



FIRST FEDERAL BANK OF KANSAS CITY

COMMUNITY REINVESTMENT ACT (CRA)

STRATEGIC PLAN

2025 - 2027

TABLE OF CONTENTS

I.	Introduction	3
II.	Strategic Plan Development	7
III.	CRA Strategic Plan	10
IV.	CRA Strategic Plan Measurement	15
Appendix A	Housing & Mortgage Finance Forecasts	19
Appendix B	FFBKC Community Reinvestment Act (CRA) Strategic Plan Public Notice	22
Appendix C	Summary Census Reports for FFBKC Assessment Area	24
Appendix D	FFBKC CRA Symposium Executive Summary	41

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STRATEGIC PLAN
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I. INTRODUCTION

First Federal Bank of Kansas City (FFBKC) is a Missouri state-chartered financial institution established in 1934. The Bank is a full-service financial institution with its principal office in Lee's Summit, Missouri, offering banking products and services locally and on a limited basis nationally. FFBKC operates nine full-service branch locations, all located in the Kansas City, Missouri/Kansas Metropolitan Statistical Area (MSA): three located in Kansas, and six located in Missouri. In addition to the nine branch locations, FFBKC has administrative offices in Leawood, Kansas.

FFBKC offers traditional loan products including residential mortgages, single-family construction, and consumer loans. Agricultural loans are not offered. Since its founding in 1934, the Bank's primary focus has been single-family residential mortgage lending, followed by consumer and construction lending. Until recently, mortgage loan production was both local and nationwide. Beginning in 2023 and continuing through 2024, the Bank has gradually and significantly reduced its mortgage lending capacity in favor of a local-centric model. Going forward, mortgage products are offered predominantly in the Kansas City MSA. A notable exception to the local-centric model will be specialized construction-permanent lending on "bardominium"-style properties to consumers; a substantial portion of this lending will be outside the Bank's assessment area. The Bank offers loans for home purchase and refinance, fixed and adjustable conventional mortgages; construction-to-permanent, build-job, and speculative construction loans, and are a mix of portfolio and sold loan production. Purchase and refinance government-guaranteed loans are through the Veterans Administration (VA), Federal National Mortgage Association (FNMA) Government National Mortgage Association (GNMA), Federal Home Loan Bank (FHLB), Federal Housing Administration (FHA), and U.S. Department of Agriculture (USDA).

FFBKC consumer loan products include home-equity lines of credit (HELOC) and home equity installment loans (HEILs) originated in-house locally (and purchased on a limited basis through a third-party), vehicle loans (including automobiles, motorcycles, trailers, ATVs, RVs, and boats), and credit builder loans originated in-house in the Kansas City MSA. HEILs are a relatively new loan product for the Bank and will be included on the HMDA LAR.

The Bank provides a variety of deposit products and services including checking, savings, and money market accounts, certificates of deposit, and Individual Retirement Accounts (IRAs). Additional banking services include internet and mobile banking, electronic bill payment, debit cards, remote deposit capture, automated teller machines (ATMs) located at several of the Bank's branches, and thousands of ATMs through two nationwide surcharge-free networks (MoneyPass and Allpoint).

FFBKC is regulated at the federal level by the Federal Deposit Insurance Corporation (FDIC) in the Kansas City region and regulated at the state level by the Missouri Division of Finance (DOF). As a federally-insured depository institution, FFBKC is subject to the Community Reinvestment Act (CRA) which requires banks to help meet the credit needs of the assessment area, including low-to-moderate income (LMI) neighborhoods. Previously the Bank elected to be evaluated under the Strategic Plan option as provided in 12 C.F.R. § 345.27. The current plan expires on February 28, 2025, and this CRA Strategic

Plan has been prepared for the 2025-2027 plan years. The CRA Strategic Plan will begin on March 1, 2025 and conclude on February 28, 2028. The Bank is requesting approval of this CRA Strategic Plan by the Federal Deposit Insurance Corporation (FDIC).

A. Financial Information

As of September 30, 2024, in the Reports of Condition and Income (Call Report), FFBKC reported the following assets and deposits: total assets of \$997 million, total loans of \$765 million, total deposits of \$704 million and total securities of \$131 million.

(Omitted \$ 000)

Total Assets	997,579
Total Securities	131,675
Total Loans	764,679
Total Deposits	704,071

Source: Call Report Schedule RC Balance Sheet

As of September 30, 2024, in the Loans & Leases Financing Receivable Call Report Schedule, the loan portfolio consisted of the following types of loans:

(Omitted \$ 000)

Description	\$ Portfolio Total	% of Loan Portfolio
1-4 Family Residential Construction Loans	42,460	5.57
Other Construction Loans & Land Development & Other Loans	110	0.01
1-4 Family Residential Revolving Open-End Loans	38,522	5.06
1-4 Family Residential Closed End Loans	514,828	67.58
1-4 Family Residential Secured by Junior Liens	48	0.01
Commercial & Industrial Loans	24,226	3.19
Automobile Loans	7,806	1.02
Other Than Auto Loans	133,741	17.56
Other Loans	17	0.00
Less Unearned Income on Loans	2,921	
TOTAL	764,679	100.00

Source: Call Report Schedule RC-C Loans & Leases Financing Receivables

As of the most recent Federal exam performed by the FDIC (September 2022), the Bank was and continues to be well capitalized.

B. Bank Business Model

Home Loans

FFBKC offers mortgages for home purchase and refinance, new construction, and home equity loans almost exclusively in the Kansas City metro through a small team of in-house, non-commissioned (salaried) mortgage loan advisors. In addition, the Bank has specialized programs aimed at serving low-to-moderate income borrowers and census tracts, including ITIN mortgage loans and downpayment assistance. This arrangement stands in contrast to previous larger-scale mortgage lending models with both local and nationwide lending capabilities. The Bank utilizes a combination of in-house technology

and third-party vendors to source qualified mortgage applicants. The Bank aims to provide an exceptional service experience from start to finish during the loan process.

Construction 1-4 Residential Loans

FFBKC offers speculative and build-job construction loans to homebuilders, and construction-to-permanent loans to consumers with a successful track record of expertise in this area. Construction loans are made primarily within the Kansas City MSA. The Bank offers specialized construction loans for “barndominium”-style properties mostly in rural locales regionally and nationally, and a significant portion of these loans will be outside the AA. These loans will be HMDA LAR reportable.

Consumer Loans

FFBKC offers traditional consumer loans, including HELOC/HEIL, auto, unsecured personal loans, and credit builder loans. HELOC/HEIL loans are made in all 50 states, although most loan production occurs in the Bank’s assessment area. Auto loans are originated within the Kansas City MSA. Previously, auto loans and unsecured personal loans were originated by the Bank through a nationwide fintech partnership, with the majority of the refinance auto and unsecured personal loans made outside of the Bank’s assessment area, although this specific lending channel is no longer active. The Bank now purchases (but does not originate) unsecured personal and some commercial loans through a third-party vendor.

Deposits

FFBKC offers a full range of deposit products to consumers, primarily within the Kansas City MSA but available in Missouri and Kansas and surrounding states. Product types include non-interest bearing and interest-bearing checking accounts, primarily to consumers but also to smaller businesses (generally, sole proprietorships and LLCs) and not-for-profit organizations. Other account types include savings accounts, certificates of deposit, money market accounts and IRAs, again primarily within the Bank’s market area. Deposit acquisition is currently through two channels: through its nine retail branches in the Kansas City MSA, and through its digital banking channel in a broader area.

The Bank offers deposit products and other services that are designed to provide improved banking access to LMI communities and consumers. These include low-cost/free checking accounts (with BankOn certification), thousands of surcharge-free ATMs nationwide, and digital financial literacy program.

C. Bank Strategic Direction

The Bank’s Vision Statement is “prosperity and a home for all” and concentrates on delivering financial services including home loans, construction loans, consumer loans, and deposit products that improve consumer, customer, and the community’s financial wellbeing, with exceptional service and customer experience. Accordingly, the Bank plans to continue origination of mortgage and consumer loans, primarily in the assessment area (AA). Mortgage origination capacity is significantly lower than during the years covered by the 2023-25 Strategic Plan and will occur on a smaller scale than in the past.

Deposit and loan acquisition and service delivery occur through the traditional retail banking center channel, digital channels, including online and mobile, and by partnering with third parties to offer additional products and services. Going forward, the Bank will expand its efforts to increase deposit

generation to small- and medium-sized businesses (SMBs) and nonprofit organizations in the KC metro through offering a broader suite of business-focused deposit and treasury-management products and services. Also, the Bank plans to expand origination of loans to SMBs, although this lending will be almost entirely secured by owner-occupied real estate. The total volume of lending in this area is expected to be minimal initially, in any case not exceeding 10% of Total Loans during this Strategic Plan. Further, the Bank intends to engage in provision of “Banking-as-a-Service” (BaaS) by offering deposit and debit card issuance to select fintech partners.

FFBKC is committed to providing banking deposit products and services for all consumers, including those in low-to-moderate income (LMI) communities. Local communities are served by the Bank’s retail branches, call center, and digital channels to provide outstanding service and account access, lower cost products, and exceptional customer experience. The Bank offers secure, effective, and efficient payment processing options including check processing, ACH, debit/ATM/POS cards, wire transfer, remote deposit capture, and personal and small business online/mobile banking.

As an engaged corporate citizen with deep and longstanding ties to the community, the Bank is committed to helping the people and communities served “build a better financial future.” (this is the Bank’s Mission Statement). The Bank’s culture strongly encourages and promotes employee volunteerism and service with community support and development organizations, charities, and other groups. These activities are designed to provide leadership and support, and to help identify unmet credit and banking needs in the community. Additionally, the Bank provides monetary support, when possible, by setting aside a portion of pre-tax profits for donation and sponsorship.

The organizations and community partners supported by the Bank fall generally, but not exclusively, into these categories: Community and Economic Development, Education and Youth Activities, Arts and Culture, Health and Human Services.

The Bank provides online and in-person resources that focus on these key areas:

- Homebuyer education workshops (especially for first-time homebuyers)
- Financial literacy workshops – including credit, budgeting, debt reduction, savings
- Promotion of low-cost checking and saving products

The Bank has and will work to ensure these opportunities are available in English and, in many instances, Spanish.

D. Historical CRA Performance

The Bank’s CRA program is governed by a CRA Committee whose primary objective is to ensure the effective implementation of the Bank’s CRA Plan by holding quarterly meetings to review lending activity, marketing strategies, investments, and community activities for compliance with the Plan and reporting on these activities to the Board of Directors. The Committee is comprised of the following officers: President/CEO, Chief Brand Officer (also the CRA Officer), Chief Risk Officer, Director of Mortgage Lending, Director of Consumer Lending, Compliance Officer, Director of Community Development, and Director of Retail Banking, among others. The Bank was most recently examined in March 2024 by the FDIC for CRA compliance and received a rating of “Outstanding.” Included in the exam scope was Year 1 (March 1, 2023 through February 29, 2024) of the current Strategic Plan.

II. FFBKC STRATEGIC PLAN DEVELOPMENT

The CRA encourages banks to help meet the credit and banking needs of the communities in their assessment areas, which include the communities in which they operate deposit-taking, full-service branches. The CRA regulation allows banks to elect to be assessed under a CRA Strategic Plan. Assessment under a CRA Strategic Plan allows a bank to design a program that is appropriate to its own capabilities, business strategies, and organizational framework, as well as to the communities it serves.

Through this Plan, the Bank is affirming its long-standing commitment to help meet the credit needs of its communities, including low-to-moderate income persons and communities in its assessment area. Consistent with this obligation and with sound banking practices, the Bank is committed to a robust CRA program which includes consumer loans and home mortgages, community development loans and investments, and community development services activity, to assure its part in enhancing the communities in the Bank's self-defined assessment area. The Bank strives to maintain contact with community leaders, non-profit organizations, and other interested parties to determine critical needs in the community and assure its CRA program and this Strategic Plan is delivered effectively.

A. CRA Strategic Plan Regulatory Overview

CRA regulations provide that a financial institution can elect to have its CRA performance evaluated under the Strategic Plan option. The Strategic Plan enables the institution to tailor its CRA goals and objectives to address the needs of its community consistent with its business strategy, operational focus, and capacity and constraints.

The CRA requires a bank formulating a Strategic Plan to establish measurable goals for helping meet the credit needs of its assessment area covered by the Plan, particularly the needs of low-to-moderate income geographies and individuals, through lending, investments, and services. This Plan is made available to the public for comments prior to the Strategic Plan being approved to ensure the needs of the community are met.

B. Competition

The Bank operates in a highly competitive environment among other banks, credit unions, and non-deposit financial institutions both locally and nationally. As of the June 2024 report, FFBKC (listed under the name of its parent "Cosperty Bancorp," a mutual bank holding company formed in 2024) ranked 22nd out of 100 banks with 0.81% share of the deposit market.

C. Assessment Area

Regulatory Definition

The CRA requires financial institutions to define the area(s) upon which its CRA performance will be evaluated. The assessment area(s) for a bank must:

- Consist of one or more MSAs, or one or more contiguous political subdivisions, such as counties, cities, or towns, and
- Include geographies in which the financial institution has its primary office, its branches, its deposit taking ATMs, and the surrounding geographies in which the financial institution has

originated or purchased a substantial portion of its loans on which the financial institution elects to have its performance assessed.

Requirements of the CRA place the following limitations on the Bank's defined AA:

- Must consist of whole geographies
- May not reflect discrimination
- May not arbitrarily exclude low-to-moderate income geographies, and
- May not extend substantially beyond an MSA boundary or beyond a state boundary unless the assessment area is in a multistate MSA.

FFBKC Assessment Area Description

FFBKC has designated one assessment area (Kansas City Assessment Area) comprised of six contiguous counties located entirely within the multistate Kansas City MSA. Those counties include Jackson County, Clay County, Platte County, and Cass County in Missouri, and Johnson and Wyandotte counties in Kansas. The Bank's CRA assessment area is based on various factors, including the Bank's size, branch locations, lending expertise, and competition. The delineation of the assessment area complies with the regulation and will not arbitrarily exclude any low-to-moderate income areas. The Bank's assessment area for 2024 includes all 551 census tracts in the six counties listed above, which are comprised of the income designations listed below: 56 low-income, 137 moderate-income, 187 middle-income, and 147 upper-income tracts. Tracts not reported were 24.

Economics and Demographics

The US Economy remains generally resilient with real GDP growth (after inflation) averaging between 2.5% and 3.0% during 2024 and with projections of GDP growth continuing between 2.0% and 3.5% in 2025. Recent U.S. labor force participation rates are back to historically high levels after dropping significantly during the COVID epidemic of 2020 and 2021. That combined with nominal compensation growth of 5% to 6% is keeping consumption high and the economy relatively strong.

Inflation has declined from the record levels achieved in 2022. The Federal Reserve has targeted an inflation rate of 2.0% as its goal and raised interest rates rapidly in 2022 as a result of high inflation levels. As inflation has subsequently retreated, the federal funds rate has been lowered by 75 basis points in recent months. While more short-term rate cuts are possible, inflation has leveled off above 2.0%, which will limit the Fed's ability to reduce short-term rates much further. The bellwether 10-year US Treasury note has risen about 70 basis points since the Fed's initial rate cut in September, indicating the bond market believes the economy remains relatively strong and inflation is going to remain persistent and may not fall to 2.0% as the Fed desires. Inflation weighs most heavily and has disproportionate effect on low-to-moderate income populations and areas, in the form of reduced purchasing power and credit availability.

With the ongoing economic strength and persistent inflation, mortgage rates have not fallen as forecasters expected. FNMA recently revised their mortgage rate forecast to an average of 6.7% in 2024 and to an average of 6.4% expected in 2025, both of which are higher than previous estimates. High current mortgage rates combined with homeowners who obtained mortgages under 4% in 2020 and 2021 has resulted in a "lock-in effect" on existing home sales. Those sales continue to languish at relatively low levels. New home starts and sales continue to trend gradually higher as they benefit from the lack of existing home inventory. Overall, mortgage loan production is expected to be suppressed and

weighed upon—especially in low-to-moderate income populations and areas—by the continued confluence of three factors: high(er) mortgage interest rates, low levels of resale housing inventory, and high real estate prices and the Bank has adjusted its business model and strategy to accommodate this reality.

Table 1: Demographic Information of the Assessment Area

Demographic Characteristics	Total	Low	Moderate	Middle	Upper	Not Reported
Geographies	551	10.2%	24.9%	33.9%	26.7%	4.4%
Population by Geography	1,964,189	7.3%	24.1%	36.8%	31.1%	0.7%
Housing Units by Geography	822,202	8.2%	25.7%	37.0%	28.2%	0.9%
Owner Occupied Units by Geography	487,606	4.6%	20.2%	39.4%	35.4%	0.4%
Occupied Rental Units by Geography	270,754	12.8%	33.0%	35.1%	17.8%	1.4%
Vacant Units by Geography	63,842	16.9%	36.6%	27.1%	17.1%	2.3%
Family Distribution by Income Level	482,790	20.2%	17.4%	21.5%	40.9%	0.0%
Household Distribution by Income Level	758,360	23.6%	16.3%	18.0%	42.1%	0.0%
Median Family Income	\$86,562				Median Housing Value	\$204,916
Families Below Poverty Level	6.9%				Median Gross Rent	\$1,007

Source: 2020 US Census Data

Table 2: Median Family Income Ranges for the Kansas City MSA

Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper >= 120%
2022 (\$97,300)	<\$48,650	\$48,650 to <\$77,840	\$77,840 to <\$116,760	≥\$116,760
2023 (\$104,400)	<\$52,200	\$52,000 to <\$83,520	\$83,520 to <\$125,280	≥\$125,280
2024 (\$103,000)	<\$51,500	\$51,500 to <\$82,400	\$82,400 to <\$123,600	≥\$123,600

Source FFIEC

Competition

Within the Kansas City Metropolitan Statistical Area (MSA), FFBKC operates in a highly competitive environment for home loans, residential construction loans, consumer loans, and deposits. The Bank competes with large non-local financial institutions including Bank of America, U.S. Bank, BMO Harris Bank, Wells Fargo, JP Morgan Chase, PNC Bank, and others, along with a wide range of locally-owned and managed banks and credit unions.

Based on 2023 HMDA aggregate Data, FFBKC was ranked 33rd out of 629 mortgage lenders resulting in 0.72% of the mortgage market share within the Bank's assessment area. As of June 30, 2024, FFBKC was ranked 22nd out of 100 banks and a market share of 0.81% in the Kansas City MSA FDIC Deposit Market Share Report.

III. FFBKC CRA STRATEGIC PLAN

The Bank's CRA Strategic Plan goals were established to contribute to and meet the needs of the individuals, families, and communities within its assessment area. The Plan was created by taking into consideration the Bank's three primary areas of focus: home loans, consumer loans, and deposits, including:

- Increased access to low-cost products and services, including those residing in low-to-moderate income areas
- Lending to low-to-moderate income borrowers
- Supporting Community Development Financial Institutions (CDFIs) with investments through time deposits or community development lending, either directly or through participations with CDFIs
- Partnering with organizations by providing community services (for example, financial education, donations, and volunteerism).

The Strategic Plan's measurable goal areas were established using the Bank's historical CRA data, historical home mortgage lending numbers, and business strategies, including growth. The goals were established by reviewing regulatory guidance as well as reviewing the approved CRA strategic plans of other financial institutions. The current economic and housing environment discussed elsewhere in this Plan, and the Bank's reduced mortgage lending capacity, was heavily considered in the establishment of the Bank's goals.

A. Length and Term

The CRA Strategic Plan spans three (3) years beginning on March 1, 2025, and ending February 28, 2028.

B. Performance Criteria

The Bank's measurable goals were established at levels that are considered both reasonable and achievable, based on relevant factors such as economic conditions, strategic direction, business model and expected (budgeted) results, and sound banking practices.

Currently, FFBKC primarily provides consumer lending (mortgage and consumer) and deposit products. In 2025, management plans to expand lending to SMBs, and such loans will be originated in the Kansas City MSA. Management plans to roll the loan program out slowly and organically in 2025 and thus is not considered as a measurable goal in this Plan.

Election of Alternative Performance Evaluation

In the past, the Bank was examined under the performance tests and standards of an Intermediate-Small Bank (ISB). Should the Bank miss the measurable goals outlined in the Plan, the Bank would elect to be evaluated under the examination standards in Part 345 applicable to the Bank at that time.

Lending

The Bank has a strong history of providing exceptional customer service, expertise, a wide range of loan products, and competitive pricing for residential mortgage loans and consumer loans. Therefore, the

goals outlined reflect the Bank’s continued commitment to these two core areas. However, there are economic and housing factors (as noted earlier in Section II “Economics and Demographics”) that require consideration when evaluating the residential mortgage and consumer lending goals.

Mortgage Lending

Each year, the Bank’s management team prepares a budget, approved by its Board of Directors, which attempts to forecast mortgage volume based on market conditions for coming years. For purposes of the Mortgage Lending goals for 2025-2027, the Bank’s management projects mortgage volume to be generally lower than in previous years.

Table 3: Fannie Mae & Mortgage Bankers Association (MBA) Housing Projections

	Fannie Mae				MBA			
Year	2023	2024	2025		2023	2024	2025	2026
SF Mtg Originations (#)	1,503	1,674	2,142		4,213	5,090	6,516	6,733
Purchase (#)	1,282	1,306	1,517		3,412	3,356	3,679	4,059
Refinance (#)	221	368	625		800	1,734	2,836	2,664
Refinance Share (%)	15%	22%	29%		19%	34%	44%	40%
30-Yr Fix Interest Rate	6.8%	6.6%	5.7%		7.3%	6.3%	5.95%	5.9%

Below reflects the Bank’s total mortgage loan origination volume (inside and outside of the Bank’s assessment area) by year, and year-over-year change. There is difficulty given the current economic and housing conditions to project mortgage loan originations; thus, should current market conditions persist, total mortgage loan originations in future periods inside the assessment area will most likely be similar to 2025’s expected level (noting again that most “bardonimum” construction lending will occur outside the AA). In addition, a significant portion of the Bank’s mortgage lending to LMI borrowers and in LMI census tracts occurs as part of its ITIN lending program, which is concentrated in Hispanic and Latino immigrant communities. Factors that may limit loan production in this segment include dramatically increased competition and the ever-changing immigration policy landscape. Therefore, FFBKC’s goals will be reflective of the mortgage lending inside the AA that we believe, if achieved, would be evaluated as Satisfactory and Outstanding.

Year	#	YoY Change	\$000	YoY Change
2020	2,701		889,368	
2021	1,795	-33.5%	582,044	-34.6%
2022	610	-66.0%	226,447	-61.1%
2023	297	-51.3%	96,592	-57.3%
2024	246	-17.7%	95,210	-1.43%
2025*	Est. 150		Est. 58,000	
Source: HMDA LAR 10/30/2024				
* Management 2025 Budget Projection				

Consumer Lending

The Bank's consumer loan portfolio consists of revolving open-end (HELOC), automobiles, and other consumer loans (unsecured loans). In May 2019, the Bank entered a relationship with a fintech partner who originates and services unsecured consumer loans and in 2022 engaged this partner to originate refinance auto loans. The consumer loan portfolio growth is the result of the increased volume generated by the unsecured and refinance auto loans originated locally and nationwide through this partner. Below is a summary of the Bank's consumer loan portfolio.

Description	9/30/2022	9/30/2023	9/30/2024
% Consumer Loan Portfolio to Total Loans	24.3%	24.2%	23.5%
Revolving (HELOC) - % to Total Consumer Loan Portfolio	17.7%	19.4%	21.4%
Automobile - % to Total Consumer Loan Portfolio	3.8%	5.9%	4.3%
Other (Unsecured) - % to Total Consumer Loan Portfolio	78.5%	74.7%	74.3%

The Bank has essentially reached its concentration risk appetite for unsecured consumer loans, and the existing portfolio will continue to run off the balance sheet over time. Management is projecting consumer loan production to be generally lower than in previous periods. Some consumer loan balances will continue to be purchased (not originated) through a third-party vendor going forward.

Community Investments & Services

To support community development, particularly in low-to-moderate income areas within the assessment area, the Bank has elected to focus its goals on community investments and services. Organizations the Bank elects to provide financial support for will have specific goals and/or be mission-aligned with the Bank for meeting the needs of the low-and moderate-income individuals located within the assessment area, as well as those in-line with overall Bank objectives and values.

- (a) Development & Investment - The Bank plans to seek out investment opportunities, including (but not limited to): increasing the amount of Community Development investment and/or lending activities with CDFIs located in the Bank's assessment area, along with women- and minority-owned financial institutions, purchasing eligible mortgage-backed securities where the underlying loans are made to support low-and moderate-income individuals located within the assessment area.

Historically, the Bank has provided construction loans to Community Housing of Wyandotte County (CHWC) for the construction of single-family homes in Wyandotte County, Kansas, has participated in Missouri Housing Development Commission (MHDC) bond programs, has invested in time deposits in CDFIs, and purchased mortgage-backed securities in low- and moderate-income areas within the assessment area. The Bank offers a home loan grant program to qualified low-and moderate-income individuals and legal alien residents.

The Bank has supported local schools in the assessment area through contributions for use in providing financial education to students. In addition, the Bank has provided contributions to various local community organizations that serve low-and moderate-income individuals. Some of these organizations include Habitat for Humanity of Kansas

City, CHWC, CHES Inc., and Catholic Charities of Kansas City/St. Joseph and Pawsperity, Inc. among others.

- (b) Community Development Services - All directors, management and employees are encouraged to actively participate in local civic and/or community groups, neighborhood revitalization projects, schools, not-for-profit boards (e.g., Chambers of Commerce, Community Development Committees, School Boards, special community projects). Also, the Bank has employees participating in real-estate-focused organizations to inform the respective members of local needs and community developments (e.g., Home Builder's Association, Mortgage Bankers Association, Hispanic Chamber of Commerce, etc.).

In addition to the specified measurable goals outlined in the Strategic Plan, the Bank requests additional consideration for the deposit products and other services that are designed to provide improved banking access to LMI communities and consumers. These include low-cost/free checking accounts (with BankOn certification), thousands of surcharge-free ATMs nationwide, and digital financial literacy program.

- (c) Non-Profit Banking – The Bank will seek to deepen its relationships and expand into new relationships with KC-area non-profit organizations. The Bank has an active business deposit banking relationship with several non-profits and provides banking services to their clients and employees. Over time, these relationships are expected to result in loan requests (primarily for owner-occupied real estate) and will help the Bank support the community through lending activity. The Bank believes increasing its effort in this area leverages existing relationships and will have positive effects on deposit growth, opportunity to reach the un- and unbanked, and community outreach.

C. Oversight

The Bank's CRA Committee, as established by the Board of Directors, is responsible for the oversight of CRA activities. The CRA Committee monitors Plan performance and reports to the Board of Directors on at least a quarterly basis. Any changes to the Plan deemed necessary will be made in accordance with the FDIC's requirements, guidance, and approval process. Such changes will only be considered if there are significant changes to economic conditions and/or Bank capacity. The Bank's Board of Directors and senior management will ensure adequate resources are dedicated to implementing the Plan, and will oversee, with the CRA Committee, progress in meeting Plan goals.

D. Strategies to Deliver Goals

To further enhance the Bank's CRA record, to continue delivering affordable financial products and service to the low-to-moderate income community, and to assist in developing goals herein, the Bank believes the following strategies delivered should include, but are not limited to:

- Create/enhance roles and data management within the Bank's organizational structure to monitor and analyze CRA performance metrics and report CRA related activity to management and the Board.
- Strengthen engagements and partnerships with community-based organizations and area leaders serving low-to-moderate income persons and communities in the assessment area.

- Enhance training for relationship managers, bankers, and lenders relating to CRA concepts, programs, and products to help identify and deliver CRA loans and related activity to the assessment area.
- Focus on partnering with consumers located in low-to-moderate income communities in the assessment area.

IV. FFBKC CRA STRATEGIC PLAN MEASUREMENT

Although the plan starts effective March 1, 2025, the yearly goals are based on 12 months of activity. Specifically, the goals will include activity from the first day of March to the last day of February each year.

A. Mortgage & Consumer Lending Tests

Goals 1 & 2: Mortgage Lending to LMI Borrowers and in LMI Census Tracts

Goal 1 measures the percentage by number of home mortgage loans to LMI borrowers within the assessment area. The goal is calculated based on the number of home mortgage loans to LMI borrowers divided by the total number of home mortgage loans made during the Plan year in the assessment area.

Goal 2 measures the percentage by number of home mortgage loans in LMI census tracts within the assessment area. The goal is calculated based on the number of home mortgage loans in LMI census tracts divided by the total number of home mortgage loans made during the Plan year in the assessment area.

Goals 1 and 2 include loans reported on the Bank's HMDA Loan Application Register (LAR), with the exception of home equity lines of credit (HELOCs), which will be excluded from the goal calculations.

Lending Test

Goal 1: Home Mortgage Lending to Low- and Moderate-Income Borrowers (Percentage of Mortgage Loans to LMI Borrowers in the AA)

Plan Year	Satisfactory	Outstanding
2025-2027	26.5 to 37.0%	> 37.0%

Lending Test

Goal 2: Home Mortgage Lending in Low- and Moderate-Income Census Tracts (Percentage of Mortgage Loans in LMI Census Tracts in the AA)

Plan Year	Satisfactory	Outstanding
2025-2027	23.0 to 32.0%	> 32.0%

FFBKC Historical Lending Performance to LMI Borrowers in the AA:

- 2022 – 36.0%
- 2023 – 49.5%
- 2024 – 41.1%

FFBKC Historical Lending Performance in LMI Areas in the AA:

- 2022 – 25.9%
- 2023 – 36.6%
- 2024 – 31.6%

Goal 3: Consumer Lending in LMI Census Tracts

This goal measures the number of originated consumer loans, including home equity revolving open-end credit loans (HELOCs), automobile, unsecured, credit builder, and other consumer loans for household and other personal expenditures in LMI census tracts within the Bank's assessment area. Note that home equity closed-end installment loans (HEILs) are not included in Goal 3, but rather in Goals 1 & 2.

Lending Test

Goal 3: Consumer Lending in Low- and Moderate-Income Census Tracts (Number of Loans in LMI Census Tracts in the AA)

Plan Year	Satisfactory	Outstanding
2025-2027	50	70

FFBKC Historical Performance

2022 LMI: 65 Originated Loans in AA LMI Tracts

2023 LMI: 50 Originated Loans in AA LMI Tracts

2024 LMI: 53 Originated Loans in AA LMI Tracts

B. Community Development Test

Goal 4: Aggregate Community Development Loans and Investments

Development Lending: For most of its history, the Bank's primary means to maintain and/or raise capital has been through retained earnings, and thus the board and management prudently maintain a higher capital level for safety and soundness.

The Bank has developed a relationship with CHWC (Community Housing of Wyandotte County) for providing home construction loans in LMI areas and will endeavor to form additional such relationships. Origination of these loans occurs irregularly and are difficult to predict in amount and duration.

Development Investments: In previous periods, the Bank invested in mortgage-backed securities collateralized by properties in and/or originated in low to moderate income census tracts and/or low to moderate individuals in the Bank's assessment area. The Bank has also invested in time deposits in community development financial institutions in the Bank's assessment area. The Bank has a "Better Together" Home Loan Grant program providing grants to low to moderate income borrowers or borrowers who are purchasing a home in a low to moderate income census tract within the Bank's assessment area.

Community development investments in the Bank's assessment area benefiting LMI individuals and geographies will be calculated using the total dollar volume of investments (new, renewals, or outstanding balances based on book value from prior period) made in the Bank's assessment area during the plan year. Regarding prior period investments for each Plan Year, the total amount of qualified investment may include the outstanding book value of prior period investment as of the last day of the applicable Plan Year. Also, an investment made in a prior year will count in a subsequent year provided the investment remains outstanding. Credit for investments will be based on the definitions of Community Development under the CRA, and a loan counted in the Lending Tests (Goals 1, 2, and 3) cannot also be counted in Goal 4, with the exception of multifamily dwelling loans that meet the

definition of community development affordable housing. Additionally, a minimum of 10% of this goal must be “new activity” for the Plan Year (for example, lending, grants, corporate giving) and not based on prior period activity or amounts outstanding.

This "Aggregate Community Lending and Investment" Goal measures the percentage of community development loans and investments in the Bank’s assessment area benefiting LMI individuals and geographies per Plan Year as a percentage of the Bank’s Tier 1 Capital. The “Aggregate Community Lending and Investment” goal includes community development lending, and community development investments, including donations directly to organizations committed to supporting LMI individuals and communities; and home grants directly to borrower(s) who is a LMI individual(s) or purchasing a home in a LMI community.

Tier 1 Capital will be based on the average “Common Equity Tier 1 Capital Before Adjustments and Deductions” for each quarter of the previous year. For example, for Plan Year 2025, the Tier 1 Capital figure for the four quarters of 2024 will be averaged and used to determine the Aggregate Community Lending and Investment Goal.

Aggregate Community Lending and Investment
(As a Percentage of Tier 1 Capital, Measured as a Quarterly Average from Prior Year)

Plan Year	Satisfactory	Outstanding
2025-2027	4.50%	6.50%

FFBKC Historical Performance

DESCRIPTION	2021	2022	2023	2024 YTD*
Comm Dev Lending (\$)	\$0	\$1,308,150	\$1,190,000	\$0
Comm Dev Invest - MBS (\$)	\$2,772,725	\$2,439,977	\$3,722,654	\$3,652,229
Comm Dev Invest - TD (\$)	\$496,734	\$498,789	\$496,942	\$480,000
Comm Dev Invest - Better Together Grants (\$)	\$102,495	\$90,000	\$220,117	\$164,000
Comm Dev Invest - Corp. Giving (\$)	\$127,337	\$153,241	\$91,700	\$84,500
TOTAL AGGREGATE COMM DEV (\$)	\$3,499,291	\$4,490,157	\$5,721,413	\$4,380,729
Call Report Schedule RC-R Part 1 Line 5 - Date	12/31/2021	12/31/2022	12/30/2023	TBD
Tier 1 Capital Calculation from Call Report	\$116,866,000	\$111,907,000	\$108,137,000	TBD
% of Tier 1 Capital (December 31st)	2.99%	4.01%	5.29%	TBD

*as of 11/30/24

Goal 5: Community Development Services

This Community Development services goal measures the Bank’s ability to serve customers through qualified service activity. This goal will be calculated using the total number of qualified services completed by Bank personnel during the Plan Year. Credit for services will be based on the definitions of Community Development Services under the CRA.

**Community Development Test
Community Development Services**

	2025	2026	2027
Satisfactory Goal	#40	#40	#45
Outstanding Goal	#50	#50	#55

FBKBC Historical Performance	2022: #29
	2023: #48
	2024: #47

C. Public Participation

Community Needs and Impact Symposium

In October of 2023 and November of 2024, the Bank hosted a ***Community Impact and Needs Symposium*** luncheon at the Bank's Leawood, Kansas offices with top leaders from Kansas City representing non-profits, faith-based organizations, CDC/CDFIs, and other community groups. The Bank uses insights gained to guide efforts in product development and community outreach. Additional symposiums are planned each year going forward, owing to the strength of participation and quality of feedback received. An Executive Summary of the event is attached to this Plan as Exhibit E.

Public Comment

The Bank published notice of the availability of the proposed Strategic Plan, required by 12 C.F.R. § 345.27(d)(2), on January 24, 2025, in *The Kansas City Star*, the newspaper with the largest readership within the Bank's assessment area. The public comment period started on Friday, January 24, 2025 and ended on Sunday, February 23, 2025. All comments will be reviewed and considered by Bank management and the Bank will amend the Strategic Plan, if appropriate, to address concerns identified, where permissible under CRA rules and regulations. All comment letters will be provided to the FDIC as a part of the Strategic Plan submission. The comments will also be included in the Bank's CRA public file. A copy of the Public Notice is attached as Appendix B.

Summary of Public Comment Letters Received

Bank Response to the Public Comment Letters

APPENDIX A

ECONOMIC & HOUSING FORECASTS



Housing Forecast: October 2024

	2023				2024				2025				2023	2024	2025
	23.1	23.2	23.3	23.4	24.1	24.2	24.3	24.4	25.1	25.2	25.3	25.4			
SAAR, Thous. Units															
Total Housing Starts	1,369	1,455	1,380	1,481	1,407	1,340	1,317	1,308	1,334	1,356	1,365	1,387	1,420	1,343	1,360
Percent Change: YoY													-8.5	-5.4	1.3
Single-Family (1 Unit)	828	935	972	1,060	1,062	1,004	955	963	978	992	1,000	1,014	948	996	996
Percent Change: YoY													-5.7	5.1	0.0
Multifamily (2+ Units)	541	520	409	421	345	336	362	345	355	364	366	373	472	347	364
Percent Change: YoY													-13.7	-26.5	4.9
Total Home Sales	4,953	4,885	4,702	4,526	4,863	4,883	4,659	4,755	4,993	5,165	5,319	5,469	4,756	4,772	5,236
Percent Change: YoY													-16.1	0.3	9.7
New Single-Family	636	698	682	646	663	696	723	702	710	713	717	721	666	713	715
Percent Change: YoY													3.9	7.0	0.4
Existing (Single-Family, Condos/Co-Ops)	4,317	4,187	4,020	3,880	4,200	4,187	3,936	4,053	4,283	4,453	4,602	4,748	4,090	4,060	4,521
Percent Change: YoY													-18.7	-0.7	11.4
Percent Change: Quarterly YoY, Annual Q4/Q4															
Fannie Mae Home Price Index	4.1	2.2	4.2	5.7	6.7	6.4	5.9	5.8	5.0	4.6	4.1	3.6	5.7	5.8	3.6
Percent: Quarterly Avg, Annual Avg															
30-Year Fixed Rate Mortgage	6.4	6.5	7.0	7.3	6.7	7.0	6.5	6.0	5.9	5.7	5.6	5.6	6.8	6.6	5.7
NSA, Bil. \$, 1-4 Units															
Single-Family Mortgage Originations	320	430	411	342	332	439	443	460	421	582	598	540	1,503	1,674	2,142
Purchase	268	368	353	293	263	364	356	322	271	411	445	390	1,282	1,306	1,517
Refinance	52	62	58	48	69	75	87	138	150	171	154	150	221	368	625
Refinance Share (Percent)	16	14	14	14	21	17	20	30	36	29	26	28	15	22	29

October 10, 2024

Note: The Fannie Mae HPI forecast is updated on the first month of every quarter. Interest rate forecasts are based on rates from September 30, 2024; all other forecasts are based on the date above.

Note: All mortgage originations data are Fannie Mae estimates as there is no universal source for market-wide originations data.

Note: Unshaded areas denote actuals. Shaded areas denote forecasts.

Sources: Actuals: Census Bureau, National Association of REALTORS®, Freddie Mac. Forecasts: Fannie Mae Economic & Strategic Research

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MBA Mortgage Finance Forecast

October 27, 2024

	2024				2025				2026				2023	2024	2025	2026	2027
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4					
Housing Measures																	
Housing Starts (SAAR, Thous)	1,407	1,340	1,326	1,351	1,367	1,398	1,413	1,432	1,441	1,442	1,436	1,417	1,421	1,356	1,402	1,434	1,452
Single-Family	1,062	1,004	963	1,008	1,024	1,061	1,094	1,124	1,136	1,142	1,126	1,112	949	1,009	1,076	1,129	1,142
Two or More	345	336	363	343	343	337	319	308	305	300	310	305	473	347	327	305	310
Home Sales (SAAR, Thous)																	
Total Existing Homes	4,200	4,047	3,893	4,049	4,140	4,214	4,378	4,520	4,547	4,585	4,593	4,606	4,119	4,047	4,313	4,583	4,729
New Homes	663	656	724	758	770	778	785	790	797	810	810	813	666	700	781	807	849
FHFA US House Price Index (YOY % Change)	6.6	6.0	4.8	3.8	2.9	2.2	1.8	1.6	1.5	1.5	1.6	1.7	6.4	3.8	1.6	1.7	2.4
Median Price of Total Existing Homes (Thous \$)	385.3	416.9	413.4	404.0	409.4	415.1	413.1	407.0	412.5	417.4	416.7	412.9	388.1	404.9	411.1	414.9	415.8
Median Price of New Homes (Thous \$)	429.2	414.4	421.5	420.0	425.8	431.8	427.7	418.8	426.2	432.3	427.0	428.9	427.4	421.3	426.0	428.6	432.4
Interest Rates																	
30-Year Fixed Rate Mortgage (%)	6.7	7.0	6.5	6.3	6.2	6.0	5.9	5.9	5.9	5.9	5.9	5.9	7.3	6.3	5.9	5.9	6.0
10-Year Treasury Yield (%)	4.2	4.4	3.9	4.0	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	4.4	4.0	3.9	3.9	4.0
Mortgage Originations																	
Total 1- to 4-Family (Bil \$)	377	429	479	506	513	581	611	596	580	654	626	578	1,458	1,791	2,301	2,438	2,496
Purchase	291	336	357	304	308	379	393	376	364	442	432	394	1,239	1,288	1,456	1,632	1,698
Refinance	86	93	122	202	205	202	218	220	216	212	194	184	219	503	845	806	798
Refinance Share (%)	23	22	25	40	40	35	36	37	37	32	31	32	15	28	37	33	32
FHA Originations (Bil \$)													178	206	223	236	223
Total 1- to 4-Family (000s loans)	1,076	1,203	1,343	1,467	1,477	1,639	1,720	1,679	1,629	1,804	1,712	1,578	4,213	5,090	6,516	6,723	6,733
Purchase	773	880	924	779	784	960	990	945	911	1,102	1,073	974	3,412	3,356	3,679	4,059	4,145
Refinance	303	323	419	688	693	679	730	734	718	702	640	604	800	1,734	2,836	2,664	2,587
Refinance Share (%)	28	27	31	47	47	41	42	44	44	39	37	38	19	34	44	40	38
Mortgage Debt Outstanding																	
1- to 4-Family (Bil \$)	13,990	14,094	14,178	14,268	14,363	14,468	14,571	14,665	14,753	14,853	14,949	15,035	13,952	14,268	14,665	15,035	15,418

Notes:

As of the August 2024 forecast, 2023 origination volume was revised based on the 2023 Home Mortgage Disclosure Act data.

Total 1-to-4-family originations and refinance share are MBA estimates. These exclude second mortgages and home equity loans.

Mortgage rate forecast is based on Freddie Mac's 30-Yr fixed rate which is based on predominantly home purchase transactions.

The 10-Year Treasury Yield and 30-Yr mortgage rate are the average for the quarter, but annual columns show Q4 values.

The FHFA US House Price Index is the forecasted year over year percent change of the FHFA Purchase-Only House Price Index.

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MBA

MORTGAGE BANKERS ASSOCIATION

APPENDIX B

FFBKC COMMUNITY REINVESTMENT ACT (CRA) STRATEGIC PLAN PUBLIC NOTICE

**FFBKC COMMUNITY REINVEST-
MENT ACT (CRA)
STRATEGIC PLAN PUBLIC
NOTICE**

Community Reinvestment Act (CRA) regulations require a bank that has developed a Strategic Plan to publish Notice of the Plan and solicit formal written public comment for at least a 30-day period. In accordance with this requirement, First Federal Bank of Kansas City (FFBKC) hereby provides notice to the public of its intent to submit a three (3) year CRA Strategic Plan to the Federal Deposit Insurance Corporation (FDIC).

Written comments from the public concerning the Strategic Plan are encouraged. To obtain a copy of the Bank's Strategic Plan at no charge to the requesting party, individuals may request a copy at any FFBKC branch or by email/phone by contacting Mark Rieger, CRA Officer at mark.rieger@ffbk.com or 816-245-4177.

All written comments regarding the Plan should be directed to Mark Rieger, CRA Officer at P.O. Box 419194 Kansas City, MO 64141.

Comments and suggestions will be accepted until 02/23/2025, following which time the Plan will be submitted for approval to the Federal Deposit Insurance Corporation. The Bank will review all comments and incorporate suggestions into the Plan at its discretion. The Bank received a rating of 'Outstanding' in its last CRA performance evaluation under its current Strategic Plan, conducted in March 2024. Copies of the most recent CRA examination are available upon request.

IPL0213990
Jan 24 2025

APPENDIX C

2022 FFIEC CENSUS REPORT FFBKC ASSESSMENT AREA (SUMMARY CENSUS INCOME INFORMATION)

2024 FFIEC Census Report - Summary Census Income Information

State: 29 - MISSOURI (MO)

County: 037 - CASS COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
29	037	0600.01	Middle	\$86,562	\$103,000	2.39	115.37	\$99,871	\$118,831	\$92,578
29	037	0600.03	Middle	\$86,562	\$103,000	11.33	86.50	\$74,881	\$89,095	\$71,033
29	037	0600.04	Middle	\$86,562	\$103,000	14.56	96.33	\$83,386	\$99,220	\$69,676
29	037	0601.00	Moderate	\$86,562	\$103,000	11.95	61.66	\$53,375	\$63,510	\$40,871
29	037	0602.02	Moderate	\$86,562	\$103,000	8.64	77.94	\$67,468	\$80,278	\$66,356
29	037	0603.05	Upper	\$86,562	\$103,000	4.62	127.39	\$110,272	\$131,212	\$96,146
29	037	0603.06	Middle	\$86,562	\$103,000	3.86	118.21	\$102,330	\$121,756	\$90,801
29	037	0603.07	Upper	\$86,562	\$103,000	4.75	131.40	\$113,750	\$135,342	\$98,446
29	037	0603.08	Middle	\$86,562	\$103,000	5.02	102.23	\$88,494	\$105,297	\$75,799
29	037	0603.09	Middle	\$86,562	\$103,000	12.94	92.64	\$80,197	\$95,419	\$79,205
29	037	0604.01	Upper	\$86,562	\$103,000	0.56	140.45	\$121,580	\$144,664	\$120,261
29	037	0604.02	Upper	\$86,562	\$103,000	1.12	146.28	\$126,625	\$150,668	\$122,234
29	037	0605.00	Middle	\$86,562	\$103,000	5.96	119.63	\$103,558	\$123,219	\$84,688
29	037	0606.01	Middle	\$86,562	\$103,000	16.83	102.96	\$89,125	\$106,049	\$79,265
29	037	0606.02	Middle	\$86,562	\$103,000	11.70	95.60	\$82,761	\$98,468	\$49,222
29	037	0607.00	Middle	\$86,562	\$103,000	12.37	80.34	\$69,545	\$82,750	\$59,620
29	037	0608.00	Middle	\$86,562	\$103,000	4.94	105.85	\$91,633	\$109,026	\$71,814
29	037	0609.04	Moderate	\$86,562	\$103,000	19.12	69.93	\$60,536	\$72,028	\$47,549
29	037	0610.01	Middle	\$86,562	\$103,000	4.71	105.97	\$91,731	\$109,149	\$84,320
29	037	0610.02	Middle	\$86,562	\$103,000	4.99	97.95	\$84,792	\$100,889	\$74,384
29	037	0611.00	Middle	\$86,562	\$103,000	10.07	98.36	\$85,147	\$101,311	\$65,347
29	037	0612.00	Middle	\$86,562	\$103,000	6.71	83.85	\$72,583	\$86,366	\$63,463
29	037	0613.00	Moderate	\$86,562	\$103,000	9.79	72.20	\$62,500	\$74,366	\$54,667
29	037	0614.00	Moderate	\$86,562	\$103,000	12.92	69.54	\$60,197	\$71,626	\$51,230

2024 FFIEC Census Report - Summary Census Income Information

State: 29 - MISSOURI (MO)

County: 047 - CLAY COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
29	047	0202.01	Moderate	\$86,562	\$103,000	24.05	59.45	\$51,466	\$61,234	\$46,275
29	047	0202.02	Upper	\$86,562	\$103,000	3.56	141.99	\$122,917	\$146,250	\$90,347
29	047	0203.00	Moderate	\$86,562	\$103,000	6.10	76.15	\$65,924	\$78,435	\$45,997
29	047	0204.00	Middle	\$86,562	\$103,000	28.35	81.14	\$70,243	\$83,574	\$44,519
29	047	0205.00	Moderate	\$86,562	\$103,000	20.32	64.83	\$56,123	\$66,775	\$45,658
29	047	0206.02	Moderate	\$86,562	\$103,000	18.13	70.75	\$61,250	\$72,873	\$55,181
29	047	0206.03	Moderate	\$86,562	\$103,000	13.92	60.40	\$52,292	\$62,212	\$49,817
29	047	0206.04	Moderate	\$86,562	\$103,000	11.37	79.90	\$69,167	\$82,297	\$60,256
29	047	0208.02	Moderate	\$86,562	\$103,000	6.04	77.94	\$67,475	\$80,278	\$56,377
29	047	0208.03	Moderate	\$86,562	\$103,000	7.43	65.15	\$56,396	\$67,105	\$55,889
29	047	0209.01	Middle	\$86,562	\$103,000	6.88	84.80	\$73,407	\$87,344	\$65,969
29	047	0209.02	Middle	\$86,562	\$103,000	7.05	83.45	\$72,240	\$85,954	\$63,462
29	047	0210.01	Moderate	\$86,562	\$103,000	22.79	58.17	\$50,360	\$59,915	\$45,469
29	047	0210.03	Middle	\$86,562	\$103,000	3.29	104.75	\$90,682	\$107,893	\$73,684
29	047	0210.04	Middle	\$86,562	\$103,000	5.15	81.31	\$70,391	\$83,749	\$63,910
29	047	0211.01	Moderate	\$86,562	\$103,000	14.24	75.09	\$65,000	\$77,343	\$53,722
29	047	0211.03	Middle	\$86,562	\$103,000	5.77	92.65	\$80,208	\$95,430	\$75,176
29	047	0211.04	Middle	\$86,562	\$103,000	5.79	89.60	\$77,560	\$92,288	\$66,042
29	047	0211.05	Middle	\$86,562	\$103,000	8.93	94.83	\$82,090	\$97,675	\$78,750
29	047	0212.04	Moderate	\$86,562	\$103,000	14.47	77.25	\$66,875	\$79,568	\$54,237
29	047	0212.08	Moderate	\$86,562	\$103,000	18.59	58.30	\$50,469	\$60,049	\$56,793
29	047	0212.09	Middle	\$86,562	\$103,000	7.97	108.41	\$93,846	\$111,662	\$92,471
29	047	0212.10	Middle	\$86,562	\$103,000	20.07	89.33	\$77,328	\$92,010	\$79,883
29	047	0212.11	Moderate	\$86,562	\$103,000	5.24	71.70	\$62,070	\$73,851	\$64,628
29	047	0212.12	Upper	\$86,562	\$103,000	6.89	132.99	\$115,125	\$136,980	\$102,284
29	047	0212.13	Middle	\$86,562	\$103,000	15.16	82.79	\$71,667	\$85,274	\$57,917
29	047	0212.14	Middle	\$86,562	\$103,000	0.37	103.35	\$89,464	\$106,451	\$89,141
29	047	0213.03	Upper	\$86,562	\$103,000	2.81	187.79	\$162,561	\$193,424	\$145,885
29	047	0213.07	Upper	\$86,562	\$103,000	2.89	124.53	\$107,796	\$128,266	\$90,731
29	047	0213.09	Upper	\$86,562	\$103,000	2.18	210.32	\$182,059	\$216,630	\$160,515
29	047	0213.11	Upper	\$86,562	\$103,000	0.00	139.85	\$121,065	\$144,046	\$113,333
29	047	0213.12	Upper	\$86,562	\$103,000	0.00	140.49	\$121,614	\$144,705	\$113,819
29	047	0213.13	Upper	\$86,562	\$103,000	2.47	130.43	\$112,909	\$134,343	\$90,144
29	047	0213.14	Middle	\$86,562	\$103,000	5.76	96.79	\$83,788	\$99,694	\$83,147
29	047	0214.01	Middle	\$86,562	\$103,000	8.09	119.14	\$103,134	\$122,714	\$95,139
29	047	0214.03	Moderate	\$86,562	\$103,000	8.13	69.28	\$59,973	\$71,358	\$53,166
29	047	0214.04	Middle	\$86,562	\$103,000	7.48	116.13	\$100,531	\$119,614	\$74,918
29	047	0216.01	Middle	\$86,562	\$103,000	6.54	112.95	\$97,778	\$116,339	\$94,610
29	047	0216.02	Middle	\$86,562	\$103,000	2.47	94.40	\$81,715	\$97,232	\$80,308
29	047	0217.01	Moderate	\$86,562	\$103,000	8.01	77.22	\$66,850	\$79,537	\$63,354
29	047	0217.03	Moderate	\$86,562	\$103,000	8.45	74.67	\$64,643	\$76,910	\$50,384

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
29	047	0217.04	Middle	\$86,562	\$103,000	23.40	97.48	\$84,385	\$100,404	\$64,500
29	047	0218.06	Middle	\$86,562	\$103,000	4.99	100.56	\$87,054	\$103,577	\$59,375
29	047	0218.07	Middle	\$86,562	\$103,000	2.24	99.25	\$85,916	\$102,228	\$90,921
29	047	0218.08	Upper	\$86,562	\$103,000	4.09	139.19	\$120,492	\$143,366	\$106,150
29	047	0218.09	Middle	\$86,562	\$103,000	0.63	119.71	\$103,625	\$123,301	\$100,352
29	047	0218.10	Upper	\$86,562	\$103,000	3.56	144.13	\$124,769	\$148,454	\$101,917
29	047	0218.11	Upper	\$86,562	\$103,000	4.35	131.58	\$113,906	\$135,527	\$97,382
29	047	0218.12	Middle	\$86,562	\$103,000	2.85	102.99	\$89,151	\$106,080	\$87,297
29	047	0219.00	Upper	\$86,562	\$103,000	0.09	132.09	\$114,347	\$136,053	\$110,813
29	047	0220.00	Middle	\$86,562	\$103,000	8.45	95.68	\$82,829	\$98,550	\$75,948
29	047	0221.00	Moderate	\$86,562	\$103,000	11.49	60.74	\$52,580	\$62,562	\$37,383
29	047	0222.00	Middle	\$86,562	\$103,000	7.23	90.58	\$78,414	\$93,297	\$77,855
29	047	0223.01	Middle	\$86,562	\$103,000	7.15	94.14	\$81,490	\$96,964	\$75,411
29	047	0223.02	Upper	\$86,562	\$103,000	5.00	122.02	\$105,625	\$125,681	\$91,134

2024 FFIEC Census Report - Summary Census Income Information

State: 29 - MISSOURI (MO)

County: 095 - JACKSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
29	095	0003.00	Low	\$86,562	\$103,000	32.06	41.72	\$36,122	\$42,972	\$34,615
29	095	0006.00	Moderate	\$86,562	\$103,000	23.88	57.18	\$49,503	\$58,895	\$38,716
29	095	0007.00	Low	\$86,562	\$103,000	17.79	47.78	\$41,366	\$49,213	\$30,925
29	095	0008.00	Moderate	\$86,562	\$103,000	30.64	51.72	\$44,770	\$53,272	\$38,333
29	095	0009.00	Moderate	\$86,562	\$103,000	32.93	50.76	\$43,945	\$52,283	\$40,851
29	095	0010.00	Low	\$86,562	\$103,000	46.15	38.53	\$33,355	\$39,686	\$31,048
29	095	0011.00	Unknown	\$86,562	\$103,000	17.96	0.00	\$0	\$0	\$43,421
29	095	0018.00	Low	\$86,562	\$103,000	28.19	47.77	\$41,354	\$49,203	\$31,623
29	095	0019.00	Low	\$86,562	\$103,000	41.39	38.21	\$33,077	\$39,356	\$17,924
29	095	0020.00	Moderate	\$86,562	\$103,000	39.27	51.29	\$44,405	\$52,829	\$37,092
29	095	0021.00	Low	\$86,562	\$103,000	39.90	34.37	\$29,756	\$35,401	\$27,145
29	095	0022.00	Low	\$86,562	\$103,000	29.14	43.44	\$37,604	\$44,743	\$19,787
29	095	0023.00	Low	\$86,562	\$103,000	38.81	35.96	\$31,136	\$37,039	\$25,750
29	095	0034.00	Moderate	\$86,562	\$103,000	34.89	53.35	\$46,183	\$54,951	\$35,229
29	095	0037.00	Low	\$86,562	\$103,000	30.48	44.21	\$38,272	\$45,536	\$32,663
29	095	0038.00	Moderate	\$86,562	\$103,000	24.91	67.81	\$58,700	\$69,844	\$32,727
29	095	0043.00	Middle	\$86,562	\$103,000	19.77	118.01	\$102,159	\$121,550	\$69,125
29	095	0044.00	Upper	\$86,562	\$103,000	8.39	182.31	\$157,813	\$187,779	\$72,273
29	095	0046.00	Upper	\$86,562	\$103,000	14.57	129.76	\$112,330	\$133,653	\$62,567
29	095	0051.00	Upper	\$86,562	\$103,000	5.45	236.20	\$204,464	\$243,286	\$73,000
29	095	0052.00	Moderate	\$86,562	\$103,000	27.66	51.39	\$44,485	\$52,932	\$31,111
29	095	0053.00	Middle	\$86,562	\$103,000	28.46	87.92	\$76,111	\$90,558	\$43,750
29	095	0054.00	Low	\$86,562	\$103,000	25.83	38.62	\$33,438	\$39,779	\$18,092
29	095	0055.00	Low	\$86,562	\$103,000	43.13	30.32	\$26,250	\$31,230	\$38,728
29	095	0056.01	Low	\$86,562	\$103,000	35.74	39.08	\$33,834	\$40,252	\$24,375
29	095	0056.02	Low	\$86,562	\$103,000	30.90	34.97	\$30,278	\$36,019	\$23,589
29	095	0057.00	Unknown	\$86,562	\$103,000	38.72	0.00	\$0	\$0	\$27,222
29	095	0058.01	Moderate	\$86,562	\$103,000	27.16	55.04	\$47,647	\$56,691	\$26,410
29	095	0060.00	Low	\$86,562	\$103,000	18.22	48.14	\$41,676	\$49,584	\$38,804
29	095	0061.00	Moderate	\$86,562	\$103,000	14.40	68.21	\$59,048	\$70,256	\$47,807
29	095	0063.00	Low	\$86,562	\$103,000	41.43	18.16	\$15,724	\$18,705	\$25,857
29	095	0065.00	Middle	\$86,562	\$103,000	19.02	113.71	\$98,438	\$117,121	\$51,313
29	095	0066.00	Upper	\$86,562	\$103,000	9.71	129.65	\$112,228	\$133,540	\$62,000
29	095	0067.00	Middle	\$86,562	\$103,000	26.46	82.40	\$71,331	\$84,872	\$32,270
29	095	0069.00	Upper	\$86,562	\$103,000	5.50	186.04	\$161,042	\$191,621	\$90,395
29	095	0071.00	Middle	\$86,562	\$103,000	5.29	82.31	\$71,250	\$84,779	\$69,059
29	095	0072.00	Upper	\$86,562	\$103,000	3.80	166.23	\$143,897	\$171,217	\$107,969
29	095	0073.01	Moderate	\$86,562	\$103,000	31.20	71.18	\$61,620	\$73,315	\$54,191
29	095	0073.02	Unknown	\$86,562	\$103,000	11.21	0.00	\$0	\$0	\$62,750
29	095	0074.00	Upper	\$86,562	\$103,000	17.29	207.75	\$179,833	\$213,983	\$98,984
29	095	0075.00	Moderate	\$86,562	\$103,000	23.71	55.91	\$48,399	\$57,587	\$41,014

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29	095	0076.00	Moderate	\$86,562	\$103,000	30.00	58.67	\$50,789	\$60,430	\$42,066
29	095	0077.00	Low	\$86,562	\$103,000	14.61	45.07	\$39,022	\$46,422	\$34,000
29	095	0078.02	Moderate	\$86,562	\$103,000	24.80	52.78	\$45,694	\$54,363	\$26,344
29	095	0079.00	Low	\$86,562	\$103,000	23.91	44.92	\$38,887	\$46,268	\$30,111
29	095	0080.00	Moderate	\$86,562	\$103,000	21.80	78.54	\$67,991	\$80,896	\$37,462
29	095	0081.00	Moderate	\$86,562	\$103,000	20.46	56.10	\$48,565	\$57,783	\$38,516
29	095	0082.00	Middle	\$86,562	\$103,000	5.64	119.96	\$103,848	\$123,559	\$74,885
29	095	0083.00	Upper	\$86,562	\$103,000	3.28	191.74	\$165,977	\$197,492	\$131,023
29	095	0084.00	Upper	\$86,562	\$103,000	0.86	263.77	\$228,333	\$271,683	\$181,875
29	095	0085.00	Upper	\$86,562	\$103,000	0.39	199.43	\$172,639	\$205,413	\$160,329
29	095	0086.00	Upper	\$86,562	\$103,000	9.17	139.52	\$120,774	\$143,706	\$80,407
29	095	0087.00	Moderate	\$86,562	\$103,000	31.84	52.26	\$45,244	\$53,828	\$31,146
29	095	0088.00	Moderate	\$86,562	\$103,000	29.49	68.37	\$59,183	\$70,421	\$38,947
29	095	0089.00	Moderate	\$86,562	\$103,000	24.19	57.89	\$50,112	\$59,627	\$37,011
29	095	0090.00	Moderate	\$86,562	\$103,000	18.02	64.76	\$56,061	\$66,703	\$52,656
29	095	0091.00	Middle	\$86,562	\$103,000	0.97	118.46	\$102,543	\$122,014	\$80,931
29	095	0092.00	Middle	\$86,562	\$103,000	2.47	104.36	\$90,341	\$107,491	\$81,493
29	095	0093.00	Middle	\$86,562	\$103,000	4.40	84.85	\$73,456	\$87,396	\$64,030
29	095	0094.00	Middle	\$86,562	\$103,000	8.76	87.43	\$75,689	\$90,053	\$59,097
29	095	0095.00	Low	\$86,562	\$103,000	19.08	49.63	\$42,969	\$51,119	\$39,222
29	095	0096.00	Low	\$86,562	\$103,000	44.82	33.09	\$28,646	\$34,083	\$29,551
29	095	0097.00	Low	\$86,562	\$103,000	21.82	44.83	\$38,810	\$46,175	\$32,578
29	095	0098.00	Middle	\$86,562	\$103,000	7.39	94.48	\$81,786	\$97,314	\$58,687
29	095	0099.00	Middle	\$86,562	\$103,000	9.80	112.59	\$97,467	\$115,968	\$70,683
29	095	0100.01	Middle	\$86,562	\$103,000	3.99	115.28	\$99,792	\$118,738	\$82,059
29	095	0100.02	Middle	\$86,562	\$103,000	12.11	92.69	\$80,237	\$95,471	\$47,088
29	095	0101.03	Middle	\$86,562	\$103,000	6.58	89.73	\$77,679	\$92,422	\$57,708
29	095	0101.05	Middle	\$86,562	\$103,000	5.51	100.75	\$87,216	\$103,773	\$59,032
29	095	0102.01	Low	\$86,562	\$103,000	39.76	28.79	\$24,923	\$29,654	\$29,653
29	095	0102.03	Middle	\$86,562	\$103,000	4.81	103.89	\$89,931	\$107,007	\$66,094
29	095	0102.04	Moderate	\$86,562	\$103,000	15.14	69.65	\$60,293	\$71,740	\$50,929
29	095	0105.00	Moderate	\$86,562	\$103,000	12.64	68.28	\$59,107	\$70,328	\$48,818
29	095	0106.00	Middle	\$86,562	\$103,000	6.66	86.26	\$74,676	\$88,848	\$68,052
29	095	0107.02	Low	\$86,562	\$103,000	22.40	46.34	\$40,114	\$47,730	\$38,789
29	095	0110.01	Moderate	\$86,562	\$103,000	6.60	62.82	\$54,385	\$64,705	\$51,454
29	095	0110.02	Low	\$86,562	\$103,000	28.51	41.32	\$35,769	\$42,560	\$39,215
29	095	0111.00	Moderate	\$86,562	\$103,000	17.61	58.27	\$50,440	\$60,018	\$42,832
29	095	0112.00	Moderate	\$86,562	\$103,000	18.59	60.04	\$51,976	\$61,841	\$48,772
29	095	0113.00	Middle	\$86,562	\$103,000	6.60	93.62	\$81,046	\$96,429	\$73,009
29	095	0114.05	Low	\$86,562	\$103,000	52.56	31.88	\$27,600	\$32,836	\$28,950
29	095	0114.06	Moderate	\$86,562	\$103,000	16.52	75.07	\$64,984	\$77,322	\$62,680
29	095	0114.07	Middle	\$86,562	\$103,000	5.22	91.08	\$78,846	\$93,812	\$51,094
29	095	0114.08	Moderate	\$86,562	\$103,000	11.20	56.55	\$48,958	\$58,247	\$26,480
29	095	0114.09	Middle	\$86,562	\$103,000	7.97	89.57	\$77,534	\$92,257	\$68,600
29	095	0114.10	Moderate	\$86,562	\$103,000	9.84	73.21	\$63,375	\$75,406	\$45,556

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29	095	0115.01	Low	\$86,562	\$103,000	26.60	47.92	\$41,488	\$49,358	\$40,120
29	095	0115.02	Moderate	\$86,562	\$103,000	27.58	66.13	\$57,250	\$68,114	\$27,465
29	095	0116.01	Low	\$86,562	\$103,000	18.81	35.85	\$31,038	\$36,926	\$25,291
29	095	0116.02	Moderate	\$86,562	\$103,000	5.34	64.83	\$56,123	\$66,775	\$29,993
29	095	0117.01	Low	\$86,562	\$103,000	26.33	38.18	\$33,056	\$39,325	\$33,681
29	095	0117.02	Low	\$86,562	\$103,000	33.68	49.25	\$42,632	\$50,728	\$43,190
29	095	0118.00	Moderate	\$86,562	\$103,000	11.05	69.03	\$59,757	\$71,101	\$43,449
29	095	0119.00	Moderate	\$86,562	\$103,000	14.91	57.06	\$49,393	\$58,772	\$54,126
29	095	0120.00	Moderate	\$86,562	\$103,000	21.18	59.69	\$51,674	\$61,481	\$47,679
29	095	0121.00	Moderate	\$86,562	\$103,000	12.57	58.31	\$50,481	\$60,059	\$45,298
29	095	0122.00	Moderate	\$86,562	\$103,000	16.17	74.30	\$64,318	\$76,529	\$63,563
29	095	0123.00	Moderate	\$86,562	\$103,000	12.00	73.78	\$63,871	\$75,993	\$52,758
29	095	0124.00	Moderate	\$86,562	\$103,000	6.85	71.19	\$61,625	\$73,326	\$51,191
29	095	0125.01	Moderate	\$86,562	\$103,000	4.89	73.17	\$63,345	\$75,365	\$55,571
29	095	0125.02	Moderate	\$86,562	\$103,000	9.12	78.37	\$67,846	\$80,721	\$56,500
29	095	0126.00	Middle	\$86,562	\$103,000	20.76	82.97	\$71,824	\$85,459	\$52,781
29	095	0127.02	Middle	\$86,562	\$103,000	4.61	102.38	\$88,629	\$105,451	\$65,545
29	095	0127.03	Middle	\$86,562	\$103,000	1.70	101.98	\$88,281	\$105,039	\$56,798
29	095	0128.02	Middle	\$86,562	\$103,000	8.89	91.11	\$78,869	\$93,843	\$60,430
29	095	0128.03	Moderate	\$86,562	\$103,000	13.35	73.25	\$63,409	\$75,448	\$49,726
29	095	0128.04	Moderate	\$86,562	\$103,000	8.82	78.55	\$68,000	\$80,907	\$50,895
29	095	0129.03	Moderate	\$86,562	\$103,000	22.69	51.40	\$44,500	\$52,942	\$31,814
29	095	0129.04	Moderate	\$86,562	\$103,000	9.22	72.07	\$62,389	\$74,232	\$60,610
29	095	0129.06	Moderate	\$86,562	\$103,000	20.31	69.97	\$60,574	\$72,069	\$52,254
29	095	0130.03	Moderate	\$86,562	\$103,000	16.18	53.61	\$46,409	\$55,218	\$46,949
29	095	0131.00	Moderate	\$86,562	\$103,000	11.10	53.00	\$45,885	\$54,590	\$50,841
29	095	0132.03	Low	\$86,562	\$103,000	42.41	49.06	\$42,472	\$50,532	\$40,186
29	095	0132.08	Moderate	\$86,562	\$103,000	12.45	50.18	\$43,445	\$51,685	\$40,921
29	095	0132.10	Low	\$86,562	\$103,000	30.38	48.95	\$42,375	\$50,419	\$30,202
29	095	0133.01	Moderate	\$86,562	\$103,000	15.23	65.71	\$56,884	\$67,681	\$34,832
29	095	0133.07	Unknown	\$86,562	\$103,000	30.61	0.00	\$0	\$0	\$43,081
29	095	0133.09	Moderate	\$86,562	\$103,000	15.99	65.57	\$56,765	\$67,537	\$50,208
29	095	0133.13	Middle	\$86,562	\$103,000	8.99	81.20	\$70,290	\$83,636	\$56,892
29	095	0134.01	Moderate	\$86,562	\$103,000	13.86	51.43	\$44,521	\$52,973	\$44,819
29	095	0134.05	Moderate	\$86,562	\$103,000	25.60	69.77	\$60,402	\$71,863	\$54,750
29	095	0134.07	Middle	\$86,562	\$103,000	0.68	115.16	\$99,688	\$118,615	\$91,250
29	095	0134.10	Moderate	\$86,562	\$103,000	17.00	51.12	\$44,259	\$52,654	\$41,926
29	095	0134.16	Middle	\$86,562	\$103,000	2.38	103.22	\$89,355	\$106,317	\$74,667
29	095	0134.17	Moderate	\$86,562	\$103,000	10.13	66.16	\$57,278	\$68,145	\$40,125
29	095	0134.18	Middle	\$86,562	\$103,000	7.90	97.04	\$84,007	\$99,951	\$67,155
29	095	0135.02	Middle	\$86,562	\$103,000	2.53	110.57	\$95,714	\$113,887	\$88,083
29	095	0135.04	Upper	\$86,562	\$103,000	6.19	158.02	\$136,786	\$162,761	\$114,653
29	095	0136.06	Upper	\$86,562	\$103,000	1.03	124.91	\$108,125	\$128,657	\$102,969
29	095	0136.12	Upper	\$86,562	\$103,000	0.92	163.50	\$141,529	\$168,405	\$136,027
29	095	0136.13	Middle	\$86,562	\$103,000	8.04	89.33	\$77,333	\$92,010	\$38,583

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29	095	0136.14	Upper	\$86,562	\$103,000	0.00	123.55	\$106,954	\$127,257	\$0
29	095	0136.15	Middle	\$86,562	\$103,000	2.37	104.42	\$90,395	\$107,553	\$73,250
29	095	0137.05	Middle	\$86,562	\$103,000	3.65	103.89	\$89,931	\$107,007	\$57,292
29	095	0137.06	Moderate	\$86,562	\$103,000	32.58	58.72	\$50,833	\$60,482	\$45,517
29	095	0137.07	Middle	\$86,562	\$103,000	6.40	103.48	\$89,583	\$106,584	\$67,222
29	095	0137.08	Middle	\$86,562	\$103,000	3.31	105.62	\$91,429	\$108,789	\$86,462
29	095	0138.01	Middle	\$86,562	\$103,000	5.16	105.30	\$91,154	\$108,459	\$81,406
29	095	0138.03	Middle	\$86,562	\$103,000	0.88	94.81	\$82,071	\$97,654	\$78,907
29	095	0138.04	Upper	\$86,562	\$103,000	1.43	124.03	\$107,369	\$127,751	\$107,456
29	095	0139.02	Middle	\$86,562	\$103,000	1.50	117.99	\$102,143	\$121,530	\$99,219
29	095	0139.04	Upper	\$86,562	\$103,000	2.22	148.15	\$128,243	\$152,595	\$108,566
29	095	0139.16	Upper	\$86,562	\$103,000	0.99	148.87	\$128,868	\$153,336	\$116,250
29	095	0139.17	Upper	\$86,562	\$103,000	3.13	132.42	\$114,632	\$136,393	\$82,763
29	095	0139.18	Upper	\$86,562	\$103,000	1.20	160.55	\$138,977	\$165,367	\$135,217
29	095	0140.02	Middle	\$86,562	\$103,000	12.18	116.67	\$101,000	\$120,170	\$59,732
29	095	0140.04	Middle	\$86,562	\$103,000	16.51	80.14	\$69,375	\$82,544	\$58,536
29	095	0140.05	Middle	\$86,562	\$103,000	10.81	97.68	\$84,559	\$100,610	\$72,610
29	095	0140.06	Middle	\$86,562	\$103,000	3.70	100.59	\$87,074	\$103,608	\$79,529
29	095	0140.08	Moderate	\$86,562	\$103,000	8.07	67.10	\$58,086	\$69,113	\$59,766
29	095	0140.09	Middle	\$86,562	\$103,000	5.33	93.68	\$81,092	\$96,490	\$80,439
29	095	0141.11	Middle	\$86,562	\$103,000	4.40	117.19	\$101,446	\$120,706	\$71,786
29	095	0141.12	Upper	\$86,562	\$103,000	3.25	135.01	\$116,875	\$139,060	\$113,036
29	095	0141.20	Middle	\$86,562	\$103,000	4.06	116.46	\$100,815	\$119,954	\$91,734
29	095	0141.21	Moderate	\$86,562	\$103,000	4.03	76.83	\$66,507	\$79,135	\$67,622
29	095	0141.22	Upper	\$86,562	\$103,000	0.00	140.48	\$121,607	\$144,694	\$107,917
29	095	0141.23	Moderate	\$86,562	\$103,000	11.08	71.84	\$62,190	\$73,995	\$61,176
29	095	0141.24	Middle	\$86,562	\$103,000	8.04	88.64	\$76,737	\$91,299	\$70,838
29	095	0141.25	Upper	\$86,562	\$103,000	0.63	122.26	\$105,833	\$125,928	\$99,565
29	095	0141.26	Middle	\$86,562	\$103,000	5.91	93.12	\$80,615	\$95,914	\$63,616
29	095	0141.27	Middle	\$86,562	\$103,000	11.08	82.45	\$71,375	\$84,924	\$46,071
29	095	0141.28	Moderate	\$86,562	\$103,000	6.98	74.40	\$64,403	\$76,632	\$63,030
29	095	0142.03	Upper	\$86,562	\$103,000	2.03	161.20	\$139,545	\$166,036	\$122,802
29	095	0142.05	Middle	\$86,562	\$103,000	6.73	102.94	\$89,107	\$106,028	\$59,611
29	095	0142.06	Upper	\$86,562	\$103,000	3.95	156.55	\$135,521	\$161,247	\$127,400
29	095	0143.00	Middle	\$86,562	\$103,000	7.54	113.99	\$98,673	\$117,410	\$64,645
29	095	0144.00	Middle	\$86,562	\$103,000	6.62	107.94	\$93,438	\$111,178	\$72,425
29	095	0145.01	Middle	\$86,562	\$103,000	3.56	88.21	\$76,362	\$90,856	\$62,386
29	095	0145.03	Moderate	\$86,562	\$103,000	16.31	50.84	\$44,013	\$52,365	\$25,346
29	095	0145.04	Middle	\$86,562	\$103,000	23.12	97.34	\$84,265	\$100,260	\$52,981
29	095	0146.01	Moderate	\$86,562	\$103,000	11.74	71.74	\$62,100	\$73,892	\$60,357
29	095	0146.03	Middle	\$86,562	\$103,000	3.97	83.69	\$72,449	\$86,201	\$69,500
29	095	0146.04	Moderate	\$86,562	\$103,000	12.07	77.74	\$67,295	\$80,072	\$45,460
29	095	0147.01	Middle	\$86,562	\$103,000	8.43	91.69	\$79,375	\$94,441	\$64,345
29	095	0147.02	Middle	\$86,562	\$103,000	3.83	102.87	\$89,049	\$105,956	\$73,929
29	095	0148.04	Upper	\$86,562	\$103,000	0.38	139.35	\$120,625	\$143,531	\$117,865

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
29	095	0148.06	Middle	\$86,562	\$103,000	1.41	111.45	\$96,477	\$114,794	\$88,929
29	095	0149.02	Moderate	\$86,562	\$103,000	10.91	74.60	\$64,583	\$76,838	\$89,100
29	095	0149.03	Middle	\$86,562	\$103,000	7.05	114.32	\$98,963	\$117,750	\$91,548
29	095	0149.04	Middle	\$86,562	\$103,000	4.19	103.84	\$89,891	\$106,955	\$74,494
29	095	0149.05	Middle	\$86,562	\$103,000	5.45	119.40	\$103,357	\$122,982	\$98,750
29	095	0150.00	Middle	\$86,562	\$103,000	4.18	82.00	\$70,988	\$84,460	\$66,505
29	095	0151.00	Moderate	\$86,562	\$103,000	5.13	79.47	\$68,799	\$81,854	\$65,603
29	095	0152.00	Upper	\$86,562	\$103,000	5.30	142.29	\$123,173	\$146,559	\$76,696
29	095	0153.00	Moderate	\$86,562	\$103,000	33.70	57.90	\$50,125	\$59,637	\$36,016
29	095	0154.01	Low	\$86,562	\$103,000	76.34	25.86	\$22,392	\$26,636	\$13,535
29	095	0154.02	Unknown	\$86,562	\$103,000	37.14	0.00	\$0	\$0	\$20,824
29	095	0155.00	Low	\$86,562	\$103,000	33.80	43.88	\$37,986	\$45,196	\$31,964
29	095	0156.00	Moderate	\$86,562	\$103,000	36.45	57.10	\$49,430	\$58,813	\$26,065
29	095	0157.01	Upper	\$86,562	\$103,000	7.70	188.64	\$163,292	\$194,299	\$69,397
29	095	0157.02	Upper	\$86,562	\$103,000	5.21	120.05	\$103,920	\$123,652	\$72,484
29	095	0158.00	Upper	\$86,562	\$103,000	8.13	155.95	\$135,000	\$160,629	\$81,042
29	095	0159.00	Unknown	\$86,562	\$103,000	13.67	0.00	\$0	\$0	\$50,568
29	095	0160.00	Low	\$86,562	\$103,000	45.34	23.53	\$20,375	\$24,236	\$23,583
29	095	0161.00	Middle	\$86,562	\$103,000	25.30	85.39	\$73,917	\$87,952	\$34,343
29	095	0162.00	Moderate	\$86,562	\$103,000	29.65	59.56	\$51,563	\$61,347	\$31,694
29	095	0163.00	Low	\$86,562	\$103,000	23.32	35.17	\$30,450	\$36,225	\$31,167
29	095	0164.00	Low	\$86,562	\$103,000	33.70	37.97	\$32,869	\$39,109	\$25,655
29	095	0165.00	Low	\$86,562	\$103,000	14.41	45.26	\$39,183	\$46,618	\$38,118
29	095	0166.00	Moderate	\$86,562	\$103,000	15.66	76.53	\$66,250	\$78,826	\$38,533
29	095	0167.00	Moderate	\$86,562	\$103,000	11.27	68.69	\$59,464	\$70,751	\$38,312
29	095	0168.01	Middle	\$86,562	\$103,000	14.94	88.53	\$76,638	\$91,186	\$55,608
29	095	0168.02	Middle	\$86,562	\$103,000	11.15	107.34	\$92,917	\$110,560	\$67,708
29	095	0169.00	Moderate	\$86,562	\$103,000	24.62	61.89	\$53,575	\$63,747	\$36,939
29	095	0170.00	Low	\$86,562	\$103,000	23.68	41.50	\$35,924	\$42,745	\$33,061
29	095	0171.00	Moderate	\$86,562	\$103,000	20.85	68.12	\$58,973	\$70,164	\$42,901
29	095	0172.00	Moderate	\$86,562	\$103,000	22.60	72.35	\$62,634	\$74,521	\$45,729
29	095	0173.00	Upper	\$86,562	\$103,000	1.12	128.52	\$111,250	\$132,376	\$80,938
29	095	0174.00	Low	\$86,562	\$103,000	20.36	42.04	\$36,399	\$43,301	\$32,268
29	095	0175.00	Middle	\$86,562	\$103,000	23.41	87.78	\$75,985	\$90,413	\$55,000
29	095	0176.00	Middle	\$86,562	\$103,000	5.54	110.39	\$95,560	\$113,702	\$77,315
29	095	0177.00	Middle	\$86,562	\$103,000	1.19	108.30	\$93,750	\$111,549	\$86,523
29	095	0178.00	Moderate	\$86,562	\$103,000	27.92	70.81	\$61,302	\$72,934	\$34,583
29	095	0179.00	Middle	\$86,562	\$103,000	11.75	97.21	\$84,150	\$100,126	\$67,927
29	095	0180.00	Moderate	\$86,562	\$103,000	8.45	77.14	\$66,775	\$79,454	\$55,568
29	095	0181.01	Upper	\$86,562	\$103,000	1.71	151.77	\$131,377	\$156,323	\$122,708
29	095	0181.02	Upper	\$86,562	\$103,000	0.53	144.52	\$125,106	\$148,856	\$127,181
29	095	0182.00	Upper	\$86,562	\$103,000	1.96	158.84	\$137,500	\$163,605	\$135,875
29	095	0185.00	Upper	\$86,562	\$103,000	2.11	149.24	\$129,188	\$153,717	\$110,313
29	095	0186.00	Middle	\$86,562	\$103,000	2.21	118.22	\$102,337	\$121,767	\$94,419
29	095	0193.01	Middle	\$86,562	\$103,000	1.09	112.33	\$97,240	\$115,700	\$74,934

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
29	095	0193.02	Upper	\$86,562	\$103,000	7.20	129.96	\$112,500	\$133,859	\$82,232
29	095	9801.01	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
29	095	9808.02	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
29	095	9883.00	Upper	\$86,562	\$103,000	7.63	164.80	\$142,656	\$169,744	\$76,563
29	095	9891.00	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
29	095	9892.00	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0

2024 FFIEC Census Report - Summary Census Income Information

State: 29 - MISSOURI (MO)

County: 165 - PLATTE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
29	165	0300.02	Low	\$86,562	\$103,000	19.15	41.87	\$36,250	\$43,126	\$34,245
29	165	0300.03	Middle	\$86,562	\$103,000	21.66	89.35	\$77,350	\$92,031	\$75,350
29	165	0300.04	Middle	\$86,562	\$103,000	3.35	94.72	\$82,000	\$97,562	\$80,868
29	165	0301.01	Upper	\$86,562	\$103,000	4.39	141.86	\$122,798	\$146,116	\$94,808
29	165	0301.02	Middle	\$86,562	\$103,000	5.96	117.30	\$101,538	\$120,819	\$89,375
29	165	0301.03	Upper	\$86,562	\$103,000	2.20	143.04	\$123,819	\$147,331	\$86,417
29	165	0302.01	Upper	\$86,562	\$103,000	1.23	134.16	\$116,140	\$138,185	\$100,583
29	165	0302.07	Middle	\$86,562	\$103,000	3.64	116.75	\$101,065	\$120,253	\$76,364
29	165	0302.08	Upper	\$86,562	\$103,000	1.38	181.64	\$157,232	\$187,089	\$151,250
29	165	0302.10	Upper	\$86,562	\$103,000	0.55	135.25	\$117,083	\$139,308	\$103,092
29	165	0302.11	Middle	\$86,562	\$103,000	3.76	97.84	\$84,695	\$100,775	\$59,010
29	165	0302.12	Middle	\$86,562	\$103,000	6.73	116.96	\$101,250	\$120,469	\$73,786
29	165	0302.13	Moderate	\$86,562	\$103,000	5.06	79.32	\$68,669	\$81,700	\$66,046
29	165	0302.14	Middle	\$86,562	\$103,000	8.62	85.38	\$73,909	\$87,941	\$66,250
29	165	0302.15	Middle	\$86,562	\$103,000	9.33	86.64	\$75,000	\$89,239	\$67,794
29	165	0302.16	Middle	\$86,562	\$103,000	1.85	109.98	\$95,208	\$113,279	\$90,538
29	165	0303.06	Upper	\$86,562	\$103,000	3.11	176.49	\$152,778	\$181,785	\$140,282
29	165	0303.08	Middle	\$86,562	\$103,000	4.53	99.71	\$86,311	\$102,701	\$83,214
29	165	0303.09	Upper	\$86,562	\$103,000	2.85	126.62	\$109,613	\$130,419	\$81,111
29	165	0303.10	Upper	\$86,562	\$103,000	6.03	122.47	\$106,019	\$126,144	\$84,688
29	165	0304.01	Upper	\$86,562	\$103,000	3.67	149.78	\$129,656	\$154,273	\$118,817
29	165	0305.01	Middle	\$86,562	\$103,000	2.25	107.58	\$93,125	\$110,807	\$63,015
29	165	0305.02	Moderate	\$86,562	\$103,000	6.09	50.77	\$43,950	\$52,293	\$47,500
29	165	0306.01	Moderate	\$86,562	\$103,000	12.36	78.17	\$67,674	\$80,515	\$65,740
29	165	0306.02	Middle	\$86,562	\$103,000	6.55	103.75	\$89,815	\$106,863	\$78,073
29	165	0307.00	Middle	\$86,562	\$103,000	4.85	107.00	\$92,625	\$110,210	\$74,597
29	165	9800.00	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0

2024 FFIEC Census Report - Summary Census Income Information

State: 20 - KANSAS (KS)

County: 091 - JOHNSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0500.00	Upper	\$86,562	\$103,000	4.97	147.89	\$128,021	\$152,327	\$102,206
20	091	0501.00	Middle	\$86,562	\$103,000	14.95	93.76	\$81,161	\$96,573	\$63,971
20	091	0502.00	Middle	\$86,562	\$103,000	2.96	107.14	\$92,750	\$110,354	\$84,086
20	091	0503.01	Middle	\$86,562	\$103,000	14.84	85.37	\$73,903	\$87,931	\$50,366
20	091	0503.02	Middle	\$86,562	\$103,000	9.73	80.54	\$69,722	\$82,956	\$63,859
20	091	0504.00	Middle	\$86,562	\$103,000	12.84	105.64	\$91,447	\$108,809	\$58,862
20	091	0505.00	Middle	\$86,562	\$103,000	3.60	87.72	\$75,938	\$90,352	\$73,553
20	091	0506.00	Upper	\$86,562	\$103,000	7.18	146.96	\$127,220	\$151,369	\$92,143
20	091	0507.00	Upper	\$86,562	\$103,000	3.78	163.49	\$141,522	\$168,395	\$91,250
20	091	0508.00	Upper	\$86,562	\$103,000	0.74	288.81	\$250,001	\$297,474	\$250,001
20	091	0509.00	Upper	\$86,562	\$103,000	2.88	156.95	\$135,867	\$161,659	\$91,829
20	091	0510.00	Upper	\$86,562	\$103,000	2.84	148.57	\$128,611	\$153,027	\$110,000
20	091	0511.00	Middle	\$86,562	\$103,000	8.72	105.34	\$91,190	\$108,500	\$71,058
20	091	0512.00	Middle	\$86,562	\$103,000	9.37	99.80	\$86,389	\$102,794	\$53,714
20	091	0513.00	Middle	\$86,562	\$103,000	3.24	86.95	\$75,272	\$89,559	\$67,625
20	091	0514.00	Upper	\$86,562	\$103,000	1.67	146.13	\$126,500	\$150,514	\$101,544
20	091	0515.00	Upper	\$86,562	\$103,000	5.73	154.98	\$134,159	\$159,629	\$72,847
20	091	0516.00	Upper	\$86,562	\$103,000	0.55	169.64	\$146,850	\$174,729	\$137,228
20	091	0517.00	Upper	\$86,562	\$103,000	1.67	204.87	\$177,344	\$211,016	\$151,345
20	091	0518.01	Upper	\$86,562	\$103,000	5.55	182.43	\$157,917	\$187,903	\$96,250
20	091	0518.03	Middle	\$86,562	\$103,000	2.41	91.82	\$79,485	\$94,575	\$61,928
20	091	0518.04	Middle	\$86,562	\$103,000	5.40	95.99	\$83,092	\$98,870	\$51,857
20	091	0518.05	Middle	\$86,562	\$103,000	3.58	113.42	\$98,187	\$116,823	\$82,594
20	091	0518.06	Upper	\$86,562	\$103,000	2.34	147.63	\$127,794	\$152,059	\$101,250
20	091	0518.07	Middle	\$86,562	\$103,000	3.19	95.82	\$82,946	\$98,695	\$69,292
20	091	0518.08	Low	\$86,562	\$103,000	6.56	47.56	\$41,169	\$48,987	\$41,649
20	091	0519.02	Middle	\$86,562	\$103,000	4.57	101.08	\$87,500	\$104,112	\$80,224
20	091	0519.04	Middle	\$86,562	\$103,000	1.82	118.54	\$102,614	\$122,096	\$82,462
20	091	0519.07	Middle	\$86,562	\$103,000	14.94	91.49	\$79,199	\$94,235	\$71,833
20	091	0519.08	Middle	\$86,562	\$103,000	2.22	96.75	\$83,750	\$99,653	\$70,813
20	091	0519.09	Middle	\$86,562	\$103,000	4.74	104.90	\$90,809	\$108,047	\$72,233
20	091	0519.10	Middle	\$86,562	\$103,000	8.12	91.33	\$79,063	\$94,070	\$54,012
20	091	0519.11	Moderate	\$86,562	\$103,000	13.75	65.41	\$56,625	\$67,372	\$62,770
20	091	0519.12	Middle	\$86,562	\$103,000	4.54	96.75	\$83,750	\$99,653	\$64,896
20	091	0520.01	Middle	\$86,562	\$103,000	7.16	88.08	\$76,250	\$90,722	\$52,500
20	091	0520.04	Moderate	\$86,562	\$103,000	11.54	72.78	\$63,000	\$74,963	\$52,875
20	091	0520.05	Moderate	\$86,562	\$103,000	10.66	66.57	\$57,625	\$68,567	\$49,858
20	091	0520.06	Moderate	\$86,562	\$103,000	11.04	75.02	\$64,946	\$77,271	\$60,859
20	091	0521.01	Middle	\$86,562	\$103,000	16.33	103.38	\$89,492	\$106,481	\$63,800
20	091	0521.02	Middle	\$86,562	\$103,000	5.41	88.30	\$76,439	\$90,949	\$66,611
20	091	0522.01	Middle	\$86,562	\$103,000	2.69	88.72	\$76,806	\$91,382	\$75,509

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0522.02	Middle	\$86,562	\$103,000	1.83	97.09	\$84,044	\$100,003	\$79,154
20	091	0523.04	Middle	\$86,562	\$103,000	4.24	113.42	\$98,182	\$116,823	\$94,737
20	091	0523.05	Middle	\$86,562	\$103,000	4.27	119.71	\$103,629	\$123,301	\$94,066
20	091	0523.06	Upper	\$86,562	\$103,000	2.30	158.12	\$136,875	\$162,864	\$115,938
20	091	0523.07	Middle	\$86,562	\$103,000	1.53	99.83	\$86,417	\$102,825	\$68,179
20	091	0523.08	Moderate	\$86,562	\$103,000	23.37	70.96	\$61,432	\$73,089	\$62,151
20	091	0524.10	Upper	\$86,562	\$103,000	2.09	136.74	\$118,370	\$140,842	\$105,250
20	091	0524.11	Upper	\$86,562	\$103,000	0.41	161.60	\$139,886	\$166,448	\$136,455
20	091	0524.14	Upper	\$86,562	\$103,000	2.63	142.35	\$123,222	\$146,621	\$103,646
20	091	0524.15	Middle	\$86,562	\$103,000	7.64	119.90	\$103,789	\$123,497	\$70,441
20	091	0524.16	Middle	\$86,562	\$103,000	1.83	103.15	\$89,292	\$106,245	\$68,886
20	091	0524.17	Middle	\$86,562	\$103,000	8.55	80.00	\$69,250	\$82,400	\$59,306
20	091	0524.18	Low	\$86,562	\$103,000	21.14	44.55	\$38,567	\$45,887	\$37,323
20	091	0524.19	Middle	\$86,562	\$103,000	8.39	115.68	\$100,135	\$119,150	\$85,227
20	091	0524.21	Upper	\$86,562	\$103,000	2.40	123.36	\$106,786	\$127,061	\$88,547
20	091	0524.22	Middle	\$86,562	\$103,000	0.91	114.38	\$99,014	\$117,811	\$94,680
20	091	0524.23	Moderate	\$86,562	\$103,000	17.19	57.95	\$50,169	\$59,689	\$48,888
20	091	0525.02	Upper	\$86,562	\$103,000	4.73	175.63	\$152,031	\$180,899	\$146,441
20	091	0525.05	Upper	\$86,562	\$103,000	8.86	177.34	\$153,516	\$182,660	\$82,050
20	091	0525.06	Upper	\$86,562	\$103,000	2.52	147.42	\$127,614	\$151,843	\$107,969
20	091	0525.07	Middle	\$86,562	\$103,000	5.78	119.37	\$103,333	\$122,951	\$87,887
20	091	0526.04	Upper	\$86,562	\$103,000	0.32	168.55	\$145,903	\$173,607	\$120,156
20	091	0526.06	Middle	\$86,562	\$103,000	3.62	119.59	\$103,523	\$123,178	\$81,380
20	091	0526.07	Upper	\$86,562	\$103,000	1.26	149.86	\$129,722	\$154,356	\$121,979
20	091	0526.08	Upper	\$86,562	\$103,000	2.87	201.39	\$174,333	\$207,432	\$162,212
20	091	0526.09	Upper	\$86,562	\$103,000	4.03	168.60	\$145,945	\$173,658	\$137,875
20	091	0526.10	Upper	\$86,562	\$103,000	0.20	161.89	\$140,139	\$166,747	\$136,709
20	091	0526.11	Middle	\$86,562	\$103,000	13.85	116.43	\$100,785	\$119,923	\$67,958
20	091	0526.12	Upper	\$86,562	\$103,000	0.69	159.64	\$138,188	\$164,429	\$106,737
20	091	0526.13	Upper	\$86,562	\$103,000	0.36	184.96	\$160,109	\$190,509	\$148,704
20	091	0527.01	Middle	\$86,562	\$103,000	2.14	104.26	\$90,250	\$107,388	\$77,500
20	091	0527.02	Upper	\$86,562	\$103,000	9.39	131.52	\$113,854	\$135,466	\$73,511
20	091	0528.03	Middle	\$86,562	\$103,000	14.19	84.21	\$72,898	\$86,736	\$65,566
20	091	0528.04	Upper	\$86,562	\$103,000	0.68	220.24	\$190,646	\$226,847	\$190,180
20	091	0528.05	Upper	\$86,562	\$103,000	2.32	131.54	\$113,864	\$135,486	\$107,209
20	091	0528.06	Upper	\$86,562	\$103,000	0.00	129.19	\$111,833	\$133,066	\$109,783
20	091	0528.07	Upper	\$86,562	\$103,000	2.35	153.27	\$132,681	\$157,868	\$134,300
20	091	0529.04	Middle	\$86,562	\$103,000	2.86	106.16	\$91,901	\$109,345	\$91,096
20	091	0529.05	Moderate	\$86,562	\$103,000	5.33	60.41	\$52,297	\$62,222	\$62,863
20	091	0529.06	Moderate	\$86,562	\$103,000	12.37	78.50	\$67,956	\$80,855	\$69,608
20	091	0529.07	Middle	\$86,562	\$103,000	8.11	92.27	\$79,875	\$95,038	\$61,000
20	091	0529.08	Middle	\$86,562	\$103,000	13.61	104.96	\$90,859	\$108,109	\$60,426
20	091	0529.10	Upper	\$86,562	\$103,000	3.40	165.60	\$143,350	\$170,568	\$121,100
20	091	0530.04	Middle	\$86,562	\$103,000	3.21	99.04	\$85,737	\$102,011	\$65,659
20	091	0530.05	Upper	\$86,562	\$103,000	4.46	126.11	\$109,167	\$129,893	\$92,071

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0530.06	Upper	\$86,562	\$103,000	4.65	147.39	\$127,592	\$151,812	\$72,727
20	091	0530.07	Middle	\$86,562	\$103,000	7.21	117.37	\$101,600	\$120,891	\$79,861
20	091	0530.08	Upper	\$86,562	\$103,000	6.75	135.40	\$117,206	\$139,462	\$85,320
20	091	0530.09	Upper	\$86,562	\$103,000	2.54	182.77	\$158,214	\$188,253	\$135,932
20	091	0530.10	Upper	\$86,562	\$103,000	0.79	179.32	\$155,231	\$184,700	\$123,935
20	091	0530.11	Upper	\$86,562	\$103,000	1.10	164.21	\$142,149	\$169,136	\$122,153
20	091	0530.12	Upper	\$86,562	\$103,000	3.12	142.29	\$123,173	\$146,559	\$91,140
20	091	0530.13	Upper	\$86,562	\$103,000	1.98	121.91	\$105,536	\$125,567	\$93,950
20	091	0531.01	Upper	\$86,562	\$103,000	3.36	122.74	\$106,250	\$126,422	\$79,399
20	091	0531.02	Upper	\$86,562	\$103,000	4.95	127.00	\$109,934	\$130,810	\$92,857
20	091	0531.05	Middle	\$86,562	\$103,000	6.16	93.68	\$81,094	\$96,490	\$66,434
20	091	0531.08	Upper	\$86,562	\$103,000	3.47	139.79	\$121,012	\$143,984	\$85,905
20	091	0531.09	Upper	\$86,562	\$103,000	2.47	133.26	\$115,357	\$137,258	\$92,976
20	091	0531.10	Upper	\$86,562	\$103,000	1.48	165.50	\$143,264	\$170,465	\$143,056
20	091	0532.01	Upper	\$86,562	\$103,000	0.82	168.26	\$145,652	\$173,308	\$96,739
20	091	0532.02	Upper	\$86,562	\$103,000	4.63	173.28	\$150,000	\$178,478	\$80,407
20	091	0532.03	Upper	\$86,562	\$103,000	1.28	189.92	\$164,405	\$195,618	\$91,053
20	091	0533.01	Upper	\$86,562	\$103,000	3.20	235.23	\$203,627	\$242,287	\$149,559
20	091	0533.02	Upper	\$86,562	\$103,000	0.40	252.39	\$218,478	\$259,962	\$195,208
20	091	0534.03	Upper	\$86,562	\$103,000	5.67	133.37	\$115,450	\$137,371	\$109,821
20	091	0534.09	Upper	\$86,562	\$103,000	2.10	204.47	\$177,000	\$210,604	\$122,431
20	091	0534.11	Upper	\$86,562	\$103,000	1.26	133.05	\$115,179	\$137,042	\$100,600
20	091	0534.13	Upper	\$86,562	\$103,000	6.99	147.24	\$127,458	\$151,657	\$108,500
20	091	0534.14	Middle	\$86,562	\$103,000	7.60	119.47	\$103,424	\$123,054	\$91,269
20	091	0534.15	Upper	\$86,562	\$103,000	3.80	134.29	\$116,250	\$138,319	\$97,692
20	091	0534.17	Upper	\$86,562	\$103,000	5.01	129.12	\$111,771	\$132,994	\$109,635
20	091	0534.18	Upper	\$86,562	\$103,000	1.67	143.81	\$124,485	\$148,124	\$120,169
20	091	0534.19	Upper	\$86,562	\$103,000	4.81	162.41	\$140,592	\$167,282	\$118,125
20	091	0534.21	Upper	\$86,562	\$103,000	4.05	191.41	\$165,694	\$197,152	\$119,688
20	091	0534.22	Upper	\$86,562	\$103,000	2.50	199.85	\$173,000	\$205,846	\$131,848
20	091	0534.23	Upper	\$86,562	\$103,000	0.13	229.23	\$198,434	\$236,107	\$198,447
20	091	0534.25	Upper	\$86,562	\$103,000	2.52	139.83	\$121,045	\$144,025	\$117,829
20	091	0534.26	Upper	\$86,562	\$103,000	1.56	157.40	\$136,250	\$162,122	\$127,917
20	091	0534.27	Upper	\$86,562	\$103,000	5.66	271.05	\$234,630	\$279,182	\$234,043
20	091	0534.28	Upper	\$86,562	\$103,000	4.18	236.22	\$204,483	\$243,307	\$204,009
20	091	0534.29	Upper	\$86,562	\$103,000	0.39	238.87	\$206,776	\$246,036	\$184,079
20	091	0534.30	Upper	\$86,562	\$103,000	3.23	212.93	\$184,318	\$219,318	\$164,570
20	091	0534.31	Upper	\$86,562	\$103,000	0.00	191.49	\$165,763	\$197,235	\$151,948
20	091	0535.02	Moderate	\$86,562	\$103,000	15.31	50.39	\$43,619	\$51,902	\$41,927
20	091	0535.06	Upper	\$86,562	\$103,000	2.18	145.48	\$125,938	\$149,844	\$113,021
20	091	0535.07	Middle	\$86,562	\$103,000	3.14	112.45	\$97,347	\$115,824	\$104,301
20	091	0535.08	Upper	\$86,562	\$103,000	3.45	126.91	\$109,863	\$130,717	\$108,527
20	091	0535.09	Upper	\$86,562	\$103,000	3.84	125.77	\$108,876	\$129,543	\$99,046
20	091	0535.10	Upper	\$86,562	\$103,000	2.23	131.40	\$113,750	\$135,342	\$112,643
20	091	0535.55	Moderate	\$86,562	\$103,000	25.71	57.50	\$49,779	\$59,225	\$34,119

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0535.56	Moderate	\$86,562	\$103,000	2.37	67.14	\$58,125	\$69,154	\$58,000
20	091	0535.57	Moderate	\$86,562	\$103,000	15.05	75.95	\$65,750	\$78,229	\$58,220
20	091	0535.58	Upper	\$86,562	\$103,000	4.39	129.37	\$111,989	\$133,251	\$110,881
20	091	0535.59	Upper	\$86,562	\$103,000	1.15	147.52	\$127,697	\$151,946	\$149,510
20	091	0535.60	Upper	\$86,562	\$103,000	0.61	187.16	\$162,014	\$192,775	\$157,199
20	091	0536.01	Middle	\$86,562	\$103,000	8.80	93.86	\$81,250	\$96,676	\$67,891
20	091	0536.03	Upper	\$86,562	\$103,000	3.63	141.33	\$122,344	\$145,570	\$115,956
20	091	0536.04	Middle	\$86,562	\$103,000	13.96	119.81	\$103,716	\$123,404	\$102,019
20	091	0537.01	Middle	\$86,562	\$103,000	4.03	100.50	\$87,000	\$103,515	\$77,464
20	091	0537.03	Middle	\$86,562	\$103,000	5.17	103.73	\$89,792	\$106,842	\$66,667
20	091	0537.05	Moderate	\$86,562	\$103,000	7.21	72.33	\$62,618	\$74,500	\$63,547
20	091	0537.07	Middle	\$86,562	\$103,000	11.10	96.13	\$83,214	\$99,014	\$74,039
20	091	0537.09	Middle	\$86,562	\$103,000	3.08	112.41	\$97,308	\$115,782	\$89,291
20	091	0537.11	Upper	\$86,562	\$103,000	1.81	146.13	\$126,500	\$150,514	\$121,397
20	091	0537.12	Middle	\$86,562	\$103,000	4.99	113.57	\$98,309	\$116,977	\$88,716
20	091	0538.01	Middle	\$86,562	\$103,000	8.44	110.68	\$95,813	\$114,000	\$92,636
20	091	0538.03	Upper	\$86,562	\$103,000	0.18	166.18	\$143,854	\$171,165	\$133,142
20	091	0538.04	Upper	\$86,562	\$103,000	1.00	200.06	\$173,177	\$206,062	\$173,646
20	091	9800.01	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	091	9800.03	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	091	9800.04	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	091	9800.05	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	091	9801.00	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0

2024 FFIEC Census Report - Summary Census Income Information

State: 20 - KANSAS (KS)

County: 209 - WYANDOTTE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	209	0401.00	Moderate	\$86,562	\$103,000	25.37	51.69	\$44,750	\$53,241	\$39,018
20	209	0402.00	Moderate	\$86,562	\$103,000	20.68	63.53	\$55,000	\$65,436	\$48,421
20	209	0405.00	Moderate	\$86,562	\$103,000	32.19	51.88	\$44,909	\$53,436	\$43,854
20	209	0406.00	Moderate	\$86,562	\$103,000	16.88	60.86	\$52,689	\$62,686	\$48,190
20	209	0407.00	Low	\$86,562	\$103,000	22.37	46.69	\$40,417	\$48,091	\$33,359
20	209	0409.00	Middle	\$86,562	\$103,000	17.98	81.46	\$70,518	\$83,904	\$61,339
20	209	0411.00	Low	\$86,562	\$103,000	62.17	15.36	\$13,298	\$15,821	\$14,352
20	209	0412.00	Moderate	\$86,562	\$103,000	15.14	58.90	\$50,987	\$60,667	\$29,250
20	209	0413.00	Low	\$86,562	\$103,000	14.90	45.66	\$39,531	\$47,030	\$27,171
20	209	0414.00	Low	\$86,562	\$103,000	50.93	26.12	\$22,614	\$26,904	\$23,043
20	209	0415.00	Low	\$86,562	\$103,000	29.95	34.36	\$29,750	\$35,391	\$29,087
20	209	0416.00	Moderate	\$86,562	\$103,000	14.93	56.85	\$49,216	\$58,556	\$47,770
20	209	0419.00	Moderate	\$86,562	\$103,000	12.46	66.42	\$57,500	\$68,413	\$54,087
20	209	0420.01	Low	\$86,562	\$103,000	29.11	32.22	\$27,895	\$33,187	\$28,841
20	209	0420.02	Moderate	\$86,562	\$103,000	22.94	52.82	\$45,724	\$54,405	\$33,627
20	209	0421.00	Moderate	\$86,562	\$103,000	30.92	59.66	\$51,648	\$61,450	\$50,553
20	209	0422.00	Low	\$86,562	\$103,000	5.07	38.18	\$33,056	\$39,325	\$33,056
20	209	0423.00	Low	\$86,562	\$103,000	49.43	31.08	\$26,906	\$32,012	\$25,198
20	209	0424.00	Low	\$86,562	\$103,000	28.99	43.19	\$37,391	\$44,486	\$34,069
20	209	0426.00	Low	\$86,562	\$103,000	22.20	38.90	\$33,676	\$40,067	\$27,445
20	209	0427.00	Low	\$86,562	\$103,000	27.46	42.99	\$37,216	\$44,280	\$32,782
20	209	0428.00	Moderate	\$86,562	\$103,000	26.30	58.72	\$50,833	\$60,482	\$44,529
20	209	0429.00	Low	\$86,562	\$103,000	38.42	45.79	\$39,640	\$47,164	\$25,923
20	209	0430.00	Moderate	\$86,562	\$103,000	15.92	62.47	\$54,082	\$64,344	\$50,353
20	209	0433.01	Moderate	\$86,562	\$103,000	21.54	55.00	\$47,610	\$56,650	\$46,308
20	209	0434.00	Moderate	\$86,562	\$103,000	6.76	64.56	\$55,893	\$66,497	\$51,667
20	209	0435.00	Middle	\$86,562	\$103,000	6.15	102.78	\$88,971	\$105,863	\$61,750
20	209	0436.00	Moderate	\$86,562	\$103,000	10.55	64.99	\$56,262	\$66,940	\$55,072
20	209	0437.00	Moderate	\$86,562	\$103,000	17.28	59.53	\$51,538	\$61,316	\$50,385
20	209	0438.02	Middle	\$86,562	\$103,000	5.04	85.36	\$73,897	\$87,921	\$69,167
20	209	0438.03	Middle	\$86,562	\$103,000	9.50	84.11	\$72,813	\$86,633	\$63,500
20	209	0439.03	Low	\$86,562	\$103,000	36.65	42.59	\$36,875	\$43,868	\$37,163
20	209	0439.04	Low	\$86,562	\$103,000	31.40	41.36	\$35,809	\$42,601	\$34,597
20	209	0439.05	Moderate	\$86,562	\$103,000	32.91	57.22	\$49,531	\$58,937	\$29,420
20	209	0440.01	Middle	\$86,562	\$103,000	17.57	82.56	\$71,473	\$85,037	\$57,313
20	209	0440.02	Low	\$86,562	\$103,000	27.33	44.02	\$38,110	\$45,341	\$40,462
20	209	0441.01	Unknown	\$86,562	\$103,000	33.33	0.00	\$0	\$0	\$35,729
20	209	0441.02	Moderate	\$86,562	\$103,000	18.86	73.04	\$63,228	\$75,231	\$61,696
20	209	0441.03	Middle	\$86,562	\$103,000	1.89	86.73	\$75,080	\$89,332	\$67,188
20	209	0441.04	Moderate	\$86,562	\$103,000	17.36	54.47	\$47,157	\$56,104	\$32,434
20	209	0442.01	Middle	\$86,562	\$103,000	3.41	104.36	\$90,344	\$107,491	\$75,395

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	209	0442.02	Middle	\$86,562	\$103,000	1.99	84.67	\$73,295	\$87,210	\$50,731
20	209	0443.01	Moderate	\$86,562	\$103,000	10.13	74.92	\$64,858	\$77,168	\$50,215
20	209	0443.02	Moderate	\$86,562	\$103,000	4.84	71.87	\$62,214	\$74,026	\$58,750
20	209	0443.03	Moderate	\$86,562	\$103,000	25.74	57.47	\$49,750	\$59,194	\$43,036
20	209	0444.00	Moderate	\$86,562	\$103,000	21.14	53.93	\$46,685	\$55,548	\$47,581
20	209	0445.00	Moderate	\$86,562	\$103,000	25.45	50.65	\$43,850	\$52,170	\$37,045
20	209	0446.01	Moderate	\$86,562	\$103,000	4.46	70.18	\$60,750	\$72,285	\$61,734
20	209	0446.02	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	209	0446.03	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	209	0447.02	Middle	\$86,562	\$103,000	8.23	91.31	\$79,048	\$94,049	\$74,063
20	209	0447.03	Upper	\$86,562	\$103,000	4.62	122.26	\$105,833	\$125,928	\$75,813
20	209	0447.04	Middle	\$86,562	\$103,000	4.07	113.26	\$98,042	\$116,658	\$73,365
20	209	0448.03	Upper	\$86,562	\$103,000	4.38	122.95	\$106,429	\$126,639	\$95,302
20	209	0448.04	Upper	\$86,562	\$103,000	0.84	141.56	\$122,540	\$145,807	\$123,750
20	209	0448.07	Upper	\$86,562	\$103,000	2.73	123.67	\$107,054	\$127,380	\$90,179
20	209	0449.00	Moderate	\$86,562	\$103,000	15.92	74.05	\$64,107	\$76,272	\$55,037
20	209	0451.00	Moderate	\$86,562	\$103,000	29.02	62.69	\$54,267	\$64,571	\$33,050
20	209	0452.00	Moderate	\$86,562	\$103,000	20.28	68.93	\$59,672	\$70,998	\$42,875
20	209	9800.00	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	209	9805.00	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	209	9809.00	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	209	9812.00	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	209	9815.00	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0

APPENDIX D

FFBKC CRA COMMUNITY IMPACT SYMPOSIUM EXECUTIVE SUMMARY



First Federal
BANK of KANSAS CITY

Sandra Olivas
Community Development Director

MEMORANDUM

DATE: December 10, 2024
SUBJECT: CRA Community Impact and Needs Symposium | Executive Summary
TO: J.R. Buckner, Mark Rieger, Mike Sidebottom, CRA Committee
CC: First Federal Bank of Kansas City Board Members

EXECUTIVE SUMMARY

CRA COMMUNITY IMPACT AND NEEDS SYMPOSIUM | NOV 7, 2024

On Thursday, November 7, 2024, First Federal Bank of Kansas City hosted our **3rd Annual Community Impact and Needs Symposium** luncheon at our Leawood, Kansas Administrative Center with thirty-nine top leaders from Kansas City representing nonprofits, faith-based organizations, CDC/CDFI, for profit, and other community groups. We had an informative discussion on the vital topic of Affordable Housing and the benefits of Community Land Trust (CLT) programs. We kicked off the program with a presentation from Jennifer Tidwell, Principal Strategist, Health Forward Foundation on ***Housing and Health Outcomes***. Then, we heard from Megan Painter, CHWC Director of Neighborhood Development who presented on **Community Land Trust 101 Basics & Purpose**. Father Justin Mathews, CEO/Pres. of Reconciliation Services, served as moderator to lead an open discussion with the following four panelists:

- Brennan Crawford, Executive Director, Community Housing of Wyandotte Co.
- Rebecca Buford, Executive Director, Tenants to Homeownership, Inc.
- JoEllen Richardson, Chief Financial Officer, Habitat for Humanity of Kansas City
- Kyle Ferden, Executive Director, Kansas City Community Land Trust

Health Forward Foundation Presentation Points led by Jennifer Tidwell:

Jennifer presented information about the affordable housing crisis in our area. **Our Kansas City Region is lacking 64,000 affordable housing units.** A total of 45,449 households in Kansas City, Missouri can only afford \$650 in monthly rent. A total of 25,000 households in Kansas City, Kansas can only afford \$400 in monthly rent. 17,500 Kansas City, Missouri residents are currently on a waiting list for section 8 vouchers. Homeownership rates in the U.S. vary significantly by race with White Americans having the highest rates and Black Americans having the lowest. In 2023, the homeownership rate of White Americans was 74.3% compared to 45.7% for Black Americans and 49.5% for Hispanics.

Homeownership Rates by Race/Ethnicity

42.9%

Black or African American Homeownership Rate
Health Forward Service Area

Black or African American Homeownership Rate	
Kansas City, MO	37.9%
Jackson County, MO	39.3%
Lafayette County, MO	77.3%
Cass County, MO	42.8%
Allen County, KS	100%
Johnson County, KS	29.7%
Wyandotte County, KS	44.1%

59%

Hispanic or Latino Homeownership Rate
Health Forward Service Area

Hispanic or Latino Homeownership Rate	
Kansas City, MO	55.8%
Jackson County, MO	56.5%
Lafayette County, MO	53.7%
Cass County, MO	62%
Allen County, KS	37.3%
Johnson County, KS	48.7%
Wyandotte County, KS	59.3%

US Census Bureau, ACS 5-year 2018-2022

Health Forward
Foundation

Disparities in Life Expectancy and Wealth:

Life expectancy is a reflection of social, environmental, economic conditions, housing conditions, quality and quantity of healthcare. In Kansas and Missouri you can see areas with a concentration of poverty live 8 to 10 years less than people in other parts of the state. Marginalized neighborhoods in Kansas City show stark disparities in life expectancy and quality of life compared to wealthier areas. Stable homes and incomes foster generational wealth and educational advancement.

Life Expectancy at Birth

78.5

Years

Kansas

75.3

Years

Wyandotte County, KS

72

Years

Armourdale Neighborhood, Kansas City, KS

71.7

Years

Northeast Neighborhood, Kansas City, KS

Sources: CDC NCHS USALEEP 2010-2015

Life Expectancy by Neighborhood



Life Expectancy at Birth

77.4

Years

Missouri

76.5

Years

Kansas City, MO

71.2

Years

Palestine West and Oak Park Northeast Neighborhood, Kansas City, MO

67.5

Years

Ivanhoe Southwest Neighborhood, Kansas City, MO

67.5

Years

Ivanhoe Southeast Neighborhood, Kansas City, MO

67.5

Years

Blue Hills Neighborhood, Kansas City, MO

70.9

Years

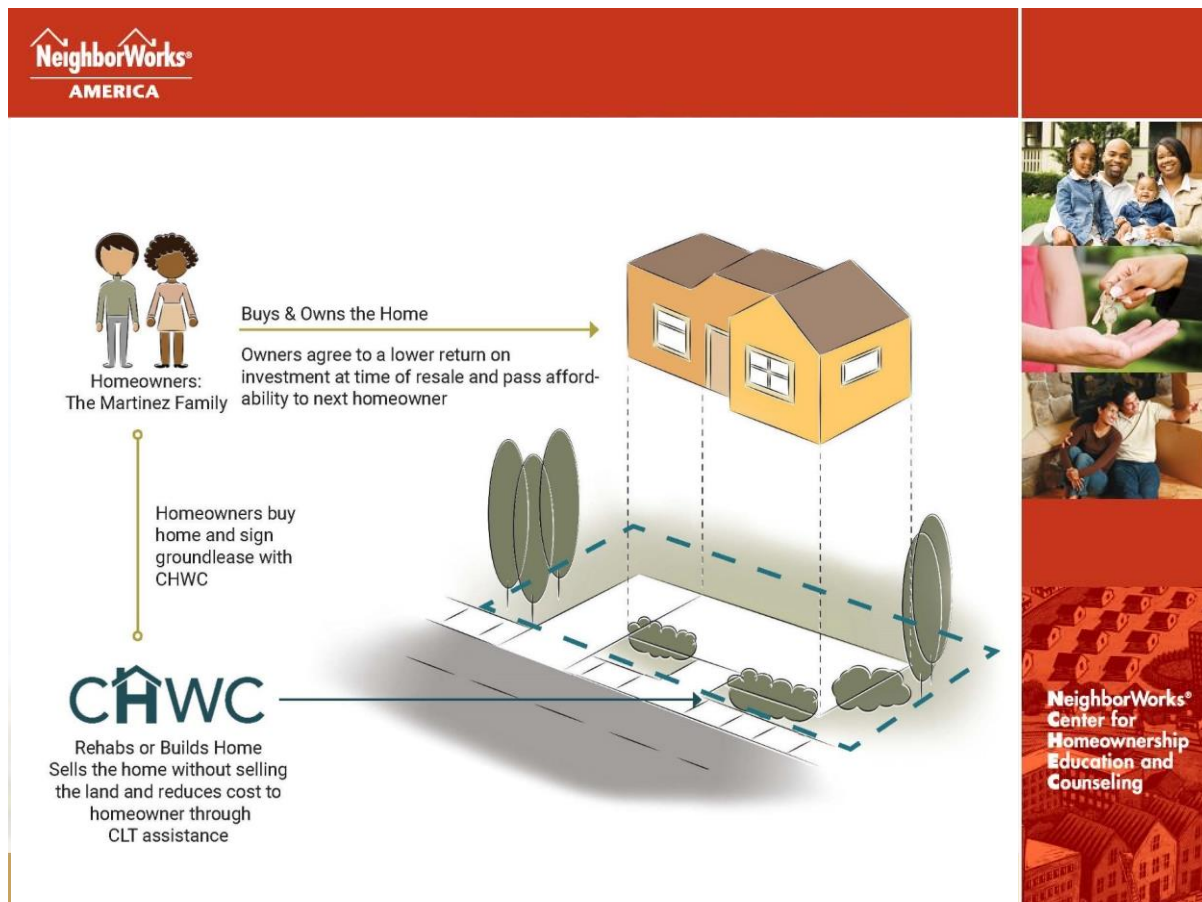
Key Coalition Neighborhood, Kansas City, MO

Sources: CDC NCHS USALEEP 2010-2015

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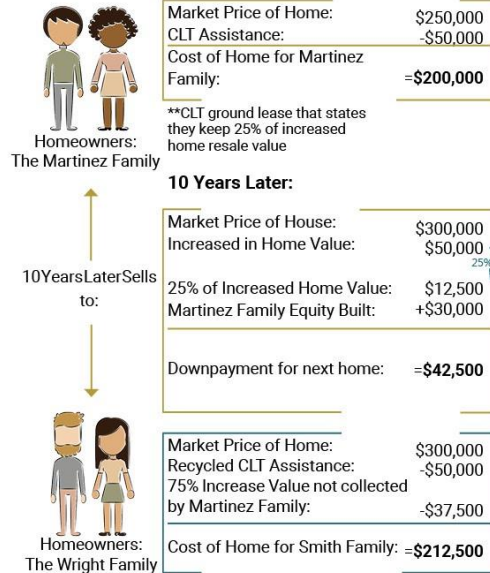
Community Land Trust (CLT) 101 Presentation led by Megan Painter points:

A community land trust (CLT) is a non-profit organization that owns land on behalf of a community, promoting housing affordability and sustainable development and mitigating historical inequities in homeownership and wealth-building. CLTs are a response to the increasing lack of affordable housing in major metropolitan areas, particularly for underserved minority communities. The following two slides show the buyer will buy a home and sign a ground lease with CHWC. They agree to a lower return on investment at the time of resale to pass the affordability to the next homeowner. CLTs are a critical solution for families excluded from traditional homeownership, offering a partnership that stabilizes families and facilitates wealth-building with a proven 75% - 25% equity split.



This type of homeownership is ideal for a buyer that has a good work history but is lacking in downpayment funds. If a buyer has enough money for a downpayment it is highly recommended that they purchase a home through traditional lending, so they retain all the equity in their home at the time of resale. The benefits to a CLT homebuyer are that they can afford a quality home that normally would be too expensive for them, it makes monthly payments more manageable and a support system if a financial hardship hits their family. Plus, they are eligible for several downpayment assistance programs.

CLT Pricing Example:



NeighborWorks®
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Education and
Counseling

341 N 20th CLT Pricing

Numbers are Not Final and May be Adjusted

Market Sales Price \$221,180

Cost to Acquire Home, Renovate to "Worry Free" Condition, Soft Costs, Staff Time, Warranties + Inspections

25% CLT Subsidy -\$55,295

Percentage of subsidy depends on buyer's income

Final CLT Price \$173,350

A 4.5% Realtor Fee is added to CLT Subsidized Price



NeighborWorks®
Center for
Homeownership
Education and
Counseling

Fr. Justin Mathews led the panel discussion with 4 CLT Experts addressing these key points:

Affordability Gap:

CLT programs offer significant benefits for families by enabling them to build equity through homeownership. When CLT homes are resold, proceeds are reinvested to assist future homebuyers, with a 75% shared equity model that keeps housing costs substantially lower. These programs cater to households earning up to 80% of the Area Median Income (AMI), aligning with funding requirements and providing access to the housing market. By moderating rapid home appreciation, CLTs protect homeowners against inequities caused by market fluctuations, ensuring stability. Furthermore, locking subsidies into communities encourages additional development, and streamlined processes promote consistency and efficiency across CLT programs.

Stewardship and Diversity:

Stewardship is central to CLT operations, offering ongoing support to homeowners and safeguarding against foreclosure or depreciation by buying back properties at their original purchase price. CLTs intentionally diversify locations to avoid concentration of poverty and to actively serve communities of color. For example, in Lawrence, CLT efforts have significantly increased homeownership rates among Black (35%) and Native American (16%) families, exceeding citywide averages. This approach ensures CLTs remain equitable and impactful. The Tenants to Homeowners in Lawrence has been doing CLTs for more than 20 years with 75+ first-time homebuyers selling their CLT home successfully and using their equity to purchase their 2nd home. The Tenants to Homeownership Exec. Dir., Rebecca Buford, says some criticize CLT's for keeping some of the equity and not allowing buyers to build 100% of the equity. But she said without a CLT program, they would continue to be renters and receive zero in equity if they become long term renters.

Community and Generational Impact:

CLT homes help families manage monthly payments, particularly in the face of rising insurance premiums and taxes, by providing support networks. Communities benefit from greater stability and diversity, creating opportunities for mixed-income development. These programs foster long-term generational wealth. Habitat for Humanity is building 14 homes in Olathe that will be a part of their first Land Trust program. Individual Development Accounts (IDA) are also gaining traction, providing matched savings programs, such as 2:1 or 1:1 matches that can be used for down payment on a home purchase. In the KC Metro there are several non-profits providing IDA accounts such as Community Housing of Wyandotte County, Community Services League, El Centro Inc. & Housing Authority of KS & MO.

Primary Takeaways:

These affordable housing leaders are doing amazing work to help families prepare for and achieve homeownership. They have established strong programs and built trust within the community, but they need governmental support to scale and help even more families. Specifically, from banks, they would like to see flexible, alternative credit verification, lower

credit requirements, grant flexibility, and banking partners that will lend to clients who are purchasing a home through their community Land Trust programs.

Next steps:

Our Mortgage Director Janet Brown attended the symposium to learn more about how CLT's work and how we can help our clients with these programs. Janet and our underwriting team are working together to create a CLT Program at FFBKC that will allow us to offer this homeownership opportunity for our clients. Our Community Lending team is excited about the possibility of offering CLT lending to clients in 2025, increasing the choices that low- and moderate-income families have when they are seeing to improve their lives. CLT organizations support families even after the purchase is completed to prevent foreclosures and will even buy back any CLT property that may be in jeopardy of a loan loss. This is a win win for the non-profits, banks, and families by abandoning a one size fits all approach to affordable housing.

Post-Event Feedback:

The 2024 CRA Symposium received overwhelmingly positive feedback, with all 7 respondents rating their experience a perfect 5 out of 5. Attendees appreciated the event's organization and content, calling it a "wonderful event."

While participants were pleased, a few suggestions emerged:

- *"Sharing the presentations beforehand."*
- *"Maybe having program information handouts for reference."*
- *"Vegan lunch option."*

These comments suggest opportunities to enhance the symposium's accessibility and inclusivity for future events.

Respondents proposed engaging topics for future discussions:

- *"How can we help more people become banked (digital wallets, fintech, etc.)?"*
- *"Maybe discussing more about funding and credit opportunities."*
- *"First Federal Bank products for first-time homebuyers."*
- *"Financial education."*

These topics highlight a focus on financial inclusion, education, and practical solutions to community challenges. The feedback demonstrates that the symposium was both impactful and appreciated, with actionable insights to further improve and expand its reach. By incorporating suggestions such as providing advance materials and program handouts, future events can continue to deliver exceptional value while addressing the community's evolving needs.

20 Nonprofit Organizations attended the symposium: Habitat for Humanity, Kansas City CLT, Tenants to Homeownership, Hall Family Foundation, Health Forward Foundation, Veterans Community Project, Reconciliation Services, Central Avenue Betterment Association, CHWC, Jerusalem Farm, El Centro Inc., Bethel Neighborhood Center, Coldwater, Amethyst Place, By Purpose Productions, The Way Home, Mexican Consulate Office, Community Services League, Housing Authority of KS & MO.

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