



NATIVE AMERICAN HOUSING INITIATIVES GRANTS PROGRAM

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

MAY 17, 2023 | 10:00AM CST

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**



What is the Federal Home Loan Bank (FHLBank)?

FHLBank System is:
Government-Sponsored
Enterprise



enacted in 1932

Support mortgage lending and community investment

What is the Affordable Housing Program?

Created by



in 1989

Implemented by
the



in 1990

Each FHLBank is operated independently
and receives no taxpayer assistance

One of the largest
sources of private
sector grants for
housing and
community
development in the
country



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 Vision

Provide our members, sponsors and those we serve with opportunities to assist and participate in affordable housing and community lending solutions. We want to make the greatest impact with the funds we get to give away while celebrating our successes and fulfilling our mission.



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.

Homeownership Set-aside Program (HSP)

The Homeownership Set-aside Program (HSP) is a down payment assistance program designed to help first-time homebuyers purchase a home in Colorado, Kansas, Nebraska or Oklahoma.

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

CHP/CDP provide advances priced below FHLBank's regular advance rates to help members finance housing in their communities, 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 traditional AHP or HSP.





Housing and Community Development Programs

Including funds available in 2023

Program	Uses	Beneficiaries	Funding	Availability	Funds Available in 2023
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 million per project	Application period July 3 – August 18	\$17.4 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 \$7,500 per household	Reservation period March 6 – November 30	\$8.6 million available
HSP High-Cost Areas	Down payment, closing cost and purchase-related repair assistance	First-time homebuyer households in High-Cost Areas* of FHLBank's district with incomes at or below 80% of the AMI	Grants of up to \$15,000 per household	Reservation period March 6 – November 30	\$750,000 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	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 from \$100,000 to \$500,00 per recipient	Application period to be announced	\$1,000,000 available

* High-cost areas include the following Colorado counties — Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Eagle, Elbert, Garfield, Gilpin, Jefferson, Park, Pitkin, Routt, San Miguel and Summit

2023 PRODUCT MATRIX

NEW PROGRAMS in 2023

☐ HSP High-Cost Areas

☐ Native American Housing Initiatives Grants Program



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
- Designed to meet the unique housing and community development needs in our district



VOLUNTARY COMMITMENT

Over the next three years, members can expect growing commitments of:

- 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 for voluntary grants in 2025 and thereafter.

As a cooperative, FHLBank Topeka's success is a shared success for you and your communities.

Announcement sent
March 30, 2023 to
FHLBank members

This and any future
voluntary grant
programs will be
funded in
partnership with
FHLBank members.



NATIVE AMERICAN HOUSING INITIATIVES GRANTS PROGRAM

Support of housing for Native Americans in FHLBank's District

- At least \$1,000,000 available
- Grants with flexibility to apply funds for various purposes

Funds accessed in partnership
with FHLBank members

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

OVERVIEW

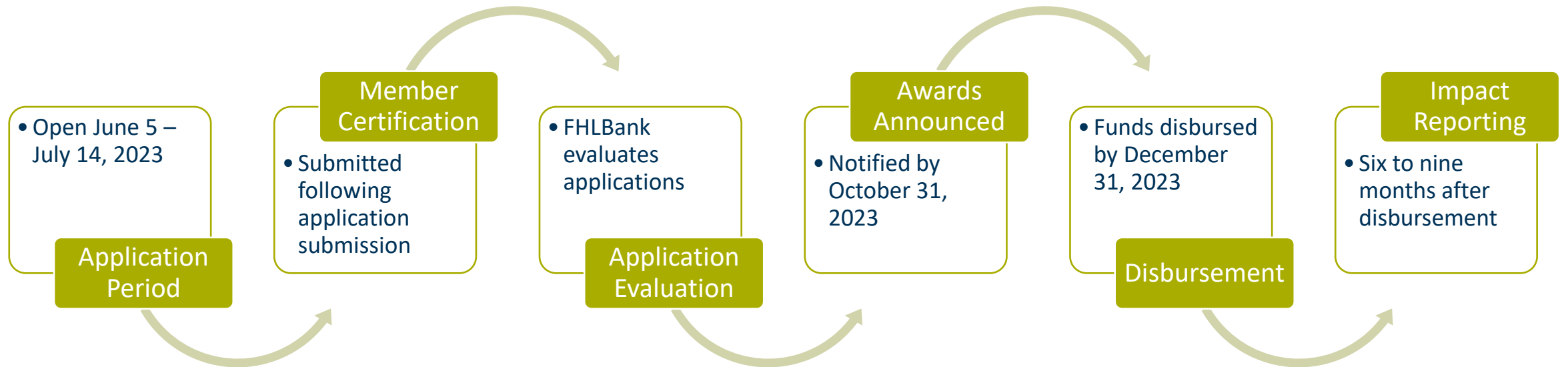
More about the program:

- 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
- Application period with awards announced later in the year
- Outcomes and impact reporting will be requested

Member will
partner with
eligible Recipient



PROGRAM TIMELINE



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 \(fhlbtopeka.com\)](#)



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
- Enhancements to information technology and systems

Eligible Uses, cont.

- 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
- Internal cost allocations (e.g., administrative overhead)

*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*

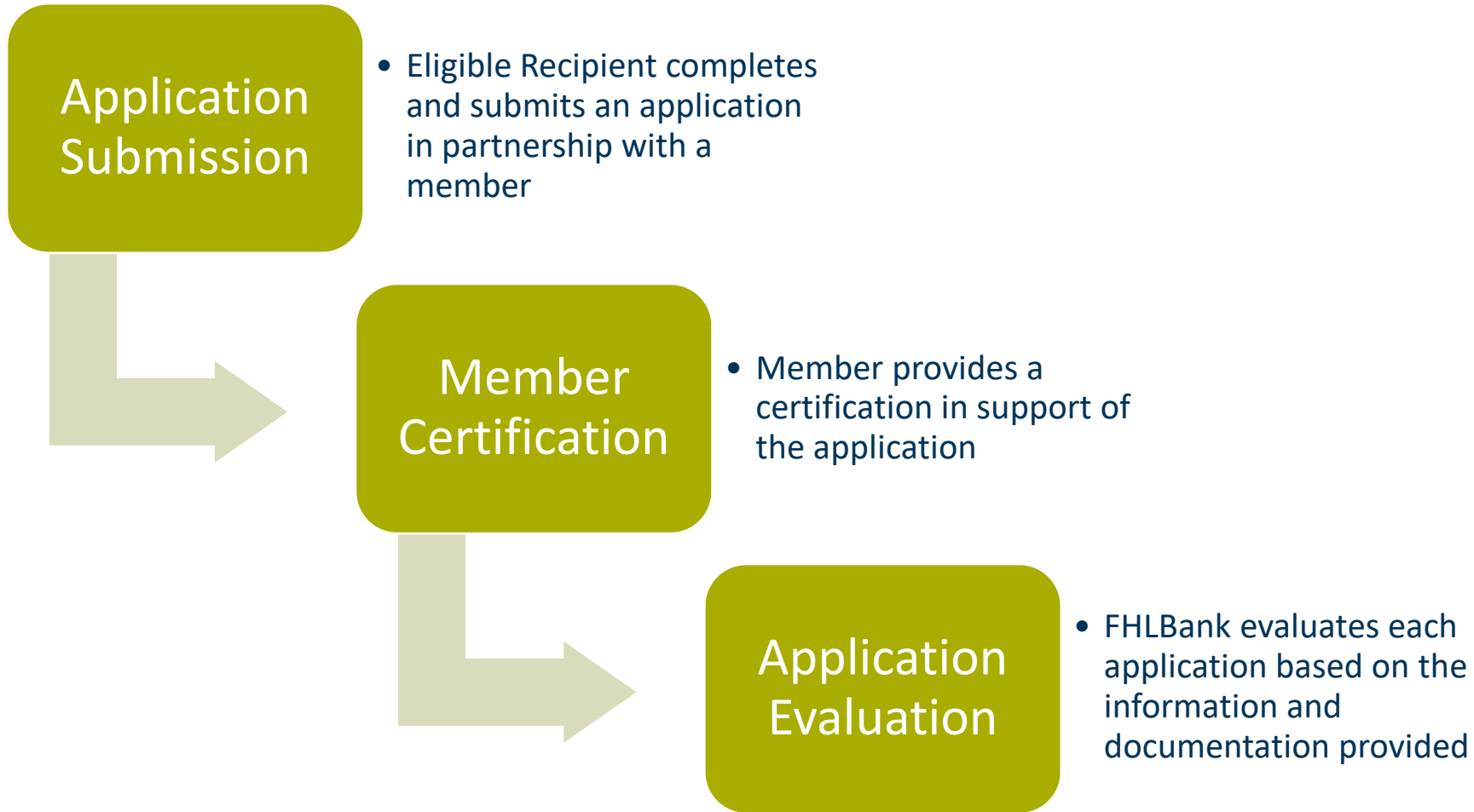
- Any non-housing related expenses or programs
- Litigation costs/expenses
- Lobbying

Grant funds are expected to impact the Recipient's financial position, operational efficiency, and/or human capital.

*include, but are not limited to



HOW TO APPLY



APPLICATION SUBMISSION

Application Submission

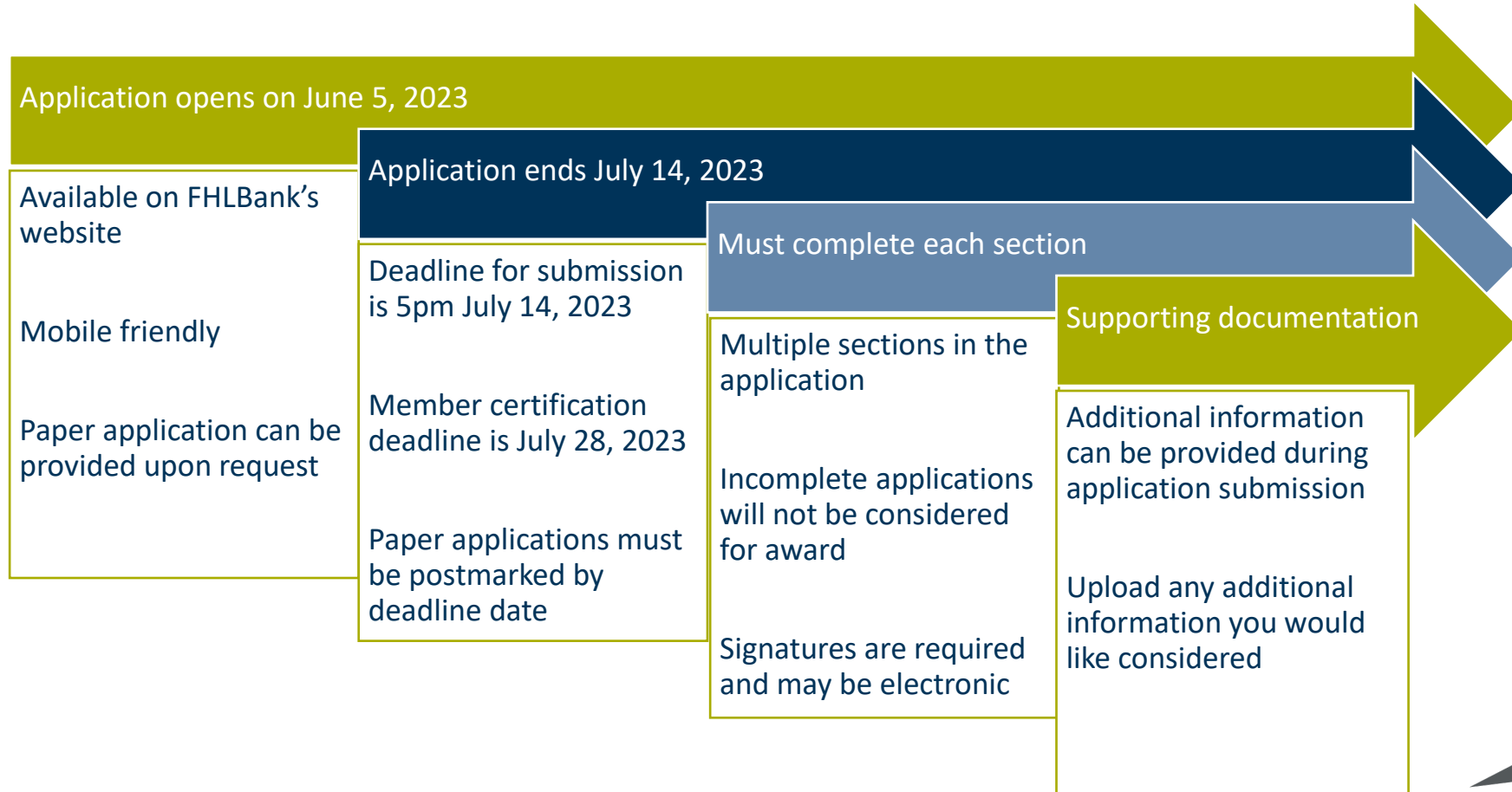
- Eligible Recipient completes and submits an application in partnership with a member

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

APPLICATION INFORMATION



APPLICATION WALKTHROUGH

Applicant Information

Name of Organization *

Name of Organization

Phone *

Enter Number

Contact Person *

Contact Person

Title, if applicable

Title, if applicable

Email Address *

Email Address

State *

State

Address *

Address

Zip Code *

Zip Code

City *

City



APPLICATION WALKTHROUGH

Member Information

Name of Institution *

FHLBank Customer ID

Contact Person *

Phone *

Email Address *

Title

Address *

State *

City *

Zip Code *



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
- ☐ Internal cost allocations (e.g., administrative overhead)
- ☐ Other



APPLICATION WALKTHROUGH

Narrative

1. Describe the applicant's core mission, a brief history, and notable accomplishments. *

2. Describe the applicant's existing Native American housing programs. Description should include previous funding for the applicant's program and any challenges for future funding. *

3. Describe the applicant's geographic footprint, including the location(s) to benefit from the proposed funding. *



APPLICATION WALKTHROUGH

4. Describe the applicant's strategy to increase and/or strengthen housing for Native Americans in FHLBank's District (Colorado, Kansas, Nebraska, Oklahoma). *

5. Describe the applicant's proposed use of grant funds to achieve the strategy identified above. *

6. Describe the applicant's expected outcomes or impact related to housing for Native Americans. Also include expected timelines to accomplish outcomes or impact if funds are awarded. *

7. Please send supporting documentation to NAHI@fhlbtopeka.com.
(Optional)



APPLICATION WALKTHROUGH

Certification and Signature

Check each box to certify the following:

- ☐ Applicant is a Federally Recognized Tribe or Tribally Designated Housing Entity,
- ☐ 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,
- ☐ The applicant meets the eligibility requirements of FHLBank Topeka's Native American Housing Initiatives Grants Program,
- ☐ Applicant agrees, if awarded, all funds will be distributed toward the needs identified in the application,
- ☐ Applicant will complete and submit an Impact Reporting Form upon request by FHLBank.

Applicant Signature *

Typing name here is considered electronic signature

Name *

Name

Date *

Today's Date

*Indicates a required field.

Please submit the application and supporting documentation by July 14, 2023. Hard copy applications may be submitted to NAHI@fhlbtpeka.com by July 14, 2023 or mailed to FHLBank Topeka, Attn: HCD, PO Box 176, Topeka, KS 66601-0176 postmarked no later than July 14, 2023.



MEMBER CERTIFICATION

Member Certification

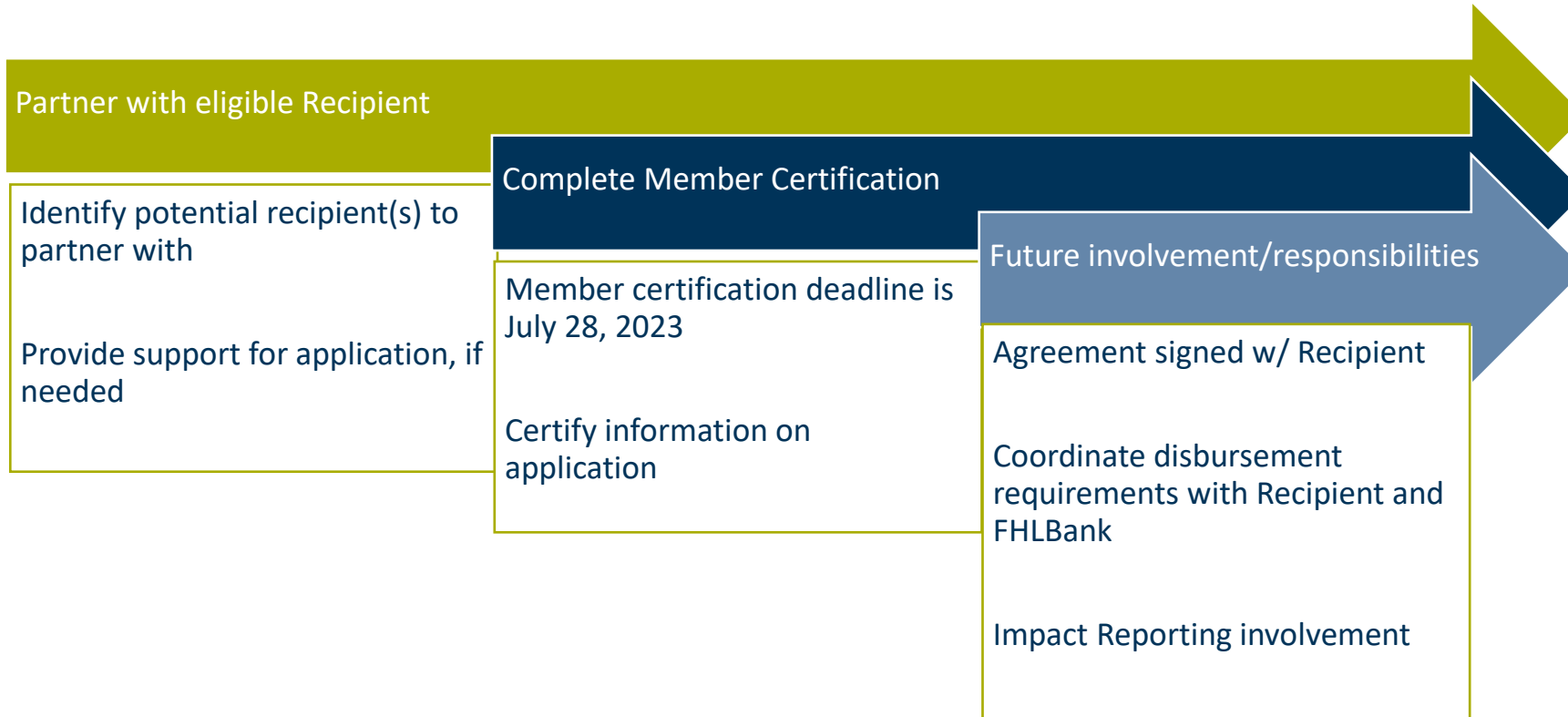
- Member provides a certification in support of the application

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

MEMBER INFORMATION



CERTIFICATION WALKTHROUGH

Member Certification for Native American Housing Initiatives Grants Program Application

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.

Certification and Signature

Member Authorized Signature *

Typing name here is considered electronic signature

Name *

Name

Email Address *

Email Address

Date *

Today's Date

Please submit the Member Certification and Signature by July 21, 2023. Hard copy certifications may be submitted to NAHI@fhlbtopeka.com by July 21, 2023 or mailed to FHLBank Topeka, Attn: HCD, PO Box 176, Topeka, KS 66601-0176 postmarked no later than July 21, 2023.



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 July 31, 2023 and completed by October 31, 2023 or sooner



APPLICATION EVALUATION

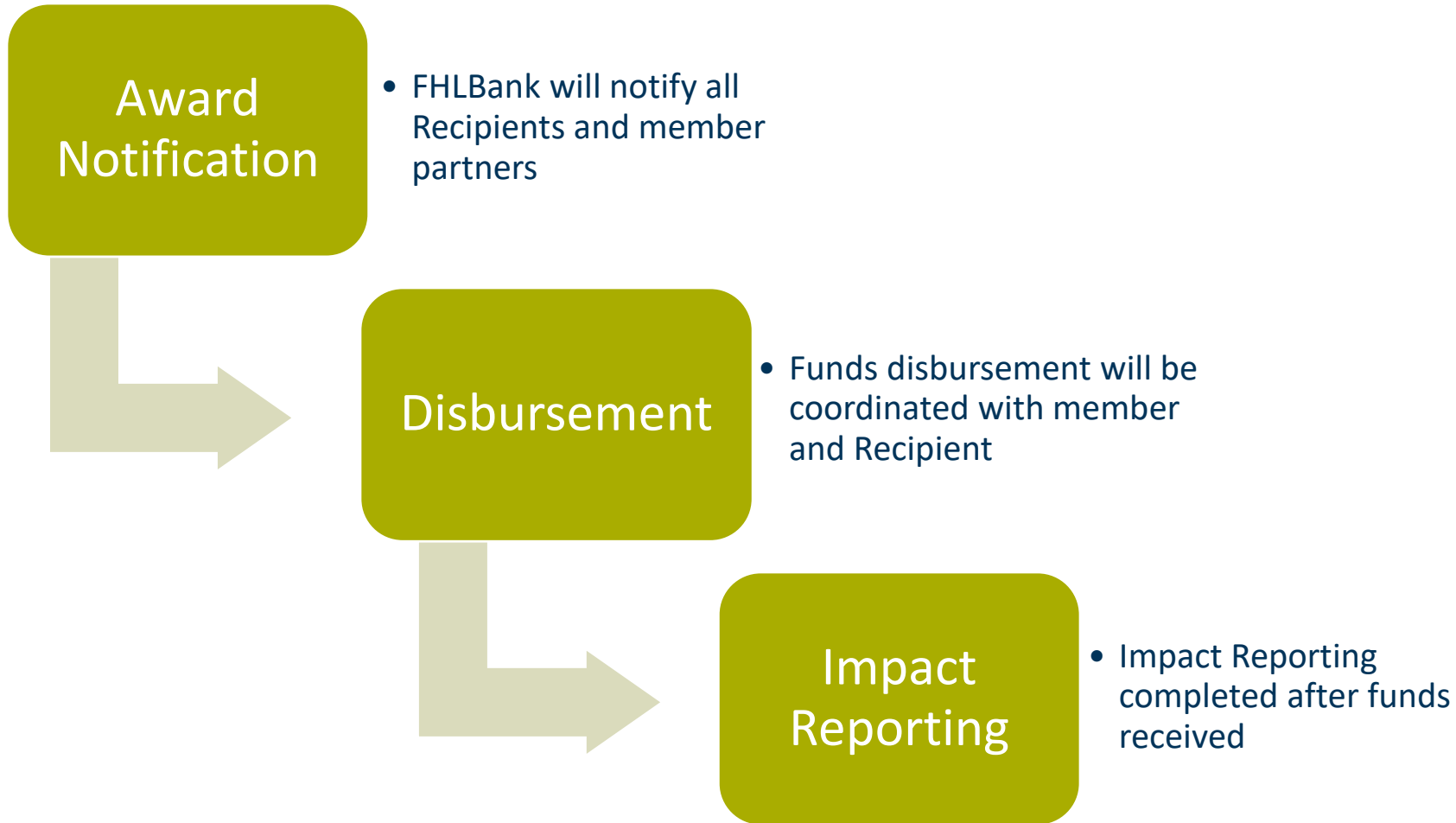
FHLBank will consider:



*may include, but are not limited to



POST-APPLICATION PROCESS



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
- ☐ Agreement will be signed



DISBURSEMENT

Disbursement

- Funds disbursement will be coordinated with member and Recipient

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

Disbursement expectations:

- ☐ 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



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?

QUESTIONS



Kylie Mergen

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

785.478.8060

kylie.mergen@fhlbtopeka.com



Resources:

FHLBank Topeka - [FHLBank Topeka | Member Cooperative Supporting Community Financial Institutions \(fhlbtopeka.com\)](https://www.fhlbtopeka.com)

Native American Housing Initiatives Grants Program - [Native American Housing Initiatives Grants Program - Federal Home Loan Bank Topeka \(fhlbtopeka.com\)](https://www.fhlbtopeka.com)

