



REJUVENATING COMMUNITIES

*Affordable Housing
Advisory Council*
2021 ANNUAL REPORT

LETTER FROM THE CHAIR

REJUVENATING COMMUNITIES



Our 2021 Affordable Housing Advisory Council Annual Report, *Rejuvenating Communities*, highlights how the Federal Home Loan Bank of Dallas (FHLB Dallas) and its members have used FHLB Dallas' community investment programs across the District over the past year.

Last year, we spent a second year in a global pandemic, which made 2021 another challenging year for FHLB Dallas, its members, our nation and the world. Still, FHLB Dallas persevered, finding opportunities to rejuvenate the communities served by its members and helping them thrive.

Through the Affordable Housing Program (AHP) General Fund, \$18.5 million in AHP subsidies was awarded through 15 members to 26 affordable housing projects. These awards were instrumental in helping to fund the development of 2,113 new or rehabilitated homes and apartments for very low-, low- or moderate-income people, and people with disabilities or other special needs.

FHLB Dallas' Hurricane Recovery Grant (HRG) also played an instrumental role in 2021, assisting members' employees in southern Louisiana, who were impacted by Hurricane Ida.

To better respond to the communities' needs, FHLB Dallas revised the program in 2021 — increasing member employees' household income eligibility limit from 125 percent to 150 percent of the area median income and expanding the member maximum allotment from \$150,000 to \$200,000 per member institution. FHLB Dallas provided \$1,149,788 via the Hurricane Recovery Grant to assist 469 member employees in 2021 in the wake of Hurricane Ida.

To further respond to the hurricane, FHLB Dallas allocated more than \$1.2 million in 2021 to Disaster Rebuilding Assistance, which provides subsidies up to \$10,000 to homeowners for the repair and rehabilitation of owner-occupied housing affected by a disaster event in federally declared disaster areas within FHLB Dallas' five-state District.

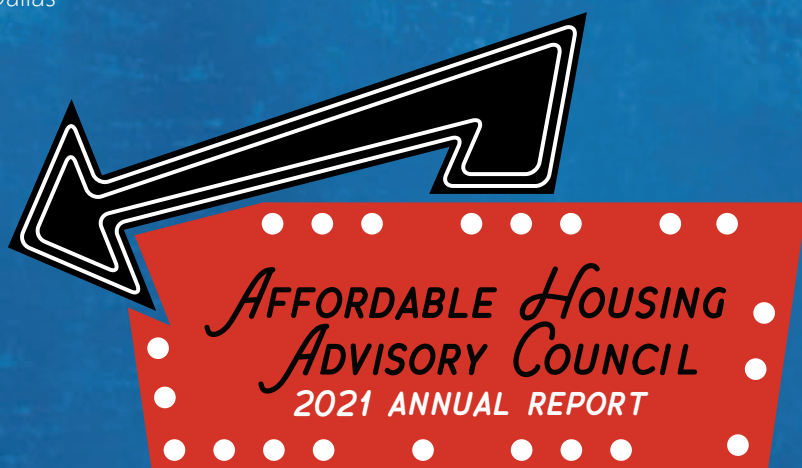
FHLB Dallas further supported its members' communities by donating \$1 million to national and Louisiana food banks and relief organizations that were helping with hurricane relief and recovery.

Also in 2021, FHLB Dallas provided \$3 million through its Small Business Boost program to assist members by financing small business loans in their communities. And, through its popular affordable housing initiatives, such as the Homebuyer Equity Leverage Partnership, the Special Needs Assistance Program and Housing Assistance for Veterans, FHLB Dallas joined hundreds of members to rejuvenate communities by providing a wide variety of support through its affordable housing and community investment programs.

FHLB Dallas members are active participants in rejuvenating their communities, and FHLB Dallas programs assist them in that work by leveraging extra dollars and providing additional resources. The Affordable Housing Advisory Council is appreciative of the FHLB Dallas staff for their dedication to aiding community development and thankful to assist FHLB Dallas in that endeavor.

Sincerely,

Jacquie Haas Woodring
Chair
Affordable Housing Advisory Council



At a Glance

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AT A GLANCE

The Affordable Housing Program (AHP) helped fund 26 projects in the FHLB Dallas five-state District of Arkansas, Louisiana, Mississippi, New Mexico and Texas, as well as four other states outside the District. The AHP funding also provided affordable and accessible housing for low- to moderate-income households. Of the 2,133 units supported by AHP in 2021, 1,587 (75 percent) are for very low-income households. Thirteen projects will provide housing for homeless residents, and 21 projects will provide housing for special-needs individuals.

COMMUNITY INVESTMENT CASH ADVANCE (CICA) RESULTS

CICA advances provide members with low-cost funds to assist with community lending and development targeted to benefit certain individuals and organizations.

CICA ADVANCES 2021

\$18.8 million

*funded in Community Investment Program (CIP) and CICA advances to support **43** housing units and **237** jobs.*

CICA LETTERS OF CREDIT 2021

COMMITTED

\$16.5 million

*in CIP and CICA letters of credit to support **593** jobs.*

BRUMFIELD PROJECT RECEIVES AHP TO REVIVE HISTORICAL LANDMARK

AFFORDABLE HOUSING PROGRAM

A historical building that once served as a high school and community gathering place for the African-American community of Natchez, Mississippi, will get a \$7.2 million renovation and reopen as an affordable apartment complex.

Built in 1925, the former Brumfield High School was a social center for the African-American community during racial segregation. Its auditorium hosted jazz performances. The school was later converted into an elementary school, eventually closed, and later reopened as apartments. The property, which is on the National Register of Historic Places, eventually fell into disrepair and has been vacant since 2011.

New Hope Missionary Baptist Church Community Housing Development Organization (New Hope CHDO) purchased the building in April 2013.

A \$500,000 Affordable Housing Program (AHP) subsidy from Tensas State Bank and FHLB Dallas will fund an initial environmental assessment of the property. AHP subsidies assist FHLB Dallas members in financing the purchase, construction and/or rehabilitation of owner-occupied, rental or transitional housing, as well as housing for homeless individuals in their community. In 2021, FHLB Dallas awarded \$18.5 million in AHP funds through members.

"We've wanted to be a catalyst for affordable housing, and the AHP subsidy from Tensas State Bank and FHLB Dallas shows how others share our vision," said Aaron Patten Jr., a board member with New Hope Missionary Baptist Church.



The historical Brumfield building will be renovated with the help of a \$500,000 AHP subsidy from Tensas State Bank and FHLB Dallas.

W.E. Hawkins, president and CEO of Tensas State Bank, said the Brumfield project was particularly appealing because of its historical significance.

"We think it is an important landmark to preserve and are proud to be partnering with FHLB Dallas to provide a funding source," he said.

AFFORDABLE HOUSING PROGRAM RESULTS

ALL APPROVED PROJECTS

Total Units		Very Low-Income Units	
2,113	49,709	1,587	36,917
(2021)	(1990 – 2021)	(2021)	(1990 – 2021)
AHP Subsidies		Total Development Costs	
\$18,500,000		\$438,016,398	
(2021)		(2021)	
\$287,165,494		\$3,924,152,183	
(1990 – 2021)		(1990 – 2021)	

RENTAL PROJECTS

Total Rental Units		Very Low-Income Units	
2,083	32,783	1,567	24,022
(2021)	(1990 – 2021)	(2021)	(1990 – 2021)
AHP Rental Subsidies		Total Development Costs	
\$18,200,000		\$430,981,423	
(2021)		(2021)	
\$187,496,250		\$2,864,730,534	
(1990 – 2021)		(1990 – 2021)	

OWNER PROJECTS

Total Owner Units		Very Low-Income Units	
30	16,926	20	12,895
(2021)	(1990 – 2021)	(2021)	(1990 – 2021)
AHP Owner Subsidies		Total Development Costs	
\$300,000		\$7,034,975	
(2021)		(2021)	
\$99,669,244		\$1,059,421,649	
(1990 – 2021)		(1990 – 2021)	

AHP subsidies assist FHLB Dallas members in financing the purchase, construction and/or rehabilitation of owner-occupied, rental or transitional housing, as well as housing for homeless individuals in their community.

HELP assists income-qualified, first-time homebuyers with down payment and closing cost assistance.

ARTIST PAINTS HER WAY INTO NEW CONDO WITH HELP FUNDS

HOMEBUYER EQUITY LEVERAGE PARTNERSHIP

As a plein air artist and art teacher living in the high-cost city of Santa Fe, New Mexico, Anita L. West wondered if she'd ever be able to own a home again. She hadn't owned property since 2009 due to a financial upheaval during the Great Recession, but she never stopped hoping.

In April 2021, Ms. West, 77, said her hope became a reality when she moved out of a rental property and into a one-bedroom condo that she purchased with the aid of a \$5,500 Homebuyer Equity Leverage Partnership (HELP) subsidy.

The HELP subsidy, provided through FHLB Dallas members, assists income-qualified, first-time homebuyers with down payment and closing cost assistance. Through members, FHLB Dallas disbursed nearly \$4.4 million in HELP funds in 2021.

"The HELP funding meant that I still had some reserve money in my savings after the purchase," said Ms. West. "It was wonderful to have the financial freedom to move in and not have to use every last penny."

New Mexico Bank & Trust (NMB-T) and FHLB Dallas provided the HELP subsidy toward down payment assistance. NMB-T awarded \$115,500 in FHLB Dallas HELP subsidies to 21 people in 2021.

"There are so many benefits to becoming a homeowner, from financial stability to feeling that you are finally an integral member of a neighborhood," said Trevor Lewis, senior vice president and commercial team lead at NMB-T. "We are thankful for our FHLB Dallas partnership, which helped make the American Dream come true for each of these residents."



Anita L. West used a \$5,500 HELP subsidy from New Mexico Bank & Trust to assist with the down payment of her Santa Fe, New Mexico, condo.

HOMEBUYER EQUITY LEVERAGE PARTNERSHIP RESULTS

TOTAL UNITS

587	5,662
2021	2002 – 2021

HELP SUBSIDIES

\$4,394,926
2021

\$32,887,190
2002 – 2021

WOODFOREST NATIONAL BANK TAPS SNAP TO ASSIST ELDERLY HOMEOWNER

SPECIAL NEEDS ASSISTANCE PROGRAM

It's been more than four years since Hurricane Harvey caused catastrophic flooding in Southeast Texas. Karelyn Young, 81, of Beaumont was among thousands of homeowners impacted.

A limited income forced her to live with the damage until 2021 when she received a \$5,945 Special Needs Assistance Program (SNAP) subsidy from Woodforest National Bank (Woodforest) and FHLB Dallas. The funds paid to install drywall, flooring and a new storm door. It also funded bathroom updates.

SNAP subsidies, provided through FHLB Dallas members, assist in repairing and rehabilitating owner-occupied housing for eligible, special-needs individuals. In 2021, FHLB Dallas awarded nearly \$2.4 million in SNAP funds through members.

"I have no idea what I would have done without this help," Ms. Young said. "I thank God for this program because I didn't have any money to do repairs."

Through SNAP, Woodforest disbursed more than \$49,000 in 2021. It was Woodforest's first year to participate in SNAP.

"The fact that the program's annual funding is typically fully allocated within days of it being made available is a testament to its immense popularity," said Krystian Reyes, community development relationship manager at Woodforest. "We've seen firsthand how SNAP has made a positive difference for these homeowners."



Karelyn Young of Beaumont, Texas, received \$5,945 in SNAP funds from Woodforest and FHLB Dallas to make home repairs.

SPECIAL NEEDS ASSISTANCE PROGRAM RESULTS

TOTAL UNITS

408	4,340
2021	2009 – 2021

SNAP SUBSIDIES

\$2,371,287
2021

\$22,824,717
2009 – 2021



SNAP subsidies assist in repairing and rehabilitating owner-occupied housing for eligible, special-needs individuals.

welcome

ONPATH FEDERAL CREDIT UNION USES HRG TO HELP EMPLOYEES AFTER HURRICANE IDA

HURRICANE RECOVERY GRANT

Hurricane Ida left a path of devastation in its wake when it blew over Louisiana in 2021.

OnPath Federal Credit Union (OnPath), based in Harahan, Louisiana, sustained damage to several of its properties. Many of its employees had to evacuate their homes, using savings for hotels and returning to find shingles missing and water- and wind-damaged homes, said Brian Menard, vice president of Strategy and Support for OnPath.

OnPath tapped FHLB Dallas' Hurricane Recovery Grant (HRG) to assist 41 employees — a third of its workforce — with \$124,000 in grant funding. HRG was created in 2020 to assist members' employees whose households suffered a financial loss due to Hurricanes Laura and Delta. More than \$1 million was used by members in 2021.

"It filled the hearts of the employees who were assisted," Mr. Menard said. "Most often they cried when told of the grant, which helped relieve unexpected expenses as well as insurance deductibles."

Jessica DeGruy, team member development manager at OnPath who lives in Slidell, a suburb of New Orleans, was among those who received assistance.



Jessica DeGruy used the HRG to help make repairs to her Slidell, Louisiana, home, including fixing a fence and siding.

A single mother of a newborn, Ms. DeGruy fled her home to Dallas ahead of the hurricane and watched the storm batter her home by tapping into her Ring doorbell camera until the power went out. She later heard from a neighbor that her roof and fence sustained damage and her backyard trampoline had blown into the front yard.

HRG funds enabled her to make a series of repairs to her roof, fence and siding.

"The assistance provided much stress relief and proved that there are amazing organizations out there that can come together and pull through for our people in the midst of a crisis," she said.

HURRICANE RECOVERY GRANT RESULTS

2021

\$1,149,788

provided to assist 469 member employees

2020 - 2021

\$1,644,068

provided to assist 634 member employees

HRG provides recovery assistance to help members' employees whose households suffered a financial loss due to Hurricanes Laura and Delta.

The program was reactivated in 2021 for households suffering from Hurricane Ida.

DRA subsidies, made through member institutions, provide funds for the repair and rehabilitation of owner-occupied housing affected by a disaster in federally declared disaster areas within FHLB Dallas' five-state District.



Peggy Parker of Waveland, Mississippi, received a DRA subsidy to repair damage to her home from Hurricane Zeta.

DRA FUNDS HELP MISSISSIPPI HOMEOWNER DISASTER REBUILDING ASSISTANCE

Peggy Parker, of Waveland, Mississippi, knows all too well the risks of living along the Gulf of Mexico. In 2020, her home sustained damage when Hurricane Zeta tore through town.

Ms. Parker received a 2021 Disaster Rebuilding Assistance (DRA) subsidy from The First Bank (The First) and FHLB Dallas. Her home suffered damage to the roof, porch and doors and some interior wall damage from water penetration.

DRA subsidies provide funds via FHLB Dallas members for the repair and rehabilitation of owner-occupied housing affected by a disaster in federally declared disaster areas within FHLB Dallas' five-state District. In 2021, nearly \$975,000 was used by FHLB Dallas members. For Ms. Parker, a \$4,745 subsidy funded the replacement of a storm door, front porch repairs, replacement of a plastic covering under the home and interior paint.

"I would not have been able to make any of these repairs if it weren't for the funds," she said. "I would have had to just live with what was dealt to me from Zeta."

The First provided \$236,109 in FHLB Dallas DRA funds to assist 32 homeowners during 2021.

For Lauren Wilson, community development specialist at The First, it has been an amazing feeling to help her community.

"We are building and maintaining a relationship with the community," she said. "We are someone they can turn to in a time of need, especially during a pandemic when funds and resources can be limited."

DISASTER REBUILDING ASSISTANCE RESULTS

TOTAL UNITS

127	205
2021	2018 – 2021

DRA SUBSIDIES

\$974,894
2021

\$1,678,555
2018 – 2021

LAMAR NATIONAL BANK HELPS FRANCHISEE FILL THE GAP WITH SBB

SMALL BUSINESS BOOST

Stan Carver ate his first Capriotti's "Bobbie" in 2019 while in Las Vegas, Nevada, and was smitten. The sandwich of homemade turkey, cranberry sauce and stuffing tasted great and brought back the nostalgia of Thanksgiving.

Now Mr. Carver is preparing to open a Capriotti's in McKinney, Texas, with the help of Lamar National Bank (Lamar Bank) and an FHLB Dallas Small Business Boost (SBB) loan.

The SBB program is offered by FHLB Dallas to fill the gap between what a member can finance and the loan request made by an eligible small business. Funds are provided as a secondary, unsecured loan. In 2021, \$3 million was awarded through members to assist small businesses.

Mr. Carver's real estate agent connected him with Jason White, vice president and commercial lender/business development officer at Lamar Bank, a \$360 million community Texas-based bank with locations in Paris, Reno, Celina, Frisco, Northlake and College Station, who soon realized the SBB was a good fit.

"The North Texas markets we serve have a high barrier to entry due to escalating real estate prices," Mr. White said. "We strategically sought products to help our communities grow. That is what SBB represents to us."

The restaurant entity, 3 Strand Restaurants Inc. dba Capriotti's Sandwich Shop, received a total funding package of \$350,000 from Lamar Bank, with \$100,000 as an SBB loan that won't require any payments until the second year. SBB funds will help cover the costs of real estate and equipment.

Funding a new franchisee was out of Lamar Bank's wheelhouse, but the business plan was solid, and SBB helped get the deal to the finish line, said Mr. White, who believes this deal could open additional opportunities through the SBB.

"Everyone I've talked to about SBB is amazed that the product is as good in reality as it is on paper," he said. "FHLB Dallas has nailed it with this program."

The **SBB** program is offered by FHLB Dallas to fill the gap between what a member can finance and the loan request made by an eligible small business. Funds are provided as a secondary, unsecured loan to fill this gap for the small business borrower who does not have to begin repaying until the second year.



Photo courtesy: Aaron Coleman

From left: Neil C. Hopkins, CFO; Stan Carver II, CEO; and Kirk Coleman, COO of 3 Strand Restaurants, hold the sign for a new Capriotti's in McKinney, Texas. The shop was funded in part with a \$100,000 SBB loan from Lamar National Bank and FHLB Dallas.

SMALL BUSINESS BOOST RESULTS

2021

\$3,000,000

*received in SBB funds to support
363 jobs and 47 businesses*

2019 - 2021

\$8,935,000

*received in SBB funds to support
976 jobs and 133 businesses*

ARKANSAS VETERAN'S AGING HOME GETS HAVEN UPLIFT

HOUSING ASSISTANCE FOR VETERANS

Angelia Shaw spent 39 years in the National Guard. Her tour of duty included more than four years at Camp Robinson in North Little Rock, Arkansas, arranging the care of soldiers returning home injured.

"It was a fulfilling mission and an honor to serve those soldiers," said Ms. Shaw, whose military career focused on human resources. Her military training over the years took a toll on her knees, resulting disability.

Ms. Shaw, 63, a resident of North Little Rock, Arkansas, retired from the National Guard in 2018 and works at Camp Robinson as a financial secretary. She heard about Housing Assistance for Veterans (HAVEN) through word of mouth, applied through Arvest Bank (Arvest) and was approved.

HAVEN funds assist with modifications to homes of U.S. veterans and active-duty, reserve or National Guard service members who became disabled as a result of their military service since September 11, 2001. Gold Star Families can also qualify. In 2021, \$99,268 was awarded through FHLB Dallas members.

"It was exciting to learn that this program is geared specifically to military veterans and that it doesn't require the funds to be paid back," she said. "I'm really grateful and appreciative that this program is out there."

Ms. Shaw received a \$10,000 grant from Arvest and FHLB Dallas to replace her heating and air-conditioning unit, upgrade a bathroom and do other minor home repairs.

Arvest Bank Group CRA Officer Virgil Miller said Arvest disbursed \$30,000 in 2021 and a total of \$161,767 since it first became involved in HAVEN in 2014.

"HAVEN gives us an opportunity to give back to our veterans and their families," Mr. Miller said. "We consider it an honor and encourage other FHLB Dallas members to do the same."



Angelia Shaw received a \$10,000 HAVEN grant from Arvest Bank and FHLB Dallas to repair her North Little Rock, Arkansas, home.

HOUSING ASSISTANCE FOR VETERANS RESULTS

2021

\$99,268
to **10** veterans

2011-2021

\$945,471
to **106** veterans and
7 Gold Star Families

HAVEN funds assist with necessary modifications to homes of U.S. veterans and active-duty, reserve or National Guard service members who became disabled as a result of their military service since September 11, 2001. Alternatively, the funds can be awarded to Gold Star Families who were impacted during this time frame for home repairs/rehabilitation.

FOR ORIGIN BANK, THE PGP RENEWS OLD BONDS

PARTNERSHIP GRANT PROGRAM

When Sheila Grayson took over as the community reinvestment officer at Origin Bank (Origin) several years ago, Origin was already committed to participating in FHLB Dallas' Partnership Grant Program (PGP).

"My predecessor had established a roadmap, and it is something we've continued to follow," she said.

Origin has partnered with FHLB Dallas to provide PGP grants for 18 years to assist community-based organizations (CBOs).

PGP funds are provided to CBOs for operational and administrative costs. FHLB Dallas provides a 3:1 match to its members. In 2021, FHLB Dallas awarded \$400,000 in PGP funds, resulting in an impact of more than \$600,000.

"Supporting nonprofit organizations is part of our culture and our core values of who we are as a bank," Ms. Grayson said. "Origin's culture of caring and being responsive to the communities we serve is part of what drew me to work here in 1998 and what has kept me here for so long."

Origin Bank and FHLB Dallas awarded \$4,000 in PGP funding to New Opportunities Vision Achievement Workforce Institute of Northeast Louisiana (NOVA), which trains workers and connects them with employers.

PGP awards provide 3:1 matches of member contributions to provide grants up to \$12,000 that help promote and strengthen relationships between community-based organizations and FHLB Dallas members.

Ms. Grayson said she has seen firsthand how its nonprofit relationships have grown over the years.

"These grants, while they may be modest, make a huge difference for organizations who have received them. I would encourage all FHLB Dallas members to consider how the PGP can help them form new relationships and maintain existing ones. We are in a relationship-driven business, and the PGP is a way to make a positive impact."

PARTNERSHIP GRANT PROGRAM RESULTS

2021

\$400,000

*to assist 37 CBOs involved in
affordable housing activities,
stimulating small business
development or providing small
businesses with technical assistance*



NOVA's six participants in the Utility Lineman/Trenchless Utility Installation Training are flanked by NOVA CEO Paul West and Nova Deputy Director Juanita Woods.

Jacque Haas Woodring (Chair)
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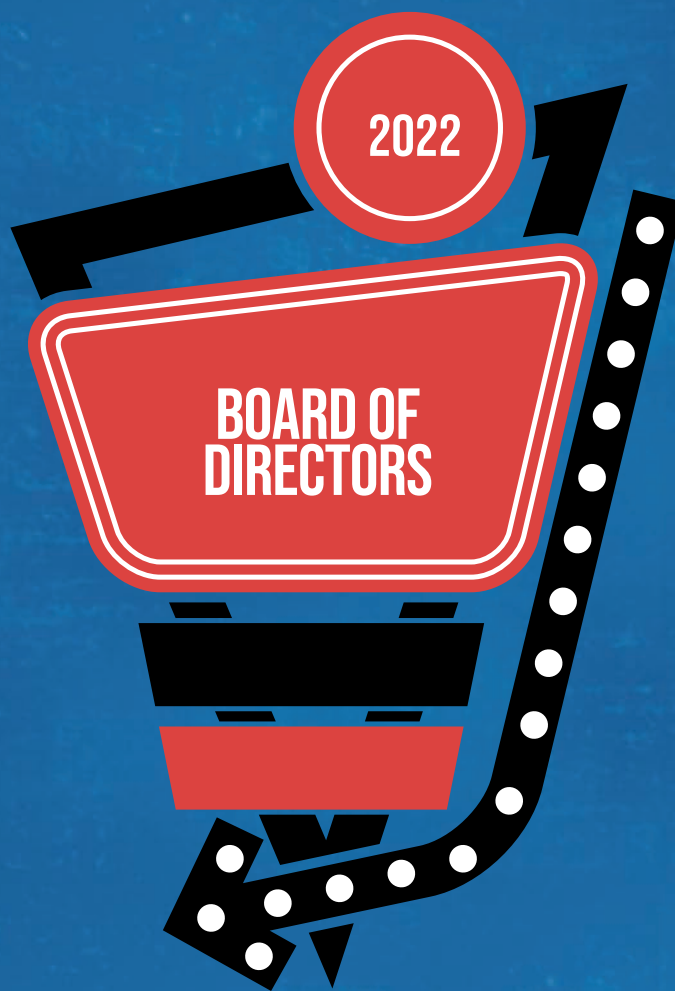
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Senior Affordable Housing Analyst

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AHP Rental Projects Manager



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