FHLBANK TOPEKA'S

AFFORDABLE HOUSING ADVISORY COUNCIL

Annual Report



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LETTER FROM THE AHAC CHAIR

As we reflect on this past year, I am thrilled to share the remarkable achievements and milestones we have reached together.

It has been a year of unprecedented progress, fueled by the unwavering dedication of our team, the commitment of our partners, and the incredible support of the communities we serve.

One of our greatest successes this year has been record-breaking funding for our programs. These resources have allowed us to expand our impact, reach more individuals in need and strengthen the programs we provide.

Alongside this success, we have also observed an extraordinary demand for funds.

During our 35th year of the Affordable Housing Program (AHP), we received a record amount of requested funding of more than $95 million. We were able to award 26 applications totaling $31,256,612 to improve or create 1,699 AHP housing units. It is clear that the need for continued investment and support remains critical.

Beyond AHP, we provided much needed support through our TurnKey suite of down payment assistance programs designed to assist with making the dream of homeownership accessible and affordable.

Through TurnKey, we provided subsidy to 1,308 households, and we introduced a new voluntary program — Homeownership Possibilities Expanded (HOPE). With a focus on addressing challenges in workforce housing, HOPE was created to assist households that do not typically receive support from other down payment assistance programs but are still in need of subsidy to make homeownership a reality.

From accessible renovations for tribal elders to funding tribal programs for new Native American homeowners, the second year of the Native American Housing Initiatives (NAHI) Grants Program is poised to make a sizeable difference. In 2024, NAHI provided more than $5.3 million to support tribal organizations working at the grassroots level, which are in the best position to identify tribal needs.

The overwhelming response to our programs reinforces our mission and underscores the importance of our work. As we move forward, we remain committed to exploring innovative solutions to ensure we can meet the growing demand for housing challenges across our district.

Looking ahead to 2025, several new programs designed to support our members and their communities will be introduced. We are excited to see the impact our programs can have on our district, and we look forward to continuing this journey together.

With gratitude and optimism,

Nate Clyncke
AHAC Chair

Unlocking the Dream

New suite of down payment assistance products opens the door for homebuyers

An interesting thing happened in 2024 when FHLBank Topeka launched TurnKey, a new suite of down payment assistance products.

The money went fast. Very fast.

"The reactions last year — we had people cry. I think they were so thankful," said Larissa Kuhn, a vice president and loan officer at Golden Belt Bank in Hays, Kansas. "Homes are a dream, and some people don't ever achieve it. This helped make it possible."

New in 2024, TurnKey encompasses three programs designed to reduce barriers to homeownership by covering down payments, closing costs and eligible repairs. The Homeownership Set-aside Program (HSP) provides up to $15,000 for first-time homebuyers at or below 80% area median income (AMI). The Homeownership Set-aside Program Plus (HSP+) increases that amount to $25,000 for first-time buyers at or below 80% AMI in counties designated high cost or difficult to develop.

The new Homeownership Possibilities Expanded (HOPE) grant provides up to $12,500 to benefit the "missing middle" or homebuyers who don't traditionally qualify for down payment support. Recipients can have up to 150% AMI and do not have to be purchasing their first home.

Each of these TurnKey programs went live March 1, 2024, and in less than 24 hours $3.5 million was spoken for. Within eight weeks, both HSP and HOPE were fully reserved.

"In one day, we provided 260 households with an opportunity to realize the dream of homeownership," said FHLBank Topeka's Community Investment Officer Kylie Mergen, who heads the team overseeing all housing and community development programs. "In total, we supported more than 1,300 homeowners through TurnKey. I think that illustrates the great need that is out there and why these products are essential to our members and the communities they serve."

Jacque Wallman, a senior vice president at First Bank of Nebraska, said the TurnKey launch couldn't have come at a more opportune time for her customers. Like the fast nature of which it was reserved, the TurnKey funds helped speed up the homebuying timeline.

"With the rising prices of homes, current rates and the dramatic increase of homeowner's insurance, we are seeing some customers not comfortable with the higher monthly payments," she explained. "But every homebuyer that has used the TurnKey assistance has been thrilled. It has helped many customers be able to purchase a home sooner than they planned."

Larissa at Golden Belt Bank said her customers, too, were more than appreciative of the grant. Not only is it simple to apply, she explained, it's so beneficial it's now part of their calendar year.

"These are some of the main grants we try to steer people to. It's a well-oiled machine. I feel like the admission process is easy. It's black and white," Larissa said in February 2025, just weeks before the second round of TurnKey was about to open.

"We have customers that say I know I want to buy a house and are scheduling their year around it. This is first-time homebuyer season."



Funding for Families

Denver's new Theodora Hotel designed to keep parents and kids together

There are nearly 10,000 people experiencing homelessness in the Denver area, according to the city's 2024 point in time count by Housing and Urban Development.

More than 30% of those individuals are moms, dads and children living together without a home.

Unfortunately, help isn't often offered in family size.

"Most shelters either accept men or women," said Bret Bridgewater, vice president of building services and safety for Volunteers of America Colorado. "Families can't usually stay together. That's what makes Theodora one of a kind."

The Theodora Family Hotel is a five-story, 60-unit temporary housing facility for families and veterans experiencing homelessness. The project, which broke ground in 2024, was designed with families in mind. It features hotel-style units with kitchenettes, balconies and a courtyard with a playground.

The hotel location has a bit of a history too. What was once a Travelodge in the 1950s was converted into housing for the growing homeless population in Denver more than 60 years ago.

The aging facility, however, could no longer meet the needs of the city's underhoused. It was torn down to make way for the new Theodora construction, which Bret said, is a major improvement.

"It's being built with trauma-informed design specifically for those folks we serve," he explained. "There are so many things we've never had before. We've never had a playground before. It was just parking lots. Parents can watch their kids play from the dining room or on the balconies. Kids can just be safe and not on a busy street."

The Theodora Family Hotel is partially funded by a $540,000 Affordable Housing Program grant from FHLBank Topeka in partnership with FirstBank in Lakewood, Colorado. FirstBank Senior Vice President Tyler Parry said the support was essential for the project to begin.



The new Theodora Family Hotel in Denver, set to open in May 2025, features original work from a local artist on the exterior of the five-story building.

"It gets more and more important to have this type of funding," he explained. "These projects that have this community need and impact, they're expensive. Grant sponsors are vital."

Along with funding from FHLBank, Theodora received a grant from the city of Denver, which is helping make the project even more unique. Denver requires projects of this type to have public-facing art to ensure the building not only serves the community through its purpose but beautifies the neighborhood as well.

"There were 140 different artists who applied," Bret said, adding that artists who had experienced homelessness were highly encouraged to submit work. "What the winning submission looks like is two hands, one hand is holding a dandelion and it's blowing across to the other hand. It symbolizes us catching the folks who need a hand up."

A Q&A with CNHA

Comanche housing director discusses the vital need for funding and repairs

In 2023, FHLBank Topeka launched the Native American Housing Initiatives grants program (NAHI) to address the long and lingering struggles impacting housing for tribal members.

In year one, there was $1 million of voluntary funds allocated to NAHI, which quickly grew to $3 million as the applications rolled in and the scale of the need for funding became more apparent. In year two, the NAHI allocation started at $3.6 million. Once again, the total ballooned to more than $5.3 million based on the size of the need.

One of the original recipients of NAHI was the Comanche Nation Housing Authority (CNHA), which received $500,000 to expand its Elder Rehabilitation Program, a social welfare initiative addressing living conditions and improving housing needs for Comanche elders.

Nora Sovo, the executive director of the CNHA, took a moment to discuss the importance of the NAHI grant for her tribe.

What about this project for CNHA made you want to apply?
The Comanche Nation has approximately 3,000 elders, the majority living on fixed incomes. Repairs to maintain their homes in safe and sanitary conditions are beyond their means, both physically and financially.

The goal of the Housing Authority is to assist our elders by addressing and reversing the safety and welfare issues of inadequate housing, allowing them to age in place in alignment with our culture and traditions. We are always looking for funding to support these projects.

How did you use NAHI funds to support this program?
The grant provided funding to repair the homes of 99 tribal elders including such services as addressing safety issues, remedying water and sewer line breaks, repairing and replacing heat and air conditioning, replacing leaking roofs and more. Additionally, renovations were made to meet accessibility and safety improvements including accessible bathrooms, showers, handicap railings and ramps.



Before and after photos show bathroom repairs the Comanche Nation Housing Authority funded with an FHLBank Topeka NAHI grant.

How did the homeowners react to the repairs?
Elders are often hesitant to ask for assistance and are extremely grateful for services received. One example — Being able to use your bathroom facilities without fear of falling is life altering.

Why was the NAHI grant important for your community?
Not only are elders held in high esteem, but they are also culturally important to the Comanche Nation for their contributions to the history, traditions and language. Native communities have a shared history of overcoming challenges to their very existence and are bound by common traumas and successes.

Our elders are the keepers of the history and the values of the Nation. Providing services that allow them to remain in their homes among their families is important to the community as a whole.

Small Town, Big Idea

Paola, Kansas, organization using tiny homes to fight rural homelessness

Homelessness is often thought of as an urban problem, but rural parts of Kansas are not immune.

My Father's House, a charitable housing organization on the outskirts of Kansas City, received a $1 million Affordable Housing Program grant from FHLBank Topeka and member First Option Bank to help those experiencing homelessness outside big city limits.

"1,089 — That's the estimated population of rural homelessness in Kansas," First Option Bank CEO Blake Heid said at a groundbreaking ceremony in December 2024.

Blake, who serves on the board of My Father's House, along with Beth Waddle, the CEO of the philanthropic organization, proudly dug shovels into Paola, Kansas, land to break ground on the site of a future community of tiny homes for the underhoused.

Representatives from FHLBank Topeka were also onsite to kickoff the AHP project, which will start with the construction of 14 efficient houses in an area of the state that has few other options.

"Miami County, Kansas, has the lowest vacancy rates of any southeast Kansas county in rental homes," Beth said. "The houses that are available are not within an affordable price range. We saw a need for this tiny home project to increase available affordable housing options."

The goal of the tiny home community is to offer safe and affordable transitional housing to help people recover. While some may utilize the space temporarily, Beth said tenants are welcome as long as they are in need.

Grant funding will allow My Father's House to install sewer systems, lay asphalt and build gutters and curbs on six acres of land for the initial wave of houses. While 14 tiny homes are the first goal, the big picture is to create a community of more than 40 affordable places to live.

"These tiny homes will house some of the community's most vulnerable people -- those recovering from homelessness and/or addiction, those living with mental and physical disabilities and many whose social security or disability income simply doesn't afford them the opportunity to rent in many areas," Beth said. "We are excited to create a supportive community in which the tenants give and receive support from each other and in which professional providers offer a variety of services and educational opportunities aimed at helping tenants live their best lives."



First Option Bank CEO Blake Heid and My Father's House CEO Beth Waddle break ground on a new project to build 14 tiny homes in Paola, Kansas.

Financing the Farm

Discounted advances help Nebraska lendors fund agriculture at low costs

It's known as the Cornhusker State, but Nebraska farmers know something about beans, wheat, hay and a lot of other crops too.

Agriculture is so prevalent that one in every four Nebraskans you meet makes a living off the ag industry.

With more than 44,000 farms statewide, FHLBank Topeka members in Nebraska are crucial partners to the farming field.

And to ensure food makes it from farm to table, financial institutions look to FHLBank Topeka for discounted rates on customer loans.

"We are very much an ag bank," said Sandra Owens, executive vice president at First State Bank of Randolph. "We use FHLBank Topeka discounted advances for the long-term fixed rates. That's our go-to for this kind of lending."

FHLBank Topeka offers two types of advances at below market rates and available in terms of four months to 30 years.

The Community Housing Program (CHP) provides discounted advances for owner-occupied or rental projects to help make housing more affordable across the district. The Community Development Program (CDP) is focused on commercial, small business and ag lending to strengthen economic development in FHLBank Topeka's four states.

"We use FHLBank Topeka discounted advances for the long-term fixed rates. That's our go-to for this kind of lending."

Sandra Owens

Executive Vice President
First State Bank of Randolph

CDP advances are a natural fit for Nebraska lenders and their customers.

"They appreciate the fixed terms," Sandra explained. "It offers them a rate we wouldn't be able to offer them otherwise."

Sandra said her institution took out two CDP advances for local farms in northeast Nebraska in 2024.

First Bank and Trust Company of Minden also took advantage of the CDP advances this past year, funding two ag projects in their area.

Senior Vice President of First Bank of Minden Doug Hammer said discounted advances are an easy and fruitful way to meet their ag customers' needs.

"It's very simple, and FHLBank Topeka is very helpful," Doug said. "I'm sure we would use CDP again."

$447.5
Outstanding balance in millions for all CDP/CHP advances as of Dec. 31, 2024

34
Total number of CDP advances issued in 2024 *(No CHP were issued)*

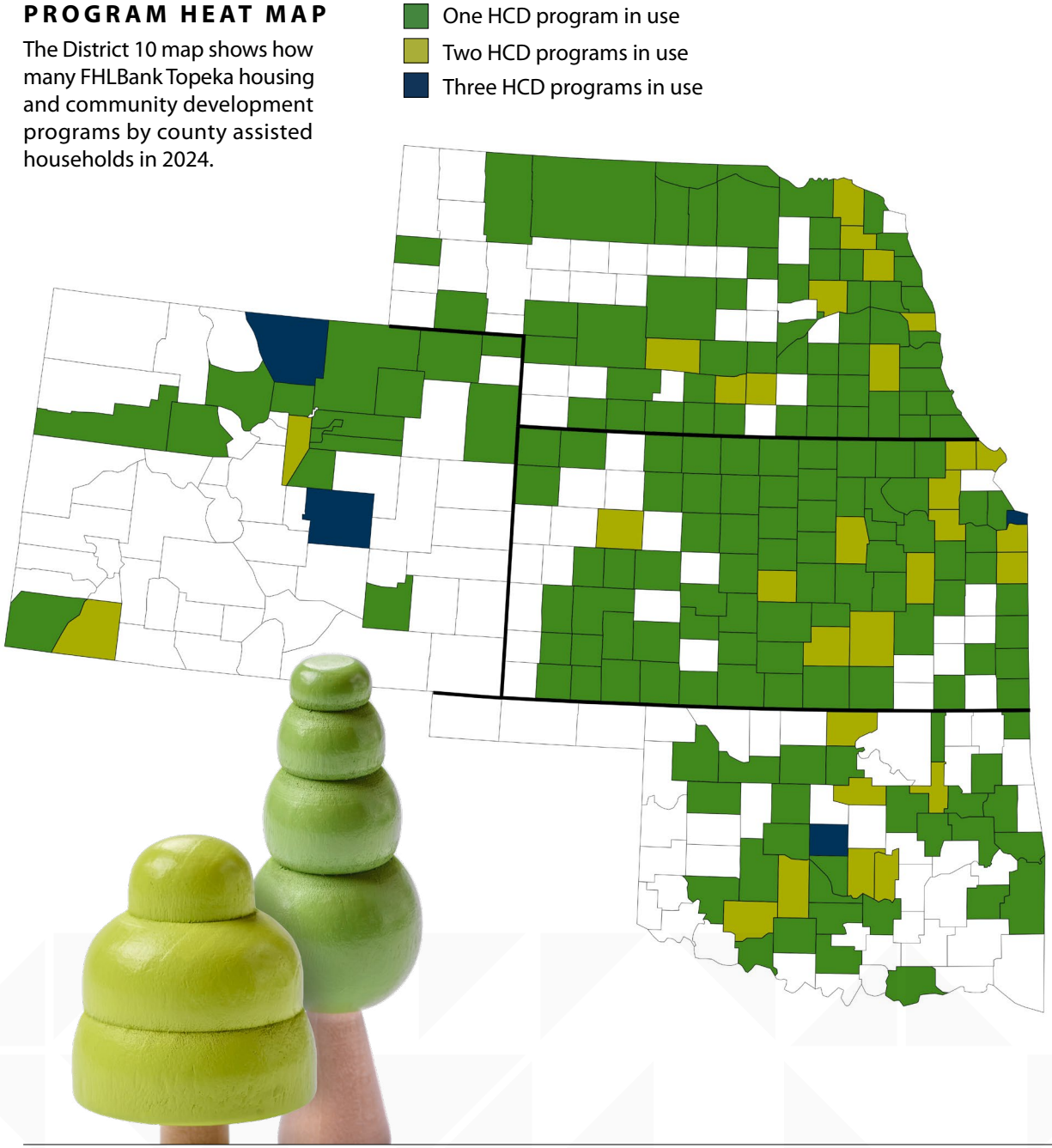
$13.7
Total amount of CDP advances in millions issued in 2024

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 $1.5 million per project $31,256,612 approved in 2024	• 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) Part of TurnKey	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 More than $12,906,185 disbursed and 894 first-time homebuyers assisted in 2024	• Non-competitive, first-come, first-served program • Must meet regulatory guidelines and eligibility/feasibility requirements • 5-year retention period
Homeownership Set-aside Program (HSP+) Part of TurnKey	Down payment, closing cost and purchase related repair assistance	First-time homebuyers in high-cost areas of FHLBank Topeka's district with incomes at or below 80% of the AMI	Grants of up to $25,000 per household More than $1,439,284 disbursed and 58 first-time homebuyers assisted in 2024	• Non-competitive, first-come, first-served program • Must meet regulatory guidelines and eligibility/feasibility requirements • 5-year retention period
Homeownership Possibilities Expanded (HOPE) Part of TurnKey	Down payment, closing cost and purchase related repair assistance	Homebuyers purchasing homes in FHLBank Topeka's district with incomes at or below 150% of the AMI	Grants of up to $12,500 per household More than $4,277,857 disbursed and 1,130 homebuyers assisted in 2024	• Non-competitive, first-come, first-served program • Must meet regulatory guidelines and eligibility/feasibility requirements • 5-year retention period

Program	Uses	Beneficiaries	Funding	Terms
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 $15,466,400 in advance commitments in 2024	• 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 $38,455,400 in advance commitments in 2024	• Non-competitive; Available terms from four months to 30 years • Eligibility requirements apply • Members must comply with FHLBank credit guidelines
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 Topeka's district	Native American tribes and tribally designated housing entities impacting housing for Native Americans including tribal members residing in FHLBank's district	Grants from $100,000 to $500,000 per recipient $5,313,498 awarded in 2024	• Competitive application program • Recipients must provide housing services to tribal members in Colorado, Kansas, Nebraska and Oklahoma

PROGRAM HEAT MAP

The District 10 map shows how many FHLBank Topeka housing and community development programs by county assisted households in 2024.



PROGRAM IMPACT

By the Numbers

Facts and Figures from District 10

Each year, all FHLBanks allocate at least 10% of their net earnings from the prior year to affordable housing and community development initiatives in their district.

At FHLBank Topeka, these statutory funds are awarded through our Affordable Housing Program (AHP) and Homeownership Set-Aside Program (HSP).

Additionally, we provide millions of dollars outside that regulatory requirement to subsidize our many voluntary housing and community development (HCD) programs.

The following is a look at all our HCD programs and how our statutory and voluntary funds were used in partnership with our members to build stronger communities in 2024.

Continued on page 11

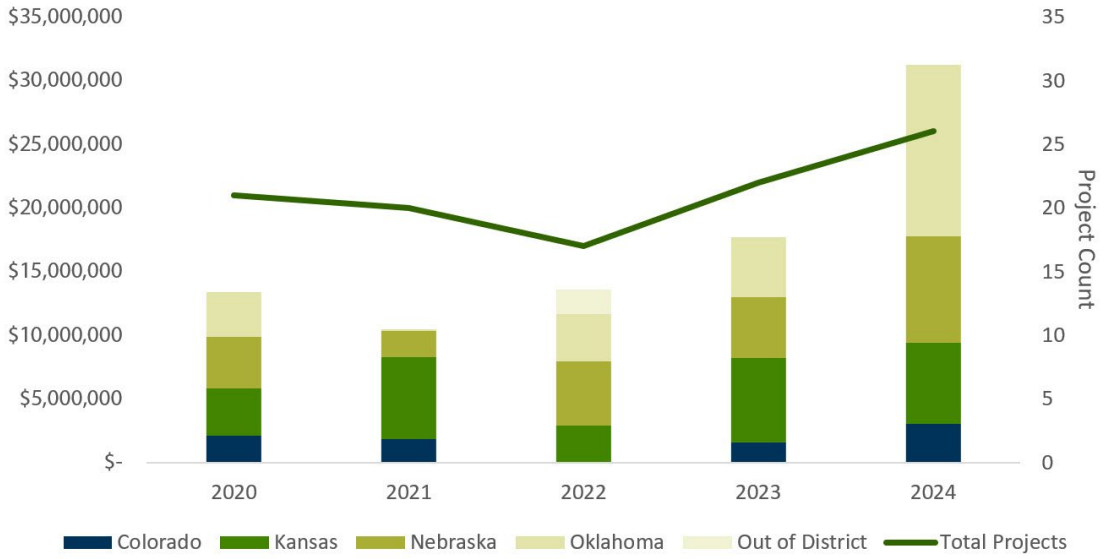
Statutory Programs

This past year — 2024 — marked not only the 35th anniversary of AHP but also a significant funding milestone. FHLBank Topeka surpassed $400 million in subsidies since AHP's inception, and more than 78,000 units have been supported through the program.

At FHLBank Topeka, up to the greater of $4.5 million or 35% of our annual required AHP contribution goes to HSP. The remaining portion is provided to members through our AHP General Fund.

AHP
CELEBRATING 35 YEARS

TABLE 1 AHP Subsidy by Year and State



Affordable Housing Program

The AHP General Fund is a special program that helps members provide financing for owner-occupied and rental housing for very low-, low- and moderate-income households using subsidized advances and direct subsidies.

Nonprofit groups, for-profit developers, government agencies and public entities apply for the grants through an FHLBank member.

The 2024 funding round of this competitive grant included the statutory allocation, AHP Extra and unappropriated funds. AHP Extra is a voluntary contribution to supplement FHLBank's statutory AHP requirement.

The 2024 AHP General Fund awarded 26 projects a total of $31.25 million to support 1,699 housing units across all four states. Due to strong earnings in 2023, the 2024 funds were nearly double the amount awarded the prior year. Historical data is illustrated in Table No. 1

CHP and CDP

The Community Housing Program (CHP) and Community Development Program (CDP) are governed by FHLBank Topeka's Member Products policy.

Under CHP, FHLBank Topeka provides advances to members to finance the construction, acquisition, refinancing or rehabilitation of renter- or owner-occupied housing for households at or below 115% of the AMI.

Under CDP, we provide advances to members to extend long-term fixed rate credit for community development including the finance of qualifying commercial loans, farm loans and community and economic development initiatives.

Member participation in CHP and CDP has declined over the years. However, for 2024, all states have projects approved to help members finance qualifying commercial loans, farm loans and community and economic development initiatives in the areas they serve.

Continued on page 12

TurnKey

FHLBank's TurnKey suite is designed to provide down payment assistance and address the challenges of attaining homeownership in Colorado, Kansas, Nebraska, and Oklahoma. In 2024, it consisted of three programs — HSP, HSP Plus and Homeownership Possibilities Expanded (HOPE).

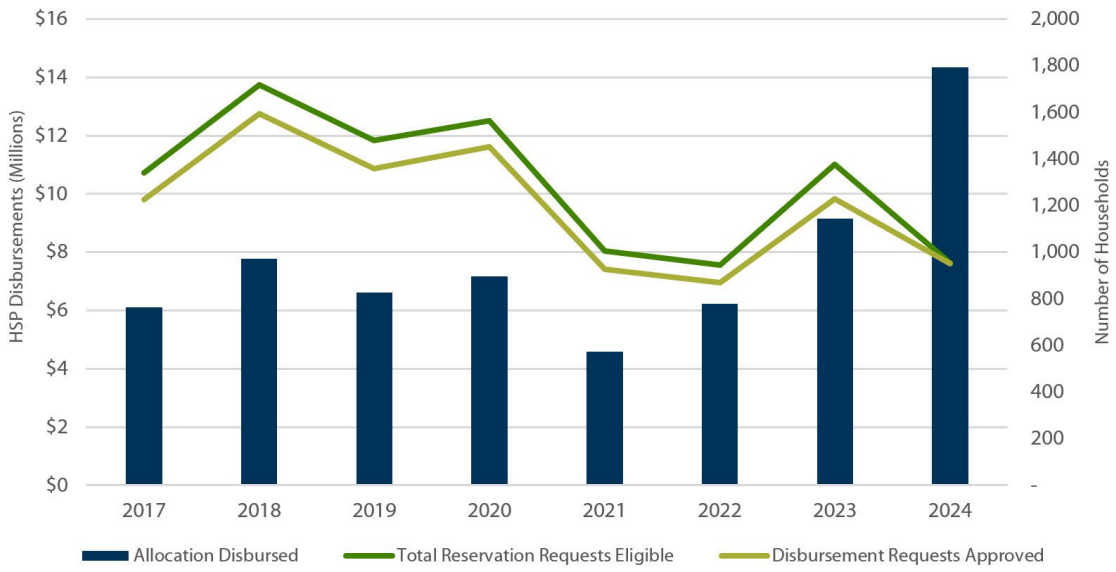
HSP provides down payment, closing cost and repair assistance to first-time homebuyers earning at or below 80% of the area median income (AMI) for households purchasing or constructing homes in our four-state district.

HSP is a statutory program, and the maximum subsidy per household is $15,000. Historical data is illustrated in Table No. 2.

The Homeownership Set-aside Program Plus (HSP+) provides down payment, closing cost and repair assistance to first-time homebuyers earning at or below 80% of the AMI for households purchasing or constructing homes in High-Cost Areas and non-metropolitan Difficult Development Areas in our four-state district.

Continued on page 13

TABLE 2 HSP Statutory Funding Summary



2024 TURNKEY IMPACT

	Colorado	Kansas	Nebraska	Oklahoma	District Total
Households Supported	57	651	406	194	1308
Member Participation	9	74	58	25	166
Subsidy Disbursed	$1,287,284	$8,904,663	$5,669,448	$2,761,932	$18,623,327

HSP+ is a statutory program, and the maximum subsidy per household is $25,000.

New in 2024, HOPE is a voluntary program for the "missing middle" or homebuyers that do not traditionally receive support but need assistance with down payment, closing costs or eligible repairs. HOPE is not limited to first-time homebuyers, and household income can be at or below 150% of the AMI. The maximum subsidy is $12,500.

Voluntary Programs

NAHI

The Native American Housing Initiatives Grants program (NAHI) is a voluntary grant program introduced in 2023. This program provides Native American tribes and tribally designated housing entities with access to grant funds intended to support housing for tribal members in Colorado, Kansas, Nebraska and Oklahoma.

A total of $5,313,498 was awarded to 12 recipients in 2024.

MSU Denver

FHLBank Topeka formed a partnership with the Metropolitan State University of Denver in 2024 to fund the creation of a new school focused on all aspects of the affordable housing field including finance, development, property management and residential services. The FHLBank Topeka Affordable Housing Institute at MSU Denver opened in the winter of 2025. FHLBank gave $1 million in voluntary funds in 2024 to support the school.

AHP Extra

AHP Extra supplements our statutory AHP funds. It awards projects that did not score high enough to receive funds solely through the statutory contribution.

TABLE 3
2024 TurnKey Funding

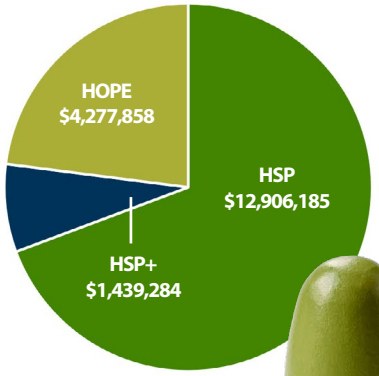


TABLE 4
2024 Voluntary Funding

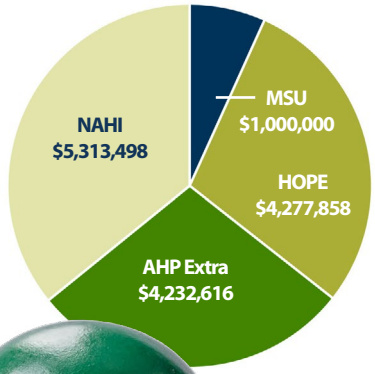


TABLE 5
2024 Statutory &. Voluntary

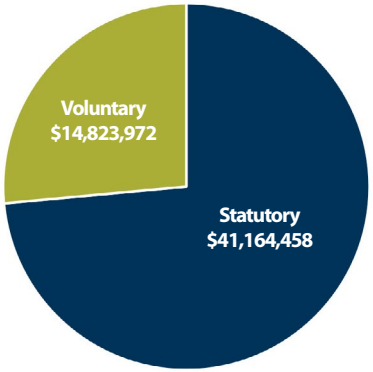
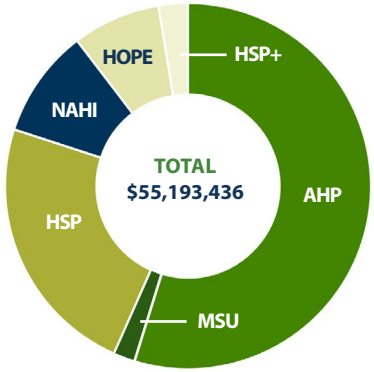


TABLE 6
2024 Program Funding





2024 MEMBER PARTICIPATION AND OVERALL IMPACT

2024 AWARDS AND GRANTS

Program	Funding Impact	Member Participation*
Affordable Housing Program (AHP)	$31,256,612 awarded to support 1,699 housing units	48
TurnKey Suite of Programs	$18,623,327 in grants disbursed supporting 1,308 households	166
Native American Housing Initiatives (NAHI)	$5,313,498 awarded to 12 tribes and tribally designated housing entities	13
Total Awards and Grants	$55,193,436 to support more than 3,000 households	227

2024 ADVANCE COMMITMENTS

Program	Funding Impact	Member Participation*
Community Development Program (CDP)	$15,466,400 in advance commitments, creating three jobs and retaining 11 jobs	6
Community Housing Program (CHP)	$38,455,400 in advance commitments to support 1,130 households	2
Total Advance Commitments	$53,928,800 to support 1,130 households and create or retain 14 jobs	8

**Reporting per program and may have duplicates. Deduplicated number of members participating in 2024 HCD programs is 201.*

235
members supported their communities using HCD funds*

1,130
households supported through advance commitments

1,308
households realized the dream of homeownership

1,699
housing units to be created or supported through AHP awards

$5.3m
awarded to Native American tribes and tribally designated housing entities

$55m
allocated in 2024 to support households

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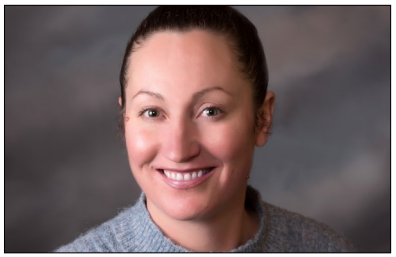
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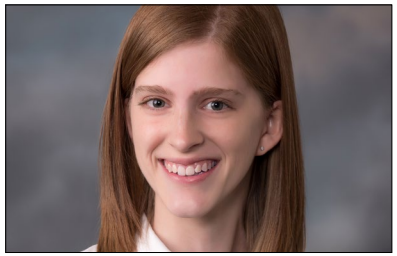
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HCD Community Programs & Records Specialist II



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