting housing and economy

FHLBank's Community Lending programs — the Affordable Housing Program (AHP), Homeownership Set-aside Program (HSP) and Community Housing Program/Community Development Program (CHP/CDP) — have supported affordable housing and community lending in Colorado, Kansas, Nebraska and Oklahoma since 1990.



1

Households in all states benefitted from FHLBank member use of Community Lending programs in 2022. More than 2,000 housing units were financed with nearly 350 jobs created or retained as a result of CDP funding. The household distribution by state is shown in table 1.

The 2022 AHP awards were to projects located in Kansas, Nebraska, Oklahoma and Missouri. Colorado did not have an approved project in 2022 although one application was designated as an alternate for possible funding at a later date.

The 15 approved awards consisted of 11 owner-occupied and four rental projects. Owner-occupied applications experienced a high success rate with 11 out of 18 (61%) being awarded. Contributing to this success were owner occupied rehabilitation applications with nine projects awarded. Four rental projects succeeded out of 19 applications (21%). Awarded rental projects were evenly split between new construction and rental rehabilitation.

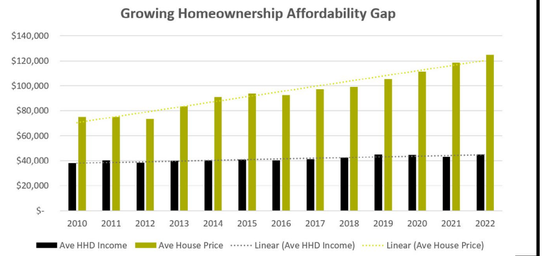
	Colorado	Kansas	Nebraska	Oklahoma	Out of District
AHP Applications Submitted	5	9	8	11	4
Approved Projects	0	3	6	5	1
Approved Alternates	1	1	0	2	2
Total Housing Units	0	103	322	220	94
AHP Funds Awarded	$0	$2,492,000	$5,021,751	$3,704,560	$962,000

The homeownership affordability gap continues to increase in FHLBank Topeka's District. Using data from FHLBank's HSP, the growing gap is demonstrated by contrasting a 13-year average household income growth of $6,924 with the increase of $49,639 in the average house price (table 2).

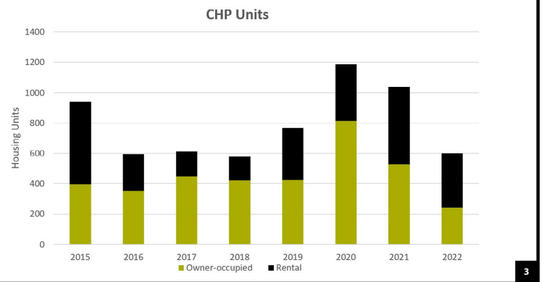
The ratio of average house price to average household income has increased from 1.97 to 2.77 during the past 13 years. The decrease in average household income during 2020 and 2021 may be attributable to decreased household income due to the COVID-19 pandemic. Average household income recovered in 2023 to $45,094 but is still below the average of $45,108 in 2019.

Members continue to positively impact the communities they serve through the use of CDP and CHP funding (tables 3 and 4). Typically, members elect to match-fund rental projects using CHP advances. Owner-occupied projects are primarily loan pools where the member funds the expected duration of the pool. Member utilization of the CHP and the number of housing units impacted has decreased the past two years.

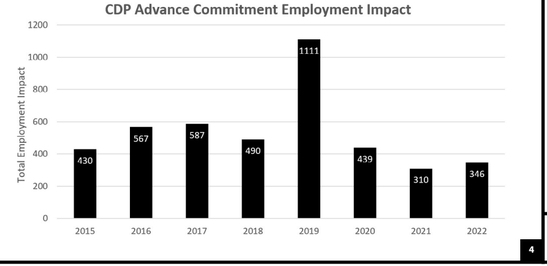
Members also benefit their communities by funding loans that result in the creation or retention of jobs. The drop in employment reported by members for CDP projects in 2020 and 2021 may be related to lower employment levels resulting from the pandemic. Reported job creation or retention resulting from CDP projects increased slightly in 2022.



2



3



4

FOLIAGE FACT

Taking care of house plants has been shown to decrease symptoms of anxiety and stress. A 2007 study found a particular bacterium in indoor and outdoor soil actually triggers the release of serotonin, which improves both emotional and mental health.

























Affordable Housing Advisory Council

1. Christie Baldridge
Deep Fork Community Action Foundation
Okmulgee, OK

2. Paul J. Bartlett
Kearney Area Habitat
Kearney, NE

3. Jennifer Cloud
Colorado Coalition for the Homeless
Denver, CO

4. Nathan P. Clyncke
Rocky Mountain Community Land Trust
Colorado Springs, CO
Chair

5. Vicki D. Jordan
Tulsa Habitat
Tulsa, OK

6. Amber Marker
Nebraska Housing Developers Association
Lincoln, NE

7. Mark Marshall
Rocky Mountain Communities
Denver, CO

8. Janet McRae
Miami County Executive Development
Miami County, Kansas

9. Wayne Mortensen
NeighborWorks Lincoln
Lincoln, NE

10. Latasha St. Arnault
HumanKind Ministries
Wichita, KS

11. Michael Scanlon
City of Osawatomie
Osawatomie, KS

12. Nadie Beauty
Muskogee Nation
Okmulgee, OK
Not Pictured

Our
Team

2022 FHLBank Topeka Board of Directors



G. Bridger Cox
Chair | Ardmore, OK

Robert E. Caldwell II
Vice Chair | Lincoln, NE

Donald R. Abernathy, Jr.
Oklahoma City, OK

Milroy A. Alexander
Denver, CO

Michael B. Jacobson
North Platte, NE (Not pictured)

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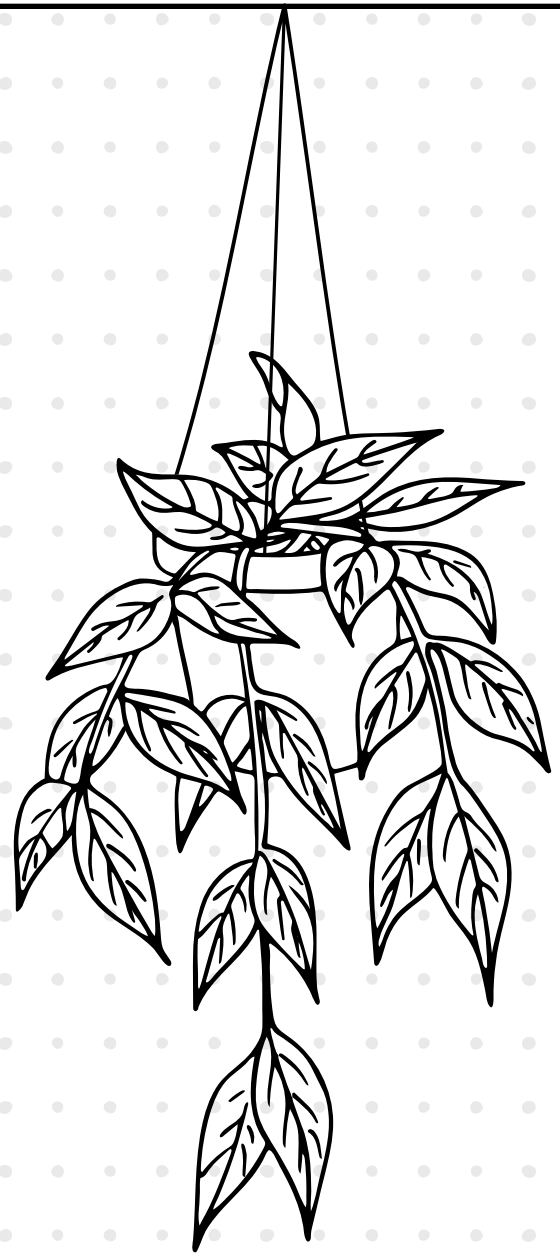


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