



2014 Fifth District Advisory Council Annual Report

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.

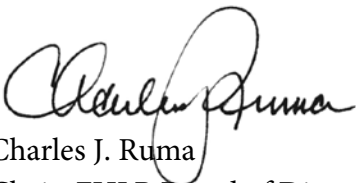
Sincerely,



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.

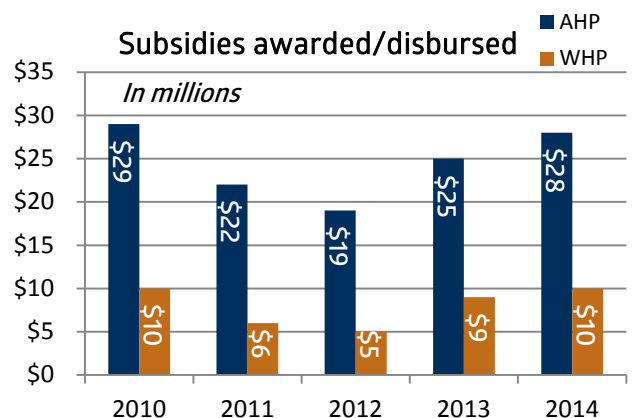
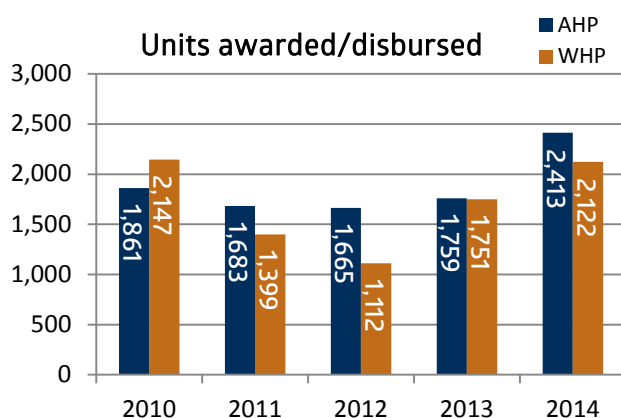
Affordable Housing Program. In 2014, 47 members received 78 grants totaling \$28.0 million through the Affordable Housing Program (AHP). These awards will create 2,413 units of affordable owner-occupied and rental housing. Since the program's inception in 1990, the FHLB has awarded nearly \$423 million 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



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

SCIOTO 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 Harmont 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

2015 Coalition Houses, Huntington, W.Va.

\$200,000 grant, 4 rental units

Peoples Bank, Marietta

Cabell-Huntington Coalition for the Homeless, Huntington

2014 AFFORDABLE HOUSING ADVISORY COUNCIL

The Advisory Council helps to set the direction for the FHLB'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

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

