FHLBank Topeka

NATIVE AMERICAN HOUSING INITIATIVES GRANTS PROGRAM

KYLIE MERGEN
FVP, CIO, DIRECTOR OF HOUSING AND COMMUNITY DEVELOPMENT

MAY 7, 2025 | 2:00PM CT

ABOUT THE PRESENTER

Kylie Mergen, FVP, Community Investment Officer, Director of Housing and Community Development

- Local financial institution
- Joined FHLBank Topeka in 2007
- 15 years in Credit and Collateral
- Housing and Community Development in 2022



FHLBank Topeka

AGENDA

- Who we are and what we do
- NAHI Grants Program
- Application and Awards
- 2025 Timeline



Goals

· Understand NAHI and why the program is offered

· Learn how to apply for NAHI

· Walk through the phases of NAHI and highlight 2024 awards

FHLBank Topeka

FHLBANK – WHO WE ARE AND WHAT WE DO

FHLBank Topeka provides needed liquidity and funding to our diverse financial members throughout Colorado, Kansas, Nebraska and Oklahoma.

Because we're owned by our member banks, thrifts, insurance companies, credit unions and community development financial institutions, we're able to provide the products and services that give them a competitive advantage in their markets.

Helping our members build their communities

FHLBank Topeka

WHAT IS A FEDERAL HOME LOAN BANK (FHLBANK)?

FHLBank System is:
Government-Sponsored Enterprise



enacted in 1932

Created by Congress
Updated to include Housing Mission
in 1989

11 FHLBanks
Nationwide
separated by
Districts

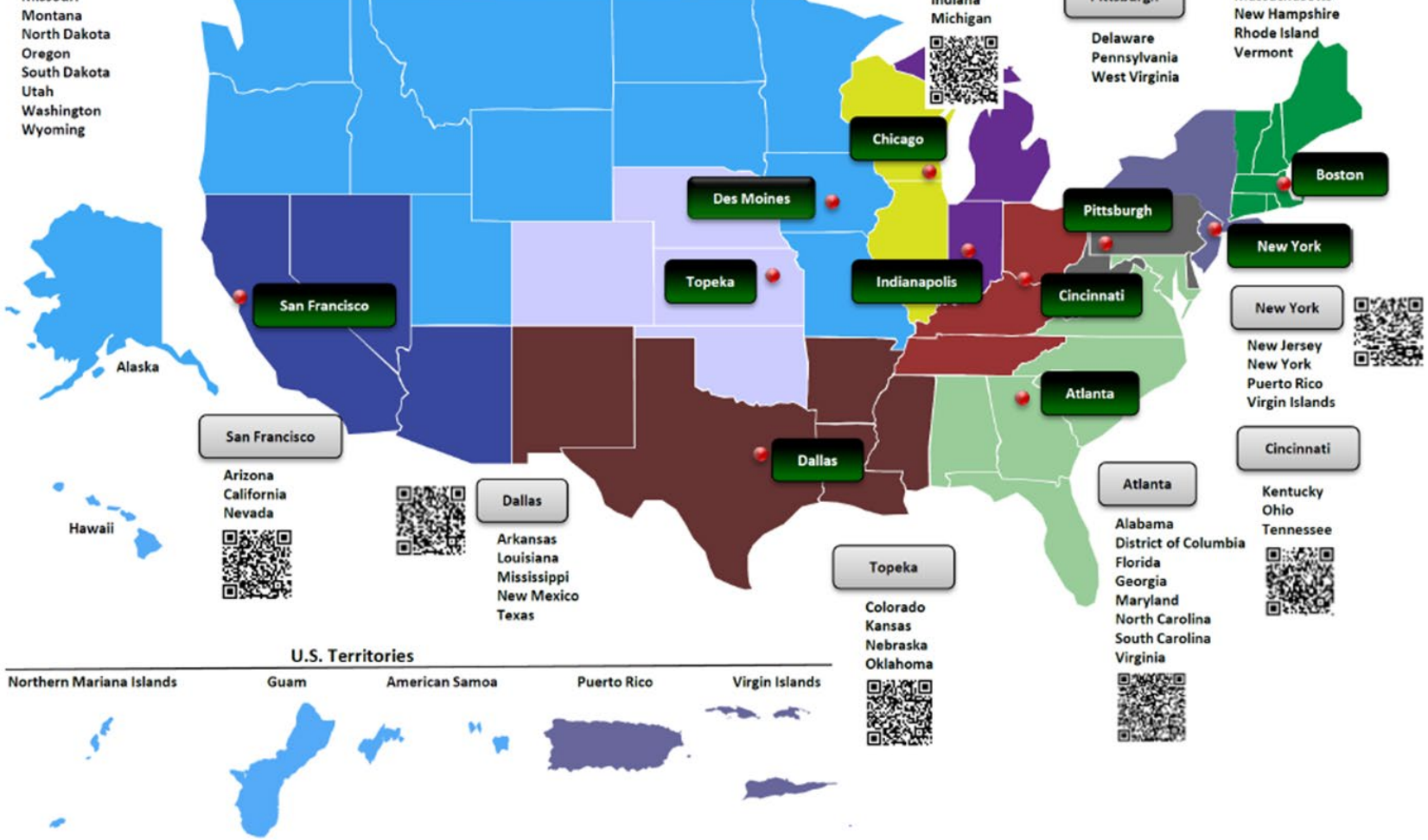
FHLBANKS
A NATION OF LOCAL LENDERS

- Each FHLBank is operated independently and receives no taxpayer assistance
- Owned as a cooperative by members (local financial institutions)

Federal Home Loan Banks Community Investment Websites

Atlanta Boston Chicago Cincinnati Dallas Des Moines Indianapolis New York Pittsburgh San Francisco Topeka

11 Federal Home Loan Bank Districts



WHO WE ARE AND WHAT WE DO

Housing and Community Development (HCD)

With funding from FHLBank's income, we support and sustain affordable housing and community lending in our District through our programs.



HCD PROGRAMS

Affordable Housing Program (AHP)

The FHLBank system's Affordable Housing Program is the largest privately funded housing grant program in the United States. FHLBank members, in partnership with public and private housing development organizations, prepare a detailed application for this competitive program.

TurnKey (HSP, HSP+, HOPE)

TurnKey, FHLBank's new suite of products designed to provide assistance and address the challenges of attaining homeownership in Colorado, Kansas, Nebraska and Oklahoma.

Community Housing Program (CHP)/Community Development Program (CDP)

CHP and CDP provide advances priced below FHLBank's regular advance rates to help members finance housing in their communities, and finance qualifying commercial loans, farm loans and community and economic development initiatives in the areas they serve.

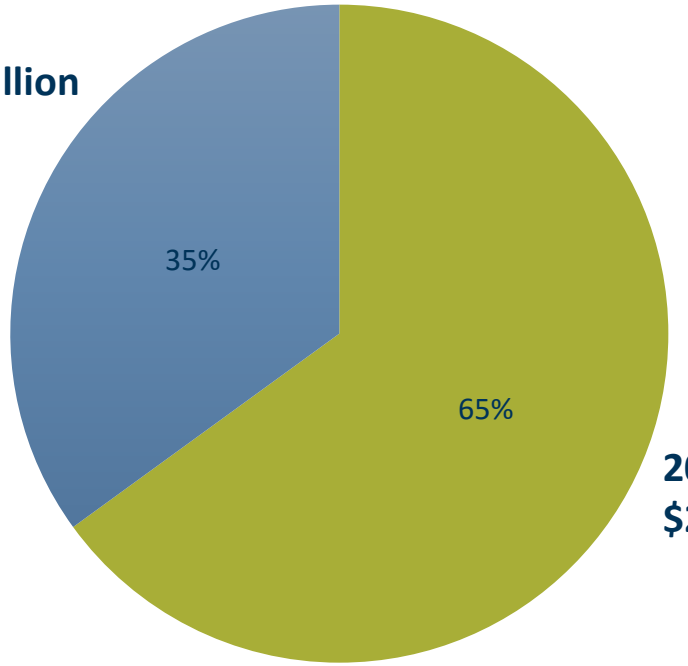
Voluntary Programs

Programs funded beyond the regulatory requirement to assist with housing or community lending related initiatives within our district that are not met through our regulatory programs

FHLBank Topeka

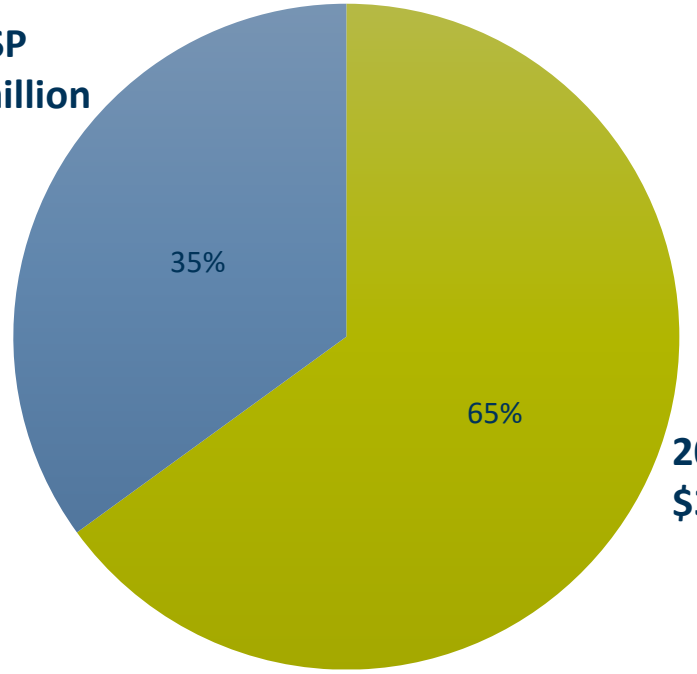
REGULATORY PROGRAM FUNDING

2024 HSP
$14.40 million



2024 AHP
$26.75 million

2025 HSP
$17.4 million



2025 AHP
$32.3 million

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VOLUNTARY COMMITMENT

Beginning in 2023, we committed to increasing voluntary funding over the next three years:

- **At least $1 million in funding for voluntary grants in 2023**
- **2.5% of our 2023 net income before our AHP assessment for voluntary grants in 2024 and**
- **5% of our 2024 net income before our AHP assessment and voluntary programs expense for voluntary grants in 2025 and thereafter**

Announcement sent March 30, 2023 to FHLBank members

Voluntary grant programs will be funded in partnership with FHLBank members.

As a cooperative, FHLBank Topeka's success is a shared success for members and their communities.

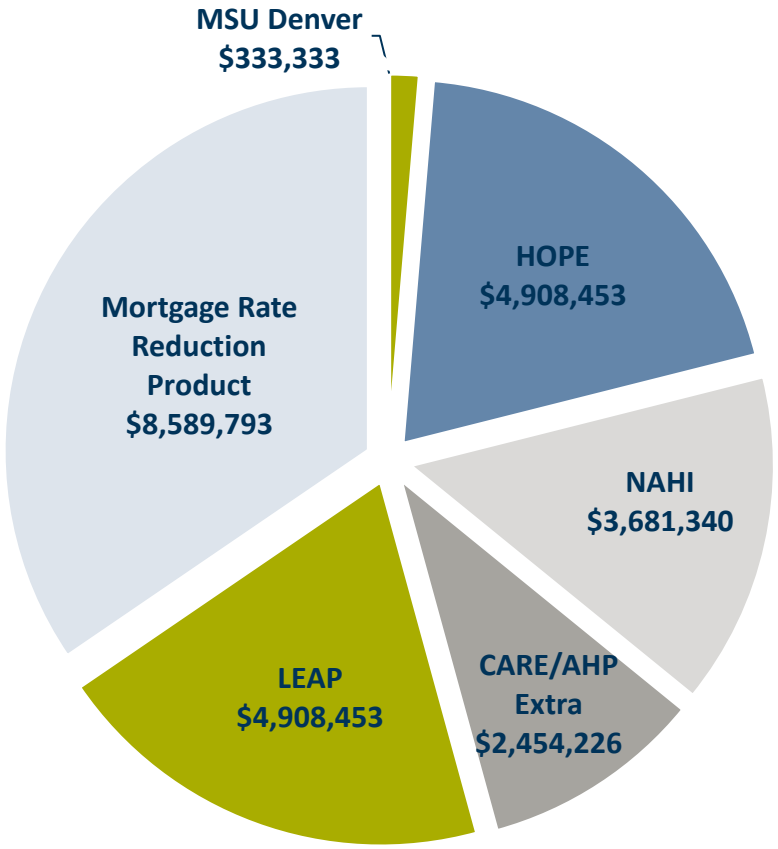
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VOLUNTARY PROGRAMS

2025 Programs and Funding

Voluntary commitment of 5% in 2025

- MSU Denver - $333,333
- HOPE – 20%
- NAHI Grants program – 15%
- Community Assistance Recovery Effort(CARE) /AHP *Extra* – 10%
- Mortgage Rate Reduction Product – 35%
- Lending Enhancement Advance Program(LEAP) – 20%



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Housing and Community Development Programs

Including funds available in 2025

PROGRAM	USES	BENEFICIARIES	FUNDING	AVAILABILITY	2025 FUNDS
Affordable Housing Program (AHP) Owner-occupied and Rental	Gap financing for the acquisition, rehabilitation, or new construction of owner-occupied and rental housing	Owner-occupied and tenant households with income at or below 80% of the Area Median Income (AMI)	Grants of up to $1.5 million per project	Application period July 1 – Aug. 15	$32.3 million available
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 $15,000 per household	Reservation period March 3 – Nov. 28	$15.9 million available
Homeownership Set-aside Program Plus (HSP+)	Down payment, closing cost and purchase-related repair assistance	First-time homebuyer households in high-cost and difficult development areas* of FHLBank's district with incomes at or below 80% of the AMI	Grants of up to $25,000 per household	Reservation period March 3 – Nov. 28	$1.5 million available
Homeownership Possibilities Expanded (HOPE)	Down payment, closing cost and purchase-related repair assistance	Households in FHLBank's district with incomes at or below 150% of the AMI	Grants of up to $12,500 per household	Reservation period March 3 – Nov. 28	$4.9 million available
Community Development Program (CDP)	Financing for qualifying commercial loans, farm loans, and community and economic development initiatives	Small businesses, production agriculture, agribusinesses, public or private utilities, schools, medical and health facilities, or other community and economic development projects	Non-competitive program available year-round — Regular, callable and amortizing fixed rate or adjustable rate advances with a minimum amount of $10,000 priced below FHLBank's regular rates	Available advance terms four months to 30 years	Unlimited
Community Housing Program (CHP)	Financing for owner-occupied and rental housing	Households earning at or below 115% of the AMI	Non-competitive program available year-round — Regular, callable, and amortizing fixed rate or adjustable rate advances with a minimum amount of $10,000 priced below FHLBank's regular rates	Available advance terms four months to 30 years	Unlimited
Native American Housing Initiatives Grants Program (NAHI)	Grant funds intended to build the capacity of Tribal organizations in support of housing for Tribal members in FHLBank's District	Native American Tribes and Tribally designated housing entities impacting housing for Native Americans including Tribal members residing in FHLBank's District	Grants of up to $500,000 per recipient	Application period June 2 – July 11	$3.6 million available
Community Assistance Recovery Effort (CARE)	Grants matching up to $3 for every $1 a member institution spends on natural disaster recovery efforts	Relief efforts such as emergency housing or supplies and equipment	$75,000 per member, per disaster	Reservation period Jan. 1 – Nov. 30	$2.4 million available
Mortgage Rate Reduction Product (MRRP)	Reduced mortgage interest rate compared to the current market rate	Borrower households must be at or below 80% of the area median income (AMI) based on property location	$3,000,000 per member through the MPF® program	Application period Feb. 10 – Dec. 31	$8.5 million
Lending Enhancement Advance Program (LEAP)	Reduced rate borrowing to fund targeted lending	Nonprofit mortgage originator loan purchases, CDFIs, small businesses, targeted agriculture, rural development, Native American Tribal lending, infrastructure	$300,000 per member (in interest rate discount value)	Application period May 12 – Nov. 28	$4.9 million available

Learn More
Scan to learn more about all of FHLBank's community programs

** High-cost and non-metropolitan difficult development areas include the following counties. Colorado — Adams, Arapahoe, Archuleta, Boulder, Broomfield, Chaffee, Clear Creek, Crowley, Denver, Douglas, Eagle, Elbert, Garfield, Gilpin, Grand, Gunnison, Jefferson, La Plata, Lake, Mineral, Montezuma, Morgan, Ouray, Park, Pitkin, Routt, San Juan, San Miguel, Summit, Yuma. Kansas — Kearny. Oklahoma — Bryan, Craig, Delaware, Pottawatomie, Texas, Woodward.*

2025 PRODUCT MATRIX

Information provided

- All programs offered
- Dates of availability
- Program funds
- QR Code

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NEW PROGRAMS LAUNCHING IN 2025

- Community Assistance Recover Effort (CARE)
- Mortgage Rate Reduction Product (MRRP)
- Lending Enhancement Advance Program (LEAP)
- FHLBank Topeka Affordable Housing Institute

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HCD PROGRAMS

Voluntary Programs

- Voluntary Programs are funded outside of the required regulatory contribution
- Do not have to meet the same standards/requirements of our traditional programs



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Topeka

NAHI

Native American Housing Initiatives Grants Program

Provides Native American Tribes and Tribally Designated Housing Entities access to grant funds intended to support housing for tribal members in our district. Grants with flexibility to apply funds for various purposes.

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NAHI GRANTS PROGRAM

$3.6 Million

Funds accessed in partnership with FHLBank members

Focusing on housing initiatives in Colorado, Kansas, Nebraska and Oklahoma

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NAHI GRANTS PROGRAM

WHY NAHI?





WHY NOW?

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WHY NOW?



It's the right time.

- First Voluntary Program since 2016
- Record earnings over the last few years

It's the right thing.

- Mission alignment
- Provide additional funding to our members to support their communities
- Address challenges faced in our regulatory programs

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WHY NAHI?



It's the right time.

- For over 30 years, Native American projects have not actively participated in our traditional programs
- Roundtable discussion in October of 2022 hosted in Oklahoma City, OK focused on funding challenges for Native Americans

It's the right thing.

- In our district, we have the highest percentage of the population of Native Americans
- Nearly 50 tribes in our district including the largest tribe in the nation
- Great need in the Native American community for support

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WHY NAHI?

High Poverty & Low Incomes

- One-third (32%) of Native households on tribal lands live in poverty, compared to 18% of households nationwide
- Median household income is 33% less than the national median income

Lack of Infrastructure & High Development Costs

- Nearly half of tribal governments indicate development costs are a very serious barrier to building affordable homes
- Infrastructure for sewage, gas, electricity, and highways can be limited on tribal lands. 70% of tribal governments identify infrastructure costs as a major barrier

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WHY NAHI?



Overcrowding & Poor Living Conditions

Families in tribal lands:

- 16% live in overcrowded conditions compared to 2.2% nationally
- 34% have one or more physical issue compared to 7% nationally
- Almost 5 times more likely to live in poor housing conditions compared to general populations
- Nearly 4 times more likely to live in a home without a sink, range, or refrigerator
- 1,200 times more likely to live in homes with heating issues*

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*National Low Income Housing Coalition

WHERE DID IT START?

We listened.

- Discussions with our Affordable Housing Advisory Council and Board of Directors
- FHLBank System at 100 Roundtables
    - FHLBank support for Native American communities
        - Oklahoma City, OK (from the tribal perspective)
        - Washington, D.C. (from the CDFI and nonprofit perspective)



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WHAT DID WE HEAR?

Quotes we heard at the FHLBank System at 100 roundtable

"The biggest barrier we have… is the regulatory burden."

"Prescribe something specifically for Tribes, so they don't have such a hard time competing to get these necessary funds."

"Larger amounts. We need to look at larger amounts that's available to help meet those needs."

"Make it administratively accessible…all these regs are written, great intention, but in the end, it negates the intent of the program itself because it's not accessible."

"Let's not create another layer of complexity for the Tribes."

"It's not just putting more resources into tribal communities. It's actively listening and collaborating with those parties."

"We (Tribes) are capable and already have programs."

"Learn more about what the specific needs are in those communities."

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WHAT DID WE DO?



We responded.

We created NAHI and designed the program:

- Low barrier
- Letting Tribes do what they do best
- Partnership and collaboration
- Remove complexity
- Sensitive to the unique needs
- Larger amounts

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NAHI

More about the program:

- Grants are intended to strengthen a Recipient's ability to provide housing for Native Americans
- Funds will be deployed as grants through FHLBank member institutions
- Maximum grant is $500,000
- Minimum grant is $100,000
- Size of the grant depends on alignment with purpose of the program
- Outcomes and impact reporting will be requested



Members partner with an Eligible Recipient

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Eligible Recipients

- ❑ Federally Recognized Tribes (Tribes)
- ❑ Tribally Designated Housing Entity (TDHE)
- ❑ Must provide housing services to Tribal members residing in Colorado, Kansas, Nebraska or Oklahoma

Definitions can be found on our website

Native American Housing Initiatives Grants Program - Federal Home Loan Bank Topeka (fhlbtopeka.com)

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WHAT CAN THE GRANT BE USED FOR?

Grants are intended to strengthen a Recipient's ability to provide housing for Native Americans

Eligible Uses*

- Down payment assistance for home purchases
- Repairs to owner-occupied homes
- Rental assistance for tenants
- New construction or rehabilitation of existing housing
- New housing program or product development
- Market research to expand existing programs
- Professional development of staff and/or board(s)
- Creation or improvement of lending policies and procedures
- Creation or expansion of strategic plan

Eligible Uses, cont.

- Enhancements to information technology and systems
- Improvements to lending, financial, and/or mission-related reporting
- Marketing and branding
- Consultant (non-employees, separately invoiced)
- Lending capital
- Loan loss reserves
- Salaries, wages, stipends, and/or benefits for new or existing interns and/or staff

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*include, but are not limited to

WHAT CAN THE GRANT NOT BE USED FOR?

Grants are intended to strengthen a Recipient's ability to provide housing for Native Americans

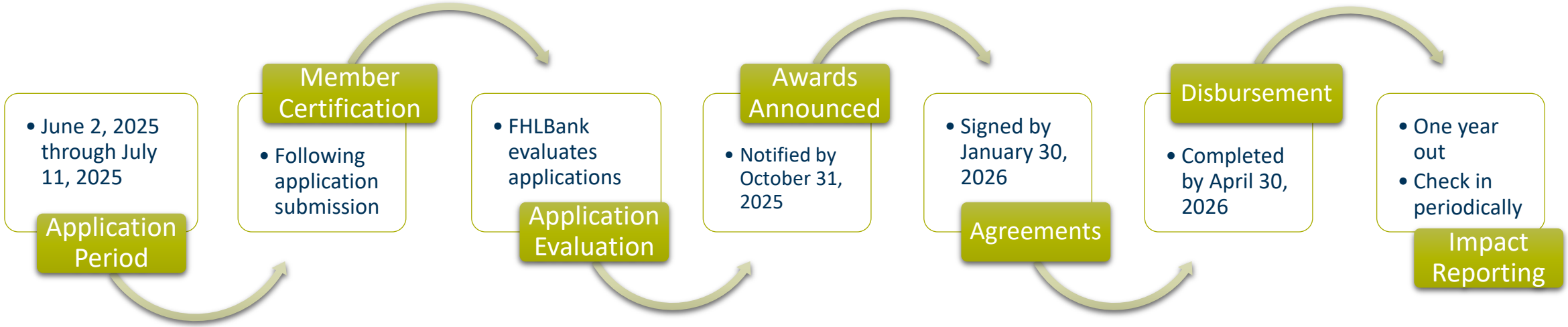
Ineligible Uses*

- **Any non-housing related expenses or programs**
- **Litigation costs/expenses**
- **Lobbying**

Grant funds are expected to impact the provision of housing by strengthening the Recipient's financial position, operational capacity, and/or human capital.

*include, but are not limited to

PROGRAM TIMELINE



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HOW TO APPLY

Application Submission

- Eligible Recipient completes and submits an application in partnership with a member

Member Certification

- Member provides a certification in support of the application

Application Evaluation

- FHLBank evaluates each application based on the information and documentation provided

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APPLICATION SUBMISSION

Application Submission

- Eligible Recipient completes and submits an application in partnership with a member

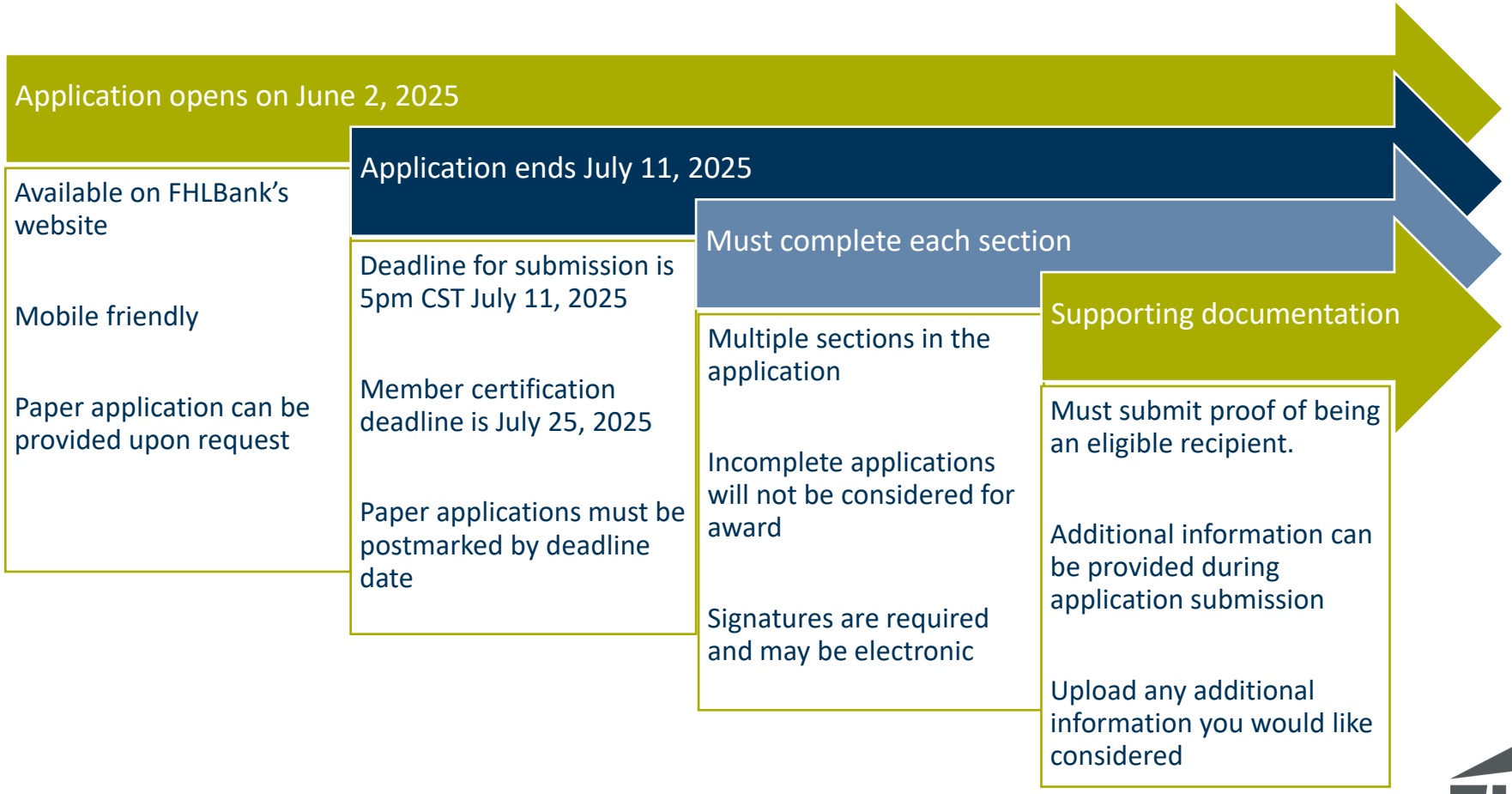
Applicant must meet the description of an eligible Recipient and proposed use(s) must satisfy eligible use of funds.

Application submission expectations:

- ❑ Clearly articulate how the funds will build capacity to further housing solutions
- ❑ Compelling strategy to increase housing development and opportunities for Native Americans within FHLBank's geographic footprint
- ❑ Demonstrate how the funds help achieve this strategy
- ❑ Specify projected outcomes for the uses of funds and anticipated impact
- ❑ Must submit documentation

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APPLICATION INFORMATION



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APPLICATION



Narrative format

- Open ended questions
- Tell the story

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APPLICATION WALKTHROUGH

Application for Native American Housing Initiatives Grants Program

Application Instructions

- This application is designed to be completed electronically. A hard copy application is available on request.
- Applicants must be a Federally Recognized Tribe or Tribally Designated Housing Entity (TDHE).
- The applicant must complete and submit the application in partnership with an FHLBank Topeka member financial institution (Member).
- Signatures representing the applicant and Member are required.
- Signatures may be electronic or physical.
- Submit the completed application by July 11, 2025. Hard copy applications must be postmarked no later than July 11, 2025.
- For questions and technical assistance, please contact Kylie Mergen, Amy Meek or Jennifer Bohnenkemper.
- *Indicates a required field.

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APPLICATION WALKTHROUGH

Applicant Information

Name of Organization *
Name of Organization

Phone *
Enter Number

Contact Person *
Contact Person

Title, if applicable
Title, if applicable

Address *
Address

State *
State

City *
City

Zip Code *
Zip Code

Email Address *
Email Address

Organization Website
www.website.org

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APPLICATION WALKTHROUGH

Member Information

Name of Institution *
Name of Institution

FHLBank Customer ID
Enter Number

Contact Person *
Contact Person

Title *
Title

Member Address *
Member Address

Phone *
Enter Number

City *
City

State *
State

Email Address *
Member Email Address

Zip Code *
Zip Code

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APPLICATION WALKTHROUGH

Grant Request

Amount Requested *

Amount Requested $$

(Minimum $100,000, not to exceed $500,000; however, initiative can be supplemented with other funding sources)

Proposed Use of Funds

Check all that apply

- [ ] Down payment assistance for home purchases by tribal members
- [ ] Repairs to owner-occupied homes for tribal members
- [ ] Rental assistance for tenants of tribal housing
- [ ] New construction or rehabilitation of existing housing for tribal members
- [ ] New program or product development
- [ ] Market research to expand existing programs
- [ ] Professional development of staff and/or board(s)
- [ ] Creation or improvement of lending policies and procedures
- [ ] Creation or expansion of strategic plan
- [ ] Enhancements to information technology and systems
- [ ] Improvements to lending, financial, and/or mission-related reporting
- [ ] Marketing and branding
- [ ] Consultant (non-employees, separately invoiced)
- [ ] Lending capital
- [ ] Loan loss reserves
- [ ] Salaries, wages, stipends, and/or benefits for new or existing interns and/or staff
- [ ] Other

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APPLICATION WALKTHROUGH

Narrative

1. Describe your organization's core mission, brief history and current state of housing. *

2. Describe existing programs utilized to support housing in your community. Description should include funding for programs and any challenges for future funding. *

3. Describe the current unfunded housing needs in your community. *

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APPLICATION WALKTHROUGH

4. Describe the proposed use of grant funds to address the unfunded housing needs identified above. *

5. Describe the geographic footprint including the location(s) to benefit from the proposed funding. Specifically, which counties or areas will be impacted. *

6. If funds are awarded, describe the expected outcomes or impact related to housing for your community. *

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APPLICATION WALKTHROUGH

7. If funds are awarded, when do you anticipate the project will begin? Please include expected timelines to accomplish outcomes. *

8. Would you accept grant funds less than the requested amount? If yes, and the full grant amount was not awarded, what are the impacts to the proposed uses and outcomes? *

9. Please send supporting documentation to NAHI@fhlbtopeka.com.
(Required)

Applicants must provide ***one of the following documents*** as confirmation of a Federally Recognized Tribe or TDHE. Send the documentation to NAHI@fhlbtopeka.com after submitting this application.

1. A copy of the IRS determination letter indicating the organization is a tribal government entity;
2. Determination of eligibility letter provided by the Bureau of Indian Affairs;
3. Determination of eligibility letter provided by Indian Health Services; or
4. Original Tribal Resolution/Ordinance that established the TDHE.

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APPLICATION WALKTHROUGH

Certification and Signature

Check all boxes to certify the following (This form cannot be submitted unless all boxes are checked.): *

- [ ] Applicant is a Federally Recognized Tribe or TDHE,
- [ ] Applicant provides housing to Native Americans residing in FHLBank's District,
- [ ] All information provided above is accurate and necessary steps were taken to ensure its accuracy,
- [ ] Applicant meets the eligibility requirements of FHLBank Topeka's Native American Housing Initiatives Grants Program,
- [ ] Applicant agrees, if awarded, to execute necessary agreements and forms to receive disbursement in a timely manner,
- [ ] Applicant agrees, if awarded, all funds will be distributed toward the needs identified in the application,
- [ ] Applicant will, if awarded, complete and submit an Impact Reporting Form upon request by FHLBank until all funds are exhausted.

Applicant Signature *

Typing name here is considered electronic signature

Name *

Name

Date *

Today's Date

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MEMBER CERTIFICATION

Member Certification

- Member provides a certification in support of the application

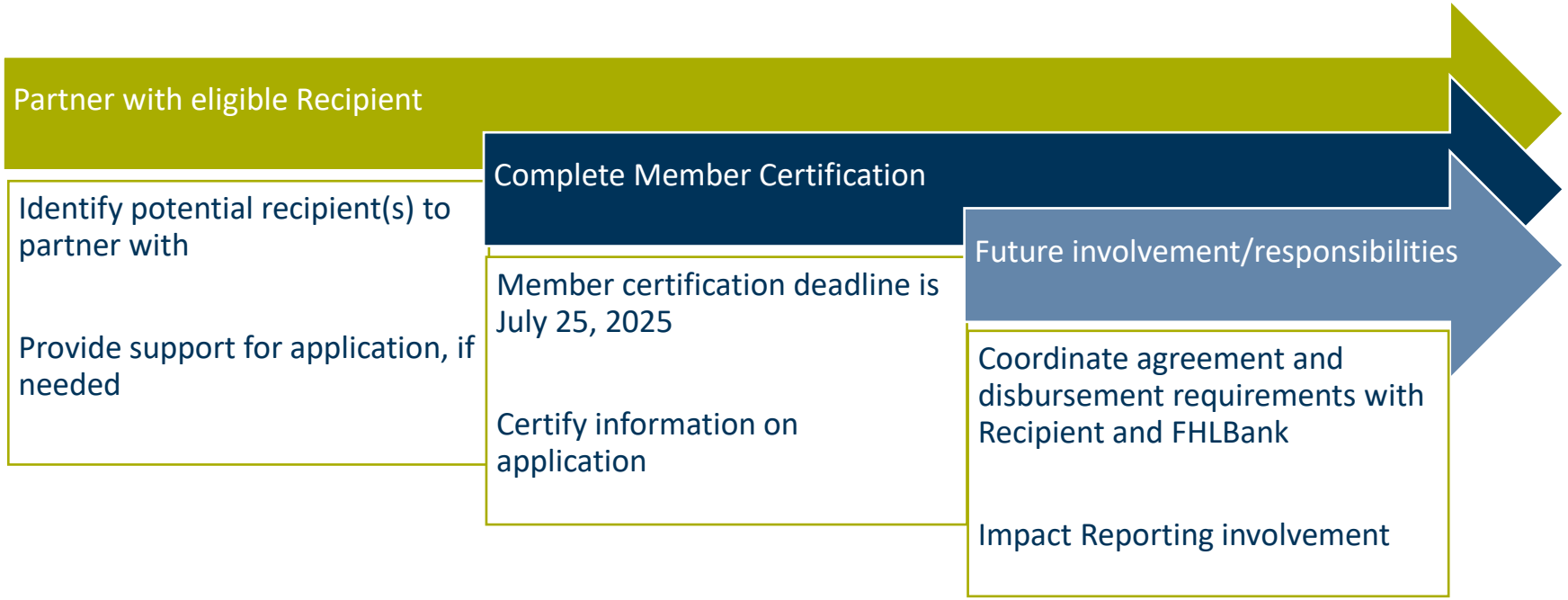
Applicant must partner with a member to apply for grant funds.

Member Certification expectations:

- ❑ Must have authority to make certifications on behalf of the member
- ❑ Certify information is true and correct
- ❑ Certify applicant meets the eligibility requirements
- ❑ Will assist Recipient with the disbursement and impact reporting process, if awarded

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MEMBER INFORMATION



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CERTIFICATION WALKTHROUGH

Member Certification for
Native American Housing Initiatives Grants Program Application

2025 Certification

Please enter your FHLBank customer ID number. Call 866.571.8155 if you do not know it. *

ID

The undersigned, with full authority to make the certification below on behalf of the member, hereby certifies that:

1. All information provided in the Native American Housing Initiatives Grants Program application is true, correct, and
2. The applicant meets the eligibility requirements of FHLBank Topeka's Native American Housing Initiatives Grants Program.

*Indicates a required field.

Do you certify that this Native American Housing Initiatives Application meets the criteria listed above? *

☐ Yes ☐ No

Certification and Signature

Member Authorized Signature *

Typing name here is considered electronic signature

Name *

Name

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APPLICATION EVALUATION

Application Evaluation

- FHLBank evaluates each application based on the information and documentation provided

Program funds are intended for housing initiatives that lack adequate funding for successful implementation.

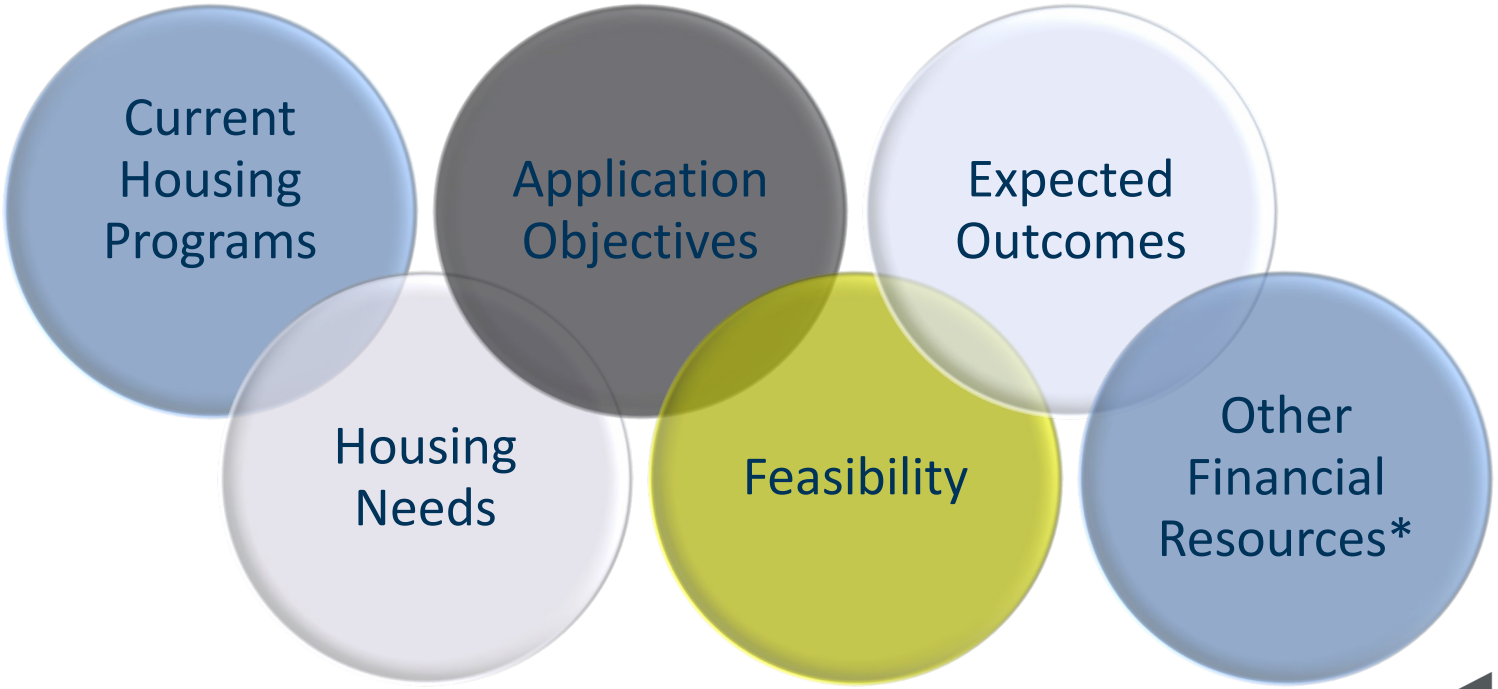
Application evaluation expectations:

- ❑ FHLBank will evaluate each application received
- ❑ Incomplete applications will not be reviewed
- ❑ Member certifications must be received, applications without member certifications will not be reviewed
- ❑ If additional information or clarification is needed, FHLBank will work with member and applicant to obtain
- ❑ Evaluation period will begin in August and completed by October 31, 2024

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APPLICATION EVALUATION

FHLBank will consider:



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*may include, but are not limited to

POST-APPLICATION PROCESS

Award Notification

- FHLBank will notify all Recipients and member partners

Agreement and Disbursement

- Agreement signed and funds disbursement coordinated with member and Recipient

Impact Reporting

- Impact Reporting completed after funds received

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AWARD NOTIFICATION

Award Notification

- FHLBank will notify all Recipients and member partners

Award announcements will be made public in coordination with our Corporate Communications team.

Award Notification expectations:

- ❑ FHLBank will notify all applicants of award decision, even if not awarded
- ❑ Award Recipients will be posted on our website
- ❑ Amount of award will depend on the Recipient's capacity to meet its mission, its housing activity, its geographic scope, and the strength of the application
- ❑ Grant amount may not be the full amount requested, depending on availability

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AGREEMENT AND DISBURSEMENT

Agreement and Disbursement

- Agreement signed and funds disbursement coordinated with member and Recipient

FHLBank member must submit evidence grant funds were provided to Recipient.

Disbursement expectations:

- ❑ Agreement fully executed by member and Recipient.
- ❑ Disbursement Request Form will include Recipient and member
- ❑ Funds will flow through the member's DDA
- ❑ Member will provide funds to Recipient and submit evidence to FHLBank
- ❑ Full award amount will be disbursed at once
- ❑ Recipient agrees funds will be distributed toward the needs identified in the application
- ❑ Big check award ceremony may be planned

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IMPACT REPORTING

Impact Reporting

- Impact Reporting completed after funds received

How can FHLBank support Recipient's housing needs in the future?

Impact Reporting expectations:

- ❑ Impact Reporting Form will include Recipient and member
- ❑ Intended to provide feedback on program impacts and use of award funds
- ❑ What went well?
- ❑ What should change?
- ❑ How can we help?

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NAHI Grant Recipients (in no particular order)	FHLBank Members	Amounts
Citizen Potawatomi Nation Shawnee, OK	Exchange Bank	$333,265
Housing Authority of the Seminole Nation of Oklahoma	Security State Bank	$500,000
Iowa Tribe Housing Authority White Cloud, KS	Chickasaw Community Bank	$500,000
Muscogee Creek National Department of Housing Okmulgee, OK	Chickasha Community Bank	$500,000
Northern Ponca Housing Authority Norfolk, NE	First National Bank of Omaha	$500,000
Prairie Band Potawatomi Nation Mayetta, KS	CoreFirst Bank & Trust	$480,233
Southern Ute Indian Tribe Ignacio, CO	First National Bank	$500,000
Ute Mountain Ute Tribal Council Towaoc, CO	First National Bank	$500,000
Housing Authority of the Cherokee Nation Tahlequah, OK	Chickasha Community Bank	$500,000
Kickapoo Housing Authority Horton, KS	GNBank NA	$500,000
Sac and Fox Housing Authority Reserve, KS	Bank of Blue Valley	$250,000
Tonkawa Tribe of Indians of Oklahoma Tonkawa, OK	First National Bank of Oklahoma	$250,000

NAHI GRANTS PROGRAM

Applications and Recipients

- 19 applications totaling almost $9 million
- 12 awards totaling $5.3 million
- 2 in CO, 4 in KS, 1 in NE, 5 in OK

Assistance NAHI will provide

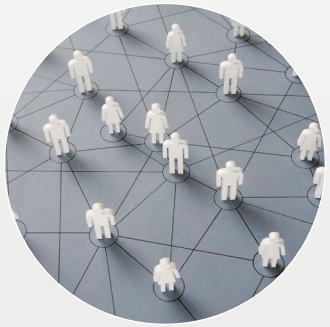
- Down payment assistance
- Home repair assistance
- New home construction
- Residential drainage system improvements
- Support for 2 youth homeless shelters

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COMMUNICATION EFFORTS



Webinar and Podcast



Marketing and outreach



Building Relationships

FHLBank Topeka

MEET OUR TEAM



Amy Meek

Community Programs, Governance, and Compliance Manager



Jennifer Bohnenkemper

HCD Coordinator – Community Programs



Misty Gray

HCD Admin

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RESOURCES AND LINKS

FHLBank Topeka –

FHLBank Topeka | Member Cooperative Supporting Community Financial Institutions (fhlbtopeka.com)

Native American Housing Initiatives Grants Program –

Native American Housing Initiatives Grants Program - Federal Home Loan Bank Topeka (fhlbtopeka.com)

News –

Announcing our 2024 Native American Housing Initiative Grants Program Recipients - Federal Home Loan Bank Topeka (fhlbtopeka.com)

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QUESTIONS



FHLBank Topeka



Kylie Mergen

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