HCI Mission

- The primary mission of the Housing and Community Investment Department is to support our Members’ community investment efforts through the responsible investment of available funds in sustainable affordable housing and economic development activities benefiting low- and moderate-income households across the Fifth District.
Goals

- Inform the following project participants of FHLB’s expectations:
  - Members
  - Developers/project managers
  - Project owners
  - Sponsors

- Introduce documents and resources that project participants will need to access and use over the course of the AHP lifecycle.

- Provide a reminder of AHP deadlines/timeline.
AHP Review and Acceptance Email

- All Sponsors and all Members who are party to any approved AHP application must sign the AHP Final Application Review and Acceptance form within two days of receipt of the email.
- For questions about any changes or to request a modification to the application to reverse a change (if possible), request a conference call with FHLB.
- FHLB will not send an email if no changes were made to the AHP application.
Federal Home Loan Bank of Cincinnati
AHP Final Application Review and Acceptance

Project Number: ________________________________

Project Name: ________________________________

Sponsor/Owner Application Acceptance
I have received and reviewed the email Notice of Changes (and changes to attachments, as indicated by asterisks, attached to the notice, if applicable). I understand that this application represents the final project as modified by the Federal Home Loan Bank of Cincinnati and I agree to the terms and conditions outlined in this amended application.

Sponsor/Owner

Sponsor/Owner Contact Name

Sponsor/Owner Signature ___________________________ Date __________

Member Application Acceptance
I have received and reviewed the email Notice of Changes (and changes to attachments, as indicated by asterisks, attached to the notice, if applicable). I understand that this application represents the final project as modified by the Federal Home Loan Bank of Cincinnati and I agree to the terms and conditions outlined in this amended application.

Member

Member Contact Name ________________________________
AHP Award Packages

- Member AHP contacts will receive:
  - Award letter
  - Affordable Housing Program Agreement
  - Direct Subsidy Agreement

- AHP Sponsors/Owners will receive:
  - Award letter
  - Affordable Housing Program Agreement

- Application preparers and Member CEOs get:
  - Award letter
AHP Agreement

- This legally-binding contract outlines certain project commitments, including:
  - The Member’s agreement to pass on the full amount of the approved AHP subsidy to the project,
  - The Member and Sponsor’s agreement to use the subsidy according to the commitments made in the approved AHP application, and
  - The Member’s and Sponsor’s willingness to comply with FHFA regulations and FHLB policies.
AHP Agreement

- Submit the AHP Agreement to FHLB with original signatures within 30 calendar days of the date on the AHP award letter.
- Send the original agreement to FHLB at the attention of Mary Hernandez, the AHP Manager.
- Contact FHLB to report any contact person changes before submitting the agreement.
FEDERAL HOME LOAN BANK OF CINCINNATI
Affordable Housing Program Agreement
for a Rental Project

The Federal Home Loan Bank of Cincinnati ("FHLBank"), _____________ ("Member"),
and ___________________________ ("Project Owner") enter into this
Affordable Housing Program Agreement ("Agreement") for a Rental Project, effective ________
_____, which sets forth the respective duties and obligations of the Member and Project Owner
with regard to the approval and funding of the Member's Affordable Housing Program
("AHP") Application ("Application") by the FHLBank.

This Agreement shall be binding upon the parties and upon any successor in interest to the
parties.

1. The Member and the Project Owner shall be bound by the terms and conditions
governing the approval and funding of the Application, including any and all representations
made in said Application. Certain of the Application's features are as follows:

| Project Name: |
| Project Number: |
| Project Sponsor: |
| Grant Amount: |
| Total Approved Project Units: | 4 |

**Income Targeting:**

- Units above 80% of Median Income: 0
- Units between 71% - 80% of Median Income: 0
- Units between 61% - 70% of Median Income: 1
- Units between 51% - 60% of Median Income: 0
- Units at or below 50% of Median Income: 3

Total: ________
Direct Subsidy Agreement (DSA)

- The DSA is an agreement between the Member and FHLB that allows FHLB to credit funds to the Member’s account at FHLB.

- Commitments the DSA outlines include:
  - The Member agreeing to be bound by the AHP regulations of the FHFA,
  - The Member signing reports as requested,
  - The Member monitoring use of AHP funds, and
  - If the project is found to be noncompliant, the Member assisting in recapturing funds.
DSA

- The Member must submit the DSA to FHLB with original signatures within 30 calendar days of the date on the AHP award letter.
- The DSA requires two signatures from FHLB authorized signers.
- If the Member needs a list of authorized signers, they should call FHLB at (800) 828-4191.
- Send the original agreement to FHLB at the attention of Mary Hernandez, AHP Manager.
COMMUNITY PERIOD:
PROJECT NUMBER:

AFFORDABLE HOUSING DIRECT SUBSIDY AGREEMENT

______________________________ ("Member") pursuant to its Application for the Affordable Housing Program ("AHP"), as approved by the Federal Home Loan Bank of Cincinnati ("FHLB"), hereby requests and the FHLB hereby grants a direct subsidy in the amount of $________________ subject to the terms and conditions below.

TERMS AND CONDITIONS

1. REGULATIONS. Member agrees to be bound by the AHP regulations of the Federal Housing Finance Agency as may be amended from time to time.

2. MONITORING. Member shall monitor the use of funds granted hereunder in accordance with AHP regulations of the Federal Housing Finance Agency. The Member shall certify to the FHLB that the AHP project and use of subsidy funds supplied by the FHLB continue to be in compliance with statutory and regulatory requirements.

3. REPORTING. Member shall report to the FHLB its monitoring efforts and results from time to time as requested by the FHLB. Member shall provide any additional relevant reports or information as may be required by the FHLB or the Federal Housing Finance Agency.

4. RECAPTURE. If the recapture of the subsidy is required pursuant to the AHP regulations of the Federal Housing Finance Agency, the amount of the subsidy granted and paid to Member shall be immediately paid or, at the FHLB’s option, converted to an advance which would be subject to the Blanket Agreement for Advances and Security Agreement ("Blanket Agreement") and the FHLB’s credit and collateral policies. Member agrees to fully cooperate with respect to any action taken including the execution of additional Advances documentation and provision of additional collateral security.

5. REPRESENTATIONS AND WARRANTIES. Member represents and warrants to FHLB that, (i) it has full corporate power and authority and has received all corporate and governmental authorizations and approvals as may be required to enter into and perform its obligations under this Agreement, (ii) it will maintain the terms of this Agreement on its records, (iii) it has executed a Blanket Agreement for Advances and Security Agreement with the FHLB and such agreement is in full force and effect, and (iv) it will ensure that the subsidy will not be used for arbitrage purposes and that the subsidy will be used only for authorized purposes under, and is not in excess of, that allowed by, the aforesaid Regulations or the Federal Home Loan Bank Act.

Date: ____________________________

Member: __________________________
DDA #: ____________________________

BY: ________________________________
Member Signature

AND: ________________________________
Member Signature

Federal Home Loan Bank of Cincinnati

BY: ________________________________
FHLB Signature

AND: ________________________________
FHLB Signature
OASYS

- FHLB has created a new online system, OASYS.
- This system currently has the Affordable Housing Program’s (AHP) Online Application that was implemented in 2018 as well as a listing of the previous/current AHP projects.
- OASYS can be accessed through the FHLB public website (www.fhlbcin.com) under the Community Investments tab.
- If your Sponsor organization has not accessed OASYS yet, you will need to register as a new user.
AHP Timeline

FHLB’s Tasks

Project Participants’ Tasks
Periodic Progress Reports

- FHLB emails Periodic Progress Reports (PPR) to each project’s primary Member and Sponsor contacts.
- The Sponsor must fill out the report using the instructions provided in the “AHP Periodic Monitoring Prior to Project Completion” webinar.
- The Member must sign the report that the Sponsor has completed and submit the report to FHLB within two weeks of receiving it from FHLB.
## PPR Benchmarks

<table>
<thead>
<tr>
<th>Number of Months from AHP Award Date</th>
<th>Benchmark(s) Projects Must Meet By This Month</th>
</tr>
</thead>
</table>
| 12                                 | • One non-AHP funding source must have been committed to the project  
                                      • Project must be incurring AHP-eligible expenses |
| 18                                 | • All funding sources must be committed to the project |
| 24                                 | • Construction on the project must have started |
| 36                                 | • Construction on the project should be complete |
| 48                                 | • Project **must** have drawn all AHP funds |
Affordable Housing Program
Periodic Progress Report

FHLB Cincinnati

Project Number / Name / Location:
Member:
Sponsor:
Funding Commitment Expiration:
% of Units Approved / Modified:
Grant Amount / Disbursed:
Member Contact / Phone / Fax:
Sponsor Contact / Phone / Fax:

Is the information above correct? Yes ☐ No ☐ If No, please make the necessary corrections already on this form.

1. At least one funding commitment other than AHP has been secured. (within 12 months of approval) Funding default, default notice, Sponsoring permanent, and Member permanent loans are considered secure at time of AHP application approval.

Data Completed Data Anticipated

2. Project has received all funding commitments other than AHP. (within 18 months of approval)

3. Project development budget sources and uses (Excluding Projects Only)
   a. For tax credit rental projects, construction loan partnership agreement closing date.
   b. For non-tax credit rental projects, date all building permits received.

4. Sponsor executed agreement of ownership of the project property property or approved the first home owner or home owner rehabilitation acquisition. (within 18 months of approval)

5. Groundbreaking construction activities eligible for AHP funding have begun or the first phase has closed for an eligible homeowner. (within 24 months of approval)

6. Project has been completed. (within 36 months of approval)
   a. For rental projects involving conversion of existing units, rehabilitation of units or conversion of space to rental units, “project completion” means that the construction, rehabilitation, work has been completed.
   b. For ownership projects involving transfer of ownership to an AHP-eligible homeowner, whether the project involves construction, rehabilitation, or acquisition only, “project completion” means that the last financing transaction for the final unit in the project is closed.
   c. For ownership projects involving the rehabilitation of owner-occupied units for an AHP-eligible homeowner, “project completion” means that the rehab work has been completed.

Data Completed Data Anticipated

7. Status of AHP-assisted units.
   a. Number of units currently under rehab/construction/acquisition:
   b. Number of units completed:
   c. Number of units occupied by eligible households:

8. Number of AHP disbursement requests submitted on or before [Date Sent]:

9. Date AHP disbursement request(s) will be submitted (All funds must be disbursed within 45 mos of approval):

10. Total Project Costs (TPC) have not increased more than 10% over initial Total Project Costs - Initial Development Cost. Changes to the project’s Total Project Costs greater than 10% may require a modification to the approved AHP application. See AHP Implementation Plan, Attachment B, for more information on modification requirements.

11. On the project’s attached AHP Application Scoring Sheet, indicate the status of all commitments and contacts any late or in-use information directly on the sheet. The FHLB expects projects will be completed as outlined in the approved AHP application and summarized on the attached AHP Application Scoring Sheet prior to commitment expiration. Any variations to the parameters of the approved AHP application or these approved modifications must be requested in writing. See AHP Implementation Plan, Attachment B, for more information on modification requirements.

12. On a separate sheet, provide a brief description of the project’s current status. If any questions were answered with an anticipated date or the anticipated date exceeds the satisfactory progress benchmarks indicated on the report coversheet, explain why the activity will not be/was not completed within the target time period.

CERTIFICATIONS
If funds have been drawn, have all AHP subsidies been used according to commitments made in the approved AHP application and all AHP-assisted units subject to a legally enforceable commitment mechanism as required by AHP regulation 12 CFR part 1913 as amended?

Yes ☐ No ☐ N/A ☐

For Ownership/Owner-occupied Rehab projects with funds drawn, have the AHP subsidies drawn to date been provided to eligible household?

Yes ☐ No ☐ N/A ☐

Sponsor Certification
I certify that the information provided herein is true, accurate and in compliance with the approved AHP application and regulations 12 CFR 1291 as amended.

Signature: __________ Date: __________

Type Printed Name: __________

Member Certification
I certify that the information provided herein is true, accurate and in compliance with the approved AHP application and regulations 12 CFR 1291 as amended.

Signature: __________ Date: __________

Type Printed Name: __________

Submit the fully executed report by <DUE DATE> to Housing & Community Investment by email to ARPMaintenance@fhlbi.com or fax to (513) 886-7847.

Page 1 of 2
AHP Application Scoring Sheet

- The AHP Application Scoring Sheet will be sent out with the Periodic Progress Report.
- FHLB is currently working to have the Scoring Sheets accessible in OASYS.
- It should be displayed prominently for all project contacts to refer to since it outlines the scoring commitments the project will have to verify to receive AHP funds.
- Refer to the Score Sheet early and often!
<table>
<thead>
<tr>
<th>CRITERIA</th>
<th>SCORE</th>
<th>CRITERIA</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>First District Priority (30)</td>
<td></td>
<td>Project Sponsorship (5)</td>
<td></td>
</tr>
<tr>
<td>Member Financial Participation (5)</td>
<td>3.00</td>
<td>Primary Sponsor a Non-Profit 501(c)(3) or (c)(4)</td>
<td>2</td>
</tr>
<tr>
<td>First Mortgage Permanent Loan</td>
<td>0</td>
<td>Financial Contribution</td>
<td>0</td>
</tr>
<tr>
<td>Construction Loan</td>
<td>1</td>
<td>Predevelopment Activities</td>
<td>1</td>
</tr>
<tr>
<td>Cash Contribution</td>
<td>1</td>
<td>Construction/Rehab by the Sponsor</td>
<td>0</td>
</tr>
<tr>
<td>Servicing of Borrower Loans</td>
<td>0</td>
<td>First Mortgage / Permanent Financing by Sponsor</td>
<td>0</td>
</tr>
<tr>
<td>Reduced Rate (on permanent loan)</td>
<td>0</td>
<td>Marketing/outreach activities</td>
<td>0</td>
</tr>
<tr>
<td>Reduced Rate (on construction loan)</td>
<td>1</td>
<td>Management of Project</td>
<td>1</td>
</tr>
<tr>
<td>First-Time Homebuyers (5)</td>
<td>3.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Involvement (5)</td>
<td>4.00</td>
<td>Promotion of Empowerment (5)</td>
<td></td>
</tr>
<tr>
<td>Construction Labor by Member/Community Group</td>
<td>2</td>
<td>Credit Counseling/Budgeting/Financial Literacy</td>
<td>0</td>
</tr>
<tr>
<td>Landscaping by Member/Community Group</td>
<td>1</td>
<td>Mandatory Homebuyer Counseling</td>
<td>0</td>
</tr>
<tr>
<td>Donation of Goods/Services</td>
<td>1</td>
<td>Employment Training</td>
<td>1</td>
</tr>
<tr>
<td>Fee Waivers from Local Government</td>
<td>0</td>
<td>Education Services</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Skills Training/Workforce Re-Entry</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Daycare Services</td>
<td>0</td>
</tr>
</tbody>
</table>

**Grant Amount:** $1,000,000  
**Development Cost:** $13,434,030  
**Housing Dev. Cost:** $13,434,030  
**Cost per Unit:** $149,267  
**Leverage Ratio:** 13.43  
**Project Number:** 201301-0005
Requesting an AHP Disbursement

- FHLB must receive documentation sufficient to verify that a project meets FHLB requirements in order to disburse funds.
- Requirements differ depending on project type.
- FHLB publishes webinars at www.fhlbcin.com to outline the disbursement requirements and hosts live trainings for those who would like to attend.
- Access training materials as early in the process as possible to avoid issues later!
For Ownership Projects

- Each household **must** receive pre-approval via an AHP Pre-approval Request *prior* to submission of a disbursement request for the household.
- FHLB expects to receive a disbursement request for each pre-approved household within 60 days of closing or completion of the work on the home.
- Webinars required:
  - AHP Pre-approval Requests for Ownership Projects, and
  - AHP Disbursements for Ownership, Habitat, or Owner-occupied Rehab Projects (depending on project type)
For Rental Projects

- Projects *may* be eligible for an AHP draw prior to completion; see the AHP Early Disbursements for Rental Projects webinar for details.

- FHLB expects to receive a final disbursement request for each project within 90 days of completion of the work on the project.

- Webinars required (projects receiving tax credits have their own versions of these):
  - AHP Disbursements – Documentation Details, and
  - AHP Disbursements – Attachments and Financials
AHP Timeline

FHLB’s Tasks

Project Participants’ Tasks
Initial Monitoring Certification

- Rental project contacts receive an electronic copy of the Owner’s/Member’s Certificate of Program Compliance nine months after receipt of the final disbursement of AHP funds.
- Owners must complete the certification, the corresponding occupancy report, and send their work to the Member for review.
- Members must sign the certification and provide it along with the occupancy report to FHLB.
Affordable Housing Program
Owner’s/Member’s Certificate of Program Compliance

FHLB CINCINNATI

PLEASE ANSWER ALL QUESTIONS COMPLETELY.

Project Name: ____________________________
Project Address: __________________________

CERTIFICATION PERIOD: MM/DD/YYYY THROUGH MM/DD/YYYY

Member Name: ____________________________
Member Address: __________________________
City: ____________________ State: _________ Zip: ________
Contact Person: __________________________
Phone: ________ Fax: ________

Owner Name: ____________________________
Owner Address: __________________________
City: ____________________ State: _________ Zip: ________
Contact Person: __________________________
Phone: ________ Fax: ________

Management Company: __________________________
Management Co. Address: __________________________
City: ____________________ State: _________ Zip: ________
Contact Person: __________________________
Phone: ________ Fax: ________

Email Address: ____________________________

(Complete this Column)

Total Number of units
Approved
Occupancy as of <Certification Date>

Number of units at or below 50% of median
Number of units between 51%-60% of median
Number of units between 61%-70% of median
Number of units between 71%-80% of median
Number of units above 80% of median
Number of units reserved for homeless persons
Number of units reserved for special needs persons
Number of units reserved for elderly persons

1. the undersigned ______________________ (print name of managing
general partner/owner contact); certify that I am a duly authorized officer representative of
________________________ (the “Owner”), and hereby certify that:

2. The owner has obtained a Tenant Income Certification from a low-income resident at initial occupancy and
documentation to support that certification:

3. The rents charged for income-targeted units do not exceed the maximum levels under Section 10(g) and 12 CFR Part 951
(30% of AMI as adjusted for family size):

4. The services and activities committed to in the approved AHP application have been provided in connection with the project:

5. Each building in the project is and has been suitable for occupancy, taking into account local health, safety, and building
codes (or other habitability standards):

ATTACH AN OCCUPANCY REPORT for the Certification Period using the FHLB Occupancy Report form located at www.fhlbinc.com
under Community Investment Documents and Presentations. Occupancy reports must include information on ALL households that occupied
the property at ANY TIME during the certification period, if units are vacant; provide the information as of the most current tenants’ occupancy.
SUBMIT THE OCCUPANCY REPORT VIA EMAIL TO ASNMonitoring@fhlbinc.com IN EXCEL FORMAT.

Certification by Owner

The information provided herein is true, accurate and in compliance with the approved application and 12 CFR 1291 and Section
10(j) of the Federal Home Loan Bank Act. This Certification and any attachments are made UNDER PENALTY OF PERJURY.

Signature: ____________________________ Title: __________________________
Print Name: __________________________ Date: __________________________

Email Address: __________________________

THIS CERTIFICATION AND THE OCCUPANCY REPORT MUST BE FORWARDER TO THE MEMBER FOR THEIR
REVIEW AND EXECUTION.
Initial Monitoring Audit

- FHLB collects the following items for specified tenants to verify the information provided on the certification and occupancy report:
  - The housing intake/tenant application form,
  - The tenant’s lease or rental agreement (not for shelters),
  - Verification of income for each income source listed on the housing intake/tenant application form, and
  - Verification that the household meets FHLB’s definitions of “Special needs” and “Homeless household” if applicable to the project.
Long-term Monitoring Certification

- Contacts for rental projects that did not receive equity from Low Income Housing Tax Credits will receive an electronic copy of the Owner’s Certificate of Continuing Program Compliance annually starting 24 months after completion.
- Owners/property managers must complete the certification and provide it to FHLB for review.
- Members are not involved in this process.
- FHLB does not monitor projects that receive tax credits past the initial monitoring audit.
Affordable Housing Program
Owner’s Certificate of Program Compliance
Long-term Monitoring

PLEASE ANSWER ALL QUESTIONS COMPLETELY.

Project Name: _____________________________
Project Address: _____________________________

CERTIFICATION PERIOD: MM/DD/YYYY THROUGH MM/DD/YYYY Project #: XXX01-XXXX
Owner Name: _____________________________
Owner Address: _____________________________
City: _____________________________ State: ______ Zip: ______
Contact Person: _____________________________ Phone: ______ Fax: ______
Owner Email: _____________________________
Management Company: _____________________________
Management Co. Address: _____________________________
City: _____________________________ State: ______ Zip: ______
Contact Person: _____________________________ Phone: ______ Fax: ______
Management Email: _____________________________

Total Number of units
Approved Occupancy at year end
Number of units at or below 50% of median
Number of units between 51%-60% of median
Number of units between 61%-70% of median
Number of units between 71%-80% of median
Number of units between 81%-90% of median
Number of units above 90% of median

1. The tenant incomes are accurate and in compliance with the income targeting commitments made in the approved AHP application:
   — Yes — No

2. The Owner has obtained and maintains a Rental Application or Tenant Income Certification from each low-income resident, along with supporting third-party income documentation verifying income eligibility prior to initial occupancy:
   — Yes — No

3. The contract rents charged for income-targeted units meet the affordability commitments made in the approved AHP application (rents are between 20% - 30% of AMI as adjusted for unit size):
   — Yes — No

4. The project is free of any discrimination findings under the Fair Housing Act, 42 U.S.C. 1981-1983. A finding of discrimination includes an adverse final decision by the Secretary of Housing and Urban Development (HUD) 24 CFR 18.680, an adverse final decision by a substantially equivalent state or local fair housing agency; 42 U.S.C. 3610(a)(1), or an adverse judgment from a federal court:
   — Yes — No

5. Each building in the project is and has been suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards), and the state or local government unit responsible for making building code inspections did not issue a report of violation for any building or low-income unit in the project:
   — Yes — No

If “No”, state the nature of the violation on page 3 and attach a copy of the violation report and any documentation of correction.

6. The project is current on all taxes and outstanding “Hard debt,” if applicable:
   — Yes — No

7. There has been no change in the ownership or management of the project:
   — No Change — Change

If “Change”, complete page 3 detailing the changes in ownership or management of the project.

Certification by Owner

The information provided herein is true, accurate and in compliance with the approved application and 12 CTR. 1291 and Section 10(j) of the Federal Home Loan Bank Act. This Certification and any attachments are made UNDER PENALTY OF PERJURY.

Signature: _____________________________ Title: _____________________________
Print Name: _____________________________ Date: _____________________________

Please submit the complete and fully executed Certification to the FHLB at AHPmonitoring@hlbcinc.com, by fax to (513) 852-7647, or by mail to Housing & Community Investment, P.O. Box 598, Cincinnati, OH 45201-0059, no later than April 15, 2015. If you have any questions, please call toll free to (888) 345-2246.
Long-term Monitoring Audit

- Frequency of long-term monitoring audits is derived from the risk level of the project as determined by FHLB.
- Audits will take place in one of two ways:
  - Site visit from FHLB staff, or
  - Request for documentation to be sent to FHLB.
- FHLB collects the same documentation for long-term monitoring audits as it did for initial audits.
- This process does not apply to tax credit projects.
AHP Modifications

- Modifying nearly any major aspect(s) of an AHP application requires formal approval by FHLB.
- Request changes via the Modification Request Form available at www.fhlbcin.com.
- Approval is contingent on the following:
  - The project’s score remaining high enough to have received funding in the offering in which the project was originally scored and approved,
  - Continued need for AHP subsidy (feasibility), and
  - Demonstration of “Good cause” for the modification.
Does My Project Need Modification?

To determine the answer to this question, ask:

- Will the change impact the points the project received in the AHP scoring system?
- Has the project’s costs (development or operational) changed positively or negatively by more than 10% since the AHP award?
- Is the project’s operating income still within 10% of what was reported in the AHP application?
- Are the same organizations involved in the project?
Reminders

- FHLB only corresponds with Sponsors & Members.
- Be on the lookout for the periodically-distributed documentation referenced in this webinar.
- Access the disbursement and monitoring webinars early in the AHP project life cycle to ensure that the project will be prepared to meet FHLB’s requirements for documenting commitments.
- Contact FHLB if there are changes to project contacts, scoring parameters, or the financial structure of the project.
Connect with Us!

Get the latest news, events and updates at FHLB Cincinnati by connecting with us on social media.

@FHLBCin
www.twitter.com/fhlbcin

www.facebook.com/fhlbcincinnati

www.linkedin.com/company/federal-home-loan-bank-of-cincinnati
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. The 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).
HCI Resources

- Access resources on [www.fhlbcin.com](http://www.fhlbcin.com) by clicking through the following links:
  - “Community Investment” (in the header or middle of the screen),
  - “Affordable Housing Program” (on the left), then
  - “Documents and Presentations” in the fourth paragraph on the screen.

- Contact the FHLB staff if you have specific questions that are not answered in the materials available on the website.
# Housing & Community Investment Staff

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>E-mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damon v. Allen</td>
<td>(513) 852-7518</td>
<td><a href="mailto:allendv@fhlbcin.com">allendv@fhlbcin.com</a></td>
</tr>
<tr>
<td>Senior Vice President &amp; CIO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dawn E. Grace</td>
<td>(513) 852-7612</td>
<td><a href="mailto:gracede@fhlbcin.com">gracede@fhlbcin.com</a></td>
</tr>
<tr>
<td>Vice President</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brenda A. Pierre</td>
<td>(513) 852-7505</td>
<td><a href="mailto:pierreba@fhlbcin.com">pierreba@fhlbcin.com</a></td>
</tr>
<tr>
<td>Quality Assurance Officer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mary L. Hernandez*</td>
<td>(513) 852-7604</td>
<td><a href="mailto:hernandezml@fhlbcin.com">hernandezml@fhlbcin.com</a></td>
</tr>
<tr>
<td>Affordable Housing Program Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jill A. Cravens</td>
<td>(513) 852-7550</td>
<td><a href="mailto:cravensja@fhlbcin.com">cravensja@fhlbcin.com</a></td>
</tr>
<tr>
<td>Voluntary Programs Manager</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Housing & Community Investment

Staff

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>E-mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jamie M. Board*</td>
<td>(513) 852-7629</td>
<td><a href="mailto:boardjm@fhlbcin.com">boardjm@fhlbcin.com</a></td>
</tr>
<tr>
<td></td>
<td>Housing Financial Analyst I</td>
<td></td>
</tr>
<tr>
<td>Cassandra L. Larcarte*</td>
<td>(513) 852-7619</td>
<td><a href="mailto:larcartecl@fhlbcin.com">larcartecl@fhlbcin.com</a></td>
</tr>
<tr>
<td></td>
<td>Housing Financial Analyst II</td>
<td></td>
</tr>
<tr>
<td>Laura K. Overton*</td>
<td>(513) 852-7603</td>
<td><a href="mailto:overtonlk@fhlbcin.com">overtonlk@fhlbcin.com</a></td>
</tr>
<tr>
<td></td>
<td>Housing Financial Analyst II</td>
<td></td>
</tr>
<tr>
<td>David M. Samples*</td>
<td>(513) 852-7612</td>
<td><a href="mailto:samplesdm@fhlbcin.com">samplesdm@fhlbcin.com</a></td>
</tr>
<tr>
<td></td>
<td>Housing Financial Analyst I</td>
<td></td>
</tr>
<tr>
<td>Samantha M. Walker*</td>
<td>(513) 852-7621</td>
<td><a href="mailto:walkersm@fhlbcin.com">walkersm@fhlbcin.com</a></td>
</tr>
<tr>
<td></td>
<td>Housing Financial Analyst I</td>
<td></td>
</tr>
</tbody>
</table>

*AHP staff
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
Thank You