

AHP Disbursements for Owner-occupied Rehab Projects

2017



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Webinar Agenda

- Steps to Draw AHP Funds
- Disbursement Timeline
- Required Documents
- Disbursement Feasibility
- More Required Documents
- Common Issues Causing Subsidy Adjustments
- Common Mistakes

Remember the date that you completed this webinar
for inclusion in the disbursement request
package!



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Steps to Draw AHP Funds

1. Ensure the household is pre-approved
2. Complete one copy of the AHP Owner-occupied Rehab Disbursement Request form (available at www.fhlbcin.com)
3. Gather Required Documents
4. Obtain Member and Sponsor signatures on the form for whomever is working on the project
5. Submit request form and documents to FHLB
6. Await disbursement confirmation form or request for additional information (within 30 days)

AHP Owner-occupied Rehab Disbursement Request Form

Don't forget to include the date you viewed this webinar on the request form!

AHP OWNER-OCCUPIED REHAB DISBURSEMENT REQUEST		Effective January 1, 2016		FHLB CINCINNATI	
Homeowner Name:					
Homeowner Address:	In a QCT? Yes <input type="checkbox"/> No <input type="checkbox"/>				
Member Name:					
Sponsor Name:					
Project Number:					
Total Initially Awarded:	\$	Final Amount Requested:	\$		
Refer to the AHP Owner-occupied Rehab Disbursement Manual for acceptable forms of required documentation. Documents that do not meet FHLB's requirements as listed in the manual will be required to be amended prior to disbursement of AHP funds. Pre-approvals of individual households are REQUIRED prior to submission of this form.					
Required Documents:		Already on file	Enclosed	N/A	
1. Executed copies of the following documents with original signatures:					
a. Direct Subsidy Agreement (between the Member and FHLB)		<input type="checkbox"/>	<input type="checkbox"/>		
b. Affordable Housing Program Agreement		<input type="checkbox"/>	<input type="checkbox"/>		
2. Date of disbursement training completion: _____			←		
3. Evidence that the household attended homeownership counseling			<input type="checkbox"/>	<input type="checkbox"/>	
4. Verification that the Sponsor completed the following commitments:					

AHP Application Scoring Sheet

2013 FHLBANK OF CINCINNATI - AHP APPLICATION SCORING SHEET

APPLICANT: _____ RANK: 21
 PROJECT: _____
 DESCRIPTION: _____

Grant Amount: \$75,000 Development Cost: \$300,000 Housing Dev. Cost: \$300,000 Cost per Unit: \$30,000 Leverage Ratio: 4.00 Project Number: 201301-0029

CRITERIA	SCORE	SCORE
First District Projects (30)		
Member Financial Participation (5)	3.00	
First Mortgage/Permanent Loans	0	
Construction Loan	1	
Cash Contribution	1	
Servicing of Borrower Loans	0	
Reduced Rate (on permanent loan)	0	
Reduced Rate (on construction loan)	1	
First-Time Homebuyers (5)	3.00	
Community Involvement (5)	4.00	
Construction Labor by Member/Community Group	2	
Landscaping by Member/Community Group	1	
Donation of Goods/Services	1	
Fee Waivers from Local Government	0	
In District Project (5)	5.00	
Special Needs Housing (10) 2 of 10 units	5.00	
Mental/Physical Development/Co-occurring Disabil.	0	
Physically/Emotionally Abused	0	
Project Sponsorship (5)	4	
Primary Sponsor a Non-Profit 501(c)(3) or (c)(4)	0	
Financial Contribution	1	
Predevelopment Activities	0	
Construction/Rehab by the Sponsor	0	
First Mortgage / Permanent Financing by Sponsor	1	
Marketing/outreach activities	1	
Management of Project	0	
Promotion of Employment (5)	5	
Circle Counseling/Budgeting/Financial Literacy	1	
Manufacture Homebuyer Counseling	0	
Employment Training	1	
Education Services	1	
Skills Training/Workforce Re-Entry	1	
Daycare Services	1	
Tenant Position on Sponsor's Board of Directors	0	
Subsidy per Unit (10)	50.00	
AHP-Assisted Units:	10	
Subsidy per Unit:	\$7,500.00	

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Disbursement Timeline

1. FHLB announces AHP awards.
2. AHP Sponsor and Member complete Periodic Progress Reports and submit them to FHLB biannually until disbursement of all funds.
3. AHP Sponsor submits pre-approval requests to FHLB when households have been identified.
4. The AHP Sponsor and Member submit disbursement request packages to FHLB within 60 days of the completion of work on each unit.
5. Project's units reach completion within three years of AHP award notification.

FHLB's Role

1. FHLB reviews pre-approval or disbursement request packages within 30 days of receipt in the order in which they were received and compares them to the project's commitments as found in the approved AHP application.
2. FHLB awaits additional information requested (preferably provided within 30 days of request).
3. FHLB deposits the funds into the Member's Demand Deposit Account at FHLB.
4. FHLB disseminates Periodic Progress Reports.



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AHP Owner-occupied Rehab Disbursement Manual (“Manual”)

- This is the **MOST IMPORTANT TOOL** for accessing AHP funds!!!
- Access the AHP Owner-occupied Rehab Disbursement Manual at www.fhlbcin.com (through Community Investment, then Program Documents and Forms) early and often!
- The manual describes FHLB's specific needs for each item on the request form.
- This is the **MOST IMPORTANT TOOL!!!**



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Accessing the “Manual”

Who We Are Our Members **Community Investment** Careers

New AHP awards
FHLB Cincinnati has awarded grants of more than \$27.6 million for 63 projects with 2,062 units of affordable housing.
See the list

FHLB CINCINNATI 9

FHLB CINCINNATI Accessing the “Manual” (cont.) Who We Are Our Members

COMMUNITY INVESTMENT **Select this first...**

Program Documents and Forms

Find documents, forms and presentations for all FHLB Cincinnati's community invest

[Affordable Housing Program](#)

[Carol M. Peterson Housing Fund](#)

[Community Investment Program](#)

[Disaster Reconstruction Program](#)

[Economic Development Program](#)

[Welcome Home Program](#)

[Zero Interest Fund](#)

...then scroll to the middle of this box.

Affordable Housing Program

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Required Documents

- The AHP Owner-occupied Rehab Disbursement Request form lists Required Documents.
- Provide only the Required Documents that have not previously been submitted to FHLB and that apply to your project.
- Consult the AHP Owner-occupied Rehab Disbursement Manual for specific guidance for each Required Document.
- Only submit documentation for the criteria that apply to your project as detailed on the AHP Application Scoring Sheet.



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Direct Subsidy and Affordable Housing Program Agreements

These documents were mailed to the project's contacts when the project was awarded AHP funds. FHLB requires original signatures on the forms and most likely has them on file already.

- Do not resend these documents if they were already submitted to FHLB.
- FHLB needs original signatures for these documents, which are the only documents in the disbursement request package for which this is true.



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Training Completion Date

Input the date that the Sponsor contact(s) viewed the audio version of the “Disbursements for Owner-occupied Rehab Projects” webinar onto the AHP Owner-occupied Rehab Disbursement Request form.

- A consultant cannot attend training on the Sponsor’s behalf.
- Watch the version of the webinar that includes audio, not the slides-only version.



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Mandatory Homeownership Counseling

Submit a current, executed letter from the Sponsor indicating that the homeowner(s) participated in the counseling program or a homebuyer counseling completion certification from the counseling program.

- All homeowners must complete counseling.
- Document that the homeowners completed the course named in the approved AHP application or that the course they completed covers all of:
 - Mortgage financing
 - Household budgeting
 - Credit-worthiness
 - Home maintenance



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AHP Sponsor Commitment Verification

Submit a signed copy of the AHP Sponsor Commitment Verification Form if the project was approved for points for the Sponsor's provision of any of the activities listed on the form.

- The form is available at www.fhlbcin.com.
- The form is required if the project received points for the Sponsor's provision of marketing/outreach, predevelopment, or construction/rehab.
- Be sure to describe what activities the Sponsor performed on the form; these activities must meet FHLB's definitions of each type of activity.

AHP Sponsor Commitment Verification Form

Verification of the AHP Approved Sponsor Commitment(s)

- For ownership, submit with the last disbursement request.
- For rental, submit with the disbursement request.

Project Number: _____

Member Name: _____

Sponsor Name: _____

The above Sponsor was approved with the following commitments for the above project number. Check the commitment(s) that have been completed for this project or all homebuyers/owners of this project and describe the activities, if applicable.

Provided marketing/outreach of the project. Describe: _____

Completed pre-development activities. Describe: _____

Homeowners Club/Association

Submit a current, executed letter from the Sponsor indicating that the homeownership club or association has been formed AND provide documentation of its governing policies.

- At least 4 households must be members.
- Do not submit the rules the club or association has established for homeowners (such as maintenance requirements or neighborhood rules); submit the policies governing the club or association instead (like voting rights for members, dues, and other details of business).



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Empowerment Activities

Submit a current, executed letter from the Sponsor indicating that the services to which the project committed in the approved AHP application are available to the homeowners.

- Specify which service(s) will be provided, such as:
 - Budgeting/credit counseling
 - Education services
 - Employment training
 - Skills training
- Do not submit the same materials as were submitted with the approved AHP application.
- This is only required once.
- Do not confuse budgeting/credit counseling with mandatory homeownership counseling.



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Landscaping/Construction Labor

Submit an e-mail or current letter from a representative of a community organization verifying the activities the organization voluntarily completed for the project and how many hours they contributed to each activity.

- Must have completed at least 8 hours of landscaping labor or 40 of construction labor
- Necessary details often missing on this item:
 - Name of community organization that performed work
 - **A description of the activities performed**
 - The number of hours of work performed
 - The signature of community organization representative

Donation of Goods or Services

Submit an e-mail, current letter, or invoice from a representative of a community organization verifying that the organization has donated a good or service to the project worth at least \$500.

- Must be for a cost that AHP deems eligible
- Necessary details often missing on this item:
 - The name of the organization that gave the donation
 - A description of good or service donated **and its value**
 - The signature of a representative of the organization
- Cannot come from the AHP Sponsor or a party related to the Sponsor

Fee Waiver from Government

Submit an e-mail or current letter from a representative of the local government verifying that they have waived a fee for the project valued at \$500 or more.

- Do not submit the same documentation as was submitted with the approved AHP application!!!
- Documentation must indicate the following:
 - The local government jurisdiction
 - The fee(s) waived
 - The cost savings to project as a result of the waived fee
 - Signature by a local government representative



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Quick Quiz #1

- What is the name of the MOST IMPORTANT TOOL FHLB provides to assist you in preparing a request for a disbursement of AHP funds?
- A.
- How long does it take FHLB to process my disbursement request?
- A. **30**



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Work Order

Submit a fully executed copy of FHLB's "Pre-Rehabilitation Inspection" form or a separate work order signed by the unit's homeowner(s), inspector, and AHP Sponsor detailing the work to be completed on the home.

- Find FHLB's form on the same page as the AHP Owner-occupied Rehab Disbursement Request and Manual at www.fhlbcin.com.
- All homeowners must sign the certification.
- The document must be dated prior to completion of work on the home.

AHP Owner-occupied Rehab Development Budget/Attachment D

Submit a completed and signed copy of FHLB's "AHP Owner-occupied Rehab Development Budget" **or** "AHP Attachment D and Detailed Cost Breakdown" as appropriate for the project.

- Use Attachment D if the Sponsor will make a loan to the project; use the AHP Owner-occupied Rehab Development Budget otherwise.
- Download the workbook from www.fhlbcin.com.

- Input all the home's rehab costs and funding sources on the Input tab.
- Use the Instructions tab for assistance.
- Print and sign the Output tab.

AHP Owner-occupied Rehab Development Budget (cont.)

TOTAL COSTS AND SOURCES		
140	TOTAL COSTS	\$ 3,595.00
141	TOTAL SOURCES EXCLUDING AHP REQUIRED	\$ 2,750.00
142	FUNDING GAP (AHP REQUIRED)	\$ 845.00
143	TOTAL SOURCES INCLUDING AHP REQUIRED	\$ 3,595.00
SPONSOR SIGNATURE SIGNOFF		
145	All of the costs and sources for the above homeowner are accurate to the best of my knowledge and contain no ineligible costs.	
146		
147		
148	Sponsor Signature:	
149	Sponsor Printed Name:	
150	Date:	
151		

The Final Amount Requested on the household's AHP Owner-occupied Rehab Disbursement Request form should match this amount.

- Costs shown on the AHP Owner-occupied Rehab Development Budget or the Detailed Cost Breakdown should be consistent with the list of items on the inspection form/work order.

Labor Breakdown

69	Sponsor Employee Labor Costs					
	Name	Work Completed	Date	# of hrs	Hrly Wage	Total Amount Paid
70	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00
71	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00
72	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00
73	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00
74	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00
75	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00
76	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00
77	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00
78	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00
79	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00
80	0	0	1/0/1900	0.00	\$ 0.00	\$ 0.00

- Include the AHP Sponsor's employee construction labor for the home in this section of the AHP Owner-occupied Rehab Development Budget.
- Do NOT include management costs here.

Attachment D

FEDERAL HOME LOAN BANK OF CINCINNATI			
Habitat for Humanity AHP Needs Analysis Summary (Attachment D)			
Effective January 1, 2015			
Member	0		
Sponsor	0		
Project Number	0		
Calculate the net present value of the mortgage(s). (Sponsor's cash contribution)			
Market Rate (Assigned by the FHLB)	0.000%		
Habitat Note/Mortgage Amount	\$0.00	Homebuyer Name	0
Mortgage Term (Mos.)	0	Closing Date	1/0/1900
Mortgage Rate (0.00)	0.00%	Monthly homeowner's insurance	\$0.00
Mortgage P&I Payment	#NUM!	Monthly property taxes	\$0.00
Net Present Value of Below Market Rate Mortgage	#NUM!	Monthly estimated utilities	\$0.00
IN-KIND SOURCES			
Value of Donated Land	\$0.00	IN-KIND COSTS	
Value of Donated Professional Labor	\$0.00	Donated Land	\$0.00
Value of Donated Materials	\$0.00	Donated Professional Labor	\$0.00
Sub-total:	\$0.00 C1	Donated Materials	\$0.00
CASH SOURCES			
Homebuyer Downpayment	\$0.00	CASH COSTS	
Cash Contributions/Fundraising	\$0.00	Land/Site Work	\$0.00
Sponsor's Cash Contribution (Value of Habitat Mortgage)	#NUM!	Materials and Labor Cost	\$0.00
Other Cash Sources Excluding AHP	#NUM! D1	Insurance	\$0.00
Funding Gap (AHP required)	#NUM! E	Survey/Appraisal	\$0.00
TOTAL SOURCES			
#NUM! (C1+D1+E)		Developer Fee	\$0.00 #DIV/0!
TOTAL COSTS			
\$0.00 (C2-D2)		Recording/Attorney/Other Fees	\$0.00
Total Cash Cost of Unit			
			\$0.00 D2

Documentation of Project Costs

Submit copies of invoices, receipts, and/or signed construction contracts with fully executed change orders to document each cost on the AHP Owner-occupied Rehab Development Budget or Attachment D.

- Invoices and receipts must be from third-party billers and should generally show:
 - Biller name
 - Amount billed
 - Date of billing
 - Good or service purchased
 - Home's address or homeowner's name
- Contracts and change orders must be signed by all required parties (contractor, homeowner, etc.).

Disbursement Feasibility

- Projects must meet all FHLB feasibility guidelines or provide explanations satisfactory to FHLB for any values outside the guidelines.
- The guidelines are presented in the AHP Owner-occupied Rehab Disbursement Manual and Attachment F to the AHP Implementation Plan.
- The AHP Sponsor is responsible for ensuring that financial information is correct and consistent with the approved AHP application.

Project Costs per Unit

- Hard costs for any unit must be between \$5,000 and \$50,000.
- Examples of hard costs include:
 - Materials
 - Contractor labor
 - Site work
- Exceptions for excessive costs may be granted for projects with unusual site costs.
- Units needing less than \$5,000 in rehab work must justify the necessity for completing the project.

Total Soft Cost Percentage

$$\frac{\text{Total Soft Costs}}{\text{Total Project Costs}}$$

- Total soft costs cannot exceed 25% of total project costs.
- Examples of soft costs include:
 - Developer fees
 - Loan fees/interest
 - Insurance
 - Recording fees
 - Legal fees

Developer Fee Percentage

If the Sponsor DOES NOT include administrative or overhead expenses within their pay rates, the developer fee cannot exceed 10% using this calculation:

$$\frac{\text{Developer Fee}}{(\text{Total Project Costs} - \text{Developer Fee})}$$

If the Sponsor DOES request reimbursement for administrative or overhead expenses within its pay rate, FHLB does not allow a developer fee, and pay rates cannot exceed \$45 per hour.



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Developer Fee Percentage (Cont.)

- Examples of developer fees:
 - Consultant fees
 - Oversight
 - Administration
 - Application preparer fees
- Construction management/overhead and contractor's profit are counted as developer fee if the AHP Sponsor is the project's general contractor.
- FHLB does not allow exceptions for developer fees in excess of its limits.



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Total Contractor Costs

$$\frac{(\text{General Requirements} + \text{Construction Mgmt/Overhead} + \text{Contractor's Profit})}{\text{Total Hard Costs} - (\text{General Requirements} + \text{Construction Mgmt/Overhead} + \text{Contractor's Profit})}$$

- Maximum 14%
- FHLB does not make exceptions for this feasibility parameter; a violation results in an AHP grant reduction

AHP Subsidy per Unit

- Total AHP subsidy requested cannot exceed \$15,000 or 75% of project costs per home, whichever is less.
- Aim to divide the total dollar amount of AHP subsidy awarded to the project evenly between all units, although the requested amount may flex as needed.
- FHLB cannot disburse more in AHP grant than the total awarded for the project.
- FHLB does not allow exceptions for subsidies per unit in excess of its limits.

Quick Quiz #2

- Under what circumstances should you use Attachment D instead of the Owner-occupied Rehab Development Budget?
- A:
- Aside from requesting pre-approval of the household from FHLB, what is one thing you should make sure to do prior to beginning work on any home in the project?

• A:



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Verification of Completion

Submit a fully executed copy of FHLB's "Post-Rehabilitation Inspection" form or a separate certification signed by the unit's homeowner(s), third-party inspector, and AHP Sponsor verifying that the work on the home is complete. Also submit a copy of the inspector's license.

- Find FHLB's form in the Affordable Housing Program box at www.fhlbcin.com.
- All homeowners must sign the certification.
- The document must be dated subsequent to the date that AHP funds were awarded to the project.



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Evidence of ALL Funding Sources

- For each funding source shown on the AHP Owner-occupied Rehab Development Budget, Attachment D, or the AHP application provide:

Type of Source	Documentation Required
Grant	Signed grant agreement with all exhibits/attachments
Loan	Signed note AND mortgage or deed of trust
Sponsor cash contribution/equity	Letter from the AHP Sponsor acknowledging the amount of the contribution

- At least \$500 from the AHP Sponsor must appear to earn a point in the AHP scoring system.

Warranty Deed

Submit a fully executed copy of the deed or will that transfers ownership of the property to the homeowner(s) from a third party.

- The documentation must be from a third party to the AHP recipient, not from a household member.
- Life estates are acceptable in some cases.
 - AHP recipient must have set the life estate in motion.
 - AHP recipient must be legally able to add the required retention language to the deed.
- The documentation must verify that the home is located within the a county identified in the approved AHP application.

FHLB Retention Language

Submit the deed or restrictive covenant **that references the deed**, either or which must contain the *most current* version of the FHLB retention language.

- The retention language changes periodically, and only the most recent language will be accepted!
- The current language can be accessed via Attachment G to the AHP Implementation Plan at www.fhlbcin.com.
- Do not use the retention language applicable to rental projects or include an AHP grant amount.



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Owner-occupied Retention Language

Owner-occupied Retention Language

The language below should be inserted into the Warranty Deed or as a Restrictive Covenant to the Warranty Deed. If it is attached to the Warranty Deed as an addendum or attachment, the Warranty Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenant, the document must reference the Warranty Deed.

Borrower(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's Affordable Housing Program, must maintain ownership in this property for a period of five (5) years (Retention Period) from the date of the recording of this deed.

- (i) The Federal Home Loan Bank of Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given notice of any sale, refinancing, foreclosure, conveyance by deed in lieu of foreclosure, assignment of the first mortgage to the Secretary of HUD, or change in ownership of the unit occurring prior to the end of the Retention Period.
- (ii) In the case of a sale or refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the AHP Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the seller owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the sale or refinancing of the unit; unless:
 - (A) The unit was assisted with a permanent mortgage loan funded by an AHP advance;
 - (B) The purchaser is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations for the AHP (in which case the retention period ends with the conveyance to such purchaser); or

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Member's Loan

Submit signed copies of the note and mortgage/deed of trust for the loan the Member made to the project.

- The note must show the Member as the lender.
- Submit a collateral agreement or verification that the loan was made on an unsecured basis if no mortgage exists for the loan.
- Evidence of a construction or bridge loan need only be provided once over the course of the project; permanent loans to homeowner households must be documented with each request.

Member's Below-market Rate

Submit a signed letter from the Member specifying the rate discount and which loan was discounted or a standard rate sheet dated within the time period that the loan was made for loans of the same type, quality, and term as the one made to the project.

- The rate to the project must be at least 0.50% below the rate the Member offered to others at the time of closing in order to qualify for points.
- The rate specified in a Member's letter must match the rate identified on the applicable note.
- The discount must apply to the loan that was to get a discount per the approved AHP application.

Member's Cash Contribution

Submit a copy of the Member's cancelled check written to the homeowner(s) or AHP Sponsor for at least \$500.

- The full amount of the contribution must be listed as a funding source on one or more of the AHP Owner-occupied Rehab Development Budgets or Attachments D for the households in the project.
- Evidence of a deposit into the Sponsor's account may be submitted if a cancelled check is unavailable.



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Member's Servicing

Submit one of the following:

1. A current, executed letter from the Member mentioning that the loan for each household has been set up on the Member's servicing system and that the Sponsor will not pay for this, or
2. A screen shot from the Member's servicing system showing that each loan has been set up on the Member's system

- Evidence of fulfillment of this criterion must be provided with each request if using the screen shot method; the letter method only needs to be provided once over the course of the project.
- The notes must show payments to the Member.



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Submission of Disbursement Package

Send the AHP Owner-occupied Rehab Disbursement Request form and all Required Documents to:

Federal Home Loan Bank of Cincinnati
Housing and Community Investment Department
221 East Fourth Street, Suite 600
Cincinnati, OH 45202

- OR -

AHPDisbursement@fhlbcin.com



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Common Issues Causing Subsidy Adjustments

Issues Causing Subsidy Reductions

1. Project's funding sources exceed expenses
2. Costs presented are ineligible or undocumented
3. Project does not meet feasibility parameters established in approved AHP application

Issues Causing Delay of AHP Subsidy

1. Failure to respond to requests for information
2. Older, incomplete AHP projects for which the Sponsor is not making adequate progress



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Common Mistakes

- Facts, figures, and documents submitted with the disbursement request contradict other facts, figures, or documents submitted with the disbursement request.
- Documentation isn't signed by all parties.
- All of the funding sources included in the approved AHP application or shown on the funding source listings were not documented adequately.
- Outdated FHLB documentation is used.

* Reminders *

- Allow up to 30 days for FHLB staff to review any documentation submitted.
- The AHP Sponsor should submit additional information requested within 30 days of request.
- Keep FHLB informed of any staff changes in your organization.
- Changes to the parameters of the project's approved AHP application require submission of the AHP Modification Request Form available at www.fhlbcin.com and are subject to FHLB discretion.

We encourage all FHLB Members and housing Sponsors to notify us of plans to celebrate or recognize any FHLB-funded housing or community investment project. FHLB is often available to participate and to offer public relations assistance for community events such as ribbon cuttings, groundbreakings, and dedications.

**Please contact Member Services/Public Affairs,
toll-free, at 877-925-FHLB(3452)**



Housing & Community Investment Staff

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Housing & Community Investment Staff

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Contact Us

**Federal Home Loan Bank of
Cincinnati**
221 East Fourth Street, Suite 600
P.O. Box 598
Cincinnati, OH 45201-0598
Toll free: (888) 345-2246
Fax: (513) 852-7647
Website: www.fhlbcin.com



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