

the 2021 AHAC Report



Letter from the Chair



Housing Profiles





About the Programs

Letter from the AHAC Chair

Although the pandemic may be subsiding, the affordable housing crisis is not.

Challenges to the development and availability of affordable housing presented by COVID-19 remain. The disruption caused by the pandemic has put every aspect of affordable housing development under scrutiny.

Pre-pandemic, many of the traditional obstacles were routine and dealt with in the normal course of business. However, when combined with increases in the price of materials, availability of materials, shortage of contractors, etc. brought about by the pandemic, these new obstacles may seem almost insurmountable and challenge the resolve of developers.

The availability and affordability crises for households remain. The US has a shortage of 6.8 million affordable homes for our nation's more than 10.8 million extremely low-income families whose household incomes are at or below the poverty guideline or face housing costs that exceed 30% of their household income.

Only 37 affordable and available rental units exist for every 100 extremely low-income renter households. Renters with the most severe affordability problems have extremely low incomes. Nationally, about 45% of all renter households spend more than 30% of their pretax income on rent. About half of these renters, 9.7 million in total, spend more than 50% of their income on housing, greatly impairing their ability to meet the other basic needs and putting them at risk of becoming homeless.

9.7 million renters across the nation spend more than 50% of their income on housing, leaving little for other basic needs

Research conducted by the Census Bureau in 2019 reveals that more than 25% of households in America are low-income (making less than $35,000 a year). Data collected by the Census Bureau March 17-29, 2021, reports that approximately 28% of households are not current on their rent or mortgage and eviction or foreclosure in the next two months is likely.

Other factors contributing to the dilemma faced by low-income homebuyers include the supply of new housing is not keeping pace with rising demand, the median sale price of homes increased by 28% from May of 2018 to May of 2021, higher priced homes require larger down payments and the cost to build and maintain a home simply exceeds what low-income homeowners can afford.

So what is the best way to address the affordable housing crisis? Incentivize new construction of affordable homes, focus on manufactured housing, preserve existing affordable housing from physical deterioration, empower low-income households with direct subsidies, subsidize the development of affordable units? What roles do government and the private sector play?

Needless to say, policy makers have many options to consider as they pursue ways to ensure that all people have a safe, accessible and affordable home.

It will take some time for policy makers to identify, debate and formulate solutions. Meanwhile, the Affordable Housing Advisory Council will continue recommending changes to the Affordable Housing Program that provide meaningful assistance to developers, sponsors, owners and members.

Claudia Brierre

Chair of FHLBank Topeka's
Affordable Housing Advisory Council

/ Listen to more about the AHP Program on Bank Statements, FHLBank's podcast

About Claudia

Ms. Brierre is the co-manager of the Community and Economic Development Division at INCOG. She holds a master's in Urban Policy from the University of Tulsa.


Housing Profiles



Nobility Point in North Omaha



2018 AHP Grant
$649,610 from FHLBank Topeka
60 units of senior housing

OMAHA, NEBRASKA

Senior housing facility offers more than a home — It's a community

The demolition of Pleasant View Homes public housing, a decades-old public housing site, brought an opportunity in 2009.

Suddenly 23 acres of contiguous land was available in North Omaha, an area in decline with little investment.

Seventy Five North Revitalization Corporation, a nonprofit redevelopment organization created in 2011, saw the possibilities for the Highlander neighborhood and wanted to build the area into a vibrant, economically diverse community.

Since then, Seventy Five North has progressed through four development phases, investing more than $105 million in the Highlander neighborhood. The third phase included Nobility Point, a senior housing development on one of the most prominent corners in the neighborhood.

"Senior housing was always part of our vision," said Cydney Franklin, president and CEO of Seventy Five North. "Many families want to live intergenerationally but don't have the space to do so. Having Nobility Point in the neighborhood means there is high quality option just down the block."

Nobility Point includes 60 senior apartments with state-of-the-art kitchens, one to two bedrooms, in-home laundry and ample storage space. In addition to the accessible apartments, residents also have access to many amenities in the neighborhood.

Seventy Five North's offices are located in a building of their design – a 65,000-square-foot community hub they've named the Accelerator. The Accelerator is also home to a few local colleges, health centers, a large venue space, a tech lab, a coffee shop and food hall. Seniors who live at Nobility Point have walkable access to the Accelerator.

"You see seniors participating in group fitness classes and movie nights at the Accelerator," shared Cydney. "Nobility Point has a community garden with raised beds. Local experts come to the Accelerator to present gardening programs to help those gardens thrive."

To help with the costs of Nobility Point, Seventy Five North applied for an Affordable Housing Program grant through FHLBank Topeka member Midwest Housing Development Fund, Inc. "We chose to partner with Midwest Housing because they understand our community development objective," said Cydney.

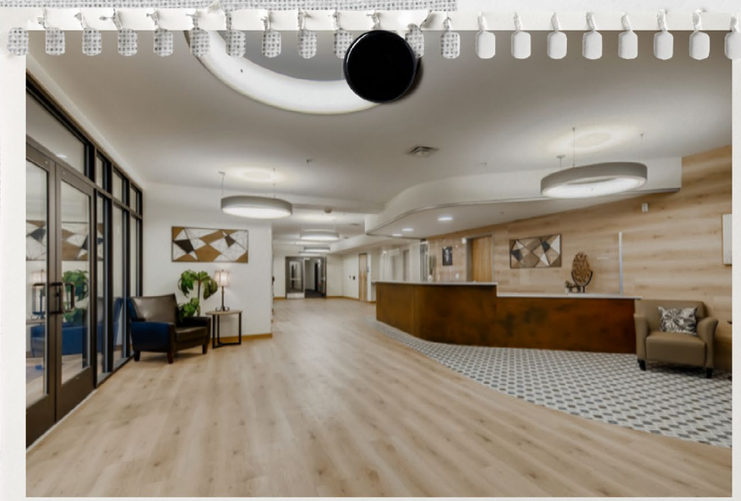
Midwest Housing Development Fund is one of several Community Development Financial Institutions (CDFIs) that is a member of FHLBank Topeka. CDFIs are private financial institutions dedicated to delivering affordable lending to help low- and middle-income individuals.

"Seventy-Five North in general, and Nobility Point in particular, has transformed the entire corridor in North Omaha. MHDF is proud to play a small part by sponsoring their AHP application," said David Fisher, president of Midwest Housing Development Fund.

"We needed numerous partners to make Nobility Point work. Having the AHP grant meant everything to us," said Cydney. "It was incredible to receive this support."

AURORA, COLORADO

New veteran housing designed with mental health in mind



Renaissance Veterans Apartments

2018 AHP Grant

$750,000 from FHLBank Topeka

60 units

Homeless and at-risk veterans in Aurora, Colorado, now have a place to call home thanks to a long-standing partnership between The Colorado Coalition for the Homeless (CCH) and Mercy Community Capital.

The Renaissance Veterans Apartments at Fitzsimons features spacious hallways, high ceilings, outdoor walking trails and fitness facility. But the true hallmark of this building is the sense of safety and security residents experience due to its trauma-informed design.

The intent of trauma-informed design is to create unique spaces where residents feel a sense of safety (both real and perceived), respect, connection and community, control, dignity and joy.

Jennifer Cloud, vice president of housing development for CCH, said her organization has been a pioneer in implementing trauma-informed design in their projects for many years. The design concept has strengthened their housing first model, which understands the lack of secure and safe housing is a barrier to recovery.

Located near the new VA medical center and veterans nursing home in Aurora, this type of housing has been a need for the community since the Fitzsimons Army Base closed in 1997.

Even though the project has had tremendous community and political support, it wasn't until 2018 when Colorado House Bill 16-1397 was signed into law that homeless housing for veterans was expedited as an urgent need.

Vice President of Lending Stefani Joy said Mercy Community Capital was ready to help with pre-development and gap funding for the project.

"Being an FHLBank Topeka member is a huge asset when partnering with CCH because we can sponsor the Affordable Housing Program (AHP) grants along with predevelopment loans," she said. "The AHP fits into the core of our mission at Mercy Community Capital, and that is why we applied for the program."

Mercy Community Capital provided a $1 million pre-development loan for CCH and sponsored the AHP grant for the Renaissance Veterans Apartments at Fitzsimons. The project was awarded $750,000 in gap funding from FHLBank Topeka's AHP in 2018 and the structure was completed in 2020.



Prairie View

2020 AHP Grant

$350,000 from FHLBank Topeka

10 rental units

STAFFORD COUNTY, KANSAS

Team turns to Kansas State students to address affordable housing issues

Stafford County in south central Kansas had a problem.

Instead of attracting businesses and new residents to the area, they were losing jobs and people due to the lack of affordable housing.

"The different communities were having a hard time with employee retention," said David Murphy, senior vice president and chief loan officer at First Bank in Sterling, Kansas. "Some of these smaller communities don't have a lot of homes that are affordable. That's really why we wanted to get involved."

David's financial institution teamed up with Stafford County Economic Development to earn a $350,000 Affordable Housing Grant from FHLBank Topeka. The money is helping fund 10 rental homes known as Prairie View.

But the partnerships didn't stop there. To ensure the homes were truly cost effective, Stafford County Economic Development looked to the Wildcats for help.

"In 2019, we worked with K-State, and students did the design work and built aspects for a prototype rental house," said Kathleen Norman, executive director of Stafford County Economic Development. "One of the things they thought about was it's not just affordable to build but affordable to live in. Sometimes people have low rent but their utilities are outrageous in the winter time."

The K-State students along with Net Positive Studio run by Kansas State Professor Michael Gibson were asked to develop rental housing that met the needs of the moderate and low income residents of Stafford County. They created a prototype 1,100 square foot house in St. John, Kansas, that was energy and space efficient.

"The design was very intentional," Kathleen said. "Halls are not an efficient use of space. So this house has no halls. And there is a lot of good natural light."

Once the prototype house was complete, Stafford County Economic Development has started building nine more rental units throughout the area that follow K-State's design. Each unit has three bedrooms and two baths with rent between $500 and $550 a month.

All tenants must meet area median income standards with five units being at or below 80% AMI and the other five being at or below 50% AMI. Five of the houses will also be rented to residents 55 and older.

As the units are rented, they are helping address the county's retention and housing issues.

"Being able to have good affordable houses is a challenge here," Kathleen said. "It's hard recruiting teachers. We have a hard time recruiting large employers because we don't have the housing. So we have a lot of interest in these rental houses."

/ Take a virtual tour of the first of nine rental units based on K-State's design



Rebuilding Together OKC

2019 and 2015 AHP Grant

$1.6 million from FHLBank Topeka

200+ units

OKLAHOMA CITY, OKLAHOMA

Grant funding helps Oklahoma seniors stay in their own homes

We have all felt the pain of supply shortages and price hikes over the past two years.

For Lauren Sullivan, executive director of Rebuilding Together OKC, those frustrations were 100 fold.

Rebuilding Together OKC's mission is to make much needed safety modifications and home repairs for Oklahoma County residents 55 and older. There are hundreds of neighbors across their service area with homes that need assistance.

"We used to be able to replace a roof for about $8,000. Now it's averaging between $12,000 to $14,000," Lauren said. "It takes 8 to 12 weeks to get windows. With the extended time to get materials, we cannot complete as many projects at once."

And many of the projects for which they once relied on volunteers, they now use contractors.

"I can't tell a volunteer group that is ready to serve that they have to be on call for three months while we wait to gather supplies," Lauren explained.

> *These rehabs*
> would not take place without FHLBank Topeka.
>
> **Cindy Randolph**
> *First AVP, MidFirst*

These challenges, Lauren said, make funding from places such as FHLBank Topeka even more important. Her organization in partnership with MidFirst Bank received a $1 million grant from the Affordable Housing Program in 2019 and a $660,000 grant in 2015.

Cindy Randolph, who serves as a First AVP in MidFirst's Community Reinvestment department, is a former board member at Rebuilding Together OKC. She knows the importance of finding funding to help their mission.

"My side is trying to find additional resources," Cindy said. "MidFirst's membership with FHLBank gives them one more resource for their services. These rehabs would not take place without FHLBank Topeka."

The AHP money is being used to rehab more than 200 houses that are owned by seniors 55 and older living at or below 50% of the area median income. The repairs include ADA compliant bathroom remodels, roofs, windows and other maintenance the owners can't complete or afford.

"These are multi-generational homes. They own it, and they want to be able to pass it on to their family," Lauren said. "They want to stay in their homes. Our mission is to keep them safe, warm and dry."

The AHP money is helping them do just that.

"It has done so much for our community," she said. "We are very grateful."



Adams County Bank

FHLBank's Community Development Program Advances — Discounted advances for rural and urban development projects

ADAMS COUNTY, NEBRASKA

CDP advances give ag customers extra savings

In many areas of the country, requesting a loan for a 160-acre pivot quarter might be cause for a pause and a Google search for a definition.

For Neel Keiser, the loan officer at Adams County Bank in Kenesaw, Nebraska, financing a pivot — or land irrigation system — allows small family farms in the area to prosper. Known for ag lending, Adams County Bank matches its ag loans with Community Development Program (CDP) advances from FHLBank Topeka.

"Generally, we do match funding," Neel said. "If I make a loan for $500,000, I go match that with a CDP advance from FHLBank for the same amount and terms, passing the savings directly on to the customer."

CDP advances are priced below regular FHLBank Topeka advance rates to help members finance qualifying economic development loans.

For Adams County Bank, agricultural loans drive the economy. With 95% of their loans going to small family farms, Adams County Bank strives to keep the ag sector vibrant.

In many cases, CDP advances made it possible for farmers to expand operations, repair equipment or acquire ground for row cropping.

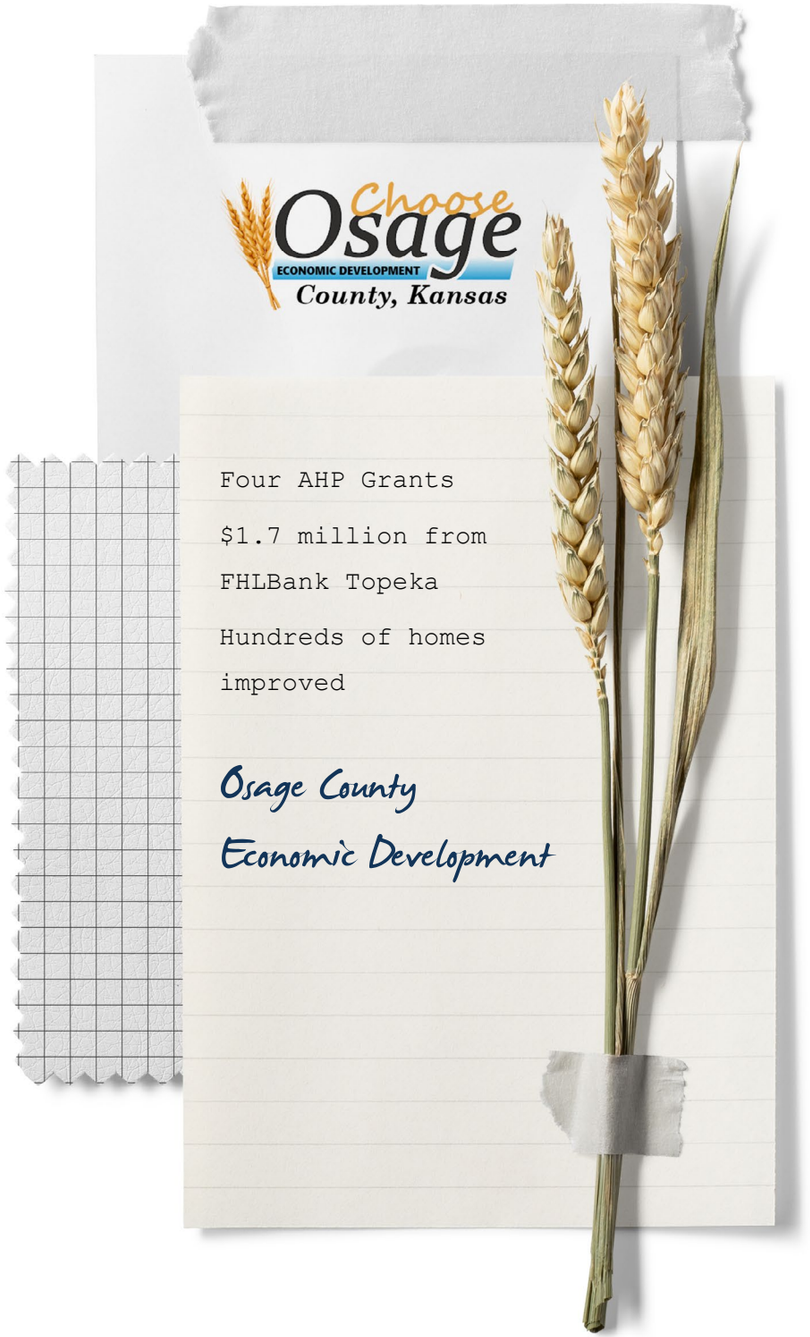
When farming is good,

generally the economy in the whole area is good.

Neel Keiser
Loan Officer, Adams County Bank

Adams County Bank has been serving the rural areas of south-central Nebraska since 1878. Adams County is an area where agriculture is still king, and if you are not a farmer, your business serves to support the farmers in the area.

"When farming is good," Neel said, "generally, the economy in the whole area is good".



OSAGE COUNTY, KANSAS

Ongoing partnership in Northeast Kansas transforms aging homes

The housing stock in Osage County is aging.

As a result, many repairs have become essential. The community decided to take action in 2015 and apply for grant funding to create a homeowner rehab program.

"With housing quality slipping backwards, we knew we had to do something," said Stephanie Watson, secretary of Osage County Economic Development, Inc. "That's when we heard about AHP funding through FHLBank Topeka."

Watson and her group solicited all the banks in the county to help.

"First Security Bank stepped up. They understood our community and the need," Stephanie said.

Through their partnership with FHLBank Topeka, First Security Bank applied for an Affordable Housing Program grant on the economic development group's behalf.

AHP funds are the sole funding source for their program. Since everyone involved volunteers their time, the money all goes right back into the community.

The first grant in 2015 was for $308,435. The group helped 45 homeowners make repairs with the funds. They have helped households in need with projects such as roof repairs, HVAC upgrades and bathroom and kitchen remodels.

"If it's in a home, needs rehabilitation and is worthy of investment, we want to help," Stephanie said.

Osage County Economic Development and First Security Bank didn't stop at just one grant. As the funds were quickly sent out to help in the community, they continued to apply for FHLBank grant funding.

In December 2021, the group secured their fourth AHP grant, bringing their total AHP grant funding above $1.7 million.

"We are very excited to be part of this amazing partnership. As a community bank, we continually strive to make immediate and long-term positive impacts in the communities we serve," said Michael Needham, president of First Security Bank. "This unique program helps to accomplish these goals as it will improve the participants' quality of life and contribute to improvements in our communities. However, the real key to the success of this project is the vision, commitment and hard work of those actively involved in the application and implementation of this program."

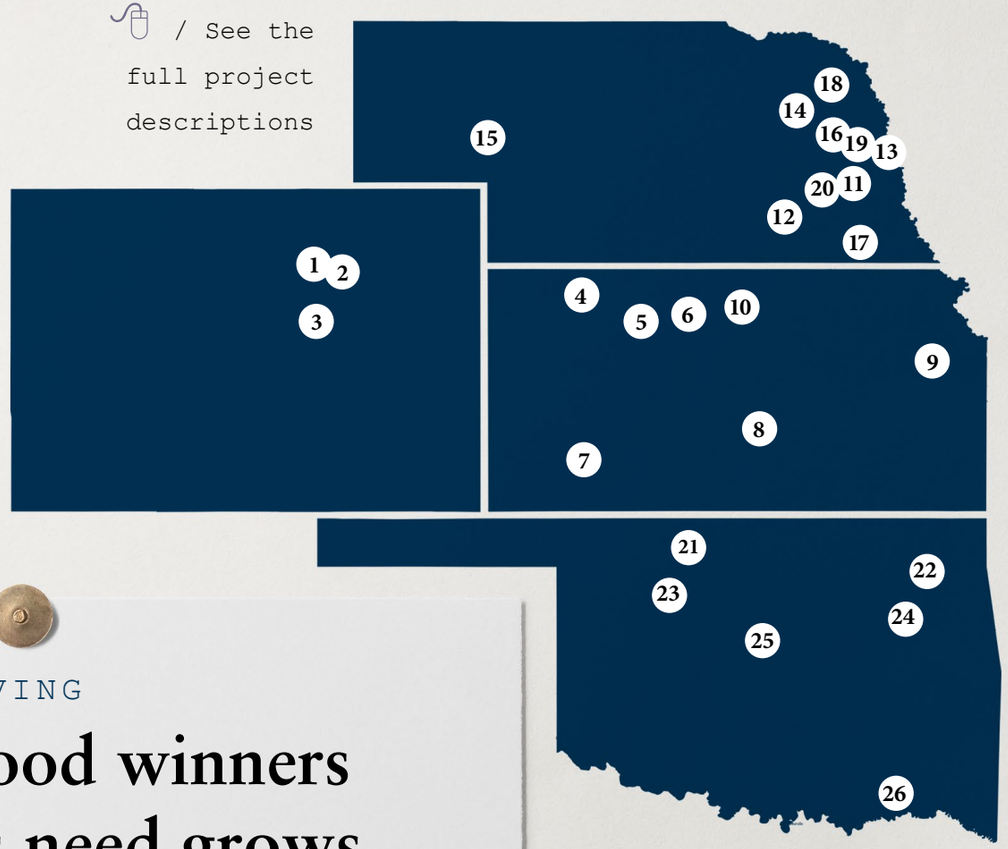
In February 2022, the economic development group already had applications in the pipeline to deplete the grant awarded just a few months prior.

"We have eight families alone on our list whose HVAC systems have gone out. They are living with space heaters," Stephanie explained. "With skyrocketing costs, these funds make a big difference in already squeezed budgets."

Gaylord Anderson, the treasurer of Osage County Economic Development and former county commissioner, sees an even bigger impact to the community of the rehab funds.

"They allow people to stay in their homes and in our county," Gaylord said. "This means they continue to pay taxes, buy groceries and contribute to the community."

/ See the full project descriptions



COMMUNITY GIVING

#500forGood winners increase as need grows

In 2021, FHLBank Topeka received more submissions for our #500forGood program than ever before.

To match that need, we awarded more recipients than ever before as well.

Started in 2018, #500forGood asks members to answer one simple question. If you had $500 to help your community, what would you do with it?

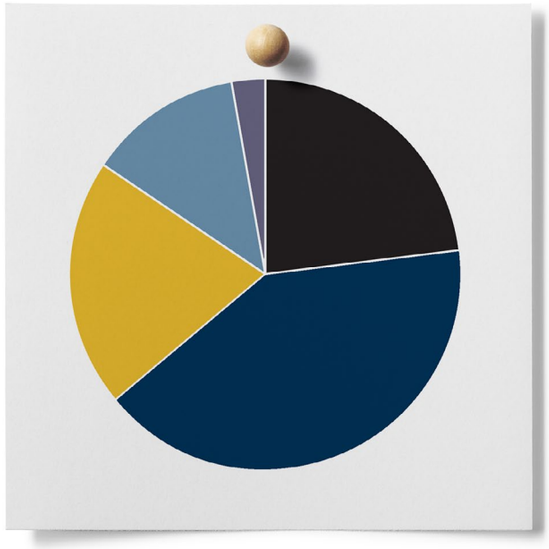
From food to education to health care, answers streamed in from across the district this past fall. The following are this year's 26 winners ...

District Winners

1. First Farmbank — Greeley, Colorado
2. FMS Bank — Greeley, Colorado
3. North Valley Bank — Thornton, Colorado
4. The Bank — Oberlin, Kansas
5. First State Bank — Hill City, Kansas
6. First State Bank — Plainville, Kansas
7. Grant County Bank — Ulysses, Kansas
8. Heartland Credit Union — Hutchinson, Kansas
9. Mid-America Bank — Baldwin City, Kansas
10. Solutions North Bank — Stockton, Kansas
11. Cobalt Credit Union — Papillion, Nebraska
12. Farmers And Merchants Bank — Milligan, Nebraska
13. First Westroads Bank — Omaha, Nebraska
14. Midwest Bank — Norfolk, Nebraska
15. Nebraska State Bank — Oshkosh, Nebraska
16. Scribner Bank — Scribner, Nebraska
17. State Bank Of Table Rock — Pawnee City, Nebraska
18. State Nebraska Bank & Trust — Wayne, Nebraska
19. F&M Bank — West Point, Nebraska
20. Security First Bank — Lincoln, Nebraska
21. Alva State Bank & Trust Company — Alva, Oklahoma
22. American Bank Of Oklahoma — Collinsville, Oklahoma
23. The Bank Of The West — Thomas, Oklahoma
24. Gateway First Bank — Jenks, Oklahoma
25. Interbank — Oklahoma City, Oklahoma
26. Security First National Bank of Hugo — Hugo, Oklahoma

About the Programs





2021 AHP Numbers

Applications Received by State

- Colorado - 9
- Kansas - 16
- Nebraska - 8
- Oklahoma - 5
- Out of District - 1

Total 39

Board Approved Projects by State

- Colorado - 2
- Kansas - 11
- Nebraska - 2
- Oklahoma - 0
- Out of District - 0

Total 15

Our Community Lending Overview

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.

AHP

Over the past 32 years, FHLBank has awarded funds to 1,063 AHP projects. These funds have supported more than 47,000 units of affordable housing targeted to households earning at or below 80% of the Area Median Income (AMI).

The 2021 AHP competitive application round resulted in 15 awards, a decrease from the 21 awarded projects in 2020. Geographically, all states showed a decrease in the number of applications due to a lower amount of AHP funds available and the effects of COVID-19 on the availability of construction materials and labor.

The Affordable Housing Advisory Council emphasized the need for affordable housing for the lowest income tenants and homeowners. In 2021, FHLBank Topeka rental projects targeted 50% of units to extremely-low-income households, compared to 25% Systemwide. For owner-occupied projects, our projects targeted 57% of units to extremely- or very-low-income households, compared to 42% Systemwide.

HSP

FHLBank began an owner-occupied set-aside from the AHP in 1997 to provide first-time homebuyers with funds for down payment, closing cost and repairs in conjunction with the purchase of a home. Homebuyers must have incomes at or below 80% of AMI. Since that time, FHLBank has supported 24,311 first-time homebuyers with $79,755,480.

In 2021, $4,590,629 in HSP funds were disbursed to 143 unique members providing assistance for 928 first-time homebuyer households.

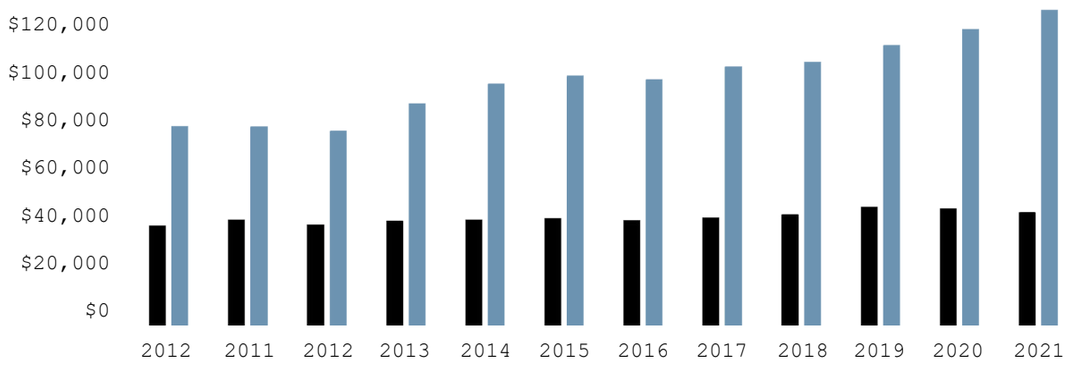
The homeownership affordability gap continues to increase for homebuyers participating in FHLBank's HSP. Using HSP data, the growing gap is demonstrated by contrasting a 12-year average household income growth of $5,020 with the increase of $43,287 in the average house price. In addition, the average house price increased 12.45% from 2019 to 2021, consistent with home price appreciation nationally.

CHP/CDP

Over the past 32 years, FHLBank has approved 3,349 projects requesting $8,925,725,070 of specially priced CHP and CDP advances. These projects have impacted 91,032 units of owner-occupied and rental housing. In addition, the economic development projects approved supported the creation or retention of 9,189 jobs.

A continuing trend in member usage is the lower volume of advances taken. FHLBank members have experienced excessive liquidity resulting in a decreased demand for advance funding. CHP/CDP advances taken in 2021 were nearly $52 million lower than in 2020.

Growing Housing Affordability Gap



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 $8,945,539 approved in 2021	• 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 $5,000 per household More than $4,590,000 approved and nearly 930 first-time homebuyers assisted in 2021	• 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 $70,600,300 of approved applications in 2021	• 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 $87,905,200 of approved applications in 2021	• Non-competitive; available terms from four months to 30 years • Eligibility requirements apply • Members must comply with FHLBank credit guidelines

Community Support Statements Overview

Every two years, FHLBank Topeka members must complete a Community Support Statement for the Federal Housing Finance Agency.

To stay eligible for all services, including long-term advances, members must meet two standards:

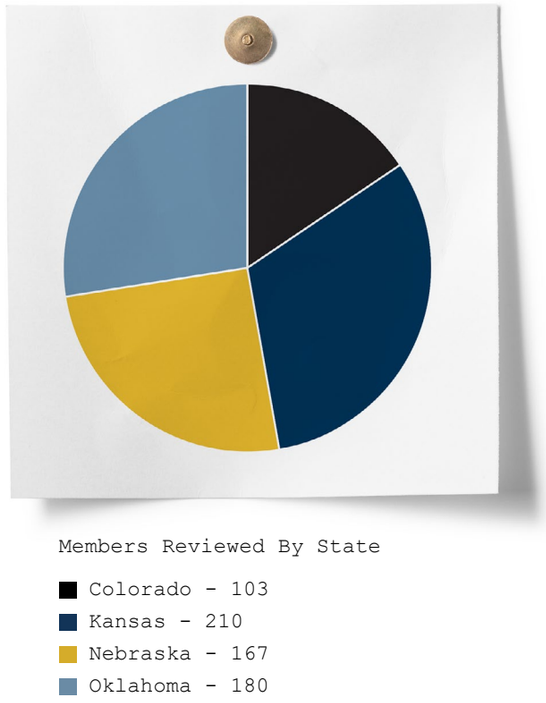
1. If a member is subject to Community Reinvestment Act (CRA) requirements, as are banks and thrifts, they need to earn a CRA evaluation of outstanding or satisfactory from their regulator.

If a member's most recent federal CRA rating is "Needs to Improve," FHFA will place that member on probation until it receives the rating from its next CRA examination. During the probationary period, it will retain access to long-term advances.

2. All members (i.e. banks, thrifts, credit unions and insurance companies) must meet a first-time homebuyer standard.

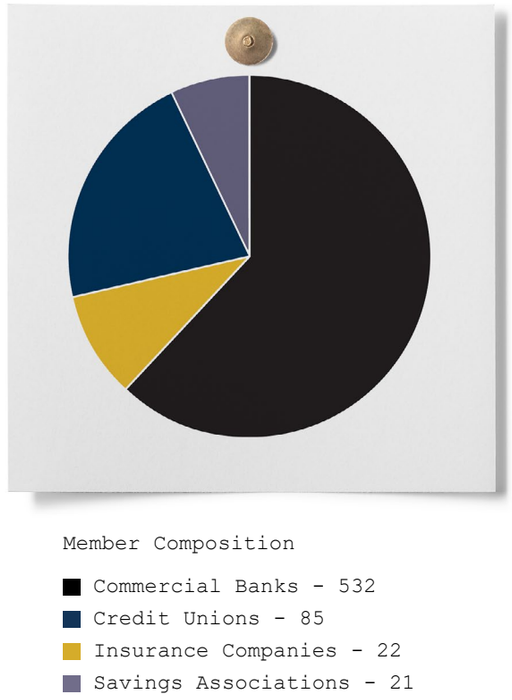
The Community Support Statement review began April 1, 2021, with a submission deadline of Oct. 29, 2021. FHLBank Topeka had 660 members subject to review.

The following is a look at some of the numbers from the review.



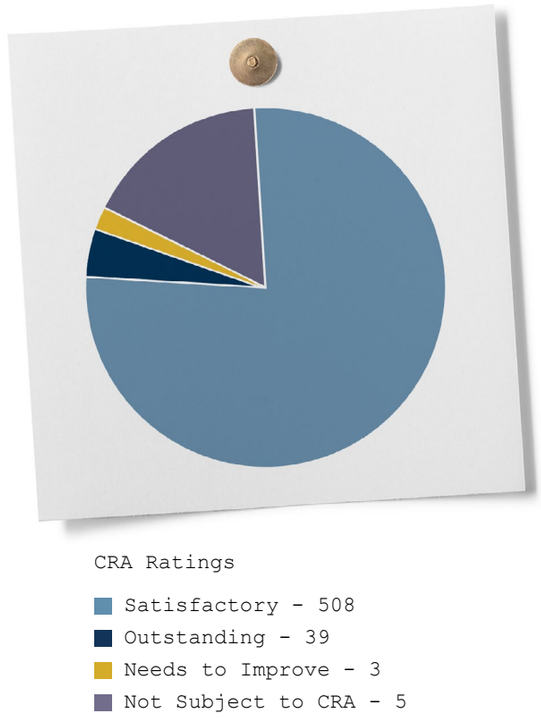
Members Reviewed By State

- Colorado - 103
- Kansas - 210
- Nebraska - 167
- Oklahoma - 180



Member Composition

- Commercial Banks - 532
- Credit Unions - 85
- Insurance Companies - 22
- Savings Associations - 21



CRA Ratings

- Satisfactory - 508
- Outstanding - 39
- Needs to Improve - 3
- Not Subject to CRA - 5

140 members said they offered in-house first-time homebuyer programs for customers

146 members said they participated in counseling or homeownership education for first-time homebuyers

220 members said they offered flexible underwriting standards for first-time homebuyers

158 members said they participated in AHP or other targeted community investment offered by FHLBank

The Affordable Housing Advisory Council



Claudia Brierre
Chair

Member Since March 2012
INCOG
Tulsa, OK



Christie Baldridge

Member Since January 2021
Deep Fork Community Action Foundation
Okmulgee, OK



Paul J. Bartlett

Member Since October 2019
Kearney Area Habitat for Humanity
Kearney, NE



Jennifer Cloud

Member Since October 2019
Colorado Coalition for the Homeless
Denver, CO



Nathan P. Clyncke

Member Since January 2021
Rocky Mountain Community Land Trust
Colorado Springs, CO



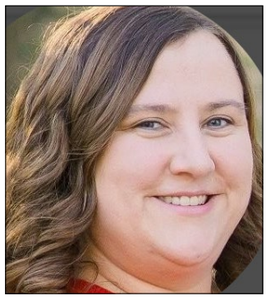
Lynn Fleming

Member Since January 2015
Great Bend Housing Authority
Great Bend, KS



Vicki D. Jordan
Vice Chair

Member Since October 2019
Tulsa Habitat for Humanity
Tulsa, OK



Amber Marker

Member Since January 2020
Nebraska Housing Developers Association
Lincoln, NE



Janet McRae

Member Since January 2021
Miami County Economic Development
Paola, KS



Wayne Mortensen

Member Since January 2022
NeighborWorks Lincoln
Lincoln, NE



Cheryl Sanchez

Member Since July 2021
Prowers Economic Prosperity
Lamar, CO



Michael Scanlon

Member Since January 2022
City of Osawatomie
Osawatomie, KS

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Edmond, OK

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Denver, CO

MEET THE TEAM

The Housing & Community Development Department



JoVaughn Anderson
HCD Analyst



Jessica Barnes
HCD Analyst



Jennifer Bohnenkemper
Community Programs and Records Specialist II



Mike Borcher
AHP Manager



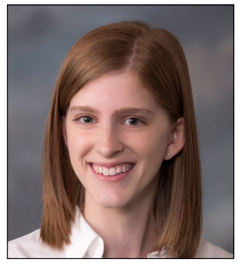
Kaitlyn Burton
HCD Analyst



Kristin Combes
HCD Analyst II



Eric Degenhardt
HCD Coordinator — Rental



Katie Gnagi
HCD Project Development Analyst



Misty Gray
HCD Administrative Specialist



Jaime Lake
HCD Analyst



Joan Lickteig
HCD Coordinator — Owner Occupied



Alyse Mioni
HCD Coordinator — Automation



Dustie Nitcher
AHP Assistant Manager — AHP



Jessica Puvogel
AHP Assistant Manager — HSP



Tom Thull
Community Investment Officer and Director of HCD



Mark Ward
Community Programs, Technology, Compliance and Reporting Manager

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