

2026 Disaster Relief Program

GUIDELINES AND APPLICATION



■ Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis) Disaster Relief Program

Program Overview

The Disaster Relief Program (DRP) is designed to provide rapid, short-term financial assistance to households impacted by federally or state-declared disasters or emergencies within the FHLBank Indianapolis district. Funds will be disbursed through FHLBank Indianapolis member financial institutions that serve the affected communities. The program enables members to deliver flexible financial support to help households with immediate relief from natural disasters such as floods, tornadoes, wildfires or other catastrophes.

Program Objectives

- Provide emergency assistance to households affected by declared disasters.
- Support member institutions in responding quickly to community needs.
- Bridge the gap between disaster occurrence and longer-term recovery resources.
- Reinforce community stability by reducing financial disruption for vulnerable households.

Eligible Recipients

- Owner-occupied households in single-family homes located in a federally or state-declared emergency or disaster area.
- Households must have been directly impacted by the disaster.
- Households with incomes \leq 100% of the Median Family Income in the county in which the property is located. See [Huduser.gov](https://www.huduser.gov) to determine income limits.

Eligible Uses of Funds

- Temporary housing or lodging expenses
- Emergency home repairs (e.g., roofing, windows, structural safety)

- Emergency power supply
- Replacement of essential household systems (e.g., heating/cooling systems, sump pump, water heater)
- Utility reconnection fees
- Transportation for relocation or medical needs
- Uses not listed here must be approved by FHLBank Indianapolis prior to disbursing funds on behalf of households.

Funding Parameters

Grants of up to \$10,000 per household. Maximum allocation per member institution is \$25,000. Funds must be disbursed to qualified households within 30 days of member receiving the funds, unless otherwise extended.

Member Institution Eligibility & Responsibilities

- Must be an FHLBank Indianapolis member in good standing.
- Must complete a DRP Master Agreement.
- Must complete a DRP Program Application.
- Responsible for verifying household eligibility.
- Responsible for collecting documentation of need.
- Responsible for disbursing funds directly to impacted households.
- Must disburse funds to households within 30 days of receiving program funds.
- Responsible for returning any unused funds back to FHLBank Indianapolis.
- Submitting a final impact report within 90 days of receiving program funds.

Members may contact us with questions at housing@fhlbi.com.

Requested Grant Funds:

Requested Disaster Relief Program grant: \$ _____

■ Member Financial Institution Information

Member Name: _____

Member Contact Name: _____ Member Contact Title: _____

Member Address: _____

Member City, State, Zip: _____

Member Email: _____ Member Phone: _____

Additional Contact Name (as applicable): _____

Title: _____ Email: _____

Phone: _____

Member Certification

*This application must be certified and signed by **two** officers currently listed on the Member's FHLBank Indianapolis "Certified Resolutions for Advances". Inquire at Housing@fhlbi.com if unsure of those listed on the "Certified Resolution for Advances" prior to executing and submitting this application to the FHLBank Indianapolis.*

Each of the undersigned, an authorized representative of the Member, hereby certifies that the member understands program guidelines and eligibility requirements and will provide funds to qualified households only, and will also provide the Bank with required reporting documentation as well as the return of any unused funds received from the Bank.

MEMBER FINANCIAL INSTITUTION

Electronic signatures are accepted and encouraged

Member Institution Name

Signed

Printed Name

Title

Date

Signed

Printed Name

Title

Date

FEDERAL HOME LOAN BANK OF INDIANAPOLIS:

Executed by FHLBank Indianapolis upon receipt

Signed

Printed Name

Title

Date

Signed

Printed Name

Title

Date