



2015 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 2015, and to provide a look ahead as well. In 2015, the FHLB awarded or disbursed \$125.0 million through our numerous housing and community investment programs, including two voluntary programs – the Carol M. Peterson Housing Program and the Disaster Reconstruction Fund. 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 Program and Welcome Home Program

Based on 2014 earnings, the FHLB accrued \$27.6 million for the 2015 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 \$27.0 million in AHP grants for the creation or preservation of 2,084 units of affordable housing.

Additionally, the FHLB disbursed \$9.1 million for down payment and closing cost assistance for 1,869 homebuyers through Welcome Home. Welcome Home remains our most popular product, combining ease of use with immediate homeowner benefit.

Based on FHLB earnings for 2015, we accrued \$27.9 million for the 2016 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 clarified terms and definitions. Examples of scoring adjustments include those for leverage and for ownership project income targeting.

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 two 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 2015, \$1.0 million was set aside for this voluntary fund, the proceeds of which were used to continue the Carol M. Peterson Housing Fund (CMPHF).

CMPHF provides grants for accessibility rehab and emergency repairs for low- and moderate-income, elderly and special needs homeowners. During 2015, \$927,000 was disbursed to assist

151 households in the Fifth District. For 2016, the Board of Directors authorized \$1.5 million for the program – \$1.4 million for accessibility rehab and emergency repairs for special needs households, and \$100,000 for the Jimmy and Rosalynn Carter Work Project in Memphis, Tenn.

Additionally, the FHLB's Disaster Reconstruction Program continued to help Fifth District residents whose homes were damaged or destroyed by natural disasters. Since the program was created in 2012, \$2.9 million has been disbursed from this fund to assist 177 households reestablish housing. In 2016, about \$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 Programs (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 2015, we issued \$87.4 million in Advances and Letters of Credit to 11 members. Likewise, seven members received \$0.7 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.

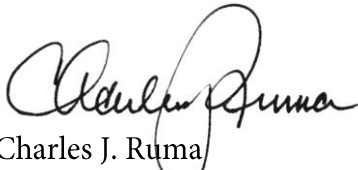
Sincerely,



Steven D. Gladman
Chair, FHLB 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 2015, 210 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, a voluntary fund that provides grants for accessibility rehab and emergency repairs to the homes of elderly and special needs households. In 2015, the Board approved \$1 million for the fund. More than \$927,000 was disbursed to aid 151 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 2015, we disbursed more than \$2.9 million to 177 households whose homes were damaged or destroyed.

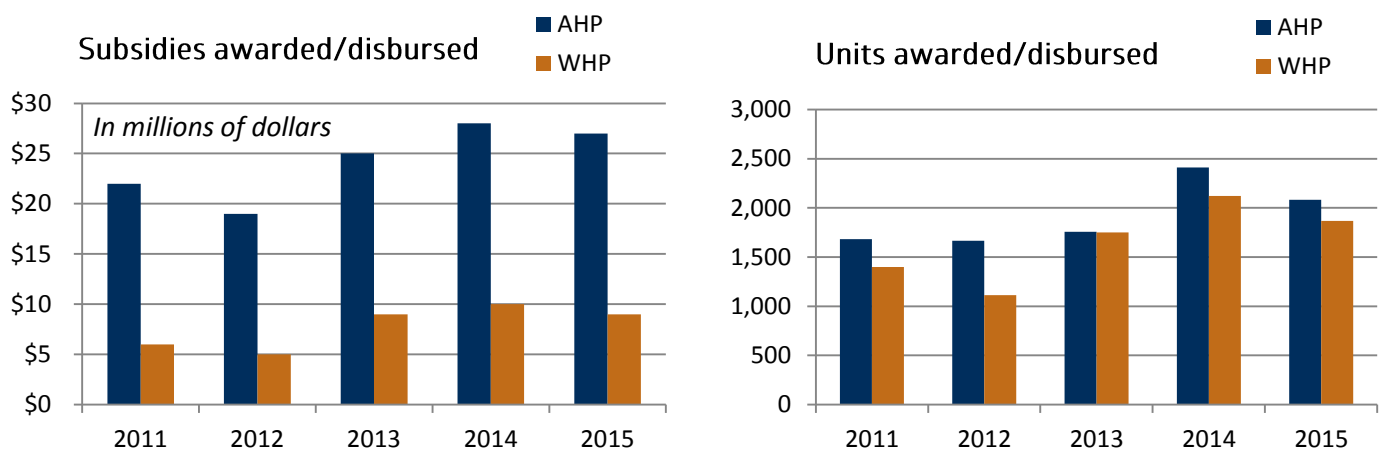
Affordable Housing Program. In 2015, 43 members were awarded 70 grants totaling \$27.0 million through the Affordable Housing Program (AHP). These awards will create 2,084 units of affordable owner-occupied and rental housing. Since the program's inception in 1990, the FHLB has awarded nearly \$450 million in grants to help create 48,124 units of affordable housing, with a total development cost in excess of \$4.0 billion.

Welcome Home Program. Each year, up to 35 percent of AHP funds is reserved for downpayment assistance under Welcome Home. In 2015, the FHLB disbursed more than \$9.1 million in Welcome Home grants through 171 members as downpayment and closing cost assistance grants to help 1,869 individuals and families purchase affordable homes. Since Welcome Home's inception in 1998, the FHLB has disbursed \$112.4 million to help some 23,291 families become homeowners.

Under AHP, through affordable housing grants and Welcome Home, the FHLB has awarded or disbursed \$562 million for the creation of 71,415 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 2015, \$88.0 million in CIP/EDP/ZIF funding was disbursed through 18 member institutions.

FHLB AHP/Welcome Home Summary Charts * 2011 – 2015



AFFORDABLE HOUSING PROGRAM AWARDS 2015

Projects sorted by state/county/city

KENTUCKY

BATH, CARTER, MONTGOMERY AND ROWAN COUNTIES

2015-2018 Kentucky Bank and CDBG Affordable Homeownership Project; Morehead, Ky.

\$250,000 grant, 10 owner-occupied units

Kentucky Bank, Paris

Frontier Housing Inc., Morehead

BREATHITT, KNOTT, LESLIE AND PERRY COUNTIES

2015 Special Needs Homebuyer - Hazard Ky.; Perry County, Ky.

\$250,000 grant, 5 owner-occupied units

1st Trust Bank, Hazard

Housing Development Alliance Inc., Hazard

CAMPBELL COUNTY

Highland Village 2015; Highland Heights, Ky.

\$1,000,000 grant, 118 rental units

Stock Yards Bank & Trust Co., Louisville

Newport Millennium Housing Corp. III, Newport

CLARK AND MADISON COUNTIES

2015 10 House Build; Winchester, Ky.

\$212,000 grant, 10 owner-occupied units

Peoples Bank & Trust Co. of Madison County, Berea

Habitat for Humanity of Madison and Clark Counties, Richmond

CLINTON, CUMBERLAND, MCCREARY, WAYNE AND WHITLEY COUNTIES

Kentucky Highlands Scattered Site Homeownership; Multiple Counties, Ky.

\$175,000 grant, 10 owner-occupied units

Cumberland Valley National Bank and Trust Co., East Bernstadt

Kentucky Highlands Investment Corp., London, and Southern Tier Housing Corporation, London

FAYETTE COUNTY

Lexington HFH 201501; Lexington, Ky.

\$212,500 grant, 10 owner-occupied units

Community Trust Bank Inc., Pikeville

Lexington Habitat for Humanity Inc., Lexington, and Kentucky Habitat for Humanity Inc., Louisville

Lexington HFH 201501 #2; Lexington, Ky.

\$44,000 grant, 5 owner-occupied units

Community Trust Bank Inc., Pikeville

Lexington Habitat for Humanity Inc., Lexington, and Kentucky Habitat for Humanity Inc., Louisville

Trent Village; Lexington, Ky.

\$540,000 grant, 54 rental units

Hometown Bank of Corbin Inc., Corbin

Episcopal Retirement Homes Affordable Living LLC, Cincinnati

FLOYD COUNTY

Layne House Apartments 2015; Prestonsburg, Ky.

\$1,000,000 grant, 20 rental units

First Commonwealth Bank of Prestonsburg Inc., Prestonsburg

Mountain Comprehensive Care Center, Prestonsburg

FULTON COUNTY

HFH of Fulton Hickman Co. 201501; Fulton, Ky.

\$15,000 grant, 1 owner-occupied unit

First Community Bank of the Heartland Inc., Clinton

Fulton-Hickman Counties Habitat for Humanity of KY Inc., Fulton, and Kentucky Habitat for Humanity Inc., Louisville

HANCOCK COUNTY

Riverhill Apartments; Hawesville, Ky.

\$90,067 grant, 16 rental units

The Cecilian Bank, Elizabethtown

Parkland Manor Inc., Leitchfield

HARDIN COUNTY

Hardin Co. HFH 201501; Elizabethtown, Ky.

\$55,000 grant, 4 owner-occupied units

Kentucky Neighborhood Bank, Elizabethtown

Hardin County Habitat for Humanity, Elizabethtown, and Kentucky Habitat for Humanity Inc., Louisville

University Apartments; Elizabethtown, Ky.

\$342,328 grant, 45 rental units

The Cecilian Bank, Elizabethtown

Parkland Manor Inc., Leitchfield

HENDERSON COUNTY

HFH of Henderson 201501; Henderson, Ky.

\$27,500 grant, 2 owner-occupied units

Field & Main Bank, Henderson

Habitat for Humanity of Henderson, KY, Henderson, and Kentucky Habitat for Humanity Inc., Louisville

HOPKINS COUNTY

HFH of Hopkins Co. 201501; Madisonville, Ky.

\$106,250 grant, 5 owner-occupied units

First United Bank and Trust Co., Madisonville

Habitat for Humanity of Hopkins County Inc., Madisonville, and Kentucky Habitat for Humanity Inc., Louisville

KNOX COUNTY

KCEOC Housing Development Project 2015; Barbourville, Ky.

\$49,500 grant, 2 owner-occupied units

Forcht Bank, N.A., Lexington

KCEOC Community Action Partnership, Barbourville

Yellow Rock Place; Barbourville, Ky.

\$800,000 grant, 32 rental units

Hometown Bank of Corbin Inc., Corbin

Cumberland Valley Housing Corp., Barbourville

LARUE COUNTY

Larue Trace Apartments; Hodgenville, Ky.

\$258,100 grant, 24 rental units

The Cecilian Bank, Elizabethtown

Parkland Manor Inc., Leitchfield

LEE, OWSLEY AND WOLFE COUNTIES

Beattyville Homebuyer 2015; Beattyville, Ky.

\$90,000 grant, 5 owner-occupied units

Peoples Exchange Bank, Winchester

Beattyville Housing and Development Corp., Beattyville

MADISON COUNTY

2015 Eastern Scholar House; Richmond, Ky.

\$390,000 grant, 39 rental units

Federation of Appalachian Housing Enterprises Inc., Berea
Kentucky River Foothills Development Council Inc., Richmond

MCCRACKEN COUNTY

Merryman House, Paducah, Ky. 2015; Paducah, Ky.

\$540,000 grant, 36 rental units

The Paducah Bank and Trust Co., Paducah
Women Aware Inc. dba Merryman House Domestic Crisis Center, Paducah

PIKE COUNTY

Robinson Heights Final Phase; Pikeville, Ky.

\$199,924 grant, 4 owner-occupied units

Community Trust Bank Inc., Pikeville
Sandy Valley Habitat for Humanity Inc., Pikeville

WARREN COUNTY

HFH of Bowling Green Warren Co. 201501; Bowling Green, Ky.

\$50,000 grant, 5 owner-occupied units

PBI Bank, Louisville
Habitat for Humanity Bowling Green/Warren County Inc., Bowling Green, and Kentucky Habitat for Humanity Inc., Louisville

WHITLEY COUNTY

Kerney Place; Williamsburg, Ky.

\$800,000 grant, 32 rental units

Wilson & Muir Bank & Trust Co., Bardstown
Cumberland Valley Housing Corp., Barbourville

WOLFE COUNTY

Campton School Apartments; Campton, Ky.

\$215,000 grant, 19 rental units

Farmers and Traders Bank of Campton, Campton
AU Associates Inc., Lexington

OHIO

BUTLER, CAMPBELL, CLERMONT, HAMILTON AND KENTON COUNTIES

HFH of Greater Cincinnati 201501; Hamilton County, Ohio

\$87,490 grant, 5 owner-occupied units

Fifth Third Bank, Cincinnati
Habitat for Humanity of Greater Cincinnati, Cincinnati, and Kentucky Habitat for Humanity Inc., Louisville

HFH of Greater Cincinnati 201501 #2; Hamilton County, Ohio

\$137,500 grant, 10 owner-occupied units

Fifth Third Bank, Cincinnati
Habitat for Humanity of Greater Cincinnati, Cincinnati, and Kentucky Habitat for Humanity Inc., Louisville

COLUMBIANA COUNTY

Market Street Lofts; East Liverpool, Ohio

\$429,700 grant, 45 rental units

KeyBank, N.A., Cleveland
Community Action Agency of Columbiana County Inc., Lisbon, and MV Affordable Housing LLC, Cincinnati

CUYAHOGA COUNTY

St. Vincent de Paul Senior Housing; Cleveland, Ohio

\$380,000 grant, 38 rental units

KeyBank, N.A., Cleveland, and Ohio Capital Finance Corporation, Columbus
Catholic Charities Housing Corp., Cleveland

Medina Creative Middleburg Heights; Middleburg Heights, Ohio

\$600,000 grant, 24 rental units

The Huntington National Bank, Columbus
Medina Creative Housing Inc., Medina

FAYETTE COUNTY

Fayette Landing 2015; Washington Court House, Ohio

\$360,000 grant, 36 rental units

KeyBank, N.A., Cleveland
Community Action Commission of Fayette County, Washington Court House, and The Woda Group Inc., Westerville

FRANKLIN COUNTY

2015 Victorian Heritage; Columbus, Ohio

\$811,250 grant, 59 rental units

JPMorgan Chase Bank, N.A., Columbus
Columbus Housing Partnership Inc. dba Homeport, Columbus

Terrace Place; Columbus, Ohio

\$600,000 grant, 60 rental units

The Huntington National Bank, Columbus, and The Arlington Bank, Upper Arlington
Community Housing Network Inc., Columbus

2015 Hilltop Homes II; Columbus, Ohio

\$333,441 grant, 39 rental units

The Huntington National Bank, Columbus, and First Federal Bank of the Midwest, Defiance
Central Ohio Housing Development Organization Inc., Columbus, and Homes on the Hill Community Development Corporation, Columbus

HAMILTON COUNTY

Chapel Street Apartments 2015; Cincinnati, Ohio

\$270,963 grant, 24 rental units

Fifth Third Bank, Cincinnati
Talbert Services Incorporated, Cincinnati

2015 Sheakley Center for Youth PSH; Cincinnati, Ohio

\$536,249 grant, 39 rental units

KeyBank, N.A., Cleveland
New Life Properties Inc., Cincinnati

2015 West Union Square; Cincinnati, Ohio

\$962,500 grant, 70 rental units

The Huntington National Bank, Columbus, and Cheviot Savings Bank, Cheviot
Cincinnati Metropolitan Housing Authority, Cincinnati

Marlowe Court; Cincinnati, Ohio

\$529,947 grant, 53 rental units

The Huntington National Bank, Columbus
Episcopal Retirement Homes Affordable Living LLC, Cincinnati

LORAIN COUNTY

Avon Seniors; Avon, Ohio

\$749,925 grant, 75 rental units

KeyBank, N.A., Cleveland
Jennings Center for Older Adults, Garfield Heights

LUCAS COUNTY

St. Hedwig Senior; Toledo, Ohio

\$770,000 grant, 44 rental units

KeyBank, N.A., Cleveland, and Ohio Capital Finance Corporation, Columbus
United North Corp., Toledo

MADISON COUNTY

Londonerry Apartments; London, Ohio

\$306,190 grant, 72 rental units

The Park National Bank, Newark
Community Action Organization of Delaware, Madison, & Union Counties, Marysville

MAHONING COUNTY

2015 Merici Apartments; Youngstown, Ohio

\$163,600 grant, 4 rental units

Farmers National Bank, Canfield
Ursuline Center, Canfield

MARION AND MORROW COUNTIES

Heart of Ohio Neighborhood Revitalization 2015 - 2017; Marion, Ohio

\$84,000 grant, 4 owner-occupied units

The Park National Bank, Newark
Habitat for Humanity of Marion County Ohio Inc., Marion

MONTGOMERY COUNTY

Whitmore Arms Apartments; Dayton, Ohio

\$308,452 grant, 40 rental units

KeyBank, N.A., Cleveland, and Ohio Capital Finance Corporation, Columbus
HomeStart Inc., Dayton

The Key Terrace LLC; Kettering, Ohio

\$774,050 grant, 40 rental units

The Huntington National Bank, Columbus, and Ohio Capital Finance Corporation, Columbus
Miami Valley Housing Opportunities Inc., Dayton

PORTAGE COUNTY

Kent Young Adult Housing; Kent, Ohio

\$275,000 grant, 11 rental units

Hometown Bank, Kent
Coleman Professional Services, Kent

SCIOTO COUNTY

Riverview Retirement Center; Portsmouth, Ohio

\$757,040 grant, 106 rental units

KeyBank, N.A., Cleveland
National Church Residences, Columbus

STARK COUNTY

Stark Changing Destinies Housing; Massillon, Ohio

\$122,000 grant, 11 rental units

Hometown Bank, Kent
Coleman Professional Services, Kent

SUMMIT COUNTY

The Commons at Madaline Park II; Akron, Ohio

\$800,000 grant, 60 rental units

FirstMerit Bank, N.A., Akron
Community Support Services Inc., Akron, and Testa Enterprises Inc.

TENNESSEE

BLOUNT COUNTY

2015 Building Hope; Alcoa, Tenn.

\$121,751 grant, 5 owner-occupied units

Alcoa Tenn Federal Credit Union, Alcoa
Blount County Habitat for Humanity, Maryville

CARROLL COUNTY

Carroll County Apartments II; Huntingdon, Tenn.

\$166,829 grant, 6 rental units

Security Bank & Trust Co., Paris
Carey Counseling Center Inc., Paris

CUMBERLAND COUNTY

The Grove 2015; Crossville, Tenn.

\$109,960 grant, 8 owner-occupied units

Cumberland County Bank, Crossville
Crossville Housing Authority, Crossville

HAMBLEN, HANCOCK, PERRY AND WASHINGTON COUNTIES

New Build Appalachia 2015; Washington County, Tenn.

\$347,800 grant, 15 owner-occupied units

Bank of Tennessee, Kingsport
Appalachia Service Project Inc., Johnson City

HAMILTON COUNTY

CADAS Housing Initiative; Chattanooga, Tenn.

\$599,000 grant, 24 rental units

Pinnacle Bank, Nashville
Council for Alcohol and Drug Abuse Services Inc. (dba CADAS), Chattanooga

HARDIN COUNTY

Savannah Center; Savannah, Tenn.

\$379,500 grant, 38 rental units

The Hardin County Bank, Savannah
Tennessee Valley Teen Challenge Inc., Savannah

KNOX COUNTY

KHFH FY16 Build Year; Knoxville, Tenn.

\$530,000 grant, 25 owner-occupied units

Home Federal Bank of Tennessee, Knoxville
Knoxville Habitat for Humanity Inc., Knoxville

LOUDON COUNTY

2015 Hope Haven/Ellis Road; Lenoir City and Loudon, Tenn.

\$105,000 grant, 5 owner-occupied units

SouthEast Bank, Farragut
Loudon County Habitat for Humanity Inc., Loudon

MADISON COUNTY

Jonah Duplex 2015; Jackson, Tenn.

\$180,000 grant, 4 rental units

Commercial Bank & Trust Co., Paris
Jonah Affordable Housing, Jackson

RUTHERFORD COUNTY

2015 Rutherford County Habitat for Humanity Build; La Vergne, Tenn.

\$100,000 grant, 4 owner-occupied units

Pinnacle Bank, Nashville

Rutherford County Habitat for Humanity, Murfreesboro

SHELBY COUNTY

Aging in Place FY2016; Memphis, Tenn.

\$997,500 grant, 135 owner-occupied units

Bank of Bartlett, Bartlett

Habitat for Humanity of Greater Memphis, Memphis

SULLIVAN COUNTY

2015 Highland Place Apartments; Kingsport, Tenn.

\$600,000 grant, 12 rental units

Bank of Tennessee, Kingsport

Eastern Eight Community Development Corp., Johnson City

WASHINGTON COUNTY

2015 Kingsprings Village Homeownership; Johnson City, Tenn.

\$185,000 grant, 5 owner-occupied units

Bank of Tennessee, Kingsport

Eastern Eight Community Development Corp., Johnson City

Baker Street Apartments; Johnson City, Tenn.

\$100,444 grant, 6 rental units

Bank of Tennessee, Kingsport

Keystone Development Inc., Johnson City

2015 Kirkland Place; Jonesborough, Tenn.

\$200,000 grant, 4 rental units

Bank of Tennessee, Kingsport

Eastern Eight Community Development Corp., Johnson City

WILLIAMSON COUNTY

Park Street; Franklin, Tenn.

\$220,000 grant, 22 rental units

Pinnacle Bank, Nashville

Franklin Housing Authority, Franklin, and Franklin Housing Cooperative, Franklin

OUT OF FIFTH DISTRICT

FLORIDA

LEE COUNTY

Palm City Gardens Rehab; Fort Myers, Fla.

\$975,000 grant, 100 rental units

JPMorgan Chase Bank, N.A., Columbus

Dunbar Improvement Association Inc., Fort Myers

MICHIGAN

MUSKEGON COUNTY

2015 Roosevelt Apartments; Muskegon Heights, Mich.

\$662,500 grant, 52 rental units

The Huntington National Bank, Columbus

Dwelling Place of Grand Rapids, Grand Rapids

NORTH CAROLINA

ASHE COUNTY

Historic Ashe Hospital 2015; Jefferson, N.C.

\$880,170 grant, 46 rental units

Bank of Tennessee, Kingsport

Northwestern Housing Enterprises, Incorporated, Boone

PENNSYLVANIA

ALLEGHENY COUNTY

Serenity Ridge; Pittsburgh, Pa.

\$408,500 grant, 62 rental units

The Huntington National Bank, Columbus

S&A Homes Inc., State College

WEST VIRGINIA

KANAWHA COUNTY

Recovery Point of Charleston Apartments; Charleston, W.Va.

\$261,042 grant, 24 rental units

RiverHills Bank, Milford

Recovery Point of Huntington Inc., Huntington

2015 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 (Council Vice Chair), Executive Director
Crossville Housing Authority
Crossville, Tennessee

Cecil F. Dunn, Executive Director
HOPE Center
Lexington, Kentucky

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

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

James E. Harbison, Executive Director
Metropolitan Development and Housing Agency
Nashville, Tennessee

Natalie H. Harris, Executive Director
The Coalition for the Homeless Inc.
Louisville, Kentucky

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

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

Debbie Watts Robinson, Chief Executive Officer
Miami Valley Housing Opportunities
Dayton, Ohio

Tammy K. Weidinger, President & CEO
Brighton Center Inc.
Newport, Kentucky

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

Jeffrey J. Woda, Principal
The Woda Group Inc.
Westerville, Ohio

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

T. Scott Prowse, Housing Financial Analyst II

Samantha M. Walker, Housing Financial Analyst

Welcome Home Program and Voluntary Programs

Jill A. Cravens, Voluntary Programs Manager

Jasmine P. Grant, Housing Financial Analyst

Kristina L. Jordan, Housing Program Assistant

Jodi M. Pendleton, Housing Financial Analyst

