

The Banks' AHP General Fund is more fully described in the Bank's AHP Implementation Plan which can be found at [fhlb.com/community-programs](https://fhlb.com/community-programs).

8. FORTIFIED Fund: The Bank will provide grants for income qualified homeowners to replace an existing roof or upgrade the roof on a new construction home to a FORTIFIED Roof. FORTIFIED helps homeowners keep their roof on and keep water out during hurricanes. high winds, hail, and severe thunderstorms
  - a. Households must have household income of 120% or less of area median income.
  - b. The assisted property must be located within the Bank's five-state district.
  - c. Fortified Roof grants up to \$15,000 per household for replacement of an existing roof.
  - d. Fortified Construction grants up to \$7,500 per household for the upgrade to a Fortified Roof on a new construction home.
  - e. \$4,000,000 in Fortified Fund is available in 2024.
  
9. Heirs' Property Program: The Bank will provide Heirs' Property grants to increase the capacity of organizations that help prevent or remediate heirs' property issues. Heirs' property is a barrier to the ability to sell, collateralize, improve, or otherwise transfer real estate.
  - a. The organization must qualify as a non-profit, governmental entities, or federally recognized tribe.
  - b. Reimbursement The organization must be located within the Bank's district.
  - c. For those organizations that have remediated heirs' property related issues, the member may request up to \$75,000. The organization must submit documentation of recent heirs' property remediation including years of remediation experience, related staff, and their experience in property remediation as well as the number of properties by which the organization has cleared titles in the past two years.
  - d. For those organizations that have provided preventative education and awareness regarding heirs' property related issues, the member may request up to \$25,000.
  - e. \$2,000,000 in Heirs' Property funds is available in 2024

## VIII. Native American and Tribal Communities in the Dallas District

The Bank has begun the process to identify and assess the affordable housing and community economic development needs of Native Americans and tribal communities in the district. The Dallas district contains 30 Federally recognized tribes, with a total population of over 262,000 people. The highest concentration of federally recognized native tribes are in New Mexico with 23, while there are also 3 tribes in Texas, 3 in Louisiana and 1 in Mississippi. The Bank has also determined that there are 21 Tribally Designated Housing Entities & Housing Authorities in the district along with 5 Native Community Development Financial Institutions (CDFIs) based in the district. Of those Native CDFIs, 3 are based in New Mexico, 1 is in Texas and one is in Mississippi. The Bank has demonstrated a track record of serving tribal housing needs via the AHP. Since the inception of the AHP, the Bank has awarded 28 AHP subsidies supporting tribal housing with 12 tribal communities, on and off reservation trust land totaling \$4,889,224. Thus far, the Bank has funded \$2,628,209 in AHP subsidy to support 329 units of affordable housing.

Although there is regular use of the Dallas AHP General Fund by tribal housing entities in the district, the Bank has determined that given the average median income of a tribal household of \$39,873 and discussions with our partners in the district, the Bank is committed to enhancing our relationships with tribal housing entities and other funders in the district in 2024 as noted in the Initiatives listed in Section XI of the plan below.

Lists of the Native CDFIs, Native Housing Entities and an overview of the AHP Awards for Tribal housing, may be found in the exhibits to the Targeted Community Lending Plan.

## IX. 2023 Goals & Results

### Lending

1. Commit **\$4 million in Small Business Boost** funds to members to encourage small business lending throughout the district. **Result:** Committed \$3.62 million to members to support their small business customers in 2023.
2. Expand SBB utilization geographically: **Hold 3 events in West Texas, New Mexico, and Arkansas** to promote the advantages of the program. **Result: SBB member training events were held in Abeline, TX; Albuquerque, NM; and Monticello, AR during 2023 to expand member awareness in those areas of the district.**
3. Approve **50 CIP/EDP Advances & LOC commitments** to members. **Result: Approved 43 CIP/EDP Advances & LOC commitments** to members to support the financing of affordable housing and economic development activities of our members.

### Member Engagement

4. Receive **HELP** applications from a minimum of **63 different members** to support members' community activity throughout the district. **Result: 72** members utilized the HELP program.
5. Receive **SNAP** applications from a minimum of **50 different members** to support member's community activity throughout the district. **Result: 57** members utilized the SNAP program.

### Outreach and Education

6. Conduct **6 in-person workshops** and **3 webinars** to increase awareness and participation in AHP General Fund, Set-aside programs and Voluntary programs. **Result: 12 in-person workshops** and **7 webinars** were conducted.
  - a) Promote the webinars to members and housing associate members to reach **60 unique members** as measured by AHP workshop webinar attendance. **Result: 66** unique members attended the AHP workshops.
7. Participate in a minimum of **8 housing and/or economic development conferences** conducted by third-party housing organizations throughout the district. These events may be virtual or in-person. **Result: Participated in 19 housing/economic development conferences.**

## IX. 2024 Goals

### Lending

1. Commit **\$3 million in Small Business Boost** funds to encourage small business lending throughout the district.
2. Approve **50 CIP/EDP Advance & LOC commitments** to members.

### Member Engagement

3. Receive **HELP** applications from a minimum of **70 different** members to support member's community activity throughout the district.
4. Commit **\$3.0 million FORTIFIED Funds** to promote resilience to future disasters and support member's community activity throughout the district.
5. Receive **AHP General Fund** applications from a minimum of **30 different** members to support member's community activity throughout the district.