

# HOMEBUYER PROGRAMS

*that work for you!*

Effective March 1, 2026

## HSP

### HOMEOWNERSHIP SET-ASIDE PROGRAM

FHLBank Topeka

#### GUIDELINES:

- Limited to First Time Home Buyers
- Subsidy per household:  
\$15,000 maximum./\$2,500 minimum
- Homebuyer Education Required
- 5 Year Retention Period Required
- Loan-to-Value (first mortgage): N/A
- Front Ratio may not exceed 38%  
Saline County Maximum Income:  
1-4 Person Household \$73,500; 5+ \$97,050  
McPherson County Maximum Income:  
1-4 Person Household \$80,400; 5+ \$106,150  
Lincoln County Maximum Income:  
1-4 Person Household \$67,300; 5+ \$88,850  
Ottawa County Maximum Income:  
1-4 Person Household \$76,800; 5+ \$101,400  
Mitchell County Maximum Income:  
1-4 Person Household \$67,300; 5+ \$88,850  
(Other counties available upon request)

## HOPE

### HOMEOWNERSHIP POSSIBILITIES EXPANDED

FHLBank Topeka

#### GUIDELINES:

- NOT limited to First Time Home Buyers
- Subsidy per household: \$3,000
- Homebuyer Education Not Required
- 5 Year Retention Period Required
- Loan-to-Value (first mortgage):  
Cannot be less than 80%
- Front Ratio may not exceed 38%  
Saline County Maximum Income:  
1-4 Person Household \$105,657; 5+ \$139,510  
McPherson County Maximum Income:  
1-4 Person Household \$115,575; 5+ \$152,591  
Lincoln County Maximum Income:  
1-4 Person Household \$96,744; 5+ \$127,722  
Ottawa County Maximum Income:  
1-4 Person Household \$110,400; 5+ \$145,763  
Mitchell County Maximum Income:  
1-4 Person Household \$96,744; 5+ \$127,722  
(Other counties available upon request)

### FUND AVAILABILITY AND REPAYMENT:

We're here to support buyers who need a little extra help getting into a home. Assistance may be used for down payment, closing costs, or qualifying repairs. Funding is available on a first-come, first-served basis.



*Committed To Those We Serve*

[www.bankoftescott.com](http://www.bankoftescott.com)

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