



# **FIRST FEDERAL BANK OF KANSAS CITY**

## **COMMUNITY REINVESTMENT ACT (CRA)**

### **STRATEGIC PLAN**

**2023 – 2024**

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**FIRST FEDERAL BANK OF KANSAS CITY  
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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 headquartered in Lee's Summit, Missouri, offering consumer and retail banking services with emphasis on residential mortgage lending, both locally and on a nationwide basis. FFBKC operates ten (10) full-service branch locations, all located in the Kansas City Missouri-Kansas Metropolitan Statistical Area; four (4) located in Kansas, and six (6) located in Missouri. In addition to the 10 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. The Bank's primary focus is single-family residential loans, followed by consumer loans. Mortgage products are offered locally and nationwide, the majority of which are sold on the secondary market. The Bank offers loans for home purchase and refinance, fixed and adjustable conventional mortgage loans; construction-to-permanent, build-job, and speculative construction loans; and purchase and refinance government-guaranteed loans through the Veterans Administration (VA), Federal Home Loan Mortgage Corporation (FHLMC), Federal National Mortgage Association (FNMA) Government National Mortgage Association (GNMA), Federal Housing Administration (FHA), and U.S. Department of Agriculture (USDA).

FFBKC consumer loan products include unsecured personal loans offered nationwide through an online originator and servicer, home-equity lines of credit (HELOC) loans originated in-house nationwide, and vehicle loans including automobiles, motorcycles, trailers, ATVs, RVs, and boats originated in-house in the Kansas City MO-KS MSA.

The Bank provides a variety of deposit services including checking, savings, money market deposit accounts, certificates of deposit, and Individual Retirement Accounts. Additional banking services include internet and mobile banking, electronic bill pay, debit/credit cards, remote deposit capture, bank-owned automated teller machines (ATMs) at the bank's 6 Missouri branch locations, and 13 non-proprietary/branded ATMs in convenience stores (6 in Kansas and 7 in Missouri). The Bank also has partnered with financial technology companies (commonly known as "fintech") to offer a suite of banking products and services to consumers.

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. Due to the Bank's nationwide home loans and deposits business model, the Bank has elected to be evaluated under the Strategic Plan option as provided in 12 C.F.R. § 345.27. This CRA Strategic Plan has been prepared for the 2023-2024 plan year. The CRA Strategic Plan will begin on March 1st, 2023, and end on February 28, 2025, unless a request for an extension is submitted to, and approved by, the FDIC. The Bank is requesting approval of this CRA Strategic Plan by the Federal Deposit Insurance Corporation (FDIC).

## **A. Financial Information**

As of September 30, 2021, in the Reports of Condition and Income (Call Report), FFBKC reported total assets of \$782 million; total loans of \$561 million; total deposits of \$603 million; and total securities of \$103 million. The largest categories of loans by dollar volume include 1-4 1<sup>st</sup> and 2<sup>nd</sup> lien residential loans (78%), construction 1-4 residential loans (10%), and consumer loans (12%).

As of September 30, 2022, in the Reports of Condition and Income (Call Report), FFBKC reported total assets of \$912 million; total loans of \$731 million; total deposits of \$617 million; and total securities of \$96 million. The largest categories of loans by dollar volume include 1-4 1<sup>st</sup> and 2<sup>nd</sup> lien residential loans (69%), construction 1-4 residential loans (12%), and consumer loans (20%).

As of the most recent Federal exam, performed by the Office of the Comptroller of the Currency (December 2021), the Bank was and continues to be well capitalized.

## **B. Bank Business Model**

### Home Loans

FFBKC offers mortgages for home purchase and refinance, and home equity line of credit loans in all 50 states. Loan types include Conventional, VA, FHA, and USDA loans. Most mortgage loans are made outside of the Bank's physical footprint. The Bank utilizes in-house technology, existing relationships, and several lead generation outlets from which to source qualified mortgage applicants. The Bank provides an exceptional service experience from start to finish during the loan process.

### Construction 1-4 Residential Loans

FFBKC offers speculative and build construction loans to builders, and construction-to-permanent loans to consumers. Construction loans are made primarily within the Kansas City MSA (Missouri and Kansas).

### Consumer Loans

FFBKC offers traditional consumer loans, HELOC, auto, and unsecured personal loans. HELOC loans are made in all 50 states, with 45% to 50% of the HELOC loans originated within the Bank's assessment area. Auto loans to purchase vehicles are originated within the Kansas City MSA but are available in Missouri and Kansas. Auto loans and unsecured personal loans are originated by the Bank through a nationwide Bank-as-a-Service (BaaS) partnership, with the majority of the refinance auto and unsecured personal loans made outside of the Bank's assessment area.

### Deposits

FFBKC offers a full range of deposit products to consumers, primarily within the Kansas City MSA but available in Missouri and Kansas. Product types include non-interest bearing and interest-bearing checking accounts to consumers and 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 10 retail branches in the Kansas City MSA, and through its digital banking channel in a broader area.

### **C. Bank Strategic Direction**

FFBKC concentrates on providing financial services including home loans, construction loans, consumer loans, and deposit products that improve consumers' and our customers' financial wellbeing. The Bank is focused on providing products and services to its customers and the community "when, where and how the consumer/customer chooses" and with an exceptional experience. Product acquisition and delivery is through the traditional retail banking center channel, digital channels, including online and mobile, and by partnering with fintech companies to expand products, services, customer demographics, and market area.

The Bank's Vision Statement is "prosperity and a home for all." The Bank plans to continue increasing the origination of mortgage and consumer loans, both locally and nationwide, through new and existing relationships and by using emerging technology platforms. Also, strategically partnering with fintech companies to expand the Bank's loan products and geographic footprint and reach individuals and communities nationwide and locally that may be underserved.

FFBKC is committed to providing a full range of low-cost banking deposit products and services for all consumer income levels, including low-to-moderate income communities. Local communities are served by the Bank's retail branches and by using innovation and technology to provide better customer 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 historical 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, to identify unmet credit and banking needs in the community, and to help develop products that are safe and sound for the Bank. 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
- Financial literacy workshops – including credit, budgeting, debt reduction, savings
- Promotion of low-cost checking and saving products
- Mortgage education

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

#### **D. Historical CRA Performance**

The Bank's Community Reinvestment Act 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 CRA Committee is comprised of the following officers: President and Chief Executive Officer, Chief Risk Officer, Chief Credit Officer, Compliance Officer, Community Development Officer, and Director of Mortgage Operations.

The Bank was most recently examined in March 2019 by its regulator (OCC) for CRA compliance under the Intermediate-Small Bank evaluation. This evaluation included a review of the Bank's development lending, services, and investment activities. The Bank received an overall **Satisfactory** rating.

## **II. FFBKC STRATEGIC PLAN DEVELOPMENT**

The Community Reinvestment Act 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 areas in its assessment area. Consistent with this obligation and with safe and 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**

Community Reinvestment Act regulations provide that a financial institution can elect to have its CRA performance evaluated under the Strategic 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 conducts business in a highly competitive environment among other banks, credit unions, and non-deposit financial institutions both locally and nationally. Per the FDIC's June 2022, Deposit Market Share Report (most recent available), 120 financial institutions exist in the Kansas City Metropolitan Statistical Area (MSA) operating in 670 offices. As of the June 2022 report, FFBKC ranked 24<sup>th</sup> with 0.70% share of the deposit market (see Appendix A).

### **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 Assessment Area:

- 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 several 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.

#### Economic and Demographics of Assessment Area

The Bank's assessment area for 2022 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.

As a result of the global and national COVID health crisis, the federal government provided businesses with PPP loans and individuals with federal subsidy payments. Also, the invasion of Ukraine by Russia in February 2022 caused additional supply chain issues and inflation began to increase. Thus, to stem inflation the Federal Reserve began to raise interest rates in March 2022. Prior to March 2022 the Fed Funds Rate was 0.25% to 0.50 %, but since March 2022, the Federal Reserve has raised the rate 5 times, and as of September 21, 2022, the Fed Funds Rate was 3.0% to 3.25%. The significant and rapid increase in the Federal Reserve Fed Funds rate has significantly impacted the housing industry, as well as inflation. Specifically:

- Mortgage Rates Prior to March 2022 – Mortgage rates were historically low in 2020 and 2021 with 1-4 family origination consisting of 58% refinance and purchase 42%. Many investors purchased lower-priced homes to "flip" or rent, thus reducing the housing inventory available for purchase for low-to-moderate income borrowers. This housing market also caused "bidding wars" including in the Kansas City market, which also pushed low-to-moderate income borrowers out of the purchase market.
- Mortgage Rates Post March 2022 – Mortgage rates, for a 30-year fixed rate loan, were 2.9% to 3.1% in 2021, and by October 2022 FHA mortgage rates were at 6.625%. Again, housing became less affordable for low-to-moderate income borrowers due to the increase in rates and mortgage payments.
- Inflation – The U.S. Core Inflation Rate was less than 2% prior to 2021; however, in 2021, inflation began to increase and by February 2022 inflation reached a 40-year high of 6.4% and



continued to increase. As of September 2022, inflation reached a high of 6.5%. Higher inflation increases the cost of food, energy, shelter, vehicles, and other consumables, and reduces consumers' discretionary spending. Inflation severely affects low-to-moderate income consumers as more of their income is directed to "living" or "essential" expenses and are thus unable to afford the cost of rising home prices or to make improvements to their home.

The Federal Reserve Bank of Kansas City noted the following summary of economic activity in the 10<sup>th</sup> District (Beige Book September 2022):

- Households are beginning to report difficulty in meeting regular expenses, and delinquencies on utility payments are picking up slightly. Consumer delinquencies on credit cards and mortgages remained subdued.
- Prices in the district rose broadly at a robust pace. More households express difficulty in meeting regular expenses.
- There is an increased prevalence of property investors in both rural and metro rental markets contributing to increasing rental rates.
- Housing affordability challenges for renters and owners grew moderately, particularly for low-to-moderate income (LMI) households. Although purchase prices of single-family homes moderated, rising interest rates have pushed many prospective LMI buyers out of the market. Eviction cases increased in recent months.
- Loan demand weakened modestly in the past month as rising rates and heightened economic uncertainty adversely affected borrower demand. Bankers raised concerns regarding rising inflation and the prospect of a recession.

**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	7.34%	24.1%	36.77%	31.10%	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%	0.23.60%
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 <\$77,848	\$77,840 to <\$116,760	>= \$116,760
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 financial institutions including Bank of America, U.S. Bank, BMO Harris Bank, Wells Fargo, JP Morgan Chase, PNC Bank, and others.

Based on 2021 HMDA aggregate Data, FFBKC was ranked 36th out of 683 mortgage lenders resulting in 0.85% of the mortgage market share within the Bank's assessment area. FFBKC was ranked 24th out of 120 banks in the Kansas City MSA FDIC Deposit Market Share Report, as of June 30, 2022.

### **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 core strengths and areas of focus: home loans, consumer loans, and deposits. These three core strengths are incorporated to meet the needs identified above, 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 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 was heavily considered in the establishment of the Bank's goals.

#### **A. Length and Term**

FFBKC's CRA Strategic Plan will encompass two (2) years beginning on March 1<sup>st</sup>, 2023, lasting through February 28<sup>th</sup>, 2025. The Bank submitted this Plan approval to the FDIC on March 13, 2023, to be effective as of March 01, 2023.

#### **B. Performance Criteria**

The Bank's measurable goals were established at levels that should be achievable in the short term and sustainable in the long term, depending on the relevant economic conditions at that time, and based upon safe and sound banking practices. The Bank believes the measurable goals compare favorably with other similarly situated financial institution goals that were reviewed during the development of this Plan. The goals were segmented into two main categories: Lending, and Community Development.

Currently, FFBKC primarily provides consumer lending (mortgage and consumer) and deposit products. In 2023, management plans to establish a small business loan program, thus expanding into a new product and market segment for the Bank. Small business loans will be originated in the Missouri-Kansas Metropolitan Statistical Area. Management plans to roll the loan program out slowly in 2023 and 2024, thus it is not considered 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. This is the Bank's first Strategic Plan. Should the Bank miss the measurable goals outlined in the Strategic Plan, the bank would elect to be evaluated under the examination standards in Part 345 that are 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 and will leverage the Bank's expertise and competitive advantage. However, there are significant economic and housing factors (as noted earlier in Section II "Economic and Demographics of Assessment Area"), including management's projection of a recession in 2024, that requires 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 expected interest rates for the next year. Given this assumption and recognizing our desire to improve FFBKC's mortgage lending volume in LMI census tracts, we have established the goals shown below. For purposes of the Mortgage Lending goals for 2023 and 2024, FFBKC's management projects mortgage volume in 2023 and 2024 to be lower than 2020 and 2021 lending volumes based on Fannie Mae's and Mortgage Bankers Association's (MBA) housing projections for 2022 and 2023 (see below). Both reflect lower loan volumes in 2022 and 2023 for purchase and refinance 1-4 single-family residential loans, and higher mortgage interest rates. Below are housing projections:

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

Description	Fannie Mae			MBA			
	2021	2022	2023	2021	2022	2023	2024
SF Mtg Originations (#)	4,570	2,330	1,735	4,436	2,257	2,047	2,311
Purchase (#)	1,900	1,629	1,343	1,863	1,586	1,534	1,676
Refinance (#)	2,670	701	392	2,574	671	513	635
Refinance Share (%)	58%	30%	23%	58%	30%	25%	27%
30-Yr Fix Interest Rate	3.0%	5.3%	6.4%	3.1%	6.7%	5.4%	4.5%

The Bank's loan origination volume is reflecting a similar mortgage origination forecast as that of Fannie Mae and MBA housing projections; however, the Bank is experiencing significantly lower percentage of mortgage origination in 2022 YTD. Below reflects the Bank's total mortgage loan origination volume (in and out of the Bank's assessment area) by year, and year-over-year change. It's difficult in the current economic and housing conditions to project 2024 mortgage loan originations; however, if conditions do not significantly improve the 2024 budget, for total mortgage loan originations, will most likely be similar to the 2023 budget.

Year	#	YoY Chg	\$ (000)	YoY Chg
2020	2,606		831,392	
2021	1795	(31.12%)	582,044	(30.00%)
2022	609	(66.07%)	225,655	(61.23%)
2023*			100,000	(59.54%)

Source: HMDA LAR  
\* Management 2023 Budget Projection

Therefore, FFBKC's goals below reflect the mortgage lending volume that we believe, if achieved, would be evaluated as satisfactory and outstanding.

### 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 BaaS partner who originates and services unsecured consumer loans and in 2022 engaged the BaaS 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, nationwide, by the BaaS. Below is a summary of the Bank's consumer loan portfolio.

Description	09/30/21	09/30/22
% Consumer Loan Portfolio to Total Loans	16.59%	24.39%
Revolving (HELOC) - % to Total Consumer Loan Portfolio	24.78%	17.69%
Automobile - % to Total Consumer Loan Portfolio	4.19%	3.75%
Other (Unsecured) - % to Total Consumer Loan Portfolio	70.61%	78.38%

The revolving (HELOC) portfolio decreased due to high refinance volume in 2021, resulting from historical low loan interest rates.

Unsecured consumer loans increased significantly as result of our partnership with the BaaS partner offering unsecured consumer loans nationwide. In mid-2022 the Bank reached its concentration limit of \$140 million; thus, the number of unsecured loan origination volume in 2023 and 2024 will be lower as the Bank will only be replenishing the unsecured loan portfolio that has repaid in the prior month (as of July 2022, and projected in 2023 unsecured monthly origination will be approximately \$3.5 million).

Additionally, the Bank has reached its concentration risk appetite for unsecured consumer loans. Thus, management is projecting 2023 total consumer loan originations to be \$18.5 million compared to \$108 million in 2021, and \$109 million through 11/30/22.

With a nationwide presence in consumer lending the following is a geographic distribution of the consumer loan originations, nationwide, for 2020 and 2021, and 2022 year-to-date, by Median Family Income Census Tracts.

## TOTAL ORIGINATED CONSUMER LOANS BY MEDIAN FAMILY INCOME CENSUS TRACT

Year	# Units	Low Income		Moderate Income		Middle Income		Upper Income		Not Reported		Unknown	
		#	% Total	#	% Total	#	% Total	#	% Total	#	% Total	#	% Total
2020	993	34	3.42%	201	20.24%	407	40.99%	312	31.42%	6	0.60%	33	3.32%
2021	6,551	231	3.53%	1,352	20.64%	2,708	41.34%	2,059	31.43%	49	0.75%	152	2.32%
2022*	4,694	147	3.13%	834	17.77%	1,987	42.33%	1,572	33.49%	32	0.68%	122	2.60%

\* YTD Data as of 11/30/2022

The following is a geographic distribution of the consumer loan origination within the Bank's Assessment Area, for 2020 and 2021, and 2022 year-to-date, by Median Family Income Census Tracts.

## ORIGINATED CONSUMER LOANS IN BANK'S AA BY MEDIAN FAMILY INCOME CENSUS TRACT

Year	# Units	Low Income		Moderate Income		Middle Income		Upper Income		Not Reported		Unknown	
		#	% Total	#	% Total	#	% Total	#	% Total	#	% Total	#	% Total
2020	259	11	4.25%	60	23.17%	108	41.70%	79	30.50%	1	0.39%	0	0%
2021	286	10	3.50%	81	28.32%	107	37.41%	87	30.42%	1	0.35%	0	0%
2022*	278	8	2.88%	57	20.50%	111	39.93%	100	35.97%	2	0.72%	0	0%

\* YTD Data as of 11/30/2022

The geographic distribution of the consumer loan originations within the Bank's Assessment Area, for 2020 and 2021, and 2022 year-to-date is comparable to the geographic distribution for total consumer loan originations (nationwide).

### Community Investments & Services

To support community development, particularly in low-to-moderate income areas and 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 Catholic Charities of Northeast Kansas. Other organizations who support the needs of the less fortunate include Restart and Hillcrest Transitional Housing for the Homeless.

- (b) Community Development Services - All directors, officers, banking center managers, 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 key officers positioned in real estate focused organizations to inform the respective members of local needs and community developments (e.g., Home Builder's Association and Mortgage Bankers Association).

In addition to the specified measurable goals outlined in the Strategic Plan, the Bank requests additional consideration for the deposit products provided through the local retail branches, the nationwide online channel, and the Bank's strategic fintech partnership, all of which directly benefit LMI communities inside and outside the Bank's assessment area. Often, access to low-cost banking services is the first step for individuals in LMI areas. The Bank believes the products and services offered by fintech companies allow greater access for consumers inside and outside the Bank's assessment area. This includes the Bank offering deposit and consumer loans. The Bank's digital banking platform primarily provides easy and affordable access to deposit products as well as encouraging and assisting consumers in establishing savings funds, budgeting, and financial education assistance. These principles are important to the Bank and continue our commitment to providing access to financial products to low- and moderate-income consumers.

- (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 within the Bank's organizational structure to monitor and analyze CRA performance metrics and report CRA related activity to senior 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 01, 2023, and includes goals for 2023 and 2024, the yearly goals are based on 12 months of activity. Specifically, the goals will include activity from March 01, 2023, to February 29, 2024, and the 2024 goals will include activity from March 01, 2024, to February 28, 2025.

##### A. Mortgage & Consumer Lending Tests

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

As noted in Section II “Economic and Demographics of Assessment Area” and Section III “Mortgage Lending”, the projected economic and housing forecast for 2023 and 2024, including projected recession in 2023 possibly into 2024, and the Bank’s 2022 year-to-date mortgage origination declining 66% from 2021 mortgage originations, are factors taken into consideration for 2023 and 2024 mortgage lending goals in LMI Tracts.

Goal 1 measures the dollar volume of home mortgage loans secured by closed-end first and second (junior) liens of 1-4 family residential properties to LMI borrowers in the Bank’s assessment area (AA). Goal 2 measures the dollar volume of home mortgage loans secured by closed-end first and second (junior) liens of 1-4 family residential properties in LMI areas in the Bank’s AA. Open-end home equity lines of credit (HELOCs) will be excluded from the home mortgage lending goals but included in the consumer lending goals. This is because the bank started collecting HELOC data on the 2023 HMDA Loan Application Register (LAR); therefore, the bank has no historical information regarding borrower income to form accurate goals. These goals includes loans reported on the bank’s HMDA LAR with the exception of HELOCs.

Due to the housing forecast in 2023 and 2024 loan originations will be significantly lower than 2020 and 2021.

#### **Lending Test**

##### **Goal 1: Mortgage Lending to LMI Borrowers (Dollar Volume of Total Mortgage Loans in AA)**

	<b>2023 \$</b>	<b>2024 \$</b>
<b>Satisfactory Goal</b>	<b>\$11.4M</b>	<b>\$11.4M</b>
<b>Outstanding Goal</b>	<b>\$13.4M</b>	<b>\$13.4M</b>

#### **Lending Test**

##### **Goal 2: Mortgage Lending in LMI Census Tracts (Dollar Volume of Total Mortgage Loans in AA)**

	<b>2023 \$</b>	<b>2024 \$</b>
<b>Satisfactory Goal</b>	<b>\$8.4M</b>	<b>\$8.4M</b>
<b>Outstanding Goal</b>	<b>\$10.4M</b>	<b>\$10.4M</b>

**FFBKC Historical Lending Performance to LMI Borrowers in the AA:**

- 2020 - \$29,630,000
- 2021 - \$33,630,000
- 2022 - \$22,170,000

**FFBKC Historical Lending Performance in LMI Areas in the AA:**

- 2020 - \$16,345,000
- 2021 - \$24,200,000
- 2022 - \$17,200,000

**Goal 3: Consumer Lending in Census Tracts based on Census Tract Income Category**

As noted in Section II “Economic and Demographics of Assessment Area” and Section III “Consumer Lending”, other factors constricting consumer lending is less discretionary income consumers have for home improvement, auto, and other consumer loans.

This goal measures the number of originated consumer loans (includes revolving open-end credit (HELOC for any purpose), automobile, unsecured, credit builder, and other consumer loans for household and other personal expenditures) in LMI census tracts within the Bank’s assessment area. Due to the economic forecast in 2023 and 2024, and because the Bank has reached its concentration risk appetite for unsecured loans, consumer loan originations will be significantly less than in 2020, 2021, and 2022.

**Lending Test**  
**Goal 3: Consumer Lending to LMI Census Tracts in Assessment Area**

	2023	2024
<b>Satisfactory Goal</b>	<b>#50</b>	<b>#50</b>
<b>Outstanding Goal</b>	<b>#60</b>	<b>#60</b>

**FFBKC Historical Performance**

2020 Low/Moderate Income: 71 Originated Loans in AA LMI Tracts  
2021 Low/Moderate Income: 91 Originated Loans in AA LMI Tracts  
2022 Low/Moderate Income: 65 Originated Loans in AA LMI Tracts\*

\* - Data as of 11/30/22 annualized

**B. Community Development Test**

**Goal 4: Aggregate Community Development Loans and Investments**

**Development Lending:** As a Mutual State Savings Bank, the Bank’s primary means to maintain and/or raise capital is through retained earnings. Whereas other bank charters allow banks to raise capital through issuance of stock and retained earnings. With limited means to raise capital, management prudently maintains a higher capital level for safety and soundness.

As a Mutual State Savings Bank, the Bank is a consumer lender, primarily originating single family mortgage loans and consumer loans. The Bank does not have expertise in commercial lending and thus does not have small business loans, multi-family, commercial and industrial, or lease financing portfolios. Due to lacking the expertise in originating commercial / business loans the Bank has a greater emphasis on community development investments and service.

The Bank has developed a relationship with CHWC (Community Housing of Wyandotte County) for providing home construction loans. In 2020, the Bank originated four loans to CHWC; however, due to COVID pandemic disruption the construction of these homes was delayed. Thus, CHWC did not originate any loans in 2021.

Regarding community development lending, loans other than multi-family dwelling that meet the definition of affordable housing may not be considered under both the lending-related goals (Goals 1-3) and community development related goal (Goal 4). Credit for lending will be based on the definitions of Community Development under the CRA.

Development Investments: In 2020 and 2021, 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. With reduced mortgage and consumer lending volume and higher operating costs (rising wages and benefit costs), the Bank's earnings will be significantly less than in 2020, 2021, and 2022 during the high mortgage volume period.

The 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 (February 29, 2024 for Plan year 2023, and February 28, 2025 for Plan year 2024). Also, an investment made in 2023 will count for 2024 provided the investment remains outstanding.

Credit for investments will be based on the definitions of Community Development under the CRA.

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 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.



### **C. Public Participation**

#### **Community Organization Symposium**

On Wednesday, October 26, 2022, FFBKC hosted a ***Community Impact and Needs Symposium*** luncheon at the Bank's Leawood, Kansas Administrative Center with top leaders from Kansas City representing (36) non-profits, (5) faith-based organizations, (3) CDC/CDFI, (1) for profit, (1) community group and (1) other. A total of 47 participants completed an online survey prior to the event. The survey asked participants about key needs in the community that FFBKC should consider when building a CRA Strategic Plan. The Bank will use the insights gained to guide efforts in product development and community outreach. Additional symposiums are being considered, 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 Monday, November 28, 2022, in the Kansas City Star, the newspaper with the largest readership within the Banks assessment area. The public comment period started on Monday, November 28, 2022, and ended on Tuesday, December 27, 2022. 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**

No public comments were received.

#### **Bank Response to the Public Comment Letters**

No public comments were received.

## **APPENDIX A**

### **MARKET SHARE / ECONOMIC & HOUSING FORECASTS**

### Summary of Deposits

[Go Back](#)

Offices and Deposits of all FDIC-Insured Institutions

#### Deposit Market Share Report

Deposits as of: June 30, 2022

Sorted By: Market Share

Metropolitan Statistical Area(s): KANSAS CITY, MO-KS	Selected Market				June 30, 2022				
					Outside of Market		Inside of Market		
Institution Name	CERT	State (Hqtrd)	Bank Class	State/ Federal Charter	No. of Offices	Deposits (\$000)	No. of Offices	Deposits (\$000)	Market Share
UMB Bank, National Association	8273	MO	N	Federal	66	9,529,594	30	22,245,639	25.92%
Commerce Bank	24998	MO	SM	State	121	18,501,467	43	9,884,280	11.52%
Bank of America, National Association	3510	NC	N	Federal	3,873	1,957,647,197	32	6,393,663	7.45%
U.S. Bank National Association	6548	OH	N	Federal	2,209	450,332,175	43	4,979,002	5.80%
The Central Trust Bank	12633	MO	SM	State	131	12,581,302	45	3,249,668	3.79%
Capitol Federal Savings Bank	27981	KS	SB	Federal	29	3,363,708	25	3,139,576	3.66%
Security Bank of Kansas City	4705	KS	NM	State	0	0	38	3,007,530	3.50%
Crossfirst Bank	58648	KS	NM	State	6	2,562,015	3	2,203,366	2.57%
Nbh Bank	59052	CO	SM	State	57	4,119,012	24	2,189,926	2.55%
Country Club Bank	8888	MO	SM	State	0	0	27	2,045,440	2.38%
Bokf, National Association	4214	OK	N	Federal	110	37,370,927	6	1,480,382	1.72%
Academy Bank, National Association	19600	MO	N	Federal	46	560,810	25	1,250,207	1.46%
Enterprise Bank & Trust	27237	MO	NM	State	36	9,948,998	7	1,248,469	1.45%
North American Savings Bank, F.S.B.	29708	MO	SB	Federal	1	140,591	9	1,242,938	1.45%
Bmo Harris Bank National Association	16571	IL	N	Federal	509	132,105,753	10	1,222,999	1.42%
Bank of Blue Valley	1143	KS	NM	State	2	217,381	7	1,002,538	1.17%
First National Bank of Omaha	5452	NE	N	Federal	114	21,499,756	10	979,072	1.14%
Nbkc Bank	35014	KS	NM	State	0	0	5	866,206	1.01%
Wells Fargo Bank, National Association	3511	SD	N	Federal	4,760	1,441,244,231	6	789,769	0.92%
Arvest Bank	8728	AR	SM	State	205	22,777,722	19	764,363	0.89%
Bank of Labor	1874	KS	NM	State	0	0	6	760,992	0.89%
Lead Bank	8283	MO	NM	State	0	0	2	707,660	0.82%
Blue Ridge Bank and Trust Co.	17933	MO	NM	State	0	0	8	651,231	0.76%
First Federal Bank of Kansas City	29047	MO	SB	State	0	0	10	600,725	0.70%
Bank of The West	3514	CA	NM	State	516	79,545,188	10	548,452	0.64%
Equity Bank	25858	KS	SM	State	60	3,817,686	8	504,531	0.59%
First Option Bank	4746	KS	SM	State	4	97,833	5	467,188	0.54%
Community Bank of Raymore	22867	MO	NM	State	0	0	3	441,048	0.51%
Armed Forces Bank, National Association	4666	KS	N	Federal	20	651,019	2	400,242	0.47%
Hawthorn Bank	10619	MO	NM	State	15	1,169,617	6	364,549	0.42%
Intrust Bank, National Association	4799	KS	N	Federal	36	6,161,183	4	345,930	0.40%
Cornerstone Bank	57250	KS	NM	State	0	0	1	316,124	0.37%
Bank of Odessa	9803	MO	NM	State	0	0	2	312,890	0.36%
Pony Express Bank	4526	MO	NM	State	0	0	2	310,586	0.36%
Central Bank of Kansas City	17009	MO	NM	State	0	0	2	302,847	0.35%
First State Bank and Trust	14974	KS	NM	State	3	103,662	4	295,005	0.34%
Citizens Bank and Trust Company	4533	MO	NM	State	9	589,415	6	290,385	0.34%
Great Southern Bank	29546	MO	NM	State	103	4,265,373	8	288,959	0.34%
Kearney Trust Company	9794	MO	NM	State	0	0	2	262,976	0.31%
Community First Bank	12426	KS	NM	State	0	0	3	243,568	0.28%
Simmons Bank	3890	AR	SM	State	239	22,009,431	2	232,972	0.27%
Jpmorgan Chase Bank, National Association	628	OH	N	Federal	4,810	2,128,229,967	8	232,033	0.27%
Landmark National Bank	5826	KS	N	Federal	23	908,006	7	228,444	0.27%
Union Bank and Trust Company	13421	NE	NM	State	32	5,366,294	2	218,272	0.25%
Wells Bank	14025	MO	NM	State	3	128,641	2	207,035	0.24%
Community First Bank	10595	MO	NM	State	1	42,910	3	202,563	0.24%
Bank of Weston	1418	MO	NM	State	0	0	3	202,232	0.24%
The First National Bank of Louisburg	4722	KS	N	Federal	0	0	3	187,088	0.22%

## Summary of Deposits - Market Share

Mutual Savings Association	29988	KS	SL	State	2	39,636	4	179,615	0.21%
Sunflower Bank, National Association	4767	CO	N	Federal	72	5,775,438	2	169,908	0.20%
Adrian Bank	8251	MO	SM	State	0	0	3	168,848	0.20%
First Interstate Bank	1105	MT	SM	State	309	28,897,763	2	166,162	0.19%
Freedom Bank	58292	KS	NM	State	0	0	1	162,353	0.19%
Community National Bank	25685	KS	N	Federal	4	669,887	3	160,884	0.19%
Goppert Financial Bank	8569	MO	NM	State	1	51,837	4	157,652	0.18%
First Missouri Bank	28930	MO	SM	State	3	183,820	2	155,219	0.18%
Clay County Savings Bank	28764	MO	NM	State	0	0	3	150,119	0.17%
Citizens Bank	22601	MO	NM	State	3	36,871	8	147,277	0.17%
Citizens Federal Savings Bank	30150	KS	SB	Federal	0	0	3	145,184	0.17%
Exchange Bank & Trust	4619	KS	NM	State	5	359,727	5	136,119	0.16%
Farmers State Bank	13897	MO	NM	State	6	168,793	2	135,586	0.16%
Peoples State Bank	17685	KS	NM	State	10	206,806	1	129,761	0.15%
State Bank of Missouri	10623	MO	NM	State	0	0	4	126,650	0.15%
Pinnacle Bank	10634	NE	NM	State	77	6,443,248	1	114,505	0.13%
Farmers Bank & Trust	17614	KS	NM	State	7	644,611	2	112,419	0.13%
Community Bank of Pleasant Hill	58423	MO	NM	State	0	0	1	112,127	0.13%
Bank of Prairie Village	17671	KS	NM	State	0	0	1	109,818	0.13%
First Business Bank	15229	WI	NM	State	3	1,767,133	1	109,308	0.13%
The Hamilton Bank	15806	MO	NM	State	0	0	3	105,018	0.12%
Commercial Bank of Oak Grove, Mo.	9811	MO	NM	State	0	0	1	103,936	0.12%
Great American Bank	35292	KS	NM	State	2	190,186	3	103,713	0.12%
Bank Northwest	16801	MO	NM	State	3	74,034	2	100,715	0.12%
PNC Bank, National Association	6384	DE	N	Federal	2,613	446,584,456	2	96,591	0.11%
The Bank of Grain Valley	8564	MO	NM	State	0	0	2	94,257	0.11%
First-Citizens Bank & Trust Company	11083	NC	NM	State	583	89,339,821	3	93,774	0.11%
Small Business Bank	25744	KS	SM	State	0	0	1	90,906	0.11%
The Union State Bank of Everast	18610	KS	SM	State	6	279,956	3	85,876	0.10%
Tricentury Bank	18109	KS	NM	State	1	13,865	2	83,681	0.10%
Labette Bank	17068	KS	NM	State	9	357,748	2	83,640	0.10%
The Nodaway Valley Bank	8904	MO	NM	State	8	1,159,491	2	82,189	0.10%
First Federal Savings and Loan Bank	28635	KS	NM	State	0	0	1	79,653	0.09%
Concordia Bank of Concordia, Missouri	13788	MO	NM	State	1	17,448	3	79,166	0.09%
Community Bank of Missouri	57141	MO	NM	State	0	0	2	73,468	0.09%
Preferred Bank	10628	MO	NM	State	3	63,686	2	73,229	0.09%
Wood & Huston Bank	1060	MO	NM	State	12	915,052	1	68,678	0.08%
Sherwood Community Bank	1612	MO	NM	State	1	3,866	3	68,736	0.08%
F & C Bank	9378	MO	NM	State	2	222,438	1	65,033	0.08%
Corefirst Bank & Trust	18100	KS	NM	State	13	892,688	2	63,059	0.07%
The State Bank of Spring Hill	8110	KS	NM	State	0	0	1	61,650	0.07%
Btc Bank	10618	MO	NM	State	16	771,010	2	60,235	0.07%
Fidelity Bank, National Association	30895	KS	N	Federal	22	2,247,504	1	57,047	0.07%
Kendall Bank	16471	KS	NM	State	3	46,065	2	56,795	0.07%
The Citizens National Bank	4878	KS	N	Federal	5	151,203	2	56,020	0.07%
Bank 21	8580	MO	NM	State	4	93,103	1	53,383	0.06%
Argentine Federal Savings	28507	KS	SB	Federal	0	0	2	50,904	0.06%
Patriots Bank	18019	KS	NM	State	5	104,408	1	48,169	0.06%
Farmers and Merchants Bank of Mound City, Kansas	14024	KS	NM	State	0	0	1	46,954	0.05%
Liberty Bank and Trust Company	20858	LA	NM	State	17	881,148	2	45,524	0.05%
The Bank of Orrick	10597	MO	NM	State	0	0	1	43,359	0.05%
The State Bank	15751	MO	NM	State	0	0	1	38,595	0.04%
Oakstar Bank	58116	MO	SM	State	17	1,673,045	1	35,095	0.04%
The Farmers State Bank of Blue Mound	17629	KS	NM	State	1	14,090	2	34,917	0.04%
Fusion Bank	15899	KS	SM	State	2	124,495	1	34,733	0.04%
America's Community Bank	8893	MO	NM	State	0	0	1	33,604	0.04%
First Heritage Bank	4636	KS	NM	State	4	167,456	1	30,524	0.04%
The Cordar Bank	9374	MO	NM	State	0	0	1	23,289	0.03%
Mid-America Bank	17374	KS	NM	State	3	232,721	1	22,239	0.03%
Sterling Bank	57813	MO	NM	State	12	1,170,422	1	21,925	0.03%
Core Bank	34383	NE	NM	State	4	687,948	1	20,332	0.02%



Summary of Deposits - Market Share

First Security Bank	1622	MO	NM	State	1	28,594	1	19,223	0.02%	
Community Bank of Marshall	22636	MO	NM	State	6	166,732	1	18,401	0.02%	
Blison State Bank	14083	KS	NM	State	1	14,407	1	15,716	0.02%	
The First Security Bank	4752	KS	NM	State	2	53,310	1	15,610	0.02%	
Prescott State Bank	13729	KS	NM	State	0	0	1	12,868	0.01%	
Central National Bank	4702	KS	N	Federal	33	1,124,852	1	11,079	0.01%	
The Merchants and Farmers Bank of Salisbury	8259	MO	NM	State	3	87,277	1	10,549	0.01%	
First State Bank of St. Charles, Missouri	12219	MO	NM	State	5	384,062	1	4,201	0.00%	
National Advisors Trust Company	57160	MO	N	Federal	0	0	1	500	0.00%	
Midwest Heritage Bank, FSB	4432	IA	SB	Federal	7	351,131	1	0	0.00%	
State Street Bank and Trust Company	14	MA	SM	State	2	166,578,000	1	0	0.00%	
<b>Number of Institutions in the Market: 120</b>					<b>TOTALS</b>	<b>22,083</b>	<b>7,137,892,141</b>	<b>670</b>	<b>85,837,843</b>	<b>100.00</b>

**Bank Charter Class:**

- N - National Bank
- SM - Federal Reserve Member
- NM - Federal Reserve Nonmember
- SA - Savings Association
- SB - FDIC Savings Bank
- OI - U.S. Branches Foreign Banks



**Housing Forecast: October 2022**

**SAAR, Thous. Units**

	2021				2022				2023				2021	2022	2023
	21.1	21.2	21.3	21.4	22.1	22.2	22.3	22.4	23.1	23.2	23.3	23.4	2021	2022	2023
Total Housing Starts	1,581	1,591	1,569	1,679	1,720	1,647	1,469	1,337	1,179	1,144	1,146	1,163	1,601	1,543	1,158
Percent Change: YoY													16.0	-3.6	-25.0
Single-Family (1 Unit)	1,138	1,112	1,104	1,170	1,187	1,086	902	827	758	754	769	790	1,127	1,001	768
Percent Change: YoY													13.8	-11.2	-23.3
Multifamily (2+ Units)	443	479	465	509	533	561	567	509	421	390	377	373	474	542	390
Percent Change: YoY													21.8	14.5	-28.0
Total Home Sales	7,140	6,704	6,781	6,959	6,833	5,986	5,277	4,472	4,335	4,327	4,500	4,717	6,891	5,641	4,470
Percent Change: YoY													6.6	-18.1	-20.8
New Single-Family	853	754	715	755	776	612	552	540	515	528	554	571	771	620	542
Percent Change: YoY													-6.2	-19.6	-12.6
Existing (Single-Family, Condos/Co-Ops)	6,287	5,950	6,067	6,203	6,057	5,373	4,725	3,931	3,819	3,799	3,946	4,146	6,120	5,021	3,928
Percent Change: YoY													8.5	-17.9	-21.8

**Percent Change: Quarterly YoY, Annual Q4/Q4**

Fannie Mae HPI	12.9	17.2	19.2	18.9	20.5	19.4	13.2	9.0	3.3	-1.3	-1.4	-1.5	18.9	9.0	-1.5
<b>Percent: Quarterly Avg, Annual Avg</b>															
<b>30-Year Fixed Rate Mortgage</b>	2.9	3.0	2.9	3.1	3.8	5.2	5.6	6.7	6.6	6.5	6.4	6.2	3.0	5.3	6.4

**NSA, Bil. \$, 1-4 Units**

<b>Single-Family Mortgage Originations</b>	1,297	1,145	1,122	1,007	745	676	514	394	333	457	494	452	4,570	2,330	1,735
Purchase	371	510	529	490	394	506	418	310	242	359	390	353	1,900	1,629	1,343
Refinance	926	635	593	516	351	170	96	84	91	98	104	99	2,670	701	392
<b>Refinance Share (Percent)</b>	71	55	53	51	47	25	19	21	27	21	21	22	58	30	23

October 10, 2022

Note: Interest rate forecasts are based on rates from September 30, 2022; 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: The Fannie Mae HPI forecast is updated on the first month of every quarter.

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

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

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# MBA Mortgage Finance Forecast

October 23, 2022

	2022				2023				2024				2021	2022	2023	2024	2025
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4					
<b>Housing Measures</b>																	
Housing Starts (SAAR, Thous)	1,720	1,647	1,460	1,436	1,422	1,437	1,524	1,563	1,580	1,609	1,632	1,641	1,605	1,566	1,487	1,616	1,648
Single-Family	1,187	1,086	909	925	925	952	1,052	1,115	1,124	1,157	1,189	1,205	1,131	1,027	1,011	1,169	1,218
Two or More	533	561	551	511	497	485	472	448	456	452	443	436	474	539	476	447	430
Home Sales (SAAR, Thous)																	
Total Existing Homes	6,057	5,373	4,770	4,551	4,480	4,478	4,959	5,159	5,165	5,309	5,388	5,455	6,127	5,188	4,769	5,329	5,521
New Homes	776	612	610	583	586	602	704	737	746	764	780	787	769	645	657	769	800
FHFA US House Price Index (YOY % Change)	18.8	17.9	14.2	9.8	5.3	2.5	2.0	0.7	-0.1	-0.5	-0.4	-0.1	17.6	9.8	0.7	-0.1	2.0
Median Price of Total Existing Homes (Thous \$)	365.8	405.9	383.1	376.3	367.9	372.7	377.1	379.2	385.9	385.8	385.7	385.8	347.9	382.8	374.2	385.8	393.2
Median Price of New Homes (Thous \$)	431.3	445.7	443.5	440.2	439.4	438.7	437.8	439.0	436.3	439.5	442.8	446.1	394.0	440.2	438.7	441.2	452.6
<b>Interest Rates</b>																	
30-Year Fixed Rate Mortgage (%)	3.8	5.2	5.6	6.7	6.2	5.7	5.5	5.4	5.1	4.8	4.6	4.5	3.1	6.7	5.4	4.5	4.5
10-Year Treasury Yield (%)	1.9	2.9	3.1	3.9	3.5	3.1	3.0	3.0	2.8	2.6	2.5	2.5	1.5	3.9	3.0	2.5	2.5
<b>Mortgage Originations</b>																	
Total 1- to 4-Family (Bill \$)	689	678	480	410	427	565	526	529	490	633	599	589	4,436	2,257	2,047	2,311	2,468
Purchase	381	477	388	340	309	434	400	392	344	479	432	421	1,863	1,586	1,534	1,676	1,783
Refinance	308	201	92	70	118	131	126	138	146	154	167	168	2,574	671	513	635	685
Refinance Share (%)	45	30	19	17	28	23	24	26	30	24	28	29	58	30	25	27	28
FHA Originations (Bill \$)																	
Total 1- to 4-Family (000s loans)	1,939	1,789	1,206	1,003	1,047	1,369	1,270	1,279	1,192	1,528	1,456	1,433	13,549	5,937	4,964	5,609	5,962
Purchase	1,000	1,202	946	809	726	1,013	929	908	798	1,113	1,005	979	5,204	3,957	3,576	3,896	4,123
Refinance	938	588	260	193	321	355	341	371	393	415	451	454	8,346	1,980	1,389	1,713	1,839
Refinance Share (%)	48	33	22	19	31	26	27	29	33	27	31	32	62	33	28	31	31
<b>Mortgage Debt Outstanding</b>																	
1- to 4-Family (Bill \$)	12,704	12,985	13,180	13,327	13,465	13,606	13,722	13,815	13,893	13,980	14,041	14,088	12,549	13,327	13,815	14,088	14,269

**Notes:**

As of the August 2022 forecast, 2021 origination volume was revised based on the 2021 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. Copyright 2022 Mortgage Bankers Association. All rights reserved.

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MORTGAGE BANKERS ASSOCIATION

For use at 2:00 PM EST

Wednesday

March 8, 2023



# The Beige Book

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Summary of Commentary on Current Economic Conditions  
By Federal Reserve District

February 2023



## Summary of Economic Activity

Total economic activity across the Tenth District fell slightly in February. Consumer spending continued to decline, primarily due to reduced discretionary spending on leisure and retail, while non-discretionary spending on food, energy, and healthcare continued to rise. Several contacts noted declines in workers' overtime hours, less hiring of temp workers, and fewer new job openings. However, employment levels remained high and labor market conditions continued to be tight. Contacts reported labor costs were elevated and indicated more difficulty in passing these costs to customers in recent weeks. In the housing sector, contacts highlighted the elevated levels of mobility of residents as an opportunity for rental property managers to raise rents more frequently, leading to faster rent growth on an annual basis. The recent surge in rent prices was reportedly a headwind to financing for new multifamily housing development, as the uncertainty about how to estimate future revenue growth from housing properties squelched new projects. Community bankers reported low past due and problem loan levels. Although some bankers highlighted concerns regarding future consumer credit performance, most respondents expected credit quality to remain largely unchanged over the next six months.

### Labor Markets

Tenth District contacts reported that employment increased moderately over the past few weeks, though the pace of hiring has significantly slowed from its recent elevated level. Businesses continue to report difficulty finding qualified workers to fill open positions, reflecting ongoing tightness in the labor market. Labor force participation declined in most District states over the last few months, further constraining labor supply for businesses seeking to fill open positions. Business contacts continued to report difficulty hiring for entry-level positions, but in recent weeks indicated they are focused on hiring for both entry-level and mid-level positions over the next six months.

While most contacts reported that they currently do not have plans to lay off workers, a greater number of businesses reported they are reducing employee hours, use of overtime, and their hiring of temporary employees. Wages continued to grow moderately for manufacturing and services businesses with expectations for robust growth over the next six months.

### Prices

Prices rose at a moderate pace across most sectors of the District economy. Contacts in the service sector noted that labor cost pressures continue to rise at a robust pace, but indicated these pressures were increasingly difficult to pass on. In the housing sector, several contacts suggested that elevated levels of residents' mobility are allowing rental property managers to adjust rents more frequently, leading to faster rent growth on an annual basis. Expected price growth over the next several months remained elevated across most sectors.

### Consumer Spending

Consumer spending fell slightly over the past month, held down primarily by softer leisure and hospitality spending. Contacts reported the return of international travelers this year partially offset recent declines in spending by domestic travelers. Though overall consumer spending declined, businesses noted a bifurcation in spending patterns. Discretionary and more interest rate sensitive consumption categories – such as travel and car purchases – declined at a rapid pace, while spending on non-discretionary consumption categories – such as food, energy, and healthcare – increased modestly.

## Community Conditions

Low to moderate income (LMI) households in the Tenth District reported greater difficulty securing adequate childcare over the past few months. Contacts cited both a lack of availability and rising costs at childcare facilities as the major barriers faced by households seeking care. Insufficient childcare availability and unaffordability continued to hinder workforce participation among LMI households. Recent policy efforts to improve childcare availability – for example, a recent zoning reform in Wichita, Kansas increased maximum home daycare capacity from 10 to 12 children – have reportedly been more than offset by an acceleration of closures of childcare facilities.

## Manufacturing and Other Business Activity

Manufacturing businesses reported that overall activity remained mostly unchanged over the past few weeks. Higher prices supported revenues, but measures of real activity, including production, backlogs, and new orders, declined moderately. Durable goods manufacturers reported more severe declines in production and expectations. Growth among services businesses was mixed across sectors. While retail and tourism businesses reported moderate declines in activity, professional businesses services, transportation, and healthcare businesses reported greater levels of activity.

Across manufacturing and service sectors, businesses indicated tighter financial conditions reduced demand for their products significantly. However, most businesses revised their plans for capital expenditures downward only slightly, which they attributed more to softening demand than to the higher interest expenses from tighter financial conditions.

## Real Estate and Construction

Developers of multifamily housing indicated further deterioration of conditions from already depressed levels. Rising interest rates continue to be a challenge to financing multifamily housing projects, but contacts also highlighted recent volatility in rental rates as an additional headwind. Uncertainty about projected rent growth is reportedly very high, further hindering financing activities for new projects. Builders of single-family homes reported costs associated with higher interest rates are exacerbated by ongoing delays related to delivery of materials, inspections, and worker shortages. Such delays raise the effective cost of higher rates for builders because that interest expense must be carried over a longer period.

## Community and Regional Banking

Loan demand weakened modestly in the past month as rising interest rates and continued economic uncertainty weighed on borrower sentiment. Contacts reported weaker demand across all key portfolios but highlighted stable credit quality last month amid low past due and problem loan levels. Although some contacts highlighted concerns regarding future retail credit performance, respondents expected credit quality to remain largely unchanged over the next six months. Deposit levels declined moderately again this month as banks experienced strong rate pressure from other bank and non-bank competitors amidst increases in short-term interest rates. Further, deposits rotated from checking and noninterest-bearing accounts into time deposits and high-yield savings products as customers demanded additional yield on cash.

## Energy

Tenth District energy activity fell slightly over the last month. The number of newly drilled and completed wells declined, as profitability for drillers began to fall for the first time in two years. Oil prices were roughly flat over the last month and crude oil stocks increased due to unscheduled refinery maintenance, contributing to the recent declines in District rig counts. On average, natural gas rig counts across District states are expected to decline over coming months, driven by generally lower domestic natural gas prices. However, there were some differences among District states. The number of gas rigs ticked up in Wyoming, as regional (western) natural gas prices were elevated. Additionally, Wyoming coal miners saw strong production growth related to higher coal prices in recent months.

## Agriculture

The farm economy in the Tenth District remained strong, but risks to the outlook lingered. In the livestock sector, cattle prices increased slightly in February and reached multi-year highs alongside lower inventories. In the crop sector, prices of corn, soybeans and wheat remained high and continued to support profitability. Despite strong market conditions, District contacts reported that elevated production costs, higher interest rates, and ongoing drought in some areas have put downward pressures on profit margins for many producers. Cost pressures have been particularly challenging for livestock operations, with several reports of early calf sales and herd liquidation as a result of intense drought and high feed costs, which could reduce revenues going forward. ■

For more information about District economic conditions visit:  
[www.KansasCityFed.org/research/regional-research](http://www.KansasCityFed.org/research/regional-research)

## **APPENDIX B**

### **FFBKC COMMUNITY REINVESTMENT ACT (CRA) STRATEGIC PLAN PUBLIC NOTICE**

**COMMUNITY REINVESTMENT  
ACT - STRATEGIC PLAN**

The 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 two (2) 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 Mike Sidebottom, Chief Risk Officer at 816-245-4153 or Mike.Sidebottom@ffbkc.com.

All written comments regarding the Plan should be directed to Mike Sidebottom, Chief Risk Officer, P.O. Box 419194 Kansas City, MO 64141.

Comments and suggestions will be accepted until 12/28/2022, 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 Satisfactory rating on its last CRA performance evaluation under the Intermediate-Small Bank exam, conducted in March 2019. Copies of the most recent CRA examination are available upon request.

W00000000  
Publication Dates

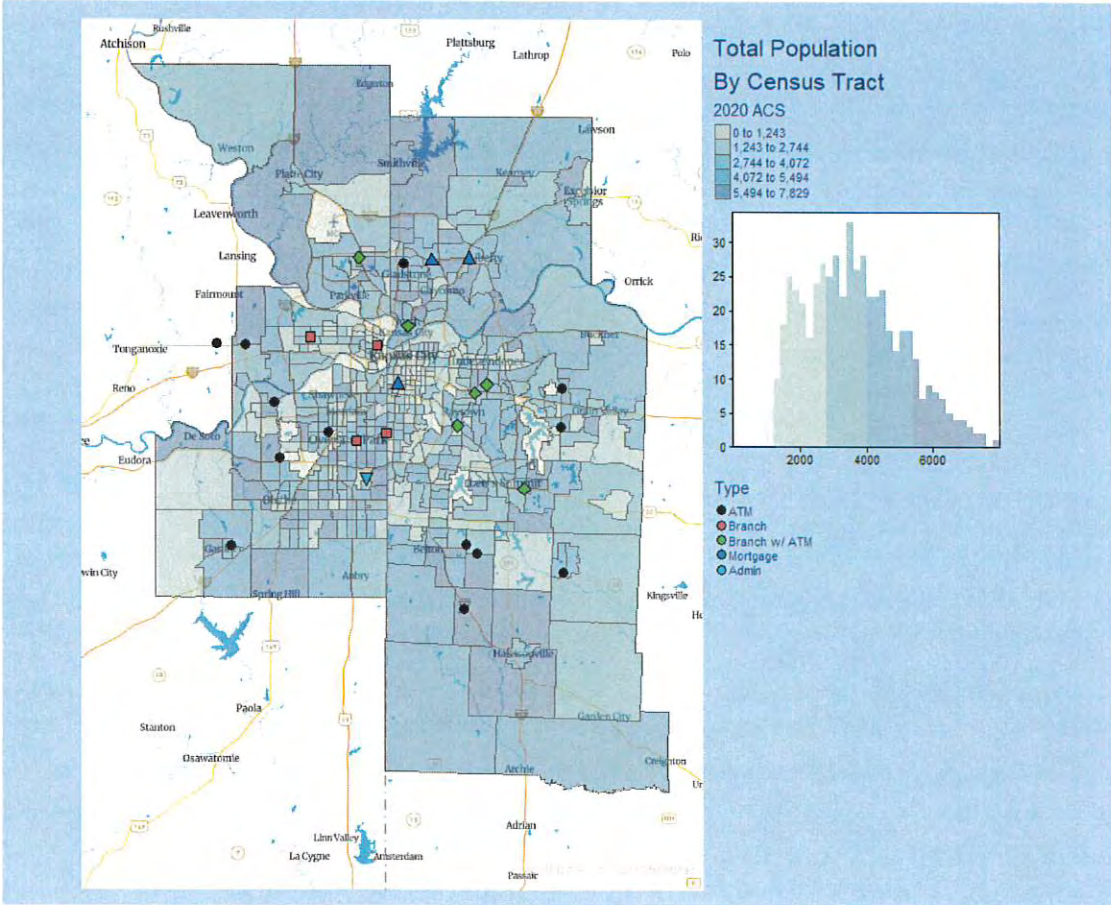


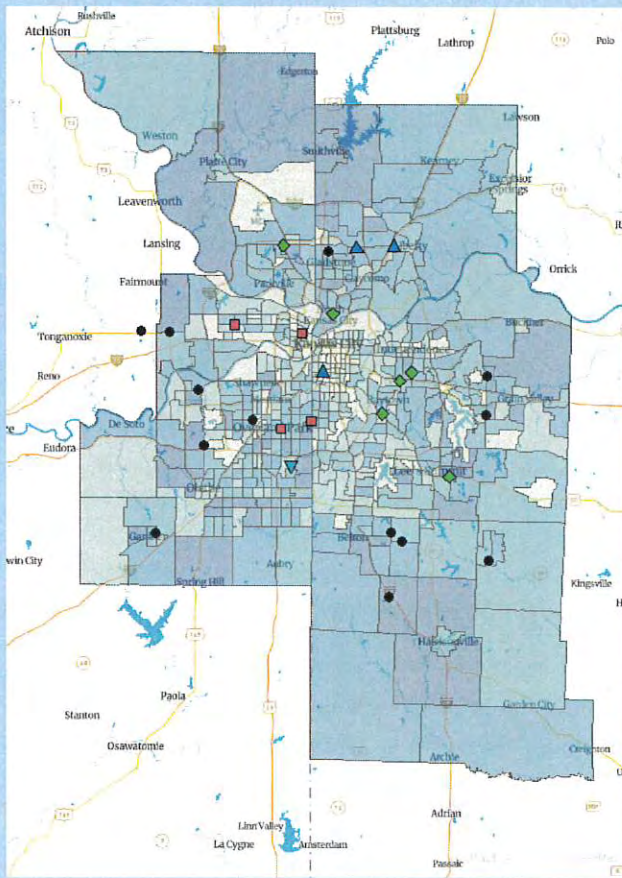
**APPENDIX C**  
**ASSESSMENT MAPS**

## Assessment Area Analysis & Maps

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	7.34%	24.1%	36.77%	31.10%	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%	0.23.60%
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

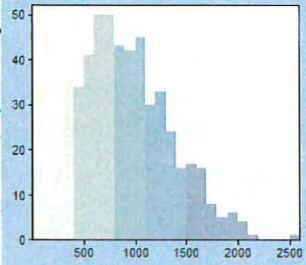




### Total Families By Census Tract

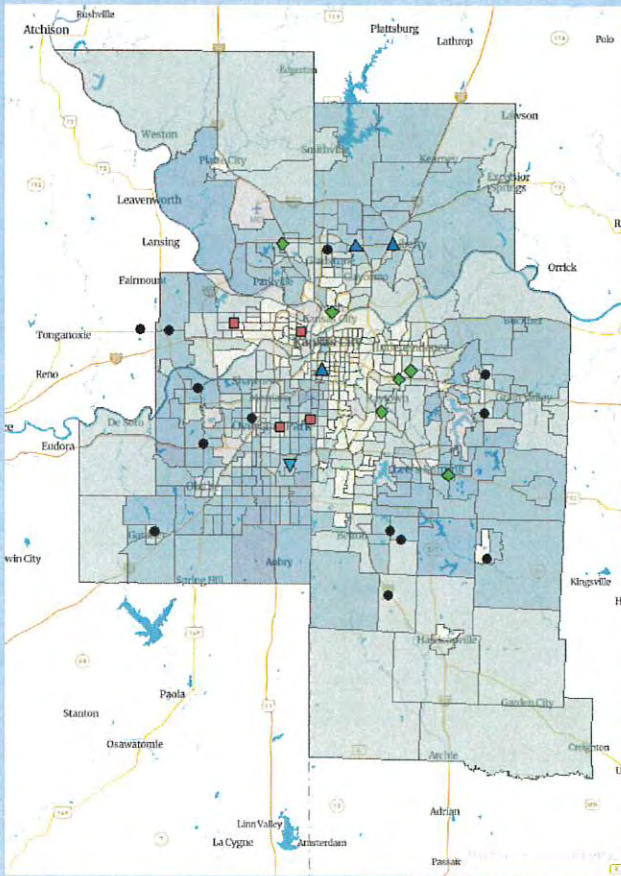
2020 ACS

- 0 to 438
- 438 to 790
- 790 to 1,123
- 1,123 to 1,524
- 1,524 to 2,546



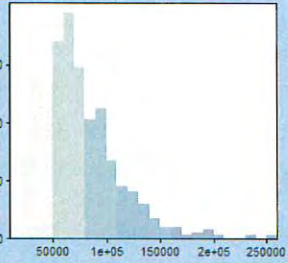
#### Type

- ATM
- Branch
- Branch w/ ATM
- Mortgage
- Admin

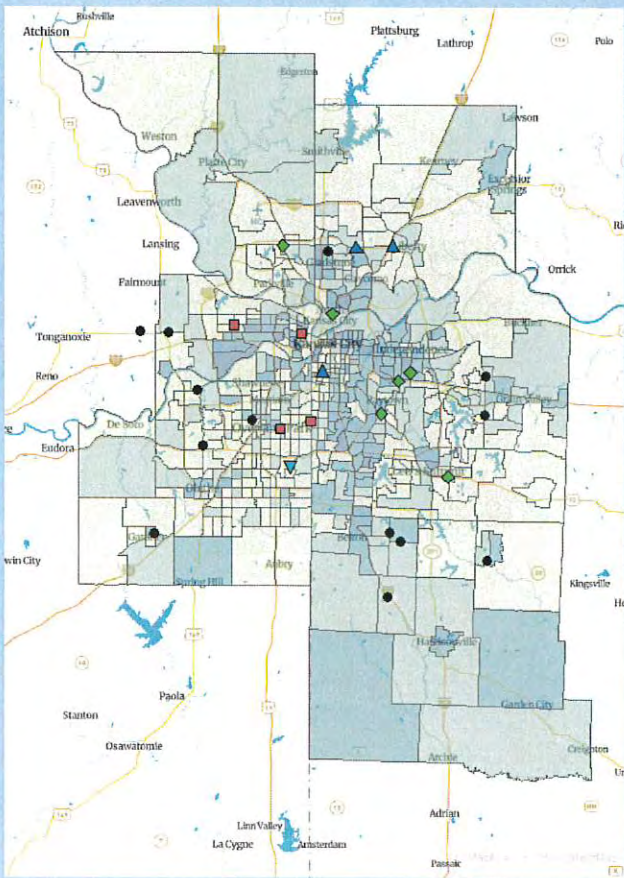


### Median Income By Census Tract 2020 ACS

- 13,535 to 49,858
- 49,858 to 78,073
- 78,073 to 110,881
- 110,881 to 164,570
- 164,570 to 250,001
- Missing

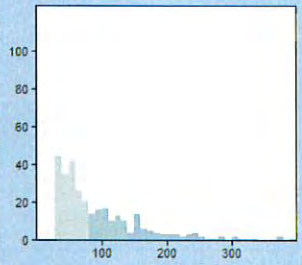


- Type
- ATM
  - Branch
  - Branch w/ ATM
  - Mortgage
  - Admin

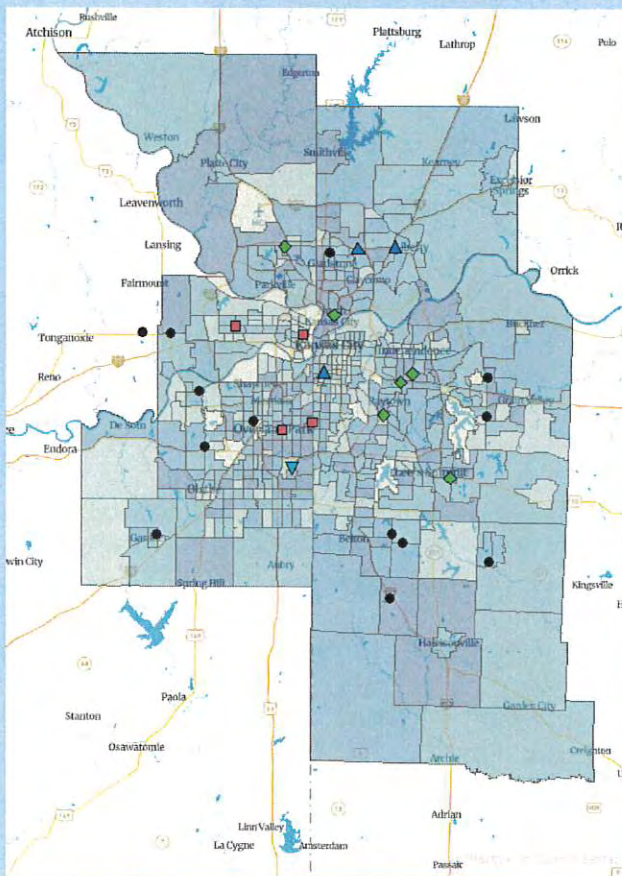


### Families in Poverty By Census Tract

2020 ACS



- Type
- ATM
  - Branch
  - Branch w/ ATM
  - Mortgage
  - Admin



### Total Occupied Housing Units By Census Tract

2020 ACS

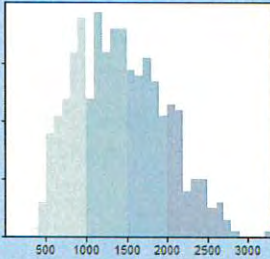
0 to 430

430 to 1,033

1,033 to 1,524

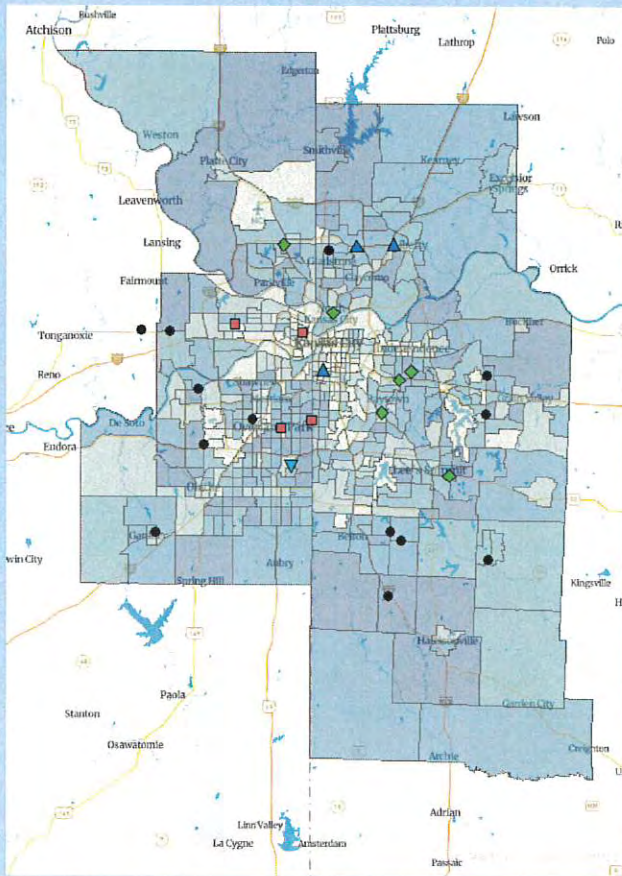
1,524 to 2,028

2,028 to 3,212



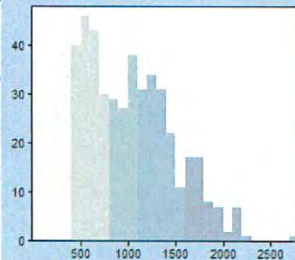
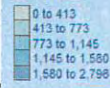
### Type

- ATM
- Branch
- Branch w/ ATM
- Mortgage
- Admin



### Owner Occupied Housing Units By Census Tract

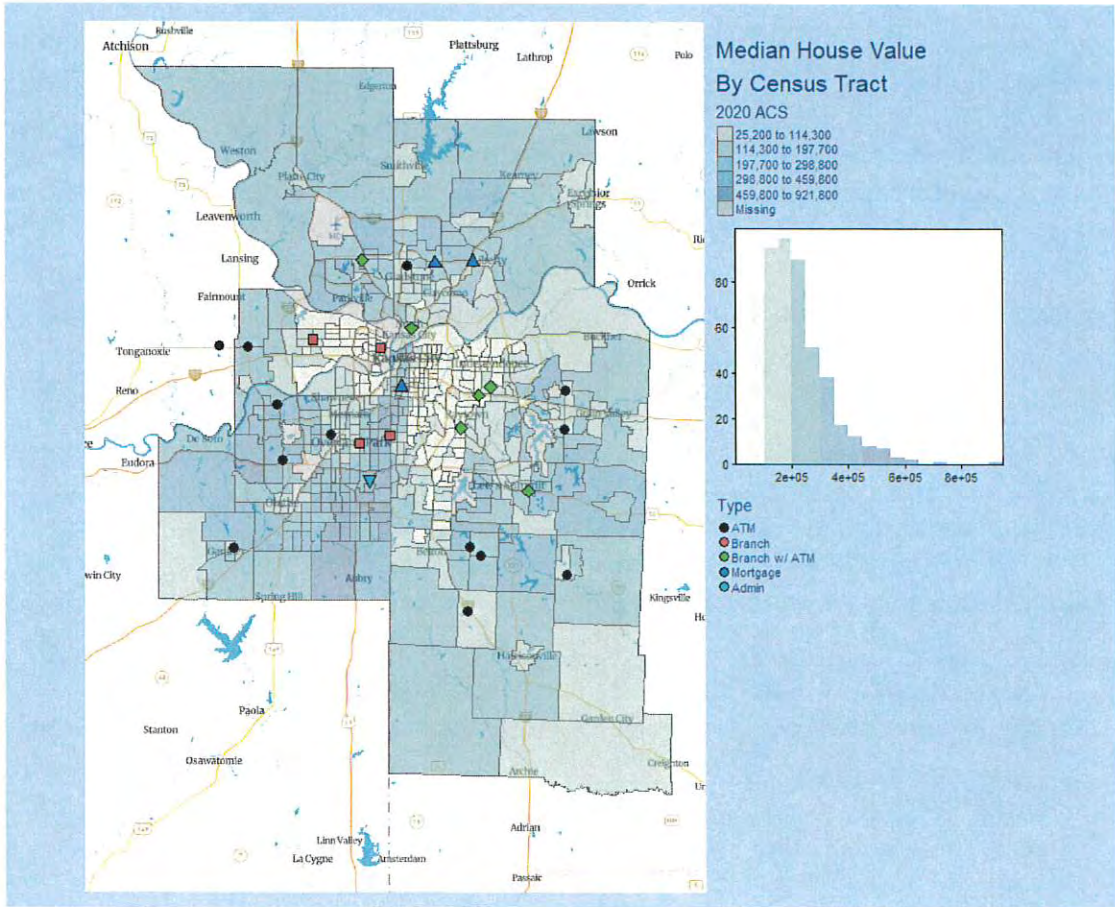
2020 ACS

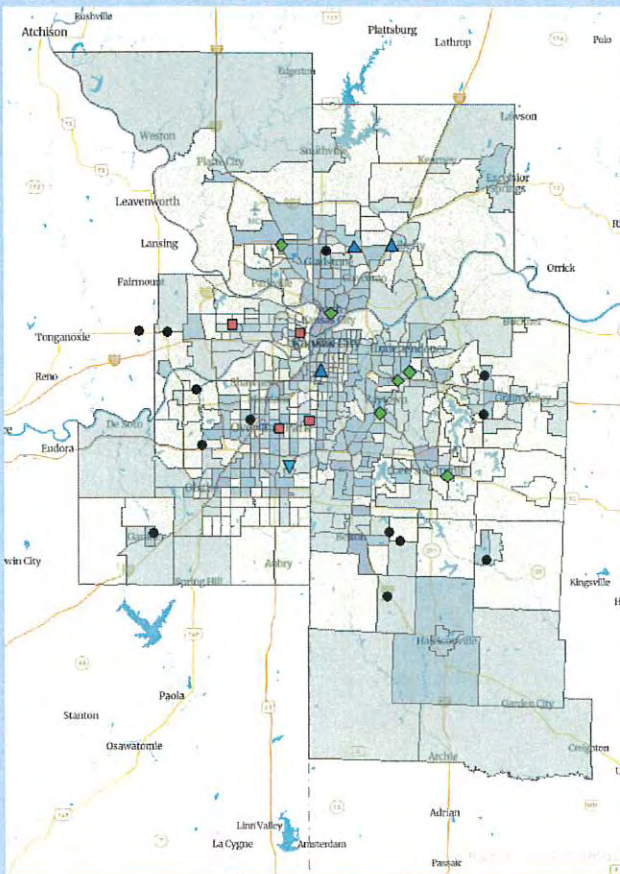


### Type

- ATM
- Branch
- Branch w/ ATM
- Mortgage
- Admin

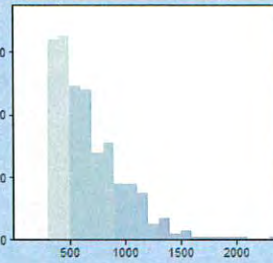






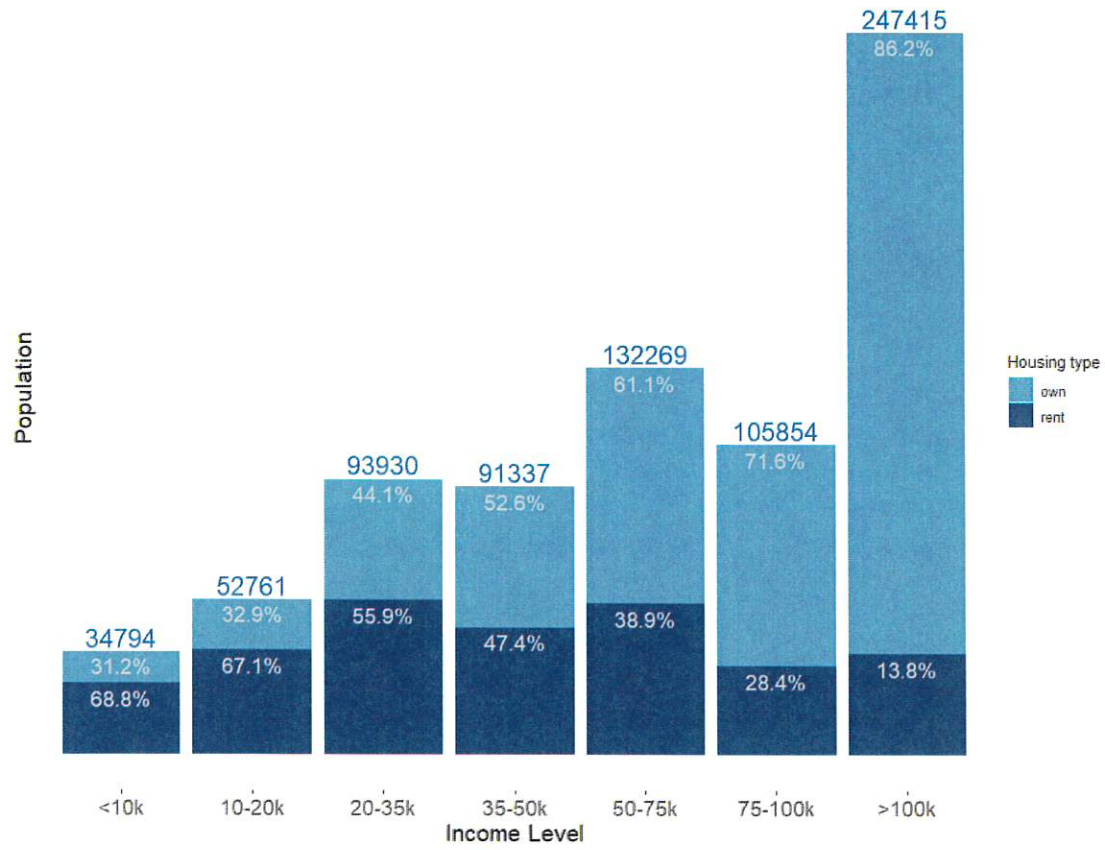
### Renter Occupied Housing Units By Census Tract 2020 ACS

- 0 to 260
- 260 to 549
- 549 to 857
- 857 to 1,283
- 1,283 to 2,350



- Type
- ATM
  - Branch
  - Branch w/ ATM
  - Mortgage
  - Admin

Population by Income Level and Housing Type



## **APPENDIX D**

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

2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: All States

County: 037 - CASS COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
29	037	0600.01	Middle	\$86,562	\$97,300	2.39	115.37	\$99,871	\$112,255	\$92,578
29	037	0600.03	Middle	\$86,562	\$97,300	11.33	86.50	\$74,881	\$84,165	\$71,033
29	037	0600.04	Middle	\$86,562	\$97,300	14.56	96.33	\$83,386	\$93,729	\$69,676
29	037	0601.00	Moderate	\$86,562	\$97,300	11.95	61.66	\$53,375	\$59,995	\$40,871
29	037	0602.02	Moderate	\$86,562	\$97,300	8.64	77.94	\$67,468	\$75,836	\$66,356
29	037	0603.05	Upper	\$86,562	\$97,300	4.62	127.39	\$110,272	\$123,950	\$96,146
29	037	0603.06	Middle	\$86,562	\$97,300	3.86	118.21	\$102,330	\$115,018	\$90,801
29	037	0603.07	Upper	\$86,562	\$97,300	4.75	131.40	\$113,750	\$127,852	\$98,446
29	037	0603.08	Middle	\$86,562	\$97,300	5.02	102.23	\$88,494	\$99,470	\$75,799
29	037	0603.09	Middle	\$86,562	\$97,300	12.94	92.64	\$80,197	\$90,139	\$79,205
29	037	0604.01	Upper	\$86,562	\$97,300	0.56	140.45	\$121,580	\$136,658	\$120,261
29	037	0604.02	Upper	\$86,562	\$97,300	1.12	146.28	\$126,625	\$142,330	\$122,234
29	037	0605.00	Middle	\$86,562	\$97,300	5.96	119.63	\$103,558	\$116,400	\$84,688
29	037	0606.01	Middle	\$86,562	\$97,300	16.83	102.96	\$89,125	\$100,180	\$79,265
29	037	0606.02	Middle	\$86,562	\$97,300	11.70	95.60	\$82,761	\$93,019	\$49,222
29	037	0607.00	Middle	\$86,562	\$97,300	12.37	80.34	\$69,545	\$78,171	\$59,620
29	037	0608.00	Middle	\$86,562	\$97,300	4.94	105.85	\$91,633	\$102,992	\$71,814
29	037	0609.04	Moderate	\$86,562	\$97,300	19.12	69.93	\$60,536	\$68,042	\$47,549
29	037	0610.01	Middle	\$86,562	\$97,300	4.71	105.97	\$91,731	\$103,109	\$84,320
29	037	0610.02	Middle	\$86,562	\$97,300	4.99	97.95	\$84,792	\$95,305	\$74,384
29	037	0611.00	Middle	\$86,562	\$97,300	10.07	98.36	\$85,147	\$95,704	\$65,347
29	037	0612.00	Middle	\$86,562	\$97,300	6.71	83.85	\$72,583	\$81,586	\$63,463
29	037	0613.00	Moderate	\$86,562	\$97,300	9.79	72.20	\$62,500	\$70,251	\$54,667
29	037	0614.00	Moderate	\$86,562	\$97,300	12.92	69.54	\$60,197	\$67,662	\$51,230

2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: All States

County: 047 - CLAY COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
29	047	0202.01	Moderate	\$86,562	\$97,300	24.05	59.45	\$51,466	\$57,845	\$46,275
29	047	0202.02	Upper	\$86,562	\$97,300	3.56	141.99	\$122,917	\$138,156	\$90,347
29	047	0203.00	Moderate	\$86,562	\$97,300	6.10	76.15	\$65,924	\$74,094	\$45,997
29	047	0204.00	Middle	\$86,562	\$97,300	28.35	81.14	\$70,243	\$78,949	\$44,519
29	047	0205.00	Moderate	\$86,562	\$97,300	20.32	64.83	\$56,123	\$63,080	\$45,658
29	047	0206.02	Moderate	\$86,562	\$97,300	18.13	70.75	\$61,250	\$68,840	\$55,181
29	047	0206.03	Moderate	\$86,562	\$97,300	13.92	60.40	\$52,292	\$58,769	\$49,817
29	047	0206.04	Moderate	\$86,562	\$97,300	11.37	79.90	\$69,167	\$77,743	\$60,256
29	047	0208.02	Moderate	\$86,562	\$97,300	6.04	77.94	\$67,475	\$75,836	\$56,377
29	047	0208.03	Moderate	\$86,562	\$97,300	7.43	65.15	\$56,396	\$63,391	\$55,889
29	047	0209.01	Middle	\$86,562	\$97,300	6.88	84.80	\$73,407	\$82,510	\$65,969
29	047	0209.02	Middle	\$86,562	\$97,300	7.05	83.45	\$72,240	\$81,197	\$63,462
29	047	0210.01	Moderate	\$86,562	\$97,300	22.79	58.17	\$50,360	\$56,599	\$45,469
29	047	0210.03	Middle	\$86,562	\$97,300	3.29	104.75	\$90,682	\$101,922	\$73,684
29	047	0210.04	Middle	\$86,562	\$97,300	5.15	81.31	\$70,391	\$79,115	\$63,910
29	047	0211.01	Moderate	\$86,562	\$97,300	14.24	75.09	\$65,000	\$73,063	\$53,722
29	047	0211.03	Middle	\$86,562	\$97,300	5.77	92.65	\$80,208	\$90,148	\$75,176
29	047	0211.04	Middle	\$86,562	\$97,300	5.79	89.60	\$77,560	\$87,181	\$66,042
29	047	0211.05	Middle	\$86,562	\$97,300	8.93	94.83	\$82,090	\$92,270	\$78,750
29	047	0212.04	Moderate	\$86,562	\$97,300	14.47	77.25	\$66,875	\$75,164	\$54,237
29	047	0212.08	Moderate	\$86,562	\$97,300	18.59	58.30	\$50,469	\$56,726	\$56,793
29	047	0212.09	Middle	\$86,562	\$97,300	7.97	108.41	\$93,846	\$105,483	\$92,471
29	047	0212.10	Middle	\$86,562	\$97,300	20.07	89.33	\$77,328	\$86,918	\$79,883
29	047	0212.11	Moderate	\$86,562	\$97,300	5.24	71.70	\$62,070	\$69,764	\$64,628
29	047	0212.12	Upper	\$86,562	\$97,300	6.89	132.99	\$115,125	\$129,399	\$102,284
29	047	0212.13	Middle	\$86,562	\$97,300	15.16	82.79	\$71,667	\$80,555	\$57,917
29	047	0212.14	Middle	\$86,562	\$97,300	0.37	103.35	\$89,464	\$100,560	\$89,141
29	047	0213.03	Upper	\$86,562	\$97,300	2.81	187.79	\$162,561	\$182,720	\$145,885
29	047	0213.07	Upper	\$86,562	\$97,300	2.89	124.53	\$107,796	\$121,168	\$90,731
29	047	0213.09	Upper	\$86,562	\$97,300	2.18	210.32	\$182,059	\$204,641	\$160,515
29	047	0213.11	Upper	\$86,562	\$97,300	0.00	139.85	\$121,065	\$136,074	\$113,333
29	047	0213.12	Upper	\$86,562	\$97,300	0.00	140.49	\$121,614	\$136,697	\$113,819
29	047	0213.13	Upper	\$86,562	\$97,300	2.47	130.43	\$112,909	\$126,908	\$90,144
29	047	0213.14	Middle	\$86,562	\$97,300	5.76	96.79	\$83,788	\$94,177	\$83,147
29	047	0214.01	Middle	\$86,562	\$97,300	8.09	119.14	\$103,134	\$115,923	\$95,139
29	047	0214.03	Moderate	\$86,562	\$97,300	8.13	69.28	\$59,973	\$67,409	\$53,166
29	047	0214.04	Middle	\$86,562	\$97,300	7.48	116.13	\$100,531	\$112,994	\$74,918
29	047	0216.01	Middle	\$86,562	\$97,300	6.54	112.95	\$97,778	\$109,900	\$94,610
29	047	0216.02	Middle	\$86,562	\$97,300	2.47	94.40	\$81,715	\$91,851	\$80,308
29	047	0217.01	Moderate	\$86,562	\$97,300	8.01	77.22	\$66,850	\$75,135	\$63,354
29	047	0217.03	Moderate	\$86,562	\$97,300	8.45	74.67	\$64,643	\$72,654	\$50,384

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
29	047	0217.04	Middle	\$86,562	\$97,300	23.40	97.48	\$84,385	\$94,848	\$64,500
29	047	0218.06	Middle	\$86,562	\$97,300	4.99	100.56	\$87,054	\$97,845	\$59,375
29	047	0218.07	Middle	\$86,562	\$97,300	2.24	99.25	\$85,916	\$96,570	\$90,921
29	047	0218.08	Upper	\$86,562	\$97,300	4.09	139.19	\$120,492	\$135,432	\$106,150
29	047	0218.09	Middle	\$86,562	\$97,300	0.63	119.71	\$103,625	\$116,478	\$100,352
29	047	0218.10	Upper	\$86,562	\$97,300	3.56	144.13	\$124,769	\$140,238	\$101,917
29	047	0218.11	Upper	\$86,562	\$97,300	4.35	131.58	\$113,906	\$128,027	\$97,382
29	047	0218.12	Middle	\$86,562	\$97,300	2.85	102.99	\$89,151	\$100,209	\$87,297
29	047	0219.00	Upper	\$86,562	\$97,300	0.09	132.09	\$114,347	\$128,524	\$110,813
29	047	0220.00	Middle	\$86,562	\$97,300	8.45	95.68	\$82,829	\$93,097	\$75,948
29	047	0221.00	Moderate	\$86,562	\$97,300	11.49	60.74	\$52,580	\$59,100	\$37,383
29	047	0222.00	Middle	\$86,562	\$97,300	7.23	90.58	\$78,414	\$88,134	\$77,855
29	047	0223.01	Middle	\$86,562	\$97,300	7.15	94.14	\$81,490	\$91,598	\$75,411
29	047	0223.02	Upper	\$86,562	\$97,300	5.00	122.02	\$105,625	\$118,725	\$91,134

2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: All States

County: 095 - JACKSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
29	095	0003.00	Low	\$86,562	\$97,300	32.06	41.72	\$36,122	\$40,594	\$34,615
29	095	0006.00	Moderate	\$86,562	\$97,300	23.88	57.18	\$49,503	\$55,636	\$38,716
29	095	0007.00	Low	\$86,562	\$97,300	17.79	47.78	\$41,366	\$46,490	\$30,925
29	095	0008.00	Moderate	\$86,562	\$97,300	30.64	51.72	\$44,770	\$50,324	\$38,333
29	095	0009.00	Moderate	\$86,562	\$97,300	32.93	50.76	\$43,945	\$49,389	\$40,851
29	095	0010.00	Low	\$86,562	\$97,300	46.15	38.53	\$33,355	\$37,490	\$31,048
29	095	0011.00	Unknown	\$86,562	\$97,300	17.96	0.00	\$0	\$0	\$43,421
29	095	0018.00	Low	\$86,562	\$97,300	28.19	47.77	\$41,354	\$46,480	\$31,623
29	095	0019.00	Low	\$86,562	\$97,300	41.39	38.21	\$33,077	\$37,178	\$17,924
29	095	0020.00	Moderate	\$86,562	\$97,300	39.27	51.29	\$44,405	\$49,905	\$37,092
29	095	0021.00	Low	\$86,562	\$97,300	39.90	34.37	\$29,756	\$33,442	\$27,145
29	095	0022.00	Low	\$86,562	\$97,300	29.14	43.44	\$37,604	\$42,267	\$19,787
29	095	0023.00	Low	\$86,562	\$97,300	38.81	35.96	\$31,136	\$34,989	\$25,750
29	095	0034.00	Moderate	\$86,562	\$97,300	34.89	53.35	\$46,183	\$51,910	\$35,229
29	095	0037.00	Low	\$86,562	\$97,300	30.48	44.21	\$38,272	\$43,016	\$32,663
29	095	0038.00	Moderate	\$86,562	\$97,300	24.91	67.81	\$58,700	\$65,979	\$32,727
29	095	0043.00	Middle	\$86,562	\$97,300	19.77	118.01	\$102,159	\$114,824	\$69,125
29	095	0044.00	Upper	\$86,562	\$97,300	8.39	182.31	\$157,813	\$177,388	\$72,273
29	095	0046.00	Upper	\$86,562	\$97,300	14.57	129.76	\$112,330	\$126,256	\$62,567
29	095	0051.00	Upper	\$86,562	\$97,300	5.45	236.20	\$204,464	\$229,823	\$73,000
29	095	0052.00	Moderate	\$86,562	\$97,300	27.66	51.39	\$44,485	\$50,002	\$31,111
29	095	0053.00	Middle	\$86,562	\$97,300	28.46	87.92	\$76,111	\$85,546	\$43,750
29	095	0054.00	Low	\$86,562	\$97,300	25.83	38.62	\$33,438	\$37,577	\$18,092
29	095	0055.00	Low	\$86,562	\$97,300	43.13	30.32	\$26,250	\$29,501	\$38,728
29	095	0056.01	Low	\$86,562	\$97,300	35.74	39.08	\$33,834	\$38,025	\$24,375
29	095	0056.02	Low	\$86,562	\$97,300	30.90	34.97	\$30,278	\$34,026	\$23,589
29	095	0057.00	Unknown	\$86,562	\$97,300	38.72	0.00	\$0	\$0	\$27,222
29	095	0058.01	Moderate	\$86,562	\$97,300	27.16	55.04	\$47,647	\$53,554	\$26,410
29	095	0060.00	Low	\$86,562	\$97,300	18.22	48.14	\$41,676	\$46,840	\$38,804
29	095	0061.00	Moderate	\$86,562	\$97,300	14.40	68.21	\$59,048	\$66,368	\$47,807
29	095	0063.00	Low	\$86,562	\$97,300	41.43	18.16	\$15,724	\$17,670	\$25,857
29	095	0065.00	Middle	\$86,562	\$97,300	19.02	113.71	\$98,438	\$110,640	\$51,313
29	095	0066.00	Upper	\$86,562	\$97,300	9.71	129.65	\$112,228	\$126,149	\$62,000
29	095	0067.00	Middle	\$86,562	\$97,300	26.46	82.40	\$71,331	\$80,175	\$32,270
29	095	0069.00	Upper	\$86,562	\$97,300	5.50	186.04	\$161,042	\$181,017	\$90,395
29	095	0071.00	Middle	\$86,562	\$97,300	5.29	82.31	\$71,250	\$80,088	\$69,059
29	095	0072.00	Upper	\$86,562	\$97,300	3.80	166.23	\$143,897	\$161,742	\$107,969
29	095	0073.01	Moderate	\$86,562	\$97,300	31.20	71.18	\$61,620	\$69,258	\$54,191
29	095	0073.02	Unknown	\$86,562	\$97,300	11.21	0.00	\$0	\$0	\$62,750
29	095	0074.00	Upper	\$86,562	\$97,300	17.29	207.75	\$179,833	\$202,141	\$98,984
29	095	0075.00	Moderate	\$86,562	\$97,300	23.71	55.91	\$48,399	\$54,400	\$41,014



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29	095	0076.00	Moderate	\$86,562	\$97,300	30.00	58.67	\$50,789	\$57,086	\$42,066
29	095	0077.00	Low	\$86,562	\$97,300	14.61	45.07	\$39,022	\$43,853	\$34,000
29	095	0078.02	Moderate	\$86,562	\$97,300	24.80	52.78	\$45,694	\$51,355	\$26,344
29	095	0079.00	Low	\$86,562	\$97,300	23.91	44.92	\$38,887	\$43,707	\$30,111
29	095	0080.00	Moderate	\$86,562	\$97,300	21.80	78.54	\$67,991	\$76,419	\$37,462
29	095	0081.00	Moderate	\$86,562	\$97,300	20.46	56.10	\$48,565	\$54,585	\$38,516
29	095	0082.00	Middle	\$86,562	\$97,300	5.64	119.96	\$103,848	\$116,721	\$74,885
29	095	0083.00	Upper	\$86,562	\$97,300	3.28	191.74	\$165,977	\$186,563	\$131,023
29	095	0084.00	Upper	\$86,562	\$97,300	0.86	263.77	\$228,333	\$256,648	\$181,875
29	095	0085.00	Upper	\$86,562	\$97,300	0.39	199.43	\$172,639	\$194,045	\$160,329
29	095	0086.00	Upper	\$86,562	\$97,300	9.17	139.52	\$120,774	\$135,753	\$80,407
29	095	0087.00	Moderate	\$86,562	\$97,300	31.84	52.26	\$45,244	\$50,849	\$31,146
29	095	0088.00	Moderate	\$86,562	\$97,300	29.49	68.37	\$59,183	\$66,524	\$38,947
29	095	0089.00	Moderate	\$86,562	\$97,300	24.19	57.89	\$50,112	\$56,327	\$37,011
29	095	0090.00	Moderate	\$86,562	\$97,300	18.02	64.76	\$56,061	\$63,011	\$52,656
29	095	0091.00	Middle	\$86,562	\$97,300	0.97	118.46	\$102,543	\$115,262	\$80,931
29	095	0092.00	Middle	\$86,562	\$97,300	2.47	104.36	\$90,341	\$101,542	\$81,493
29	095	0093.00	Middle	\$86,562	\$97,300	4.40	84.85	\$73,456	\$82,559	\$64,030
29	095	0094.00	Middle	\$86,562	\$97,300	8.76	87.43	\$75,689	\$85,069	\$59,097
29	095	0095.00	Low	\$86,562	\$97,300	19.08	49.63	\$42,969	\$48,290	\$39,222
29	095	0096.00	Low	\$86,562	\$97,300	44.82	33.09	\$28,646	\$32,197	\$29,551
29	095	0097.00	Low	\$86,562	\$97,300	21.82	44.83	\$38,810	\$43,620	\$32,578
29	095	0098.00	Middle	\$86,562	\$97,300	7.39	94.48	\$81,786	\$91,929	\$58,687
29	095	0099.00	Middle	\$86,562	\$97,300	9.80	112.59	\$97,467	\$109,550	\$70,683
29	095	0100.01	Middle	\$86,562	\$97,300	3.99	115.28	\$99,792	\$112,167	\$82,059
29	095	0100.02	Middle	\$86,562	\$97,300	12.11	92.69	\$80,237	\$90,187	\$47,088
29	095	0101.03	Middle	\$86,562	\$97,300	6.58	89.73	\$77,679	\$87,307	\$57,708
29	095	0101.05	Middle	\$86,562	\$97,300	5.51	100.75	\$87,216	\$98,030	\$59,032
29	095	0102.01	Low	\$86,562	\$97,300	39.76	28.79	\$24,923	\$28,013	\$29,653
29	095	0102.03	Middle	\$86,562	\$97,300	4.81	103.89	\$89,931	\$101,085	\$66,094
29	095	0102.04	Moderate	\$86,562	\$97,300	15.14	69.65	\$60,293	\$67,769	\$50,929
29	095	0105.00	Moderate	\$86,562	\$97,300	12.64	68.28	\$59,107	\$66,436	\$48,818
29	095	0106.00	Middle	\$86,562	\$97,300	6.66	86.26	\$74,676	\$83,931	\$68,052
29	095	0107.02	Low	\$86,562	\$97,300	22.40	46.34	\$40,114	\$45,089	\$38,789
29	095	0110.01	Moderate	\$86,562	\$97,300	6.60	62.82	\$54,385	\$61,124	\$51,454
29	095	0110.02	Low	\$86,562	\$97,300	28.51	41.32	\$35,769	\$40,204	\$39,215
29	095	0111.00	Moderate	\$86,562	\$97,300	17.61	58.27	\$50,440	\$56,697	\$42,832
29	095	0112.00	Moderate	\$86,562	\$97,300	18.59	60.04	\$51,976	\$58,419	\$48,772
29	095	0113.00	Middle	\$86,562	\$97,300	6.60	93.62	\$81,046	\$91,092	\$73,009
29	095	0114.05	Low	\$86,562	\$97,300	52.56	31.88	\$27,600	\$31,019	\$28,950
29	095	0114.06	Moderate	\$86,562	\$97,300	16.52	75.07	\$64,984	\$73,043	\$62,680
29	095	0114.07	Middle	\$86,562	\$97,300	5.22	91.08	\$78,846	\$88,621	\$51,094
29	095	0114.08	Moderate	\$86,562	\$97,300	11.20	56.55	\$48,958	\$55,023	\$26,480
29	095	0114.09	Middle	\$86,562	\$97,300	7.97	89.57	\$77,534	\$87,152	\$68,600
29	095	0114.10	Moderate	\$86,562	\$97,300	9.84	73.21	\$63,375	\$71,233	\$45,556

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29	095	0115.01	Low	\$86,562	\$97,300	26.60	47.92	\$41,488	\$46,626	\$40,120
29	095	0115.02	Moderate	\$86,562	\$97,300	27.58	66.13	\$57,250	\$64,344	\$27,465
29	095	0116.01	Low	\$86,562	\$97,300	18.81	35.85	\$31,038	\$34,882	\$25,291
29	095	0116.02	Moderate	\$86,562	\$97,300	5.34	64.83	\$56,123	\$63,080	\$29,993
29	095	0117.01	Low	\$86,562	\$97,300	26.33	38.18	\$33,056	\$37,149	\$33,681
29	095	0117.02	Low	\$86,562	\$97,300	33.68	49.25	\$42,632	\$47,920	\$43,190
29	095	0118.00	Moderate	\$86,562	\$97,300	11.05	69.03	\$59,757	\$67,166	\$43,449
29	095	0119.00	Moderate	\$86,562	\$97,300	14.91	57.06	\$49,393	\$55,519	\$54,126
29	095	0120.00	Moderate	\$86,562	\$97,300	21.18	59.69	\$51,674	\$58,078	\$47,679
29	095	0121.00	Moderate	\$86,562	\$97,300	12.57	58.31	\$50,481	\$56,736	\$45,298
29	095	0122.00	Moderate	\$86,562	\$97,300	16.17	74.30	\$64,318	\$72,294	\$63,563
29	095	0123.00	Moderate	\$86,562	\$97,300	12.00	73.78	\$63,871	\$71,788	\$52,758
29	095	0124.00	Moderate	\$86,562	\$97,300	6.85	71.19	\$61,625	\$69,268	\$51,191
29	095	0125.01	Moderate	\$86,562	\$97,300	4.89	73.17	\$63,345	\$71,194	\$55,571
29	095	0125.02	Moderate	\$86,562	\$97,300	9.12	78.37	\$67,846	\$76,254	\$56,500
29	095	0126.00	Middle	\$86,562	\$97,300	20.76	82.97	\$71,824	\$80,730	\$52,781
29	095	0127.02	Middle	\$86,562	\$97,300	4.61	102.38	\$88,629	\$99,616	\$65,545
29	095	0127.03	Middle	\$86,562	\$97,300	1.70	101.98	\$88,281	\$99,227	\$56,798
29	095	0128.02	Middle	\$86,562	\$97,300	8.89	91.11	\$78,869	\$88,650	\$60,430
29	095	0128.03	Moderate	\$86,562	\$97,300	13.35	73.25	\$63,409	\$71,272	\$49,726
29	095	0128.04	Moderate	\$86,562	\$97,300	8.82	78.55	\$68,000	\$76,429	\$50,895
29	095	0129.03	Moderate	\$86,562	\$97,300	22.69	51.40	\$44,500	\$50,012	\$31,814
29	095	0129.04	Moderate	\$86,562	\$97,300	9.22	72.07	\$62,389	\$70,124	\$60,610
29	095	0129.06	Moderate	\$86,562	\$97,300	20.31	69.97	\$60,574	\$68,081	\$52,254
29	095	0130.03	Moderate	\$86,562	\$97,300	16.18	53.61	\$46,409	\$52,163	\$46,949
29	095	0131.00	Moderate	\$86,562	\$97,300	11.10	53.00	\$45,885	\$51,569	\$50,841
29	095	0132.03	Low	\$86,562	\$97,300	42.41	49.06	\$42,472	\$47,735	\$40,186
29	095	0132.08	Moderate	\$86,562	\$97,300	12.45	50.18	\$43,445	\$48,825	\$40,921
29	095	0132.10	Low	\$86,562	\$97,300	30.38	48.95	\$42,375	\$47,628	\$30,202
29	095	0133.01	Moderate	\$86,562	\$97,300	15.23	65.71	\$56,884	\$63,936	\$34,832
29	095	0133.07	Unknown	\$86,562	\$97,300	30.61	0.00	\$0	\$0	\$43,081
29	095	0133.09	Moderate	\$86,562	\$97,300	15.99	65.57	\$56,765	\$63,800	\$50,208
29	095	0133.13	Middle	\$86,562	\$97,300	8.99	81.20	\$70,290	\$79,008	\$56,892
29	095	0134.01	Moderate	\$86,562	\$97,300	13.86	51.43	\$44,521	\$50,041	\$44,819
29	095	0134.05	Moderate	\$86,562	\$97,300	25.60	69.77	\$60,402	\$67,886	\$54,750
29	095	0134.07	Middle	\$86,562	\$97,300	0.68	115.16	\$99,688	\$112,051	\$91,250
29	095	0134.10	Moderate	\$86,562	\$97,300	17.00	51.12	\$44,259	\$49,740	\$41,926
29	095	0134.16	Middle	\$86,562	\$97,300	2.38	103.22	\$89,355	\$100,433	\$74,667
29	095	0134.17	Moderate	\$86,562	\$97,300	10.13	66.16	\$57,278	\$64,374	\$40,125
29	095	0134.18	Middle	\$86,562	\$97,300	7.90	97.04	\$84,007	\$94,420	\$67,155
29	095	0135.02	Middle	\$86,562	\$97,300	2.53	110.57	\$95,714	\$107,585	\$88,083
29	095	0135.04	Upper	\$86,562	\$97,300	6.19	158.02	\$136,786	\$153,753	\$114,653
29	095	0136.06	Upper	\$86,562	\$97,300	1.03	124.91	\$108,125	\$121,537	\$102,969
29	095	0136.12	Upper	\$86,562	\$97,300	0.92	163.50	\$141,529	\$159,086	\$136,027
29	095	0136.13	Middle	\$86,562	\$97,300	8.04	89.33	\$77,333	\$86,918	\$38,583

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
29	095	0136.14	Upper	\$86,562	\$97,300	0.00	123.55	\$106,954	\$120,214	\$0
29	095	0136.15	Middle	\$86,562	\$97,300	2.37	104.42	\$90,395	\$101,601	\$73,250
29	095	0137.05	Middle	\$86,562	\$97,300	3.65	103.89	\$89,931	\$101,085	\$57,292
29	095	0137.06	Moderate	\$86,562	\$97,300	32.58	58.72	\$50,833	\$57,135	\$45,517
29	095	0137.07	Middle	\$86,562	\$97,300	6.40	103.48	\$89,583	\$100,686	\$67,222
29	095	0137.08	Middle	\$86,562	\$97,300	3.31	105.62	\$91,429	\$102,768	\$86,462
29	095	0138.01	Middle	\$86,562	\$97,300	5.16	105.30	\$91,154	\$102,457	\$81,406
29	095	0138.03	Middle	\$86,562	\$97,300	0.88	94.81	\$82,071	\$92,250	\$78,907
29	095	0138.04	Upper	\$86,562	\$97,300	1.43	124.03	\$107,369	\$120,681	\$107,456
29	095	0139.02	Middle	\$86,562	\$97,300	1.50	117.99	\$102,143	\$114,804	\$99,219
29	095	0139.04	Upper	\$86,562	\$97,300	2.22	148.15	\$128,243	\$144,150	\$108,566
29	095	0139.16	Upper	\$86,562	\$97,300	0.99	148.87	\$128,868	\$144,851	\$116,250
29	095	0139.17	Upper	\$86,562	\$97,300	3.13	132.42	\$114,632	\$128,845	\$82,763
29	095	0139.18	Upper	\$86,562	\$97,300	1.20	160.55	\$138,977	\$156,215	\$135,217
29	095	0140.02	Middle	\$86,562	\$97,300	12.18	116.67	\$101,000	\$113,520	\$59,732
29	095	0140.04	Middle	\$86,562	\$97,300	16.51	80.14	\$69,375	\$77,976	\$58,536
29	095	0140.05	Middle	\$86,562	\$97,300	10.81	97.68	\$84,559	\$95,043	\$72,610
29	095	0140.06	Middle	\$86,562	\$97,300	3.70	100.59	\$87,074	\$97,874	\$79,529
29	095	0140.08	Moderate	\$86,562	\$97,300	8.07	67.10	\$58,086	\$65,288	\$59,766
29	095	0140.09	Middle	\$86,562	\$97,300	5.33	93.68	\$81,092	\$91,151	\$80,439
29	095	0141.11	Middle	\$86,562	\$97,300	4.40	117.19	\$101,446	\$114,026	\$71,786
29	095	0141.12	Upper	\$86,562	\$97,300	3.25	135.01	\$116,875	\$131,365	\$113,036
29	095	0141.20	Middle	\$86,562	\$97,300	4.06	116.46	\$100,815	\$113,316	\$91,734
29	095	0141.21	Moderate	\$86,562	\$97,300	4.03	76.83	\$66,507	\$74,756	\$67,622
29	095	0141.22	Upper	\$86,562	\$97,300	0.00	140.48	\$121,607	\$136,687	\$107,917
29	095	0141.23	Moderate	\$86,562	\$97,300	11.08	71.84	\$62,190	\$69,900	\$61,176
29	095	0141.24	Middle	\$86,562	\$97,300	8.04	88.64	\$76,737	\$86,247	\$70,838
29	095	0141.25	Upper	\$86,562	\$97,300	0.63	122.26	\$105,833	\$118,959	\$99,565
29	095	0141.26	Middle	\$86,562	\$97,300	5.91	93.12	\$80,615	\$90,606	\$63,616
29	095	0141.27	Middle	\$86,562	\$97,300	11.08	82.45	\$71,375	\$80,224	\$46,071
29	095	0141.28	Moderate	\$86,562	\$97,300	6.98	74.40	\$64,403	\$72,391	\$63,030
29	095	0142.03	Upper	\$86,562	\$97,300	2.03	161.20	\$139,545	\$156,848	\$122,802
29	095	0142.05	Middle	\$86,562	\$97,300	6.73	102.94	\$89,107	\$100,161	\$59,611
29	095	0142.06	Upper	\$86,562	\$97,300	3.95	156.55	\$135,521	\$152,323	\$127,400
29	095	0143.00	Middle	\$86,562	\$97,300	7.54	113.99	\$98,673	\$110,912	\$64,645
29	095	0144.00	Middle	\$86,562	\$97,300	6.62	107.94	\$93,438	\$105,026	\$72,425
29	095	0145.01	Middle	\$86,562	\$97,300	3.56	88.21	\$76,362	\$85,828	\$62,386
29	095	0145.03	Moderate	\$86,562	\$97,300	16.31	50.84	\$44,013	\$49,467	\$25,346
29	095	0145.04	Middle	\$86,562	\$97,300	23.12	97.34	\$84,265	\$94,712	\$52,981
29	095	0146.01	Moderate	\$86,562	\$97,300	11.74	71.74	\$62,100	\$69,803	\$60,357
29	095	0146.03	Middle	\$86,562	\$97,300	3.97	83.69	\$72,449	\$81,430	\$69,500
29	095	0146.04	Moderate	\$86,562	\$97,300	12.07	77.74	\$67,295	\$75,641	\$45,460
29	095	0147.01	Middle	\$86,562	\$97,300	8.43	91.69	\$79,375	\$89,214	\$64,345
29	095	0147.02	Middle	\$86,562	\$97,300	3.83	102.87	\$89,049	\$100,093	\$73,929
29	095	0148.04	Upper	\$86,562	\$97,300	0.38	139.35	\$120,625	\$135,588	\$117,865

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29	095	0148.06	Middle	\$86,562	\$97,300	1.41	111.45	\$96,477	\$108,441	\$88,929
29	095	0149.02	Moderate	\$86,562	\$97,300	10.91	74.60	\$64,583	\$72,586	\$89,100
29	095	0149.03	Middle	\$86,562	\$97,300	7.05	114.32	\$98,963	\$111,233	\$91,548
29	095	0149.04	Middle	\$86,562	\$97,300	4.19	103.84	\$89,891	\$101,036	\$74,494
29	095	0149.05	Middle	\$86,562	\$97,300	5.45	119.40	\$103,357	\$116,176	\$98,750
29	095	0150.00	Middle	\$86,562	\$97,300	4.18	82.00	\$70,988	\$79,786	\$66,505
29	095	0151.00	Moderate	\$86,562	\$97,300	5.13	79.47	\$68,799	\$77,324	\$65,603
29	095	0152.00	Upper	\$86,562	\$97,300	5.30	142.29	\$123,173	\$138,448	\$76,696
29	095	0153.00	Moderate	\$86,562	\$97,300	33.70	57.90	\$50,125	\$56,337	\$36,016
29	095	0154.01	Low	\$86,562	\$97,300	76.34	25.86	\$22,392	\$25,162	\$13,535
29	095	0154.02	Unknown	\$86,562	\$97,300	37.14	0.00	\$0	\$0	\$20,824
29	095	0155.00	Low	\$86,562	\$97,300	33.80	43.88	\$37,986	\$42,695	\$31,964
29	095	0156.00	Moderate	\$86,562	\$97,300	36.45	57.10	\$49,430	\$55,558	\$26,065
29	095	0157.01	Upper	\$86,562	\$97,300	7.70	188.64	\$163,292	\$183,547	\$69,397
29	095	0157.02	Upper	\$86,562	\$97,300	5.21	120.05	\$103,920	\$116,809	\$72,484
29	095	0158.00	Upper	\$86,562	\$97,300	8.13	155.95	\$135,000	\$151,739	\$81,042
29	095	0159.00	Unknown	\$86,562	\$97,300	13.67	0.00	\$0	\$0	\$50,568
29	095	0160.00	Low	\$86,562	\$97,300	45.34	23.53	\$20,375	\$22,895	\$23,583
29	095	0161.00	Middle	\$86,562	\$97,300	25.30	85.39	\$73,917	\$83,084	\$34,343
29	095	0162.00	Moderate	\$86,562	\$97,300	29.65	59.56	\$51,563	\$57,952	\$31,694
29	095	0163.00	Low	\$86,562	\$97,300	23.32	35.17	\$30,450	\$34,220	\$31,167
29	095	0164.00	Low	\$86,562	\$97,300	33.70	37.97	\$32,869	\$36,945	\$25,655
29	095	0165.00	Low	\$86,562	\$97,300	14.41	45.26	\$39,183	\$44,038	\$38,118
29	095	0166.00	Moderate	\$86,562	\$97,300	15.66	76.53	\$66,250	\$74,464	\$38,533
29	095	0167.00	Moderate	\$86,562	\$97,300	11.27	68.69	\$59,464	\$66,835	\$38,312
29	095	0168.01	Middle	\$86,562	\$97,300	14.94	88.53	\$76,638	\$86,140	\$55,608
29	095	0168.02	Middle	\$86,562	\$97,300	11.15	107.34	\$92,917	\$104,442	\$67,708
29	095	0169.00	Moderate	\$86,562	\$97,300	24.62	61.89	\$53,575	\$60,219	\$36,939
29	095	0170.00	Low	\$86,562	\$97,300	23.68	41.50	\$35,924	\$40,380	\$33,061
29	095	0171.00	Moderate	\$86,562	\$97,300	20.85	68.12	\$58,973	\$66,281	\$42,901
29	095	0172.00	Moderate	\$86,562	\$97,300	22.60	72.35	\$62,634	\$70,397	\$45,729
29	095	0173.00	Upper	\$86,562	\$97,300	1.12	128.52	\$111,250	\$125,050	\$80,938
29	095	0174.00	Low	\$86,562	\$97,300	20.36	42.04	\$36,399	\$40,905	\$32,268
29	095	0175.00	Middle	\$86,562	\$97,300	23.41	87.78	\$75,985	\$85,410	\$55,000
29	095	0176.00	Middle	\$86,562	\$97,300	5.54	110.39	\$95,560	\$107,409	\$77,315
29	095	0177.00	Middle	\$86,562	\$97,300	1.19	108.30	\$93,750	\$105,376	\$86,523
29	095	0178.00	Moderate	\$86,562	\$97,300	27.92	70.81	\$61,302	\$68,898	\$34,583
29	095	0179.00	Middle	\$86,562	\$97,300	11.75	97.21	\$84,150	\$94,585	\$67,927
29	095	0180.00	Moderate	\$86,562	\$97,300	8.45	77.14	\$66,775	\$75,057	\$55,568
29	095	0181.01	Upper	\$86,562	\$97,300	1.71	151.77	\$131,377	\$147,672	\$122,708
29	095	0181.02	Upper	\$86,562	\$97,300	0.53	144.52	\$125,106	\$140,618	\$127,181
29	095	0182.00	Upper	\$86,562	\$97,300	1.96	158.84	\$137,500	\$154,551	\$135,875
29	095	0185.00	Upper	\$86,562	\$97,300	2.11	149.24	\$129,188	\$145,211	\$110,313
29	095	0186.00	Middle	\$86,562	\$97,300	2.21	118.22	\$102,337	\$115,028	\$94,419
29	095	0193.01	Middle	\$86,562	\$97,300	1.09	112.33	\$97,240	\$109,297	\$74,934

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29	095	0193.02	Upper	\$86,562	\$97,300	7.20	129.96	\$112,500	\$126,451	\$82,232
29	095	9801.01	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
29	095	9808.02	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
29	095	9883.00	Upper	\$86,562	\$97,300	7.63	164.80	\$142,656	\$160,350	\$76,563
29	095	9891.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
29	095	9892.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0

2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: All States

County: 091 - JOHNSON COUNTY



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20	091	0500.00	Upper	\$86,562	\$97,300	4.97	147.89	\$128,021	\$143,897	\$102,206
20	091	0501.00	Middle	\$86,562	\$97,300	14.95	93.76	\$81,161	\$91,228	\$63,971
20	091	0502.00	Middle	\$86,562	\$97,300	2.96	107.14	\$92,750	\$104,247	\$84,086
20	091	0503.01	Middle	\$86,562	\$97,300	14.84	85.37	\$73,903	\$83,065	\$50,366
20	091	0503.02	Middle	\$86,562	\$97,300	9.73	80.54	\$69,722	\$78,365	\$63,859
20	091	0504.00	Middle	\$86,562	\$97,300	12.84	105.64	\$91,447	\$102,788	\$58,862
20	091	0505.00	Middle	\$86,562	\$97,300	3.60	87.72	\$75,938	\$85,352	\$73,553
20	091	0506.00	Upper	\$86,562	\$97,300	7.18	146.96	\$127,220	\$142,992	\$92,143
20	091	0507.00	Upper	\$86,562	\$97,300	3.78	163.49	\$141,522	\$159,076	\$91,250
20	091	0508.00	Upper	\$86,562	\$97,300	0.74	288.81	\$250,001	\$281,012	\$250,001
20	091	0509.00	Upper	\$86,562	\$97,300	2.88	156.95	\$135,867	\$152,712	\$91,829
20	091	0510.00	Upper	\$86,562	\$97,300	2.84	148.57	\$128,611	\$144,559	\$110,000
20	091	0511.00	Middle	\$86,562	\$97,300	8.72	105.34	\$91,190	\$102,496	\$71,058
20	091	0512.00	Middle	\$86,562	\$97,300	9.37	99.80	\$86,389	\$97,105	\$53,714
20	091	0513.00	Middle	\$86,562	\$97,300	3.24	86.95	\$75,272	\$84,602	\$67,625
20	091	0514.00	Upper	\$86,562	\$97,300	1.67	146.13	\$126,500	\$142,184	\$101,544
20	091	0515.00	Upper	\$86,562	\$97,300	5.73	154.98	\$134,159	\$150,796	\$72,847
20	091	0516.00	Upper	\$86,562	\$97,300	0.55	169.64	\$146,850	\$165,060	\$137,228
20	091	0517.00	Upper	\$86,562	\$97,300	1.67	204.87	\$177,344	\$199,339	\$151,345
20	091	0518.01	Upper	\$86,562	\$97,300	5.55	182.43	\$157,917	\$177,504	\$96,250
20	091	0518.03	Middle	\$86,562	\$97,300	2.41	91.82	\$79,485	\$89,341	\$61,928
20	091	0518.04	Middle	\$86,562	\$97,300	5.40	95.99	\$83,092	\$93,398	\$51,857
20	091	0518.05	Middle	\$86,562	\$97,300	3.58	113.42	\$98,187	\$110,358	\$82,594
20	091	0518.06	Upper	\$86,562	\$97,300	2.34	147.63	\$127,794	\$143,644	\$101,250
20	091	0518.07	Middle	\$86,562	\$97,300	3.19	95.82	\$82,946	\$93,233	\$69,292
20	091	0518.08	Low	\$86,562	\$97,300	6.56	47.56	\$41,169	\$46,276	\$41,649
20	091	0519.02	Middle	\$86,562	\$97,300	4.57	101.08	\$87,500	\$98,351	\$80,224
20	091	0519.04	Middle	\$86,562	\$97,300	1.82	118.54	\$102,614	\$115,339	\$82,462
20	091	0519.07	Middle	\$86,562	\$97,300	14.94	91.49	\$79,199	\$89,020	\$71,833
20	091	0519.08	Middle	\$86,562	\$97,300	2.22	96.75	\$83,750	\$94,138	\$70,813
20	091	0519.09	Middle	\$86,562	\$97,300	4.74	104.90	\$90,809	\$102,068	\$72,233
20	091	0519.10	Middle	\$86,562	\$97,300	8.12	91.33	\$79,063	\$88,864	\$54,012
20	091	0519.11	Moderate	\$86,562	\$97,300	13.75	65.41	\$56,625	\$63,644	\$62,770
20	091	0519.12	Middle	\$86,562	\$97,300	4.54	96.75	\$83,750	\$94,138	\$64,896
20	091	0520.01	Middle	\$86,562	\$97,300	7.16	88.08	\$76,250	\$85,702	\$52,500
20	091	0520.04	Moderate	\$86,562	\$97,300	11.54	72.78	\$63,000	\$70,815	\$52,875
20	091	0520.05	Moderate	\$86,562	\$97,300	10.66	66.57	\$57,625	\$64,773	\$49,858
20	091	0520.06	Moderate	\$86,562	\$97,300	11.04	75.02	\$64,946	\$72,994	\$60,859
20	091	0521.01	Middle	\$86,562	\$97,300	16.33	103.38	\$89,492	\$100,589	\$63,800
20	091	0521.02	Middle	\$86,562	\$97,300	5.41	88.30	\$76,439	\$85,916	\$66,611
20	091	0522.01	Middle	\$86,562	\$97,300	2.69	88.72	\$76,806	\$86,325	\$75,509

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20	091	0522.02	Middle	\$86,562	\$97,300	1.83	97.09	\$84,044	\$94,469	\$79,154
20	091	0523.04	Middle	\$86,562	\$97,300	4.24	113.42	\$98,182	\$110,358	\$94,737
20	091	0523.05	Middle	\$86,562	\$97,300	4.27	119.71	\$103,629	\$116,478	\$94,066
20	091	0523.06	Upper	\$86,562	\$97,300	2.30	158.12	\$136,875	\$153,851	\$115,938
20	091	0523.07	Middle	\$86,562	\$97,300	1.53	99.83	\$86,417	\$97,135	\$68,179
20	091	0523.08	Moderate	\$86,562	\$97,300	23.37	70.96	\$61,432	\$69,044	\$62,151
20	091	0524.10	Upper	\$86,562	\$97,300	2.09	136.74	\$118,370	\$133,048	\$105,250
20	091	0524.11	Upper	\$86,562	\$97,300	0.41	161.60	\$139,886	\$157,237	\$136,455
20	091	0524.14	Upper	\$86,562	\$97,300	2.63	142.35	\$123,222	\$138,507	\$103,646
20	091	0524.15	Middle	\$86,562	\$97,300	7.64	119.90	\$103,789	\$116,663	\$70,441
20	091	0524.16	Middle	\$86,562	\$97,300	1.83	103.15	\$89,292	\$100,365	\$68,886
20	091	0524.17	Middle	\$86,562	\$97,300	8.55	80.00	\$69,250	\$77,840	\$59,306
20	091	0524.18	Low	\$86,562	\$97,300	21.14	44.55	\$38,567	\$43,347	\$37,323
20	091	0524.19	Middle	\$86,562	\$97,300	8.39	115.68	\$100,135	\$112,557	\$85,227
20	091	0524.21	Upper	\$86,562	\$97,300	2.40	123.36	\$106,786	\$120,029	\$88,547
20	091	0524.22	Middle	\$86,562	\$97,300	0.91	114.38	\$99,014	\$111,292	\$94,680
20	091	0524.23	Moderate	\$86,562	\$97,300	17.19	57.95	\$50,169	\$56,385	\$48,888
20	091	0525.02	Upper	\$86,562	\$97,300	4.73	175.63	\$152,031	\$170,888	\$146,441
20	091	0525.05	Upper	\$86,562	\$97,300	8.86	177.34	\$153,516	\$172,552	\$82,050
20	091	0525.06	Upper	\$86,562	\$97,300	2.52	147.42	\$127,614	\$143,440	\$107,969
20	091	0525.07	Middle	\$86,562	\$97,300	5.78	119.37	\$103,333	\$116,147	\$87,887
20	091	0526.04	Upper	\$86,562	\$97,300	0.32	168.55	\$145,903	\$163,999	\$120,156
20	091	0526.06	Middle	\$86,562	\$97,300	3.62	119.59	\$103,523	\$116,361	\$81,380
20	091	0526.07	Upper	\$86,562	\$97,300	1.26	149.86	\$129,722	\$145,814	\$121,979
20	091	0526.08	Upper	\$86,562	\$97,300	2.87	201.39	\$174,333	\$195,952	\$162,212
20	091	0526.09	Upper	\$86,562	\$97,300	4.03	168.60	\$145,945	\$164,048	\$137,875
20	091	0526.10	Upper	\$86,562	\$97,300	0.20	161.89	\$140,139	\$157,519	\$136,709
20	091	0526.11	Middle	\$86,562	\$97,300	13.85	116.43	\$100,785	\$113,286	\$67,958
20	091	0526.12	Upper	\$86,562	\$97,300	0.69	159.64	\$138,188	\$155,330	\$106,737
20	091	0526.13	Upper	\$86,562	\$97,300	0.36	184.96	\$160,109	\$179,966	\$148,704
20	091	0527.01	Middle	\$86,562	\$97,300	2.14	104.26	\$90,250	\$101,445	\$77,500
20	091	0527.02	Upper	\$86,562	\$97,300	9.39	131.52	\$113,854	\$127,969	\$73,511
20	091	0528.03	Middle	\$86,562	\$97,300	14.19	84.21	\$72,898	\$81,936	\$65,566
20	091	0528.04	Upper	\$86,562	\$97,300	0.68	220.24	\$190,646	\$214,294	\$190,180
20	091	0528.05	Upper	\$86,562	\$97,300	2.32	131.54	\$113,864	\$127,988	\$107,209
20	091	0528.06	Upper	\$86,562	\$97,300	0.00	129.19	\$111,833	\$125,702	\$109,783
20	091	0528.07	Upper	\$86,562	\$97,300	2.35	153.27	\$132,681	\$149,132	\$134,300
20	091	0529.04	Middle	\$86,562	\$97,300	2.86	106.16	\$91,901	\$103,294	\$91,096
20	091	0529.05	Moderate	\$86,562	\$97,300	5.33	60.41	\$52,297	\$58,779	\$62,863
20	091	0529.06	Moderate	\$86,562	\$97,300	12.37	78.50	\$67,956	\$76,381	\$69,608
20	091	0529.07	Middle	\$86,562	\$97,300	8.11	92.27	\$79,875	\$89,779	\$61,000
20	091	0529.08	Middle	\$86,562	\$97,300	13.61	104.96	\$90,859	\$102,126	\$60,426
20	091	0529.10	Upper	\$86,562	\$97,300	3.40	165.60	\$143,350	\$161,129	\$121,100
20	091	0530.04	Middle	\$86,562	\$97,300	3.21	99.04	\$85,737	\$96,366	\$65,659
20	091	0530.05	Upper	\$86,562	\$97,300	4.46	126.11	\$109,167	\$122,705	\$92,071

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0530.06	Upper	\$86,562	\$97,300	4.65	147.39	\$127,592	\$143,410	\$72,727
20	091	0530.07	Middle	\$86,562	\$97,300	7.21	117.37	\$101,600	\$114,201	\$79,861
20	091	0530.08	Upper	\$86,562	\$97,300	6.75	135.40	\$117,206	\$131,744	\$85,320
20	091	0530.09	Upper	\$86,562	\$97,300	2.54	182.77	\$158,214	\$177,835	\$135,932
20	091	0530.10	Upper	\$86,562	\$97,300	0.79	179.32	\$155,231	\$174,478	\$123,935
20	091	0530.11	Upper	\$86,562	\$97,300	1.10	164.21	\$142,149	\$159,776	\$122,153
20	091	0530.12	Upper	\$86,562	\$97,300	3.12	142.29	\$123,173	\$138,448	\$91,140
20	091	0530.13	Upper	\$86,562	\$97,300	1.98	121.91	\$105,536	\$118,618	\$93,950
20	091	0531.01	Upper	\$86,562	\$97,300	3.36	122.74	\$106,250	\$119,426	\$79,399
20	091	0531.02	Upper	\$86,562	\$97,300	4.95	127.00	\$109,934	\$123,571	\$92,857
20	091	0531.05	Middle	\$86,562	\$97,300	6.16	93.68	\$81,094	\$91,151	\$66,434
20	091	0531.08	Upper	\$86,562	\$97,300	3.47	139.79	\$121,012	\$136,016	\$85,905
20	091	0531.09	Upper	\$86,562	\$97,300	2.47	133.26	\$115,357	\$129,662	\$92,976
20	091	0531.10	Upper	\$86,562	\$97,300	1.48	165.50	\$143,264	\$161,032	\$143,056
20	091	0532.01	Upper	\$86,562	\$97,300	0.82	168.26	\$145,652	\$163,717	\$96,739
20	091	0532.02	Upper	\$86,562	\$97,300	4.63	173.28	\$150,000	\$168,601	\$80,407
20	091	0532.03	Upper	\$86,562	\$97,300	1.28	189.92	\$164,405	\$184,792	\$91,053
20	091	0533.01	Upper	\$86,562	\$97,300	3.20	235.23	\$203,627	\$228,879	\$149,559
20	091	0533.02	Upper	\$86,562	\$97,300	0.40	252.39	\$218,478	\$245,575	\$195,208
20	091	0534.03	Upper	\$86,562	\$97,300	5.67	133.37	\$115,450	\$129,769	\$109,821
20	091	0534.09	Upper	\$86,562	\$97,300	2.10	204.47	\$177,000	\$198,949	\$122,431
20	091	0534.11	Upper	\$86,562	\$97,300	1.26	133.05	\$115,179	\$129,458	\$100,600
20	091	0534.13	Upper	\$86,562	\$97,300	6.99	147.24	\$127,458	\$143,265	\$108,500
20	091	0534.14	Middle	\$86,562	\$97,300	7.60	119.47	\$103,424	\$116,244	\$91,269
20	091	0534.15	Upper	\$86,562	\$97,300	3.80	134.29	\$116,250	\$130,664	\$97,692
20	091	0534.17	Upper	\$86,562	\$97,300	5.01	129.12	\$111,771	\$125,634	\$109,635
20	091	0534.18	Upper	\$86,562	\$97,300	1.67	143.81	\$124,485	\$139,927	\$120,169
20	091	0534.19	Upper	\$86,562	\$97,300	4.81	162.41	\$140,592	\$158,025	\$118,125
20	091	0534.21	Upper	\$86,562	\$97,300	4.05	191.41	\$165,694	\$186,242	\$119,688
20	091	0534.22	Upper	\$86,562	\$97,300	2.50	199.85	\$173,000	\$194,454	\$131,848
20	091	0534.23	Upper	\$86,562	\$97,300	0.13	229.23	\$198,434	\$223,041	\$198,447
20	091	0534.25	Upper	\$86,562	\$97,300	2.52	139.83	\$121,045	\$136,055	\$117,829
20	091	0534.26	Upper	\$86,562	\$97,300	1.56	157.40	\$136,250	\$153,150	\$127,917
20	091	0534.27	Upper	\$86,562	\$97,300	5.66	271.05	\$234,630	\$263,732	\$234,043
20	091	0534.28	Upper	\$86,562	\$97,300	4.18	236.22	\$204,483	\$229,842	\$204,009
20	091	0534.29	Upper	\$86,562	\$97,300	0.39	238.87	\$206,776	\$232,421	\$184,079
20	091	0534.30	Upper	\$86,562	\$97,300	3.23	212.93	\$184,318	\$207,181	\$164,570
20	091	0534.31	Upper	\$86,562	\$97,300	0.00	191.49	\$165,763	\$186,320	\$151,948
20	091	0535.02	Moderate	\$86,562	\$97,300	15.31	50.39	\$43,619	\$49,029	\$41,927
20	091	0535.06	Upper	\$86,562	\$97,300	2.18	145.48	\$125,938	\$141,552	\$113,021
20	091	0535.07	Middle	\$86,562	\$97,300	3.14	112.45	\$97,347	\$109,414	\$104,301
20	091	0535.08	Upper	\$86,562	\$97,300	3.45	126.91	\$109,863	\$123,483	\$108,527
20	091	0535.09	Upper	\$86,562	\$97,300	3.84	125.77	\$108,876	\$122,374	\$99,046
20	091	0535.10	Upper	\$86,562	\$97,300	2.23	131.40	\$113,750	\$127,852	\$112,643
20	091	0535.55	Moderate	\$86,562	\$97,300	25.71	57.50	\$49,779	\$55,948	\$34,119



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0535.56	Moderate	\$86,562	\$97,300	2.37	67.14	\$58,125	\$65,327	\$58,000
20	091	0535.57	Moderate	\$86,562	\$97,300	15.05	75.95	\$65,750	\$73,899	\$58,220
20	091	0535.58	Upper	\$86,562	\$97,300	4.39	129.37	\$111,989	\$125,877	\$110,881
20	091	0535.59	Upper	\$86,562	\$97,300	1.15	147.52	\$127,697	\$143,537	\$149,510
20	091	0535.60	Upper	\$86,562	\$97,300	0.61	187.16	\$162,014	\$182,107	\$157,199
20	091	0536.01	Middle	\$86,562	\$97,300	8.80	93.86	\$81,250	\$91,326	\$67,891
20	091	0536.03	Upper	\$86,562	\$97,300	3.63	141.33	\$122,344	\$137,514	\$115,956
20	091	0536.04	Middle	\$86,562	\$97,300	13.96	119.81	\$103,716	\$116,575	\$102,019
20	091	0537.01	Middle	\$86,562	\$97,300	4.03	100.50	\$87,000	\$97,787	\$77,464
20	091	0537.03	Middle	\$86,562	\$97,300	5.17	103.73	\$89,792	\$100,929	\$66,667
20	091	0537.05	Moderate	\$86,562	\$97,300	7.21	72.33	\$62,618	\$70,377	\$63,547
20	091	0537.07	Middle	\$86,562	\$97,300	11.10	96.13	\$83,214	\$93,534	\$74,039
20	091	0537.09	Middle	\$86,562	\$97,300	3.08	112.41	\$97,308	\$109,375	\$89,291
20	091	0537.11	Upper	\$86,562	\$97,300	1.81	146.13	\$126,500	\$142,184	\$121,397
20	091	0537.12	Middle	\$86,562	\$97,300	4.99	113.57	\$98,309	\$110,504	\$88,716
20	091	0538.01	Middle	\$86,562	\$97,300	8.44	110.68	\$95,813	\$107,692	\$92,636
20	091	0538.03	Upper	\$86,562	\$97,300	0.18	166.18	\$143,854	\$161,693	\$133,142
20	091	0538.04	Upper	\$86,562	\$97,300	1.00	200.06	\$173,177	\$194,658	\$173,646
20	091	9800.01	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	091	9800.03	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	091	9800.04	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	091	9800.05	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	091	9801.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0

2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: All States

County: 165 - PLATTE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
29	165	0300.02	Low	\$86,562	\$97,300	19.15	41.87	\$36,250	\$40,740	\$34,245
29	165	0300.03	Middle	\$86,562	\$97,300	21.66	89.35	\$77,350	\$86,938	\$75,350
29	165	0300.04	Middle	\$86,562	\$97,300	3.35	94.72	\$82,000	\$92,163	\$80,868
29	165	0301.01	Upper	\$86,562	\$97,300	4.39	141.86	\$122,798	\$138,030	\$94,808
29	165	0301.02	Middle	\$86,562	\$97,300	5.96	117.30	\$101,538	\$114,133	\$89,375
29	165	0301.03	Upper	\$86,562	\$97,300	2.20	143.04	\$123,819	\$139,178	\$86,417
29	165	0302.01	Upper	\$86,562	\$97,300	1.23	134.16	\$116,140	\$130,538	\$100,583
29	165	0302.07	Middle	\$86,562	\$97,300	3.64	116.75	\$101,065	\$113,598	\$76,364
29	165	0302.08	Upper	\$86,562	\$97,300	1.38	181.64	\$157,232	\$176,736	\$151,250
29	165	0302.10	Upper	\$86,562	\$97,300	0.55	135.25	\$117,083	\$131,598	\$103,092
29	165	0302.11	Middle	\$86,562	\$97,300	3.76	97.84	\$84,695	\$95,198	\$59,010
29	165	0302.12	Middle	\$86,562	\$97,300	6.73	116.96	\$101,250	\$113,802	\$73,786
29	165	0302.13	Moderate	\$86,562	\$97,300	5.06	79.32	\$68,669	\$77,178	\$66,046
29	165	0302.14	Middle	\$86,562	\$97,300	8.62	85.38	\$73,909	\$83,075	\$66,250
29	165	0302.15	Middle	\$86,562	\$97,300	9.33	86.64	\$75,000	\$84,301	\$67,794
29	165	0302.16	Middle	\$86,562	\$97,300	1.85	109.98	\$95,208	\$107,011	\$90,538
29	165	0303.06	Upper	\$86,562	\$97,300	3.11	176.49	\$152,778	\$171,725	\$140,282
29	165	0303.08	Middle	\$86,562	\$97,300	4.53	99.71	\$86,311	\$97,018	\$83,214
29	165	0303.09	Upper	\$86,562	\$97,300	2.85	126.62	\$109,613	\$123,201	\$81,111
29	165	0303.10	Upper	\$86,562	\$97,300	6.03	122.47	\$106,019	\$119,163	\$84,688
29	165	0304.01	Upper	\$86,562	\$97,300	3.67	149.78	\$129,656	\$145,736	\$118,817
29	165	0305.01	Middle	\$86,562	\$97,300	2.25	107.58	\$93,125	\$104,675	\$63,015
29	165	0305.02	Moderate	\$86,562	\$97,300	6.09	50.77	\$43,950	\$49,399	\$47,500
29	165	0306.01	Moderate	\$86,562	\$97,300	12.36	78.17	\$67,674	\$76,059	\$65,740
29	165	0306.02	Middle	\$86,562	\$97,300	6.55	103.75	\$89,815	\$100,949	\$78,073
29	165	0307.00	Middle	\$86,562	\$97,300	4.85	107.00	\$92,625	\$104,111	\$74,597
29	165	9800.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0

2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: All States

County: 209 - WYANDOTTE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
20	209	0401.00	Moderate	\$86,562	\$97,300	25.37	51.69	\$44,750	\$50,294	\$39,018
20	209	0402.00	Moderate	\$86,562	\$97,300	20.68	63.53	\$55,000	\$61,815	\$48,421
20	209	0405.00	Moderate	\$86,562	\$97,300	32.19	51.88	\$44,909	\$50,479	\$43,854
20	209	0406.00	Moderate	\$86,562	\$97,300	16.88	60.86	\$52,689	\$59,217	\$48,190
20	209	0407.00	Low	\$86,562	\$97,300	22.37	46.69	\$40,417	\$45,429	\$33,359
20	209	0409.00	Middle	\$86,562	\$97,300	17.98	81.46	\$70,518	\$79,261	\$61,339
20	209	0411.00	Low	\$86,562	\$97,300	62.17	15.36	\$13,298	\$14,945	\$14,352
20	209	0412.00	Moderate	\$86,562	\$97,300	15.14	58.90	\$50,987	\$57,310	\$29,250
20	209	0413.00	Low	\$86,562	\$97,300	14.90	45.66	\$39,531	\$44,427	\$27,171
20	209	0414.00	Low	\$86,562	\$97,300	50.93	26.12	\$22,614	\$25,415	\$23,043
20	209	0415.00	Low	\$86,562	\$97,300	29.95	34.36	\$29,750	\$33,432	\$29,087
20	209	0416.00	Moderate	\$86,562	\$97,300	14.93	56.85	\$49,216	\$55,315	\$47,770
20	209	0419.00	Moderate	\$86,562	\$97,300	12.46	66.42	\$57,500	\$64,627	\$54,087
20	209	0420.01	Low	\$86,562	\$97,300	29.11	32.22	\$27,895	\$31,350	\$28,841
20	209	0420.02	Moderate	\$86,562	\$97,300	22.94	52.82	\$45,724	\$51,394	\$33,627
20	209	0421.00	Moderate	\$86,562	\$97,300	30.92	59.66	\$51,648	\$58,049	\$50,553
20	209	0422.00	Low	\$86,562	\$97,300	5.07	38.18	\$33,056	\$37,149	\$33,056
20	209	0423.00	Low	\$86,562	\$97,300	49.43	31.08	\$26,906	\$30,241	\$25,198
20	209	0424.00	Low	\$86,562	\$97,300	28.99	43.19	\$37,391	\$42,024	\$34,069
20	209	0426.00	Low	\$86,562	\$97,300	22.20	38.90	\$33,676	\$37,850	\$27,445
20	209	0427.00	Low	\$86,562	\$97,300	27.46	42.99	\$37,216	\$41,829	\$32,782
20	209	0428.00	Moderate	\$86,562	\$97,300	26.30	58.72	\$50,833	\$57,135	\$44,529
20	209	0429.00	Low	\$86,562	\$97,300	38.42	45.79	\$39,640	\$44,554	\$25,923
20	209	0430.00	Moderate	\$86,562	\$97,300	15.92	62.47	\$54,082	\$60,783	\$50,353
20	209	0433.01	Moderate	\$86,562	\$97,300	21.54	55.00	\$47,610	\$53,515	\$46,308
20	209	0434.00	Moderate	\$86,562	\$97,300	6.76	64.56	\$55,893	\$62,817	\$51,667
20	209	0435.00	Middle	\$86,562	\$97,300	6.15	102.78	\$88,971	\$100,005	\$61,750
20	209	0436.00	Moderate	\$86,562	\$97,300	10.55	64.99	\$56,262	\$63,235	\$55,072
20	209	0437.00	Moderate	\$86,562	\$97,300	17.28	59.53	\$51,538	\$57,923	\$50,385
20	209	0438.02	Middle	\$86,562	\$97,300	5.04	85.36	\$73,897	\$83,055	\$69,167
20	209	0438.03	Middle	\$86,562	\$97,300	9.50	84.11	\$72,813	\$81,839	\$63,500
20	209	0439.03	Low	\$86,562	\$97,300	36.65	42.59	\$36,875	\$41,440	\$37,163
20	209	0439.04	Low	\$86,562	\$97,300	31.40	41.36	\$35,809	\$40,243	\$34,597
20	209	0439.05	Moderate	\$86,562	\$97,300	32.91	57.22	\$49,531	\$55,675	\$29,420
20	209	0440.01	Middle	\$86,562	\$97,300	17.57	82.56	\$71,473	\$80,331	\$57,313
20	209	0440.02	Low	\$86,562	\$97,300	27.33	44.02	\$38,110	\$42,831	\$40,462
20	209	0441.01	Unknown	\$86,562	\$97,300	33.33	0.00	\$0	\$0	\$35,729
20	209	0441.02	Moderate	\$86,562	\$97,300	18.86	73.04	\$63,228	\$71,068	\$61,696
20	209	0441.03	Middle	\$86,562	\$97,300	1.89	86.73	\$75,080	\$84,388	\$67,188
20	209	0441.04	Moderate	\$86,562	\$97,300	17.36	54.47	\$47,157	\$52,999	\$32,434
20	209	0442.01	Middle	\$86,562	\$97,300	3.41	104.36	\$90,344	\$101,542	\$75,395

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
20	209	0442.02	Middle	\$86,562	\$97,300	1.99	84.67	\$73,295	\$82,384	\$50,731
20	209	0443.01	Moderate	\$86,562	\$97,300	10.13	74.92	\$64,858	\$72,897	\$50,215
20	209	0443.02	Moderate	\$86,562	\$97,300	4.84	71.87	\$62,214	\$69,930	\$58,750
20	209	0443.03	Moderate	\$86,562	\$97,300	25.74	57.47	\$49,750	\$55,918	\$43,036
20	209	0444.00	Moderate	\$86,562	\$97,300	21.14	53.93	\$46,685	\$52,474	\$47,581
20	209	0445.00	Moderate	\$86,562	\$97,300	25.45	50.65	\$43,850	\$49,282	\$37,045
20	209	0446.01	Moderate	\$86,562	\$97,300	4.46	70.18	\$60,750	\$68,285	\$61,734
20	209	0446.02	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	0446.03	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	0447.02	Middle	\$86,562	\$97,300	8.23	91.31	\$79,048	\$88,845	\$74,063
20	209	0447.03	Upper	\$86,562	\$97,300	4.62	122.26	\$105,833	\$118,959	\$75,813
20	209	0447.04	Middle	\$86,562	\$97,300	4.07	113.26	\$98,042	\$110,202	\$73,365
20	209	0448.03	Upper	\$86,562	\$97,300	4.38	122.95	\$106,429	\$119,630	\$95,302
20	209	0448.04	Upper	\$86,562	\$97,300	0.84	141.56	\$122,540	\$137,738	\$123,750
20	209	0448.07	Upper	\$86,562	\$97,300	2.73	123.67	\$107,054	\$120,331	\$90,179
20	209	0449.00	Moderate	\$86,562	\$97,300	15.92	74.05	\$64,107	\$72,051	\$55,037
20	209	0451.00	Moderate	\$86,562	\$97,300	29.02	62.69	\$54,267	\$60,997	\$33,050
20	209	0452.00	Moderate	\$86,562	\$97,300	20.28	68.93	\$59,672	\$67,069	\$42,875
20	209	9800.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	9805.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	9809.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	9812.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	9815.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0

**APPENDIX E**  
**FFBKC CRA SYMPOSIUM**  
**EXECUTIVE SUMMARY**

**EXECUTIVE SUMMARY**  
**CRA COMMUNITY IMPACT & NEEDS SYMPOSIUM**  
**OCT. 26, 2022**

On Wednesday, October 26, 2022, First Federal Bank of Kansas City (FFBKC) hosted a **Community Impact and Needs Symposium** luncheon at the bank's Leawood, Kansas Administrative Center with top leaders from Kansas City representing (36) non-profits, (5) faith-based organizations, (3) CDC/CDFI, (1) for profit, (1) community group and (1) other. A total of 47 participants completed an online survey prior to the event. The survey asked participants about key needs in the community that FFBKC should consider when building a CRA Strategic Plan. Father Justin Mathews, CEO/Pres. of Reconciliation Services, served as the moderator and used the survey results to lead an open, candid discussion about the issues.

Survey Results:

- **What are the biggest challenges you face as an organization in fulfilling your mission? The top answers were improving community awareness of their programs, access to governmental and other resources, and fundraising.**
- **Indicate the top 3 Community Development challenges/needs in your service area. The #1 need was availability of affordable rental housing, #2 availability of affordable single-family housing, #3 homelessness (providing shelter, temporary housing, and other services).**
- **Banks provide capital and services for Community Development in four primary areas: affordable housing for LMI, activities to revitalize or stabilize LMI geographies, community services to LMI, and economic development by financing small businesses or farms. Of these 4 areas, which do you think is the greatest need in your service area? 58% of participants indicate affordable housing for LMI as the most important service followed by 24% selecting activities that revitalize or stabilize LMI geographies, 11% community services to LMI, and 8% economic development by financing small businesses or farms.**
- **Indicate the top banking service or products of highest, second highest and third highest need in your service area. The highest need was for low down payment/other mortgage programs followed by financial education. The second highest need was low down payment/other mortgage programs followed by grant programs for homebuyers. The third highest need was credit restoration programs followed by financial planning.**
- **What is the most effective way for financial institutions to promote/market their products and services? 35% of participants say social media is the most effective, 16% website, 14% radio, 13% text, 10% email, 2% newspaper.**

Symposium Discussion:

At the symposium, participants were asked to share one word that symbolized what their clients have been through post-Covid: **trauma, despair, isolation, loss, uncertainty, grief, destitution, stress, depression.** Most agreed that getting the word out about their services is the top challenge. They also talked about not having enough staff to meet the needs of all clients, lack of fundraising, childcare, and they believe volunteerism has decreased significantly from "corporate America" since the pandemic.

**The largest discussion surrounded what these organizations deem to be the top needs in our community: affordable rental housing and affordable single-family housing.** Participants expressed how many of their clients are facing rising rent payments, and there simply aren't enough single-family housing or apartment options available to support the demand. Property owners are evicting more families, making Kansas City one with the highest eviction rates in the country. Evicted families struggle to find affordable housing, which means many children are moved from school to school. Housing agencies such as Community Housing of Wyandotte County, Habitat for Humanity and Westside housing, shared that it's hard to build more units due to rising land

values, high production costs and supply chain issues. Developers are focused on luxury homes or luxury apartment buildings. Housing is NOT being viewed as a basic need, like food or clothing.

**When discussing bank products or services**, leaders said lack of trust, lack of knowledge and few bank branches located in LMI areas cause their clients to seek out quick cash shops and payday loans in their community. They do not believe that accessing digital banking is a realistic option for their LMI clients who lack smart phones or experience with these specialty apps. **These clients prefer to meet with a banker face-to-face.**

**The participants would like to see banks provide larger down payment assistance, grants and portfolio mortgage options that allow more flexible qualifications for low-to-moderate income individuals.** One participant who is the president of an organization for Black realtors said that it is unfair that a person who has successfully paid their rent for 20 years with no evictions on their track record is not eligible for a mortgage due to “no or low” credit scores. They understand that credit scores are the standard, and this process does work for most buyers who have had access to mechanisms to build their credit scores over time. However, this same credit system does not work for everyone. Participants said they hate to see their clients discouraged after attending a homebuyer education class and earning their homebuyer certificate just to find out they don’t meet the minimum qualifications for a mortgage due to a low credit score or lack of savings. And if they do get preapproved, they struggle to find a home in their price range due to low inventory.

#### Potential Takeaways:

Today’s economy is an extraordinarily challenging time for all homebuyers with high interest rates, low inventory, and bidding wars across the nation. Even the savviest and most financially stable homebuyer is having trouble navigating this climate. Nonprofit leaders affirmed this task is even more daunting to overcome for low-to-moderate income individuals who lack credit scores and savings to secure financing. The bank’s Community Development team is experiencing these conditions when trying to work with LMI families. The current credit scores banks utilize will continue to be barriers to LMI families, especially minorities. For example, since the Fair Housing Act of 1968, there has been only a 2-4% increase in black homeownership. Banks need to think creatively to solve this issue.

For example, consider changes to portfolio products to better meet the needs of LMI with more flexible underwriting, higher LTV financing and alternative credit references that include rent payment history and utilities. Improved portfolio products can help the bank reach LMI families just like the success of the ITIN loan product. Consider increasing grant programs to better compete with the incentives offered by other bank competitors. LMI families are taking homebuyer education classes to earn their homebuyer certificates, but those same individuals are turning to other lenders that offer loan products with a 580 minimum credit score and more financial assistance, such as UMB’s 5% down payment and 2% closing costs, or Simmons Bank’s new ITIN loan program that offers all clients the option of 10% down payment.

#### Next steps:

- At the symposium, only a handful of the organizations noted housing development as their primary service. However, even organizations outside of the housing space agree that finding affordable housing is the #1 issue for their clients. They agreed that studies show not having stable housing affects everyone in the household, including their mental and physical well-being, children’s educational outcomes, and financial stability. Because of this, additional symposiums can be organized with the same attendees to discuss solutions and potential partnerships to address the housing crisis, with breakout groups to dive deeper into potential products and solutions. Solutions created from these conversations could be forwarded to other city leaders.
- Invite case managers to a separate event so they can network with their peers. They can discuss referring clients to one another if their organization doesn’t provide the necessary service, and they can learn more about FFBKC, financial education classes and loan options for their clients.

- Work with FFBKC Loan Committee and Risk to ideate a portfolio loan product that will address the needs of the LMI borrower to help clients begin their homebuying journey and end the cycle of lifelong renting.

#### Post-event Feedback:

Follow-up emails were sent to each attendee, asking for anonymous feedback as the bank considers creating and planning a follow-up event. 12 responses were received, with the majority (8) rating the experience with 5 stars. Two participants rated the bank 4 stars based on the difficulty finding the office, and suggested a map be included in the invitation. One participant gave us a 3 rating because they said this was a great starting point, but they want us to take a deeper dive into a particular topic to create a significant impact.

#### **Please share any additional feedback about the event.**

- *"Nice event all the right people in the room. Father Justin did a great job as moderator."*
- *"Thank you for the gifts!"*
- *"I would highly recommend hosting a separate event for all the organization's case managers. That would serve multiple purposes .... 1) allows our case managers to network with one another, 2) could serve as continuing education / training, 3) provides First Federal with direct access to the influencers of clients. Our case managers know the most about our clients and clients' needs."*
- *"Great diversity of industry professionals and client facing relationships."*
- *"I appreciated the invitation."*
- *"Everyone was wonderful and welcoming. Thank you for inviting us to participate."*
- *"Great atmosphere, gaod people, and overall good experience. Thank you for leading this conversation."*
- *"Great event. Justin did a great job moving us thru the topics."*
- *"I had a great time it was informative and very relevant networking event."*

#### **How can we improve this event?**

- *"Thought it was great. I wouldn't do anything differently."*
- *"It was hard to find. Maybe a map."*
- *"It really was a great event. Only suggestion I have is to pick one or two topics and have a more thorough and deep dive discussion about those specific topics."*
- *"One consideration would potentially be a client version of the summit to hear what potential customers, both banking ready and those not using banking at all, would like to see."*
- *"The event format was fine, and Father Justin did a great job facilitating. I think moving on to other topics is extremely helpful. It's hard to pack everything into a single session."*
- *"We need to discuss solutions and address policy changes that will better address the needs of those we serve."*
- *"More community members, maybe better setting facing each other."*
- *"It would be nice to take a deeper dive into a particular topic. This was a great starting point and opportunity to network with other community leaders. How can we use the collective expertise and perspective to drive significant impact?"*
- *"If as a group we could; - Isolate one concern (as a group develop a list and pick one issue) - Brainstorm a list of solutions to address the issue -reach a consensus on one viable (feasible, measurable, and most impactful) solution - create a plan- present to Bank"*
- *"New topic. Very good discussion and participation"*

#### **What topics would you like to discuss in future sessions?**

- *"I would like to hear more about the programs the bank is working on."*
- *"Education, jobs, transportation"*
- *"How can the bank partner with non-profits to help clients?"*



- *"More focus on our clients. What's it look like when clients travel back and forth across service territories."*
- *"Credit repair process, mortgage options and assessing mortgage readiness, preparing for generational awareness through financial planning for young children."*
- *"Auto and other consumer Loans. Small business loans (especially for those who are just starting out)"*
- *"Solutions"*
- *"Community wealth building" & "Funding and Opportunities"*
- *"Explain how your community banking operations are "relationship" based as opposed to "transactional" based. Explain how your community banking model works. Explain the footprint of community; -In a typical local branch what is the area of concern-how empowered community liaisons are to be personal and locally impactful as community partners?"*