Dear Director Thompson,

Every day I wake up is one to celebrate in my book. This year, though, I have more to celebrate! Because of a partnership between Beyond and Housing and the Federal Home Loan Bank of Des Moines, I have a safe home that I am proud of.

We all have our place and calling by God. I know a thing or two about dedication - I spent 25 years dedicated to the Department of the Army. I admire Beyond Housing’s dedication to St. Louis and appreciate the Federal Home Loan Bank of Des Moines dedication to housing affordability.

I bought my house from a flipper and did everything I should have done. I knew a few things need fixed. I mean, what house doesn’t? What I wasn’t expecting was some of the work that had been done before was not done well. I didn’t have the money or the know-how to fix some of those issues, so I turned to Beyond Housing. I wasn’t expecting Joe and the rest of the Beyond Housing team to care about my home as much as I did.

In fact, I now work at the school in the neighborhood I live I realized that my main contact at Beyond Housing, Joe, has a daughter that I see every day in the lunch room. Joe really is like family now.

I know that without the FHLB Des Moines’ Affordable Housing Program commitment to Beyond Housing, Joe and the rest of the crew over there wouldn’t be able to do what they do best – preserve safe and affordable homes in my community.

As you consider changes to the FHLB’s, I simply ask for you not to make any changes that will make it harder for Beyond Housing and the other organizations to partner with the FHLB’s.

The work that Beyond Housing, with the financial help of FHLB Des Moines, has done can only be described as a blessing from God.

Sincerely,

Rubye Luckett

Housing award recipient through Beyond Housing