



# **2026 HOPE Scoring Criteria & Member Allocation Summary**

## 2026 HOPE ACCESS

- Granted to members who attempted to participate in a least one 2025 TurnKey Program (HSP, HSP+ or HOPE).
- Members qualified by completing at least one of the following actions during the 2025 TurnKey:
  - Initiated a reservation that later expired
  - Initiated or submitted a reservation that was withdrawn
  - Submitted a reservation that was deemed ineligible
  - Successfully funded a reservation

## 2027 HOPE ACCESS

- Members will qualify for an allocation by **successfully funding a regulatory 2026 TurnKey reservation (HSP or HSP+)**.
- Scoring criteria and allocation methodology will follow a structure similar to the 2026 HOPE, with some program updates.



# SCORING CRITERIA

- A total of 14 points were allocated across four scoring categories to determine each member's funding allocation:
  - Core Product Utilization
  - Credit Obligations/Assets
  - FHLBank Affordable Housing & Community Development Programs
  - FHLBank Engagement
- Members earned points based on their satisfaction of the scoring criteria within each category.
- A member's total point score determined their 2026 HOPE allocation amount.
- Eligibility for scoring was based on member activity from January 1, 2025, through October 31, 2025.
- The next slides provide a description and overview of each scoring criteria category.



# SCORING CRITERIA

## 1. CORE PRODUCT UTILIZATION

One point (to a maximum of three points) was awarded for utilization of each of the following products.

- Advances/LOC: Issued a new advance or carried an LOC balance for five days
- Letters of Credit: Issued a new letter of credit
- MPF: Sold one loan

PRODUCT	POINTS AWARDED
Advances/LOC	1
Letters of Credit	1
MPF	1



# SCORING CRITERIA

## 2. CREDIT OBLIGATIONS/ASSETS

Points were awarded (to a maximum of six points) based on the members average annual credit obligations relative to their asset size.

RANGE	POINTS AWARDED
<1 percent (1%)	0
≥1 percent (1%) and <10 percent (10%)	2
≥10 percent (10%) and <20 percent (20%)	4
≥20 percent (20%)	6

# SCORING CRITERIA

## 3. FHLBANK AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT

One point (to a maximum of four points) was awarded for each of the following programs members submitted applications (#500forGood, AHP, CHP/CDP and NAHI) or funded a reservation and/or loan (HSP/HSP+ and MRRP).

PROGRAM	POINTS AWARDED
#500forGood	1
AHP	1
CHP/CDP	1
HSP/HSP+	1
MRRP	1
NAHI	1



# SCORING CRITERIA

## 4. FHLBANK ENGAGEMENT

One point was awarded for members that attended the FHLBank Annual Membership Conference (AMC) or FHLBank Regional Meeting (RM) for their state.

ENGAGEMENT OPPURTUNITY	POINTS AWARDED
AMC/RM	1



# MEMBER ALLOCATION

HOPE funds were allocated to eligible members based on the satisfaction of the established scoring criteria and in alignment with the allocation chart provided below.

POINTS SCORED	TOTAL ALLOCATION AWARDED
< 4 points	\$15,000
4-7 points	\$30,000
8-9 points	\$60,000
10+ points	\$90,000



# QUESTIONS?



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