A Message to Our Members and Partners

On behalf of the Affordable Housing Advisory Council of the Federal Home Loan Bank of Cincinnati (the FHLB), the Board of Directors and management, we are pleased to report on the FHLB’s affordable housing activities in 2014, and to provide a look ahead as well. In 2014, the FHLB awarded or disbursed $90.2 million through our numerous housing and community investment programs, including three voluntary programs – the Carol M. Peterson Excellence in Service Awards, the Accessibility Rehabilitation Program and the Disaster Reconstruction Program. As these accomplishments indicate, the FHLB remains committed to partnering with our members and sponsors to develop and preserve affordable housing throughout the Fifth District.

Strong Year for Affordable Housing and Welcome Home Programs

Based on 2013 earnings, the FHLB accrued $29.6 million for the 2014 Affordable Housing Program (AHP) and the Welcome Home Program. The accrual was further supplemented with additional funding from previous years. As a result, the FHLB was able to award $28.0 million in AHP grants for the creation or preservation of 2,413 units of affordable housing.

Additionally, the FHLB disbursed $10.4 million for down payment and closing cost assistance for 2,122 low- to moderate-income homebuyers through Welcome Home. Welcome Home remains our most popular product, combining ease of use with immediate homeowner benefit.

Based on FHLB earnings for 2014, we accrued $27.6 million for the 2015 AHP and Welcome Home offerings. While there are no material changes to Welcome Home in 2015, we made some minor adjustments to the AHP’s scoring and feasibility criteria, which are designed to make the program more accommodative. Examples of such changes include the removal of the 20 percent housing affordability floor on ownership projects, the allowance of a 20 percent Developer Fee in certain instances, and the elimination of Developer Fee constraints on projects where the sponsor is also the general contractor.

Voluntary Programs Fill Additional Needs

The FHLB’s history of voluntary programs dates back to the creation of the American Dream Homeownership Challenge in 2003, a down payment assistance program. Currently, the FHLB maintains three voluntary programs to support affordable housing in the Fifth District, outside our congressional mandate. The Advisory Council and Board of Directors believe voluntary programs allow the FHLB to respond quickly to emerging housing needs in the Fifth District.

Carol M. Peterson was the FHLB’s Community Investment Officer and led the FHLB’s affordable housing programs for more than 20 years. After her passing in 2010, the Board created a fund in her name to support housing programs benefitting special needs households. In 2014, $1.0 million was set aside for this voluntary fund, the proceeds of which were used to continue the Accessibility Rehab Program and the Carol M. Peterson Excellence in Service Awards.
The Excellence in Service Awards were used to assist in the development of innovative housing and housing related projects benefiting special needs households in each of the three Fifth District states of Kentucky, Ohio and Tennessee. Each recipient exemplified Ms. Peterson’s commitment to serving special needs households. In 2014, three grants totaling $140,000 were awarded by the FHLB under this initiative.

The Accessibility Rehab Program continues to provide grants for accessibility rehab and emergency repairs for low- and moderate-income, elderly and special needs homeowners. During 2014, more than $861,000 was disbursed to assist 146 households in the Fifth District. For 2015, the Board of Directors authorized another $1.0 million for the program. However, in continuing Ms. Peterson’s legacy, the Accessibility Rehab Program was renamed the Carol M. Peterson Housing Fund. The fund remains devoted to accessibility rehab and emergency repairs for special needs households.

Additionally, the FHLB’s Disaster Reconstruction Program continued to help Fifth District residents whose homes were damaged or destroyed by natural disasters. In 2014, we disbursed nearly $600,000 from this fund to help 34 households reestablish housing. In 2015, more than $2.0 million remains available through this program.

**Community Investment Cash Advances**

Finally, a number of members continued to take advantage of our Community Investment Program (CIP) and Economic Development Program (EDP), as well as the Zero Interest Fund (ZIF). Both the CIP and EDP provide discounted Advances, which help our members with their community development activities. In 2014, we disbursed $49.7 million to 11 members. Likewise, five members received $0.5 million through the ZIF, a program which provides zero percent loans for predevelopment activities.

The Advisory Council looks forward to continuing to work with the FHLB, its Board of Directors, and its members and housing partners in order to meet the affordable housing needs of the Fifth District.

Sincerely,

Deborah W. Williams
Chair, 2014 Advisory Council

Andrew S. Howell
FHLB President and CEO

Charles J. Ruma
Chair, FHLB Board of Directors Housing and Community Development Committee
**Programs Summary**

During 2014, 222 members participated in one or more of the FHLB’s housing and community development programs. The Council would like to thank all members and sponsors for their support of these programs throughout the year.

**Carol M. Peterson Housing Fund.** In 2010 the Board established the Carol M. Peterson Housing Fund, an umbrella for the FHLB’s voluntary housing programs. In 2014, the Board approved $1 million for the fund. More than $861,000 was disbursed through the Accessibility Rehab Program, which provides grants for accessibility rehab and emergency repairs to the homes of elderly and special needs households. In addition, three grants totaling $140,000 were awarded to three non-profit housing agencies for the Excellence in Service Award, recognizing their work supporting affordable housing for special needs households.

**Disaster Reconstruction Program.** This $5 million voluntary housing program was authorized by the FHLB’s Board of Directors in March 2012 following tornadoes that swept through parts of the Fifth District earlier that month. By year end 2014, we disbursed nearly $2.9 million to 172 households whose homes were damaged or destroyed.

**Affordable Housing Program.** In 2014, 47 members received 78 grants totaling $28.0 million through the Affordable Housing Program (AHP). These awards will create 2,413 units of affordable owner-occupied and rental housing. Since the program’s inception in 1990, the FHLB has awarded nearly $423 million in grants to help create 46,040 units of affordable housing, with a total development cost in excess of $3.7 billion.

**Welcome Home Program.** Each year, up to 35 percent of AHP funds is reserved for downpayment assistance under Welcome Home. In 2014, the FHLB disbursed $10.4 million in Welcome Home grants through 179 members as downpayment and closing cost assistance grants to help 2,122 individuals and families purchase affordable homes. Since Welcome Home’s inception in 1998, the FHLB has disbursed $103.3 million to help some 21,422 families become homeowners.

Since the AHP’s inception, the FHLB has awarded or disbursed $526 million in subsidies toward the creation of nearly 67,500 units of affordable housing.

**Additional programs.** The Community Investment Program (CIP), Economic Development Program (EDP) and the Zero-Interest Fund (ZIF) encourage members to increase their involvement in housing and community-based economic development. In 2014, $50.2 million in CIP/EDP/ZIF funding was disbursed through 16 member institutions.

**FHLB AHP/Welcome Home Summary Charts • 2010 – 2014**

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<thead>
<tr>
<th>Units awarded/disbursed</th>
<th>Subsidies awarded/disbursed</th>
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<tr>
<td><strong>Units awarded/disbursed</strong></td>
<td><strong>Subsidies awarded/disbursed</strong></td>
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<tr>
<td>AHP</td>
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<td>2010</td>
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<td>1,759</td>
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<td>2014</td>
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| 2010 | 1,399 | 50 |
| 2011 | 1,000 | 56 |
| 2012 | 1,000 | 51 |
| 2013 | 1,000 | 53 |
| 2014 | 1,000 | 50 |

- Units awarded/disbursed chart shows units created through AHP and WHP programs for each year from 2010 to 2014.
- Subsidies awarded/disbursed chart shows subsidies provided in millions for each year from 2010 to 2014.
AFFORDABLE HOUSING PROGRAM AWARDS 2014
Projects sorted by state/county/city

KENTUCKY

BREATHITT, KNOTT, LESLIE AND PERRY COUNTIES
2014 Homebuyer – Perry and Surrounding Counties, Ky.
$175,000 grant, 7 ownership units
1st Trust Bank, Hazard
Housing Development Alliance Inc., Hazard

CAMPBELL COUNTY
Northern Kentucky Scholar House, Newport, Ky.
$659,952 grant, 48 rental units
The Bank of Kentucky, Florence
Newport Millennium Housing Corp. III, Newport

CHRISTIAN COUNTY
Westwood Senior Homes, Hopkinsville, Ky.
$480,000 grant, 48 rental units
The Cecilian Bank, Cecilia
Affordable Housing of Hopkinsville Inc., Hopkinsville

CLINTON, CUMBERLAND, MCCREARY, WAYNE AND WHITLEY COUNTIES
Southern Tier 2014 Homeownership Project, Scattered Sites, Ky.
$175,000 grant, 10 ownership units
Cumberland Valley National Bank and Trust Company, East Bernstadt
Southern Tier Housing Corp., London

FAYETTE COUNTY
Lexington HFH 2014 #2, Lexington, Ky.
$50,000 grant, 5 ownership units
First State Financial, Pineville
Lexington Habitat for Humanity Inc., Lexington

Lexington HFH 2014, Lexington, Ky.
$212,432 grant, 10 ownership units
First State Financial, Pineville
Lexington Habitat for Humanity Inc., Lexington

FLOYD COUNTY
Stone Crest Apartments 2014, Prestonsburg, Ky.
$1,000,000 grant, 24 rental units
First Commonwealth Bank of Prestonsburg Inc., Prestonsburg
Mountain Comprehensive Care Center, Prestonsburg

GRAYSON COUNTY
Collyns Court, Leitchfield, Ky.
$560,000 grant, 32 rental units
The Cecilian Bank, Cecilia
Parkland Manor Inc., Leitchfield

HARDIN COUNTY
Hardin Co. HFH 2014, Elizabethtown, Ky.
$87,354 grant, 5 ownership units
Kentucky Neighborhood Bank, Elizabethtown
Hardin County Habitat for Humanity, Elizabethtown
HENDERSON COUNTY
Henderson HFH 2014, Henderson, Ky.
$27,500 grant, 2 ownership units
Field & Main Bank, Henderson
Habitat for Humanity of Henderson, Ky.

2014 Rehab, Henderson, Ky.
$13,500 grant, 1 ownership unit
Field & Main Bank, Henderson
Community One Inc., Evansville

WARM Residences II, Henderson, Ky.
$560,000 grant, 32 rental units
Field & Main Bank, Henderson
The Center for Addiction Recovery of Henderson Inc., Henderson

HOPKINS COUNTY
HFH of Hopkins Co. 2014, Madisonville, Ky.
$106,248 grant, 5 ownership units
First United Bank and Trust Company, Madisonville
Habitat for Humanity of Hopkins County Inc., Madisonville

KNOX COUNTY
Yellow Rock Place, Barbourville, Ky.
$800,000 grant, 32 rental units
Hometown Bank of Corbin Inc., Corbin
Cumberland Valley Regional Housing Authority, Barbourville

ACH Dorm Expansion, Barbourville, Ky.
$240,000 grant, 16 rental units
The Cecilian Bank, Cecilia
Appalachian Children’s Home / Pentecostal Children’s Home, Barbourville

LEWIS COUNTY
2014 Lewis County Homebuyer Program, Garrison, Ky.
$170,000 grant, 8 ownership units
Citizens Deposit Bank & Trust, Vanceburg
People’s Self-Help Housing Inc., Vanceburg

MCCrackEN COUNTY
Paducah McCracken Co. HFH 2014, Paducah, Ky.
$13,750 grant, 1 ownership unit
The Paducah Bank and Trust Company, Paducah
Habitat for Humanity of Paducah McCracken County, Paducah

Menifee, Morgan and Rowan Counties
Morehead Area HFH 2014, Frenchburg, Ky.
$106,171 grant, 5 ownership units
Commercial Bank, West Liberty
Morehead Area Habitat for Humanity, Morehead

PIKE COUNTY
2014 Robinson Heights Builds, Pikeville, Ky.
$249,986 grant, 5 ownership units
Community Trust Bank Inc., Pikeville
Sandy Valley Habitat for Humanity Inc., Pikeville
SCOTT COUNTY
Scott Co. HFH 2014, Georgetown, Ky.
$106,171 grant, 5 ownership units
Whitaker Bank, Lexington
Scott County Habitat for Humanity, Georgetown

SIMPSON COUNTY
HFH of Simpson Co. 2014, Franklin, Ky.
$20,000 grant, 2 ownership units
Franklin Bank & Trust Company, Franklin
Habitat for Humanity of Simpson County, Franklin

WARREN COUNTY
Men’s Addiction Recovery Campus, Bowling Green, Ky.
$1,000,000 grant, 103 rental units
Field & Main Bank, Henderson
The Center for Addiction Recovery of Henderson Inc., Henderson

Easton Place, Bowling Green, Ky.
$560,000 grant, 32 rental units
Morgantown Bank & Trust Company Inc., Morgantown
Housing Assistance aNd Development Services Inc. (HANDS), Bowling Green

WHITLEY COUNTY
Kerney Place, Williamsburg, Ky.
$320,000 grant, 32 rental units
Wilson & Muir Bank & Trust Company, Bardstown
Cumberland Valley Regional Housing Authority, Barbourville

OHIO

ATHENS COUNTY
Charles Place, Athens, Ohio
$136,302 grant, 7 rental units
Hocking Valley Bank, Athens
Integrated Services of Appalachian Ohio, Athens

The John W. Clem Recovery House, Athens, Ohio
$79,998 grant, 11 rental units
Hocking Valley Bank, Athens
John Clem Recovery House, Athens

ATHENS, HOCKING, MEIGS, MORGAN, NOBLE AND PERRY COUNTIES
2015-2017 HFHSEO AHP Projects, Athens County, Ohio
$250,000 grant, 10 ownership units
The Park National Bank, Newark
Habitat for Humanity of Southeast Ohio, Athens

CLARK COUNTY
Tubman Towers, Springfield, Ohio
$911,017 grant, 99 rental units
The Huntington National Bank, Columbus, and Ohio Capital Finance Corp., Columbus
Lutheran Social Services of Central Ohio, Worthington

CUYAHOGA COUNTY
Archives Apartments, Cleveland, Ohio
$453,295 grant, 24 rental units
FirstMerit Bank, Akron
Welcome House Inc., Westlake
Historic Shoreway Apartments, Cleveland, Ohio
$210,000 grant, 21 rental units
KeyBank, Cleveland
Detroit Shoreway Community Development Organization, Cleveland

Opportunity House, Garfield Heights, Ohio
$275,000 grant, 11 rental units
FirstMerit Bank, Akron
Humility of Mary Housing Inc., Fairlawn

The Residences at Concord Reserve, Westlake, Ohio
$72,018 grant, 75 rental units
JPMorgan Chase Bank, Columbus
Lutheran Home at Concord Reserve, Westlake

**FAYETTE COUNTY**
Fayette Landing, Washington Court House, Ohio
$158,612 grant, 36 rental units
KeyBank, Cleveland
Community Action Commission of Fayette County, Washington Court House

**FRANKLIN COUNTY**
Victorian Heritage, Columbus, Ohio
$590,000 grant, 59 rental units
JPMorgan Chase Bank, Columbus
Homeport, Columbus

Van Buren Family Shelter, Columbus, Ohio
$1,000,000 grant, 192 rental units
Ohio Capital Finance Corp., Columbus, and The Huntington National Bank, Columbus
Community Shelter Board, Columbus

2014 YWCA Griswold Renovation, Columbus, Ohio
$1,000,000 grant, 91 rental units
The Huntington National Bank, Columbus, and The Arlington Bank, Upper Arlington
Young Women’s Christian Association of Columbus, Ohio, Columbus

2014 Hawthorn Grove Apartments, Columbus, Ohio
$850,000 grant, 40 rental units
The Huntington National Bank, Columbus, and The Arlington Bank, Upper Arlington
Community Housing Network Inc., Columbus

CHN West 2014, Franklin County, Ohio
$1,000,000 grant, 65 rental units
The Arlington Bank, Upper Arlington
Community Housing Network Inc., Columbus

**GREENE COUNTY**
2014 C-Street Phase 2, Yellow Springs, Ohio
$50,000 grant, 2 ownership units
The Huntington National Bank, Columbus
Yellow Springs Home Inc., Yellow Springs

**HAMILTON COUNTY**
2014 Parkway Apartments PSH, Cincinnati, Ohio
$339,999 grant, 34 rental units
Fifth Third Bank, Cincinnati
Talbert Services Inc., Cincinnati
Women's Shelter, Cincinnati, Ohio
$825,000 grant, 60 rental units
Fifth Third Bank, Cincinnati
Shelterhouse Volunteer Group, Cincinnati

Sands Senior Apartments, Cincinnati, Ohio
$640,000 grant, 67 rental units
The Huntington National Bank, Columbus
TWG Development LLC, Indianapolis

Knowlton Northside Senior, Cincinnati, Ohio
$559,944 grant, 56 rental units
U.S. Bank, Cincinnati
Episcopal Retirement Homes Affordable Living LLC, Cincinnati

LAWRENCE COUNTY
Proctor's Landing, Proctorville, Ohio
$592,010 grant, 56 rental units
RiverHills Bank, Milford
Ironton-Lawrence County Community Action Organization, Ironton

LOGAN COUNTY
Green Hills Apartments, West Liberty, Ohio
$759,924 grant, 76 rental units
The Huntington National Bank, Columbus, and Ohio Capital Finance Corp., Columbus
West Liberty Homes Inc., West Liberty

LORAIN COUNTY
The Cottages at Riverview, Elyria, Ohio
$419,334 grant, 67 rental units
JPMorgan Chase Bank, Columbus
New Sunrise Properties, Elyria

MAHONING COUNTY
Marian Commons PSH, Youngstown, Ohio
$700,000 grant, 40 rental units
The Huntington National Bank, Columbus, and The Home Savings and Loan Company, Youngstown
Compass Family & Community Services, Youngstown

MEDINA COUNTY
Medina Creative Transitions, Brunswick, Ohio
$119,281 grant, 8 rental units
FirstMerit Bank, Akron
Medina Creative Housing Inc., Medina

MONTGOMERY COUNTY
2014 Kings Mill Plaza, Dayton, Ohio
$108,000 grant, 8 rental units
Dayton Firefighters Federal Credit Union, Dayton
Sanclare Properties, Overpeck

2014 Dayton YWCA Permanent Supportive Housing, Dayton, Ohio
$649,935 grant, 65 rental units
KeyBank, Cleveland
The Young Women's Christian Association of Dayton, Ohio, Dayton
PIKE COUNTY
Shyville Senior Living, Piketon, Ohio
$420,000 grant, 42 rental units
The Huntington National Bank, Columbus
Pike Metropolitan Housing Authority, Piketon

ROSS COUNTY
Abel Acres, Chillicothe, Ohio
$422,999 grant, 32 rental units
Leitchfield Deposit Bank and Trust Company, Leitchfield
Pike Metropolitan Housing Authority, Piketon

SCIO TO COUNTY
Riverview Retirement Center, Portsmouth, Ohio
$475,466 grant, 106 rental units
The Huntington National Bank, Columbus, and KeyBank, Cleveland
National Church Residences, Columbus

STARK COUNTY
2014 Har mont Park Homes, Canton, Ohio
$276,000 grant, 13 rental units
The Huntington National Bank, Columbus
ICAN Inc., Canton

SUMMIT COUNTY
The Commons at Madaline Park II, Akron, Ohio
$429,234 grant, 60 rental units
FirstMerit Bank, Akron
Community Support Services, Akron

2014 Faith Homes VI Ownership, Akron, Ohio
$108,000 grant, 8 ownership units
FirstMerit Bank, Akron
Mustard Seed Development Center, Akron

TENNESSEE
BLOUNT COUNTY
2014 Home in the Foothills, Alcoa and Maryville, Tenn.
$124,613 grant, 5 ownership units
Alcoa Tenn Federal Credit Union, Alcoa
Blount County Habitat for Humanity, Maryville

2014 Havens of Hope, Maryville, Tenn.
$49,747 grant, 2 ownership units
Foothills Bank & Trust, Maryville
Blount County Habitat for Humanity, Maryville

CUMBERLAND COUNTY
Autumn Terrace 1, Cumberland County, Tenn.
$206,400 grant, 12 rental units
Cumberland County Bank, Crossville
Crossville Housing Authority, Crossville

CUMBERLAND, FENTRESS AND WHITE COUNTIES
2014 Creative Build Homeownership Project, Scattered Sites, Tenn.
$80,000 grant, 8 ownership units
Federation of Appalachian Housing Enterprises Inc., Berea
Creative Compassion Inc., Crossville
DAVIDSON COUNTY
2014 Mending Hearts TH project, Nashville, Tenn.
$74,500 grant, 4 rental units
Avenue Bank, Nashville
Mending Hearts Inc., Nashville

DAVIDSON, DICKSON AND WILSON COUNTIES
Habitat Greater Nashville 2014 - Single Family, Antioch, Tenn.
$750,000 grant, 30 ownership units
Pinnacle Bank, Nashville
Habitat for Humanity of Greater Nashville, Nashville

HANCOCK AND WASHINGTON COUNTIES
New Build Appalachia - Phase 1, Johnson City, Sneedville and Tazewell, Tenn.
$231,500 grant, 10 ownership units
Bank of Tennessee, Kingsport
Appalachia Service Project, Johnson City

KNOX COUNTY
KARM Serenity for Women, Knoxville, Tenn.
$494,000 grant, 33 rental units
Home Federal Bank of Tennessee, Knoxville
Knox Area Rescue Ministries Inc., Knoxville

MADISON COUNTY
351 North Highland, Jackson, Tenn.
$254,166 grant, 20 rental units
The Bank of Jackson, Jackson
T.A.M.B. of Jackson, Jackson

MORGAN AND SCOTT COUNTIES
New Homes Project 2015, Robbins, Tenn.
$40,000 grant, 4 ownership units
Citizens First Bank, Wartburg
Appalachia Habitat for Humanity, Robbins

RUTHERFORD COUNTY
2014 Rutherford County Habitat 2014-2016 Builds, La Vergne and Murfreesboro, Tenn.
$300,000 grant, 15 ownership units
Pinnacle Bank, Nashville
Rutherford County Habitat for Humanity, Murfreesboro

SCOTT COUNTY
2015 Extremely Low Income Home Project, Robbins, Tenn.
$100,000 grant, 2 ownership units
Citizens First Bank, Wartburg
Appalachia Habitat for Humanity, Robbins

SHELBY COUNTY
FY14-15 Building Blitz, Memphis, Tenn.
$212,447 grant, 10 ownership units
Bank of Bartlett, Bartlett
Habitat for Humanity of Greater Memphis, Memphis

SUMNER COUNTY
2014 Sumner County TN Habitat, Sumner County, Tenn.
$145,936 grant, 7 ownership units
Commerce Union Bank, Springfield
Habitat for Humanity of Sumner County TN, Gallatin
WASHINGTON COUNTY
2014 - 510 Watauga Apartments, Johnson City, Tenn.
$153,162 grant, 5 rental units
Bank of Tennessee, Kingsport
Eastern Eight Community Development Corp., Johnson City

WEAKLEY COUNTY
Highland Street Project, Martin, Tenn.
$300,000 grant, 8 rental units
First State Bank, Union City
Hope of Martin Community Development Corp., Martin

OUT OF FIFTH DISTRICT

CALIFORNIA
LOS ANGELES COUNTY
Tiki Apartments, Huntington Park, Ca.
$290,000 grant, 36 rental units
U.S. Bank, Cincinnati
Synergy Community Development Corp., Los Angeles

127th Street Apartments, Los Angeles, Ca.
$663,057 grant, 85 rental units
U.S. Bank, Cincinnati
Synergy Community Development Corp., Los Angeles

ILLINOIS
TAZEWELL COUNTY
Morton Senior Residence, Morton, Il.
$464,058 grant, 61 rental units
RiverHills Bank, Milford
MV Affordable Housing LLC, Cincinnati

MICHIGAN
GRAND TRAVERSE COUNTY
2014 Carson Square, Traverse City, Mi.
$275,000 grant, 36 rental units
The Huntington National Bank, Columbus
Goodwill Industries of Northern Michigan, Traverse City

WAYNE COUNTY
2014 Habitat Detroit - Morningside Commons, Detroit, Mi.
$50,000 grant, 5 ownership units
The Huntington National Bank, Columbus
Habitat for Humanity Detroit, Detroit

WEST VIRGINIA
CABELL COUNTY
$200,000 grant, 4 rental units
Peoples Bank, Marietta
Cabell-Huntington Coalition for the Homeless, Huntington
The Advisory Council helps to set the direction for the FHHLB’s affordable housing and community lending programs by advising the Board of Directors and management on affordable housing and economic development needs within the Fifth District.

Don R. Alexander, Executive Director
Crossville Housing Authority
Crossville, Tennessee

Donald R. Ball, Chairman
Ball Homes
Lexington, Kentucky

Terry W. Cunningham, Executive Director
Kingsport Housing and Redevelopment Authority
Kingsport, Tennessee

Cecil F. Dunn (Council Vice Chair), Executive Director
HOPE Center
Lexington, Kentucky

Stacey C. Epperson, President and CEO
Next Step Network
Louisville, Kentucky

Doug A. Garver, Executive Director
Ohio Housing Finance Agency
Columbus, Ohio

Steven D. Gladman, President
The Affordable Housing Trust for Columbus and Franklin County
Columbus, Ohio

Danny Herron, President and CEO
Habitat for Humanity of Greater Nashville
Nashville, Tennessee

Kenneth “Jay” Kittenbrink, Executive Director
Episcopal Retirement Homes Inc.
Cincinnati, Ohio

David L. Kreher, Executive Director
People’s Self-Help Housing Inc.
Vanceburg, Kentucky

Linda G. Leathers, Chief Executive Officer
The Next Door Inc.
Nashville, Tennessee

Mark K. Milligan
Passage Management
Columbus, Ohio

Thomas K. Stone, Executive Director
Mt. Pleasant NOW Development Corp.
Cleveland Heights, Ohio

Susan E. Weaver, CEO and Executive Director
Community Housing Network Inc.
Columbus, Ohio

Deborah W. Williams (Council Chair), Executive Director
Housing Assistance aNd Development Services Inc. (HANDS, Inc.)
Bowling Green, Kentucky

2014 AFFORDABLE HOUSING ADVISORY COUNCIL

HOUSING & COMMUNITY INVESTMENT DEPARTMENT

Damon v. Allen, Senior Vice President and Community Investment Officer
Herman Bowling, Vice President
Brenda A. Pierre, Housing Quality Assurance Officer
Mary J. Batchelor, Administrative Assistant

Affordable Housing Program
Mary L. Hernandez, Affordable Housing Program Manager
Cassandra L. Larcarte, Housing Financial Analyst II
Laura K. Overton, Housing Financial Analyst II
Samantha M. Walker, Housing Financial Analyst I

Welcome Home Program and Voluntary Programs
Jill A. Cravens, Voluntary Programs Manager
Jasmine P. Grant, Housing Program Assistant I
Kristina L. Jordan, Housing Program Assistant I
Jodi M. Pendleton, Housing Program Assistant II

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