



**March 20, 2025**

**To Federal Housing Finance Agency**

re: FHLBank Topeka member Community Support Statement  
Frontier Bank, Omaha NE

On behalf of Habitat for Humanity of Omaha (HFHO), I am extending our sincere appreciation to Frontier Bank (Frontier) for their commitment to support low to moderate income families and individuals in our community through their mortgage lending programs.

During 2024, Frontier invested \$736,478 into our Loan Participation Pool. Through their contribution, we provided 38 affordable mortgages to first-time homebuyers across 4 counties. All mortgages were issued well below market rates and on average, these homeowners had an AMI of 61%. In addition to their 2024 investment, Frontier has also committed an additional \$1 million towards our planned 2025 mortgage lending activities.

We are grateful for Frontier Bank's continued support in addressing housing affordability and for their collaboration with HFHO. Their dedication to providing affordable homeownership opportunities has made a meaningful impact on the lives of many who might not otherwise have access to stable housing. Through their investment, they have helped families build equity, strengthen neighborhoods, and create a foundation for long-term financial security.

We look forward to continuing our collaboration as we work to remove barriers to affordable homeownership.

With gratitude,

*Amanda Brewer*

Amanda Brewer  
CEO  
Habitat for Humanity of Omaha, Inc

