



NATIVE AMERICAN HOUSING INITIATIVES GRANTS PROGRAM

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

MAY 5, 2026 | 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 since 2022



AGENDA

- Who we are and what we do
- NAHI Grants Program
- Application and Awards
- 2026 Timeline



Goals

- Understand NAHI and why the program is offered
- Learn how to apply for NAHI
- Walk through the phases of NAHI and highlight 2025 awards



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 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

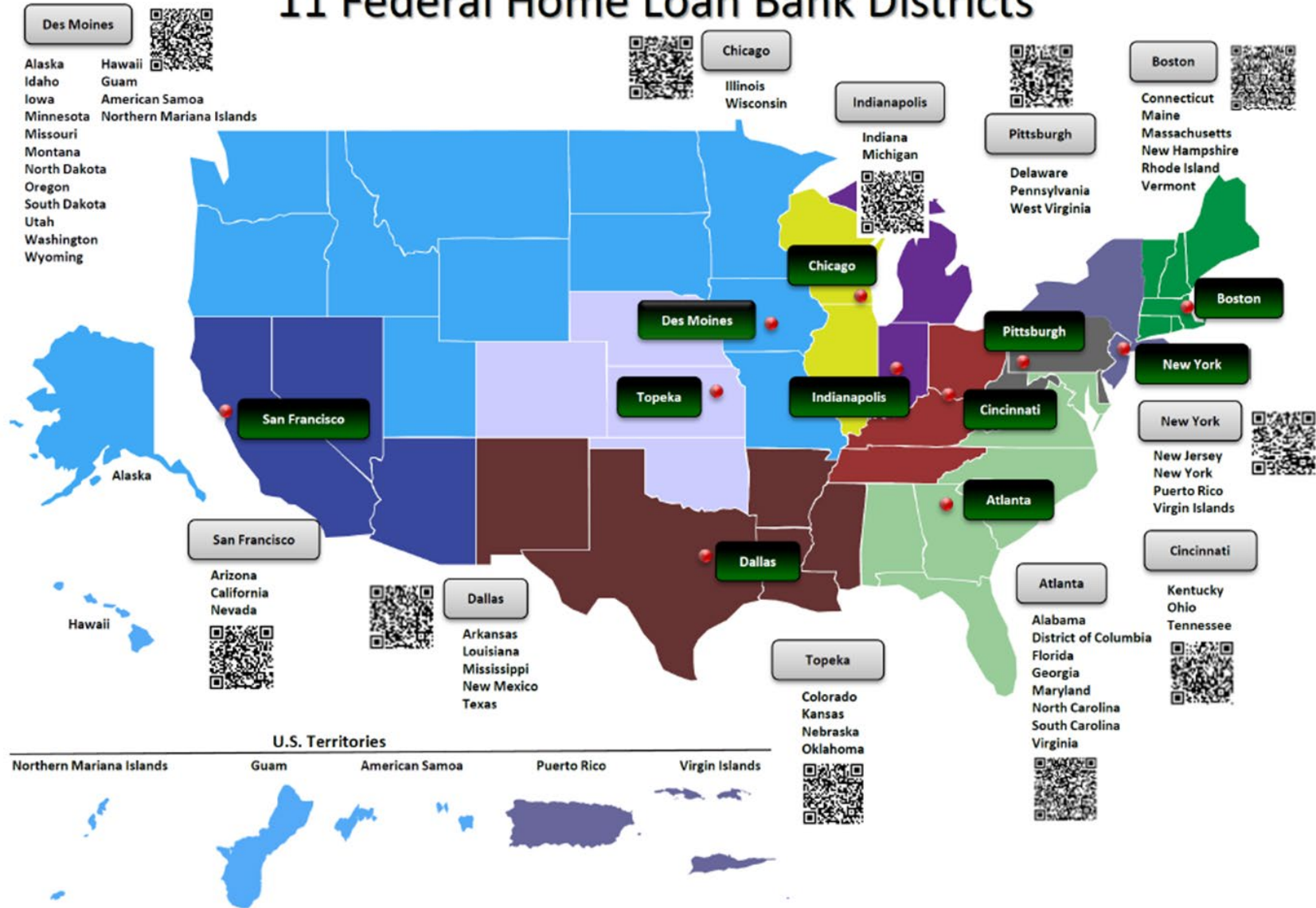


FHLBANKS
A NATION OF LOCAL LENDERS

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

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

11 Federal Home Loan Bank Districts



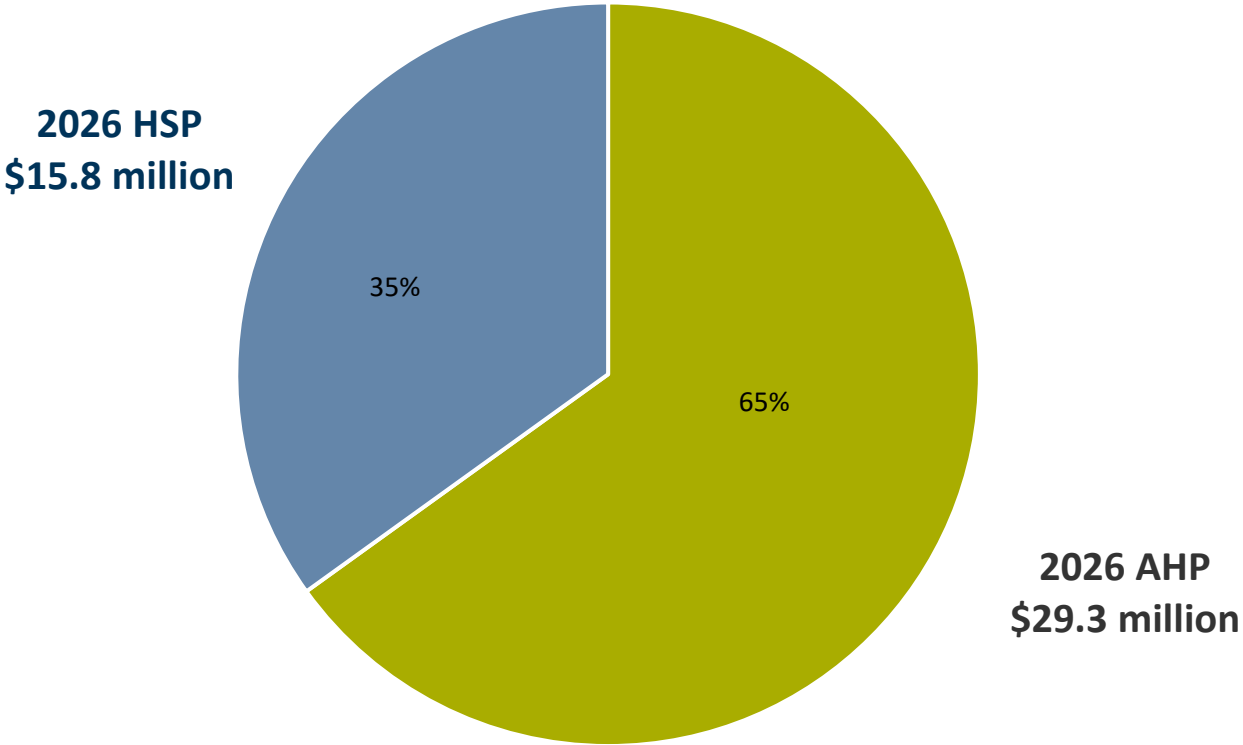
WHO WE ARE AND WHAT WE DO

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.



REGULATORY PROGRAM FUNDING

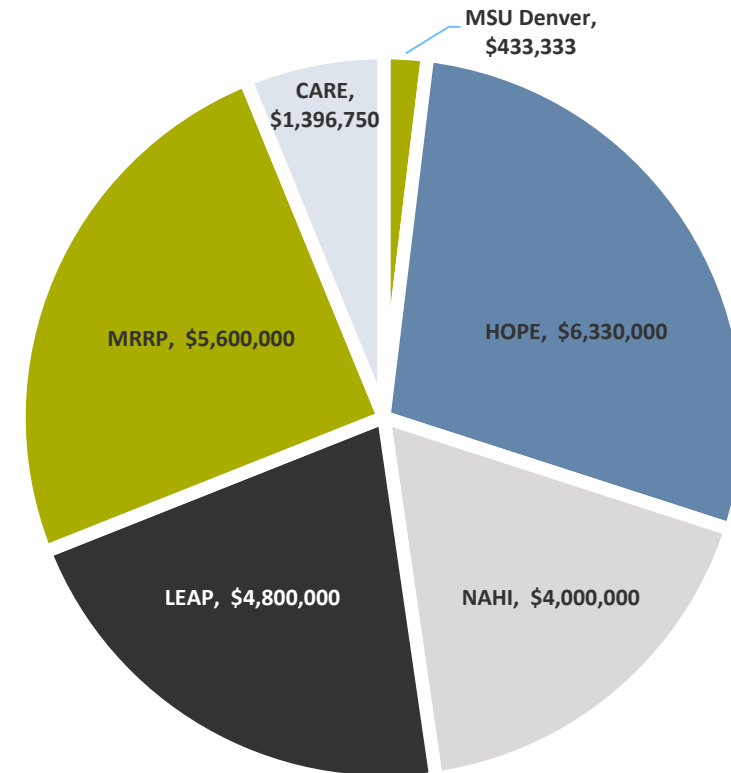


VOLUNTARY PROGRAMS

2026 Programs and Funding

Voluntary commitment of 5%

- MSU Denver - \$433,333
- HOPE – \$6,330,000
- Native American Housing Initiatives (NAHI) Grants program – \$4,000,000
- Community Assistance Recovery Effort(CARE) /AHP *Extra* – \$1,396,750
- Mortgage Rate Reduction Product (MRRP) – \$5,600,000
- Lending Enhancement Advance Program(LEAP) – \$4,800,000



HOW DO WE SUPPORT?



HOW DO WE SUPPORT?



2026 PRODUCT MATRIX

Information provided

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

PROGRAM	USES	BENEFICIARIES	FUNDING	AVAILABILITY	2026 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 – 31	\$29.3 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 2 – Sept. 30	\$14.3 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 2 – Sept. 30	\$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 115% of the AMI	Eligible members with funding allocations determine household grant amount	Reservation period March 16 – Sept. 30	\$6.3 million allocated to eligible members
Community Advance Products (CAP)	Financing for qualifying owner-occupied and rental housing, commercial loans, farm loans, and community and economic development initiatives	Households earning at or below 115% of the AMI, 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
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 1 – July 10	\$4 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	\$1.4 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	\$4 million per member through the MPF* program	Application period April 6 – Dec. 31	\$5.6 million available
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	\$150,000 per member (in interest rate discount value)	Application period May 18 – Nov. 30	\$4.8 million available
FHLBank Topeka Affordable Housing Institute at MSU Denver Scholarships	Scholarships for non-credit courses	Members and housing sponsors can expand knowledge of affordable housing	Five scholarships per member	Application period Jan. 1 – Nov. 30	\$100,000 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, Boulder, Broomfield, Clear Creek, Crowley, Denver, Douglas, Eagle, Elbert, Garfield, Gilpin, Grand, Jefferson, La Plata, Lake, Mineral, Moffat, Ouray, Park, Pitkin, Routt, San Miguel, Summit. Kansas — Kearny. Oklahoma — Bryan, Carter, Craig, Texas.

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.



NAHI GRANTS PROGRAM

\$4 Million

Funds accessed in partnership
with FHLBank members

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



WHY NAHI?



It's the right time.

- For over 35 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 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



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)



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.”

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

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

FHLBank
Topeka

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

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

*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*

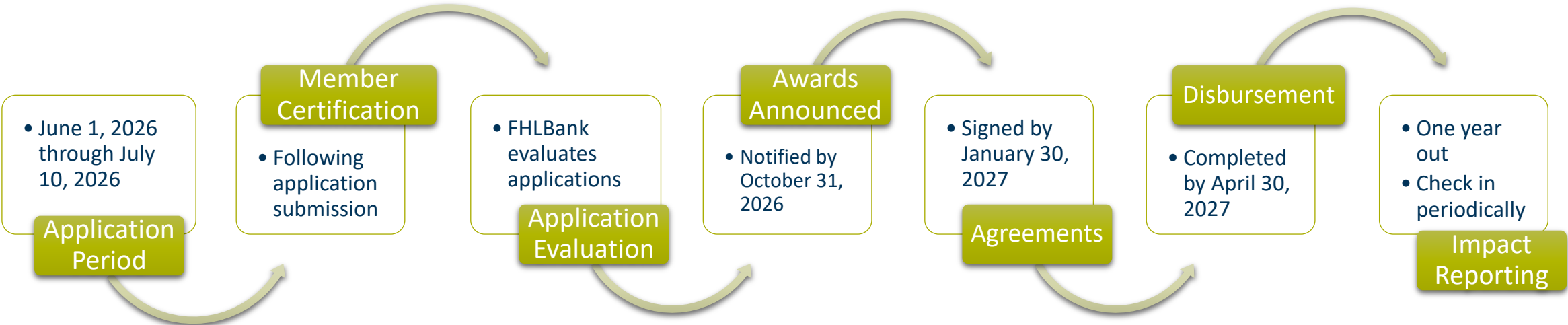
- Any non-housing related expenses or programs
- Litigation costs/expenses
- Lobbying

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

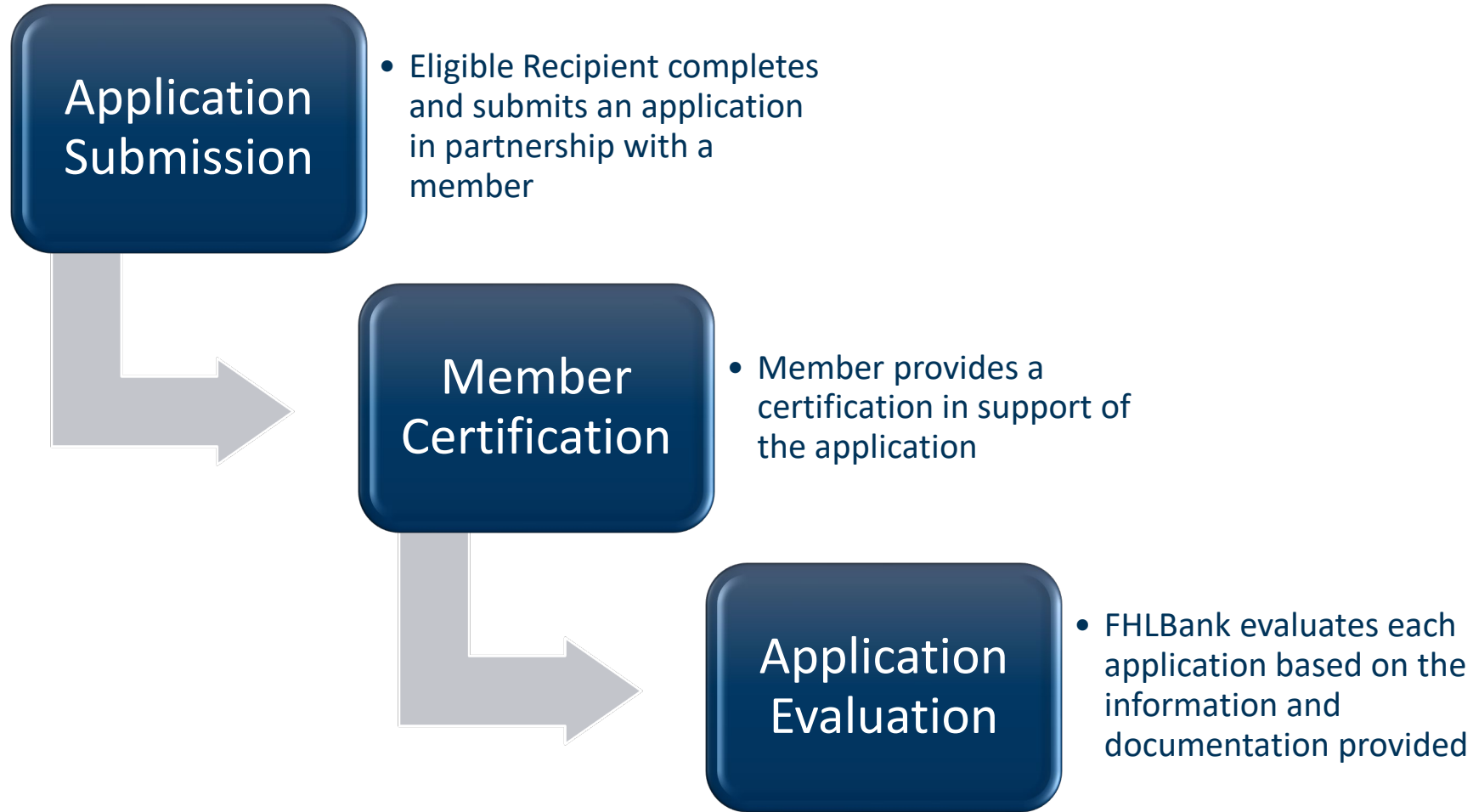
*include, but are not limited to



PROGRAM TIMELINE



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 the challenges experienced in your community as it relates to housing for Native Americans within FHLBank's geographic footprint.
- Compelling strategy for how the proposed funds will be used to address identified challenges.
- Demonstrate how the funds help achieve this strategy
- Specify projected outcomes for the uses of funds and anticipated impact
- Must submit documentation



APPLICATION INFORMATION

Application opens on June 1, 2026

Available on FHLBank's website

Mobile friendly

Paper application can be provided upon request

Application ends July 10, 2026

Deadline for submission is 5pm CST July 10, 2026

Member certification deadline is July 24, 2026

Paper applications must be postmarked by deadline date

Must complete each section

Multiple sections in the application

Incomplete applications will not be considered for award

Signatures are required and may be electronic

Supporting documentation

Must submit proof of being an eligible recipient.

Additional information can be provided during application submission

Upload any additional information you would like considered



APPLICATION



Narrative format

- Open ended questions
- Tell the story

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 10, 2026. Hard copy applications must be postmarked no later than July 10, 2026.
- For questions and technical assistance, please contact [Kylie Mergen](#), [Amy Meek](#) or [Jennifer Bohnenkemper](#).
- *Indicates a required field.



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



APPLICATION WALKTHROUGH

Member Information

Name of Institution *

FHLBank Customer ID

Contact Person *

Title *

Member Address *

Phone *

City *

State *

Email Address *

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
- Other



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. *



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. *

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.



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



MEMBER CERTIFICATION

Member Certification

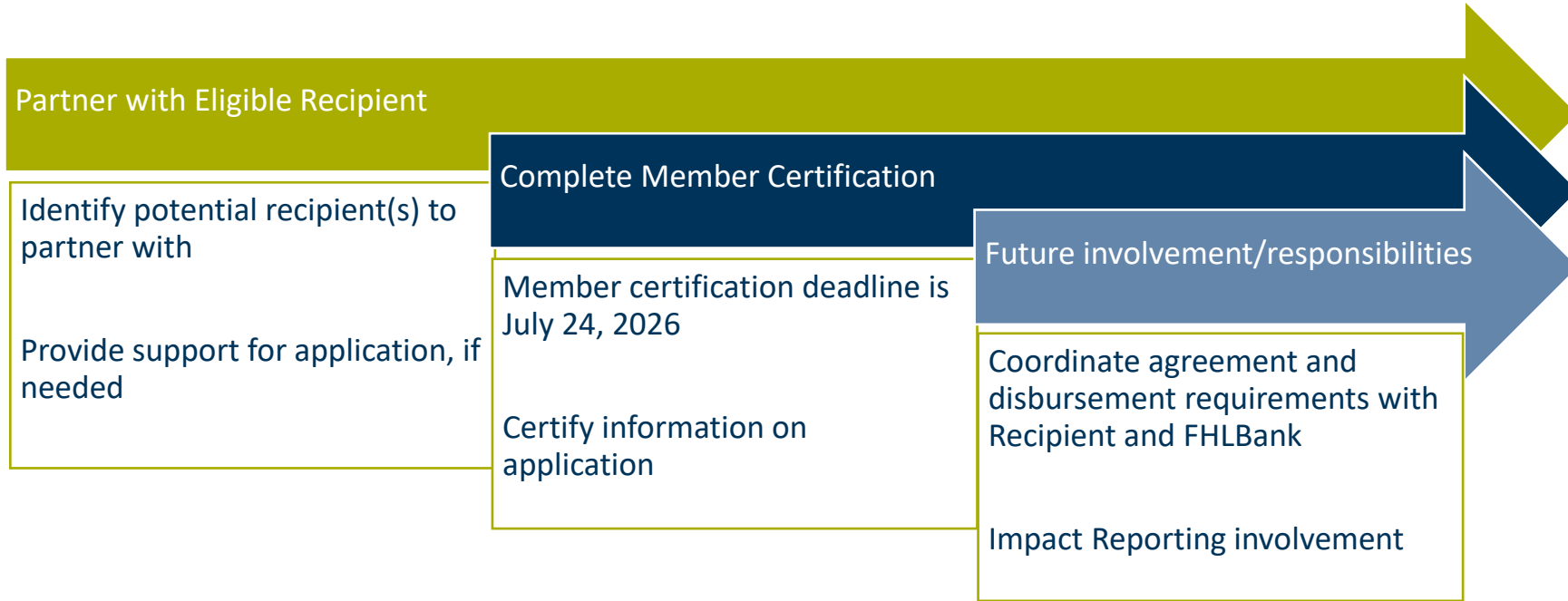
- Member provides a certification in support of the application

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

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 10, 2026. Hard copy certifications may be submitted to NAHI@fhlbtopeka.com by July 10, 2026, or mailed to FHLBank Topeka, Attn: HCD, PO Box 176, Topeka, KS 66601-0176 postmarked no later than July 10, 2026.

I'm not a robot



Submit



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.

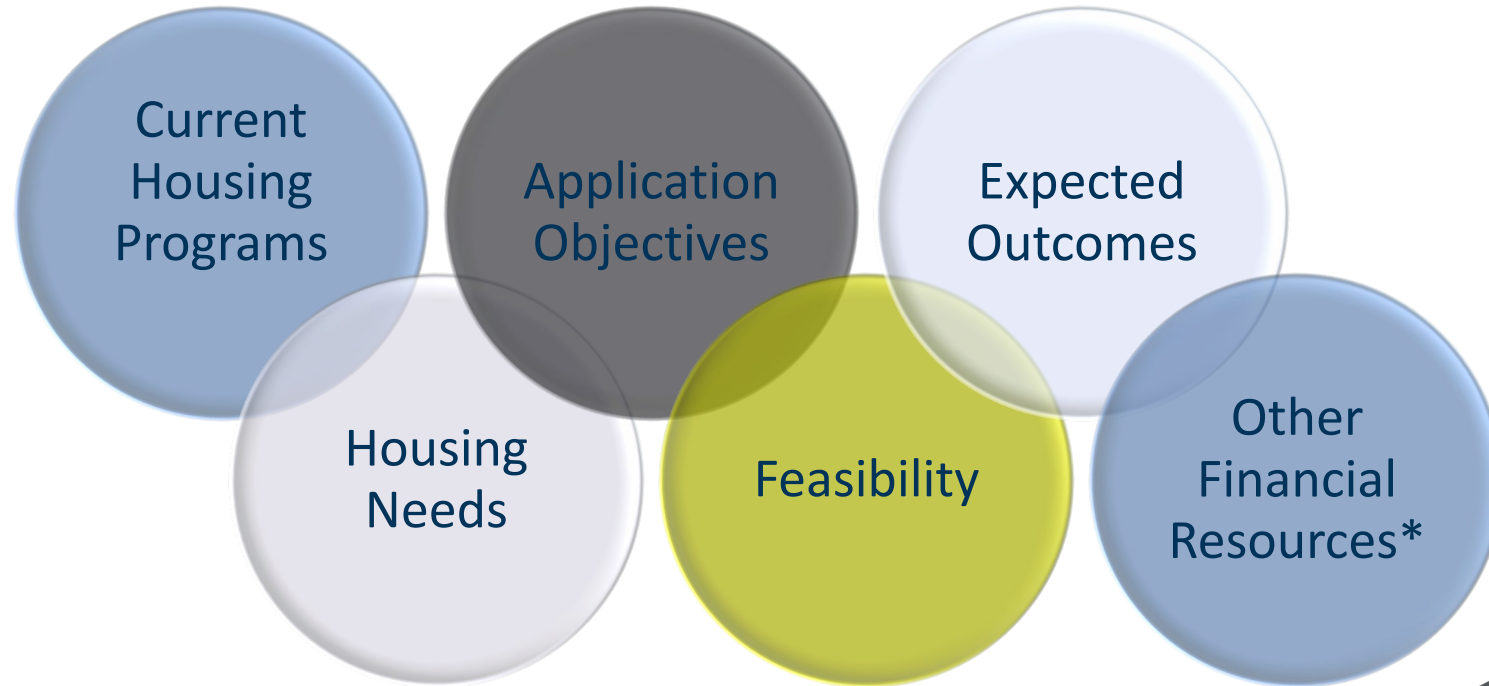
Application evaluation expectations:

- 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



APPLICATION EVALUATION

FHLBank will consider:



*may include, but are not limited to

APPLICATION EVALUATION

More considerations may include, but not limited to:

- Is this a new program/project?
- Are the funds being used to leverage other funding sources?
- Is the infrastructure in place to support the project?
- Number of proposed units
- Number of families impacted
- Size of the tribe
- Will the project be successful without NAHI funding?
- How does this tie into FHLBank Topeka's strategic plan?
- What is the problem NAHI funds will solve?
- Geographic dispersion
- New tribe/member participation
- Will NAHI funds make an impact?



APPLICATION EVALUATION

2026 NAHI GRANT REVIEW	
Applicant:	

Please complete the blue shaded boxes. Questions 7 and 8 will appear or remain blank dependent on the answer to the previous question. If no question populates please skip.

	5 Exemplary	4 Good	3 Satisfactory	2 Needs Improvement	1 Insufficient	RATING:
1) Relationship of Proposal to Needs	Project description provides clear details and significantly aligns to address unfunded housing needs in their community.	Project aligns well to address unfunded housing needs in their community.	Project addresses unfunded housing needs in their community.	Project only somewhat addresses housing needs.	No explicit relationship between project and needs of the community.	
2) Impacts and Outcomes	The applicant provided a robust description of the proposed impacts and outcomes.	The applicant fully described the proposed impacts and outcomes.	The applicant provided proposed impacts and outcomes.	More details are needed to access proposed impacts and outcomes.	The applicant did not provide proposed impacts or outcomes.	
3) Plan and Timeline Feasibility	Proposed plan and timeline provide strong rationale for project feasibility.	Proposed plan and timeline provide good rationale for project feasibility.	Proposed plan and timeline provide adequate rationale to determine the project is likely to be feasible.	Project plan or timeline is missing some details needed to access project feasibility.	Project plan or timeline is not feasible.	



APPLICATION EVALUATION

4)	Is there anything unique that stood out in this application?	
5)	What makes this application stronger or weaker than other applications?	
6)	Should we fund this application?	
<p>Only answer question 7 if question 6 is "Yes".</p>		
7)		
<p>Only answer question 8 if question 7 is "No".</p>		
8)		



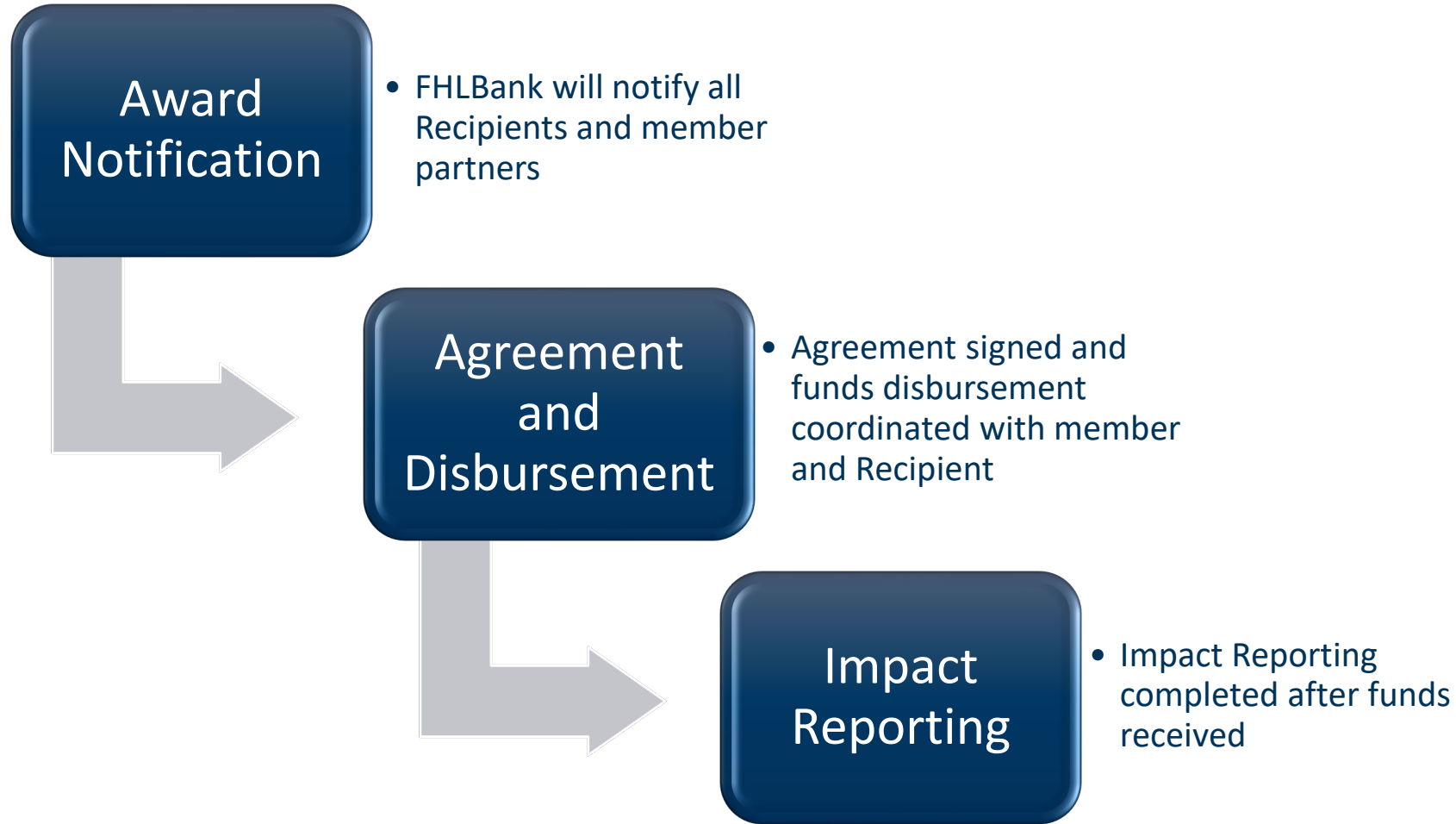
APPLICATION EVALUATION

Award amount decisions, including the reduction in awards from the amount requested, may consider, but not limited to:

- Funding amount available
- Evaluation of applications to one another
- Proposed use of funds
- Viability of the project with or without NAHI grant funding



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 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



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?

NAHI GRANTS PROGRAM

2025 Applications and Recipients

- 29 applications totaling almost \$14 million
- Awarded 16 applications totaling \$5 million
- 1 in CO, 2 in KS, 12 in OK and 1 in NE

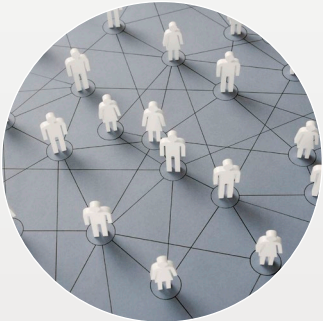
NAHI Grant Recipients	FHLBank Members	Amounts
Cheyenne and Arapaho Housing Authority (OK)	Sovereign Bank	\$500,000
Sac and Fox Housing Authority (KS)	Chickasaw Community Bank	\$500,000
Iowa Tribe housing Authority (KS)	Chickasaw Community Bank	\$500,000
Wichita Housing Authority (OK)	Native American Bank	\$500,000
Muscogee Creek Nation (OK)	Chickasaw Community Bank	\$400,000
Bah-Kho-Je Housing Authority (OK)	Sovereign Bank	\$400,000
Wyandotte Nation (OK)	Welch State Bank	\$300,000
Comanche Nation Housing Authority (OK)	Liberty National Bank	\$300,000
Osage Nation (OK)	Sovereign Bank	\$250,000
United Keetoowah Band of Cherokee Indians in Oklahoma (OK)	Sovereign Bank	\$250,000
Southern Ute Indian Tribe (CO)	First National Bank of Cortez	\$200,000
Modoc Nation (OK)	Welch State Bank	\$200,000
Otoe-Missouria Tribe Housing Department (OK)	Sovereign Bank	\$200,000
Northern Ponca Housing Authority (NE)	FNBO	\$200,000
Housing Authority of the Cherokee Nation (OK)	Chickasaw Community Bank	\$200,000
Peoria Housing Authority (OK)	Welch State Bank	\$100,000



COMMUNICATION EFFORTS



**Webinar and
Podcast**



**Marketing and
outreach**



**Building
Relationships**



MEET OUR TEAM



Amy Meek

AVP, Community Programs,
Governance, and Compliance
Manager



Jennifer Bohnenkemper

HCD Coordinator –
Community Programs



Rachel Plant

HCD Support Specialist



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 –

[News - Announcing our 2025 Native American Housing Initiative Grants Program Recipients - Federal Home Loan Bank Topeka](#)



QUESTIONS





Kylie Mergen

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

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kylie.mergen@fhlbtopeka.com



FHLBank Topeka

