**Rebuilding Together**

Rebuilding Together- St. Louis has been a partner of FHLB Des Moines for over 12 years. The financial assistance we receive through the Affordable Housing Program (AHP) makes an incredible difference in how we achieve our organization’s goals. Twelve years ago, before our partnership with FHLB Des Moines, Rebuilding Together- St. Louis had a budget of $1,000 per home. Today, we can allocate $35,000 to each home because of this relationship. This increase in resources allows for a dramatic shift in quality for our clients.

Our work not only helps the individual homes we work with, but it uplifts the entire community. When neighbors of our clients see the effort and pride we put into their neighbors' homes, they feel inspired to improve the state of their homes as well. This creates a ripple effect that goes far beyond our contributions, allowing previously neglected neighborhoods to flourish into vibrant, lively communities. Through assistance from FHLB Des Moines, we can change entire neighborhoods by working to improve a single house.

In regard to the specific application process for the Affordable Housing Program it has changed over the years and, overall, has become a much more streamlined process. There are really only a few suggestions we have based on our most recent experience with applying. **Rehab Information (pg. 12),** there is some repetition in this section which could be streamlined:

Combine Questions 9 and 10 into a single question that covers both the process and the party responsible for verifying completed work.

The last question re: counseling is repeated from the MOU.

**The Sponsor Experience Template (attachment)** has some repetition from the grant itself, could this document be eliminated completely and perhaps a few key questions worked in to the grant itself?

At least for us, the **Project Timeline document** is directly repeated from another area in the grant (page 17).  Would it be possible to eliminate this document all together?

Aside from those few items, it would also be helpful to have any subsections that may appear depending on how a question is answered be included when the application is printed out in full.

We value our relationship with Federal Home Loan Bank not only for the amazing work we are able to complete for the homeowners but for the Bank’s sincere interest in making this process as streamlined as possible and allowing us to be successful.