

2020 Welcome Home Program



Logistics

- ◆ Presenter – Jodi Pendleton, Housing Financial Analyst II.



This presentation may contain forward-looking statements that are subject to risks and uncertainties including, but not limited to, the effects of economic market conditions on demand for the FHLB's products, legislative or regulatory developments concerning the FHLB System, competitive forces and other risks detailed from time to time in the FHLB's filings with the Securities and Exchange Commission. The forward-looking statements speak as of the date made and are not guarantees of future performance. Actual results or developments may differ materially from the expectations expressed or implied in the forward-looking statements, and the FHLB undertakes no obligation to update any such statements.



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Welcome Home Webinar Agenda

- ◆ Background
- ◆ Overview of Program Guidelines
- ◆ Changes for 2020
- ◆ Requirements for Members and Homebuyers
- ◆ Property Eligibility
- ◆ The Process
- ◆ Welcome Home Documents
- ◆ Closing of the Welcome Home Program
- ◆ Repayment of Welcome Home Funds
- ◆ Misconceptions and Frequent Questions
- ◆ Contact Information



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Background



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General FHLB Profile

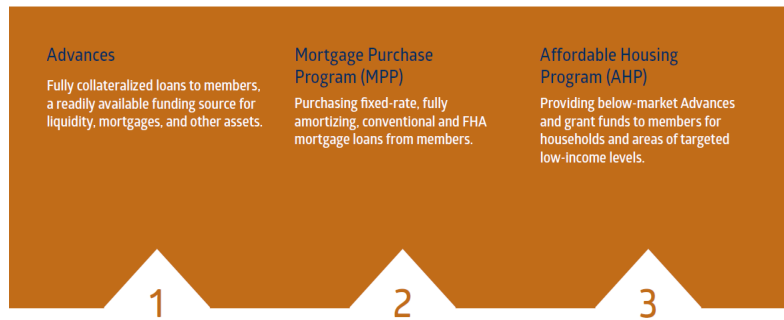
- ◆ Congressionally chartered in 1932, privately owned wholesale bank.
- ◆ Government Sponsored Enterprise (GSE).
- ◆ Not a government agency; no Federal appropriations.
- ◆ Owned by “Member Financial Institutions”.
- ◆ Cooperative Structure; Members are both owners and customers.



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FHLB Mission

Provide financial intermediation between our Member stockholders and the capital markets in order to facilitate and expand the availability of financing and flow of credit for housing and community lending throughout the Fifth District.



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FHLB Cincinnati is the Fifth District

- ◆ Ohio, Kentucky, and Tennessee
- ◆ Approximately 640 Members



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Housing & Community Investment

The Housing & Community Investment (HCI) department administers the FHLB's housing and economic development programs.



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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.



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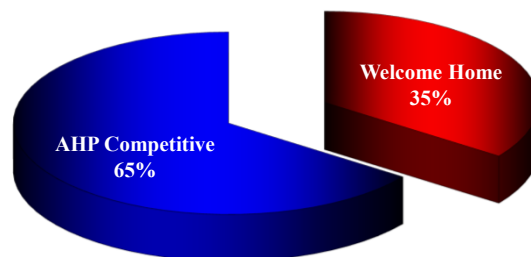
Source of Welcome Home Grant Funds

10 percent of the FHLB's annual net earnings are allocated to the Affordable Housing Program.



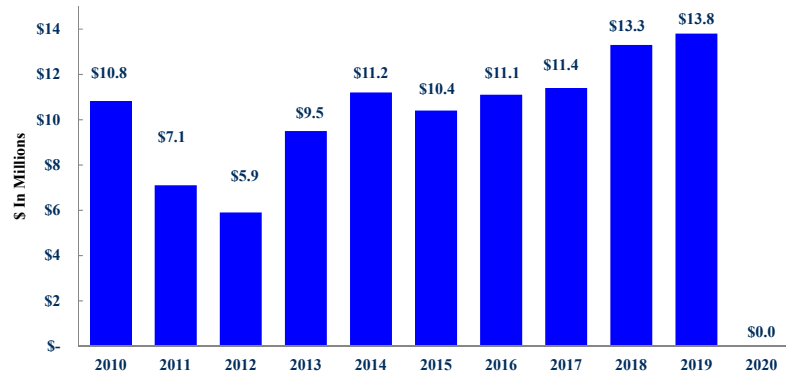
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Allocation of AHP Subsidy



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Available Funds by Year 2010 - 2020



Overview of Program Guidelines

Program Description

COMMUNITY INVESTMENT

Housing and Community Investment

The Federal Home Loan Bank of Cincinnati (FHLB) plays an important role in supporting the affordable housing and economic development initiatives throughout our FHLB District states of Kentucky, Ohio and Tennessee.

The FHLB offers a range of flexible programs to help our member financial institutions and housing partners build strong communities, whether it involves single-family housing, housing for special needs households, community education or job creation.

COMMUNITY INVESTMENT

Program Documents and Forms

Webinars and Presentations

Affordable Housing Program

Welcome Home Program

Disaster Reconstruction

What is the Welcome Home Program?

The Welcome Home Program (WHP) offers grants to fund reasonable down payments and closing costs incurred in conjunction with the acquisition or construction of owner-occupied housing by low- and moderate-income homebuyers. The grants are limited to \$5,000 for homebuyers who are honorably discharged veterans, active duty military personnel, reservists, or surviving spouses of service personnel and \$3,000 for all other homebuyers. Members are subject to an aggregate limit of \$20,000 per offering. All funds are reserved for specific homebuyers purchasing specific homes and cannot be transferred to other homebuyers or to other homes. Welcome Home funds will be available for reservation on a first-come, first-served basis beginning at 8:00 AM ET on March 2, 2020, and will remain available until all funds have been reserved.

Who Can Use the WHPP?

The FHLB has established a set of Affordable Housing Program (AHP) funds to help create homeownership. These funds are available to Members as grants to assist their mortgage loan applicants in the home buying process. This is our most widely used program, ideally suited to the needs of community lenders and their customers.

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Program Guide

COMMUNITY INVESTMENT

Housing and Community Investment

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COMMUNITY INVESTMENT

Program Documents and Forms

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Affordable Housing Program

Welcome Home Program

Disaster Reconstruction

Welcome Home Program

- [Program Guide \[PDF\]](#)
- [Retention Language \[PDF\]](#)
- [Certification of Zero Income \[PDF\]](#)
- [Closing Instructions for Members](#)
- [Counseling Agencies](#)
- [Declaration of Restrictive Covenants \[PDF\]](#)
- [Definitions](#)
- [Income and Affordability Workbook \[EXCEL\]](#)
- [Income Eligibility Guide \[PDF\]](#)
- [Instructions for Accessing Members Only](#)
- [Instructions for Closing Agents \[PDF\]](#)
- [Income Limits](#)
- [Income Limits outside Kentucky, Ohio and Tennessee](#)
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- [Subsidy Recapture Procedures](#)
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- [Welcome Home Retention Language Acknowledgement for FHA Loans \[PDF\]](#)
- [What to Submit with the Reservation Request](#)
- [What to Submit with the Request for Payment of Reserved Funding](#)
- [Information for Homebuyers \[PDF\]](#)

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Basic Guidelines

- ◆ Maximum grants up to \$7,500 for honorably discharged veterans, surviving spouses of service personnel, and active duty military homebuyers and \$5,000 for all other homebuyers.
- ◆ Members limited to \$200,000 annually.
- ◆ No cash back of any amount under any circumstances!
- ◆ No return of earnest money!
- ◆ An appraisal is required at time of funds reservation for all manufactured homes.
- ◆ Mortgage approval cannot be based on non-occupant co-borrowers or co-signers.



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Basic Guidelines

- ◆ Any Reservation Requests submitted without a signed loan application will be denied when reviewed. This applies to loan applications taken by phone and internet also.
- ◆ No funds will be disbursed if the Member closes the loan prior to reservation approval.
- ◆ The retention language must be included in the deed or shown as a referenced attachment.
- ◆ The 2020 Welcome Home Retention Language Acknowledgement for FHA Loans is required for FHA loans only and should be signed and dated on or before the loan closing.



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Eligible Mortgage Products

Welcome Home funds may be used with:

- ◆ A fixed-rate mortgage loan;
- ◆ An adjustable rate mortgage, underwritten at its fully-indexed rate; or,
- ◆ A balloon mortgage.

Note: Changes made to the loan product, loan amount, term, rate, purchase price, etc. do NOT require FHLB approval. All the final terms will be identified when the funding package is reviewed.



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Definition of Fully-Indexed Rate

- ◆ The rate is determined by adding the margin to an index level at the time the loan is made.
Index (at the time the loan is made)
+ Margin (established at the time the loan is made)
Fully-indexed rate
- ◆ For example, given a one-year LIBOR rate of 2.00 percent, the fully-indexed interest rate on an adjustable rate mortgage tied to the one-year LIBOR rate (the index) with a margin of 3.75 percent would be 5.75.
- ◆ The fully-indexed rate is not affected by any annual or lifetime caps on adjustments based on the index. Instead, it reflects what the interest rate would have been at the time the mortgage was made based solely on the index at that time and the stated margin.

Note: the "fully-indexed rate" is not the same as the "fully-indexed rate at maturity." The fully-indexed rate at maturity is based on the index at the time the loan is originated but adds the maximum amount the interest rate could increase over the life of the loan. It is a worst-case calculation.



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Changes for 2020



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Changes for 2020

- ◆ Reservation Requests will be accepted beginning on March 2 at 8:00AM ET.
- ◆ All reservations expire on December 1 at 5:00PM ET.
- ◆ Reservists and National Guard are now eligible to receive grants of up to \$7,500. A DD214 is required for veterans and two consecutive pay statements are required for active duty military personnel.
- ◆ Homebuyers who are a surviving spouse of service personnel are now eligible to receive grants of up to \$7,500. A DD214, Certification of Eligibility, and/or death certificate are required.



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Changes for 2020

- ◆ The maximum first mortgage interest rate is 7.50 percent.
- ◆ The maximum second mortgage interest rate is 11.00 percent.
- ◆ Numerous changes have been made to the retention language.
- ◆ There is no longer a minimum loan term for any loan type.



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Requirements for Members and Homebuyers



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Requirements for Members and Homebuyers

- ◆ The program is available to all Members. Members do not have to sign up or be approved to use the program.
- ◆ Funds are available on a first-come, first served basis until all funds are reserved.
- ◆ The homebuyer must have an executed purchase contract in hand before the Member can submit a Reservation Request. The Member will be asked to enter the date of the fully executed contract on the reservation request.
- ◆ The reservation is valid only for the specific homebuyer and specific property.



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Welcome Home is for Members

- ◆ The Member who reserves the Welcome Home funds must originate the first mortgage.
 - ◆ The loan can close in another lender's name.
 - ◆ After closing, the first mortgage may be sold or assigned.
- ◆ Loans may not be originated by mortgage brokers or others who are not Members of the FHLB Cincinnati.
- ◆ Welcome Home funds must be:
 - ◆ Reserved by the Member; and
 - ◆ Requested by the Member.



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Requirements for Members

- ◆ The Bank will not provide Welcome Home assistance to any project in which the homebuyer's first mortgage interest rate exceeds 7.50%.
- ◆ The Bank will not provide Welcome Home assistance to any project in which the homebuyer's second mortgage interest rate exceeds 11.00%.
- ◆ The Bank will not provide Welcome Home assistance to any project in which a loan exceeds the annual percentage rate, or points and fees thresholds of the Home Ownership and Equity Protection Act of 1994 and its implementing regulations (Federal Reserve Board Regulation Z).
- ◆ The Welcome Home transaction may not include single-premium credit life insurance. If the Closing Disclosure shows a charge for single-premium credit life insurance, no Welcome Home funds will be disbursed.



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Requirements for Members

- ◆ Welcome Home is not intended for any purchases requiring significant repair or rehabilitation.
- ◆ If any funds are escrowed for repairs, the funds must come either from the seller or from the buyer's own funds, in addition to the \$500 otherwise required. Pre-approval from the FHLB is required after the reservation request has been approved but prior to the loan closing if the escrow is being held from the buyer.



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Requirements for Members

- ◆ If any funds are escrowed for repairs from the buyer, Welcome Home funds will not be disbursed until the Member certifies that:
 - ◆ All repairs were required for mortgage approval as evidenced by the appraisal;
 - ◆ All repairs have been completed;
 - ◆ All escrowed funds have either been disbursed or released; and
 - ◆ No funds were returned to the homebuyer.

Note: We expect the Member or their closing agent to hold the escrowed funds and only disburse them upon presentation of receipts and invoices.



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Requirements for Members

- ◆ Welcome Home funds may not be used for any other purposes except those specifically stated. For example, Welcome Home funds may not be used to pay off consumer debt, pay off liens or judgments, buy down the mortgage rate, etc.
- ◆ Welcome Home can be combined with other sources of down payment or closing costs assistance, but not other FHLB grant programs.



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Homebuyer Eligibility

- ◆ Homebuyers must contribute at least \$500 of their own funds toward down payment and closing costs (60% of these funds may be received as a gift).
- ◆ Funds received from sellers, non-profit or other organizations, including state and local government agencies, for down payment assistance grants are not considered “gifts” and cannot be used to reduce the homebuyers required contribution.
- ◆ Funds paid for items outside of closing, such as hazard insurance, taxes, application fees, and other items related to the purchase are considered as part of the homebuyer’s required contribution. Such items should be shown on the Closing Disclosure or other documentation provided.



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Homebuyer Eligibility

- ◆ First-time homebuyer means an individual or household who has not owned a home during the three-year period prior to the purchase of a home, except that:
 - ◆ Any individual who is a displaced homemaker may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker, owned a home with his or her spouse or resided in a home owned by the spouse;
 - ◆ Any individual who is a single parent may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while married, owned a home with his or her spouse or resided in a home owned by the spouse; or,



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Homebuyer Eligibility

- ◆ Any individual or family who owns a home that:
 - ◆ Is not intended as a dwelling;
 - ◆ Was lost through natural disaster;
 - ◆ Is manufactured housing that was not originally assembled to meet nationally recognized standards or is not permanently affixed to a foundation that meets nationally recognized building code standards;
or,
 - ◆ Is not in compliance with state, local, or model building codes and cannot be brought into compliance for less than the cost of constructing a permanent structure.



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Property Eligibility



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Property Eligibility

- ◆ Any one to four unit property to be used as the homebuyer's residence is eligible for Welcome Home assistance.
 - ◆ For any property with two or more units, 85% of the projected rent of the other units must be included in the homebuyer's income.
- ◆ Manufactured housing is eligible for Welcome Home assistance but the home must be permanently attached to a fixed foundation (meeting FHA guidelines) and must be taxable as real property.
 - ◆ A single section manufactured home is eligible if it is Energy Star rated.
 - ◆ An appraisal is required at time of funds reservation to document eligibility.
 - ◆ See the specific definition in the Welcome Home Guide.



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Property Eligibility

- ◆ The property can be located in any state in which the Member does business.
- ◆ The housing unit assisted with Welcome Home funds must be subject to a legally enforceable restriction in the warranty deed or restrictive covenant to the deed requiring that FHLB Cincinnati be given notice of any sale, transfer, assignment of title or deed such as Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the AHP 5-year Retention Period.



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Property Eligibility

- ◆ Welcome Home may be used only in transactions which convey full title to the homebuyer.
 - ◆ Welcome Home may not be used to initiate a lease-purchase or land contract.
- ◆ Welcome Home may be used for new home construction. Construction must be complete, the permanent financing closed, and the Request for Payment of Reserved Funding received by 5PM ET on December 1, 2020. The grant funds can only be applied to the closing of the permanent financing.



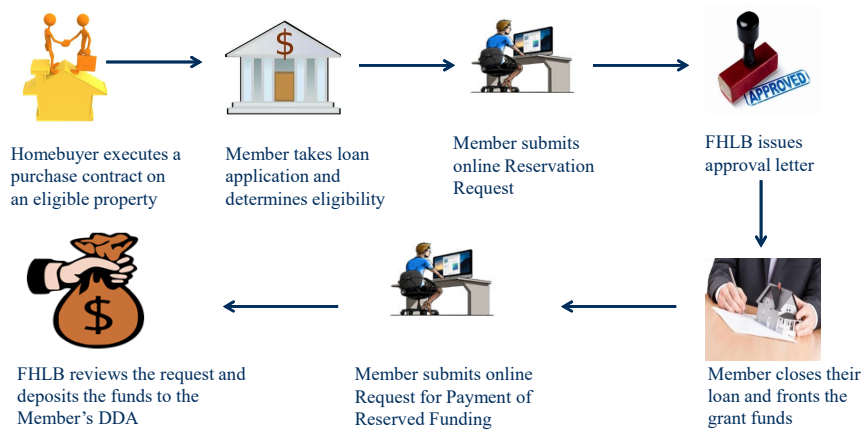
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The Process



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Welcome Home Process Flow



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Welcome Home Documents



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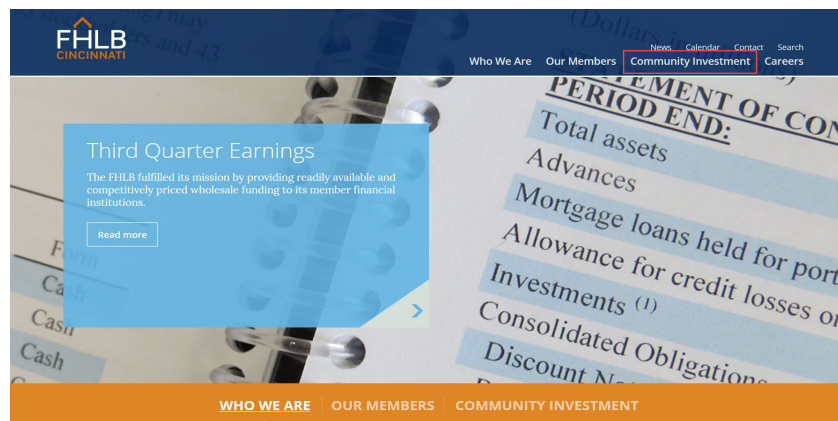
Online Forms in Members Only

The Reservation Request and Request for Payment of Reserved Funding forms are available on the FHLB's website via the Members Only portal at www.fhlbcin.com.




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www.fhlbcin.com

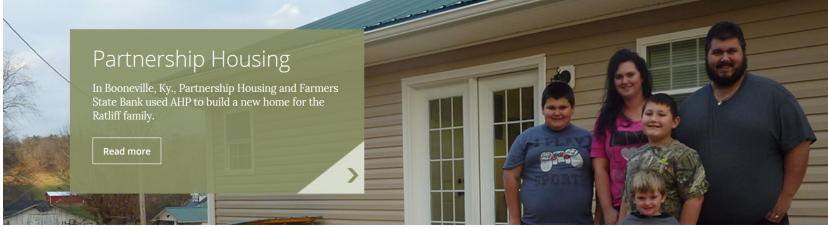


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[Community Investment](#)
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Partnership Housing

In Booneville, Ky, Partnership Housing and Farmers State Bank used AHP to build a new home for the Rathiff family.

[Read more](#)

COMMUNITY INVESTMENT

[Program Documents and Forms](#)
[Affordable Housing Program](#)
[Welcome Home Program](#)
[Disaster Reconstruction Program](#)

Housing and Community Investment

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Programs

Welcome Home Program

- [Welcome Home Program Guide \[PDF\]](#)
- [Welcome Home Retention Language \[PDF\]](#)
- [Certification of Zero Income \[PDF\]](#)
- [Closing Instructions for Members](#)
- [Counseling Agencies](#)
- [Declaration of Restrictive Covenants \[PDF\]](#)
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- [Subsidy Payoff Request Form \[PDF\]](#)
- [Subsidy Recapture Procedures](#)
- [Warranty Deed Example with Retention Language \[PDF\]](#)
- [Welcome Home Retention Language Acknowledgement for FHA Loans \[PDF\]](#)
- [What to Submit with the Reservation Request](#)
- [What to Submit with the Request for Payment of Reserved Funding](#)
- [Information for Homebuyers \[PDF\]](#)

- ◆ The retention language must be included in the body of the deed or as a referenced attachment/exhibit.
- ◆ Only the 2020 version will be accepted.

[illegible]

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Revised 12/19/2019

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Example Deed with Referenced Retention Language



Deed with Referenced Retention Language
Federal Home Loan Bank of Cincinnati, all rights reserved.

[illegible]Page 1
Revised 12/19/2019

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Request for Additional Information

- ◆ If we lack sufficient information to process the Reservation or Request for Payment of Reserved Funding, a “Request for Additional Information” will be emailed to the Member contact.
- ◆ For items pertaining to a Reservation Request, submit the additional information within five business days or the request will be denied. All documents should be sent together via email to the person indicated on the bottom of the notice.
- ◆ Please respond promptly as funds are not reserved until you receive an approval letter from the FHLB.
- ◆ For items pertaining to a Request for Payment of Reserved Funding, all additional documentation must be received by 5PM ET on December 1, 2020. All documents should be sent together via email to the person indicated on the bottom of the notice.



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Request for Additional Information

- ◆ This form will be emailed to the Member contact only. It is their responsibility to forward the request to other persons in their organization.
- ◆ Do not fax documents to us.

Welcome Home Program
Request for Additional Information

FHLB
CINCINNATI

Applicant: _____
Project #: _____

One or more of the following items is needed to continue the Welcome Home review for the above named applicant. Please email all items at one time to the person indicated below or to welcomehome@fhlbc.com. If the information is for a Reservation Request, the documentation must be received within five business days or the request will be denied. If the information is for a Request for Payment of Reserved Funding, the documentation must be received on or before 5:00PM ET on December 1, 2020 or the request will be denied.

☐ Submit at least two consecutive pay stubs or a completed VOW for _____

☐ Submit a current HUD benefits statement or reward letter for _____

☐ Submit a current Social Security benefits statement or reward letter for _____

☐ A Certification of Debt Service is required for _____

☐ Verification of child support is required for _____

☐ Verification of attorney is required for _____

☐ Submit last two years' complete federal tax returns to verify self-employment income for _____

☐ Submit a copy of the 2-4 family appraisal for the subject property or a current lease agreement to verify rental income.

☐ Submit a current pension statement for _____

☐ Submit a current pension statement for _____

☐ Submit a copy of the appraisal showing the constructed house is attached to a permanent foundation, is noted as such and meets all local FEMA guidelines.

☐ Submit certification of the number of people residing in the household and their ages.

☐ Submit a 2020-24 or two consecutive pay stubs to verify a household occupant is a nonseasonal military personnel.

☐ Submit proof that household income meets the Welcome Home Program guidelines.

☐ Submit proof the Welcome Home grant is listed on the Closing Disclosure.

☐ Submit a copy of the Direct Indebtedness Agreement.

☐ Submit the fully executed Extension Language Acknowledgment for FICA taxes.

☐ Submit a fully executed Closing Disclosure for the second mortgage.

☐ Submit a Closing Disclosure signed by the buyer(s).

☐ Submit a banknote containing verification.

☐ Submit a recorded deed to ensure the 2020 extension language is attached.

☐ Submit a recorded deed that contains the 2020 Welcome Home extension language.

☐ Submit a COE 2021-24, not a Death Certificate to verify a household is a surviving spouse of service personnel.

Completed by: Date:

Email address:



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Weekly Status Report

- ◆ All participating Members will receive a weekly report showing the dollar amount and current status of all reservations.
- ◆ Please review it and notify the FHLB if it is not accurate.
- ◆ The two columns on the far right indicate when a reservation has been denied or withdrawn. The funds are then added back to the total funds available.
- ◆ The report will be sent only until the project is complete and closed.



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Status Report

2/17/2016

FEDERAL HOME LOAN BANK OF CINCINNATI
Welcome Home Status by Project
As Of 2/17/2016

Project #	Member Name	Date Requested	Homebuyer	Amount Requested	Preliminary Appr Date	Fund Rqst Rec'd Date	Information Requested Date	Disbursement Date	Amount Disbursed	Denial Date	Withdrawal Date
201603-xxxx	ABC Bank										
	Cincinnati, OH										
		3/3/2016	Name	\$5,000.00					\$0.00	4/1/2016	
		3/18/2016	Name	\$5,000.00	4/6/2016	6/19/2016		7/23/2016	\$5,000.00		
		3/19/2016	Name	\$5,000.00	4/9/2016	6/19/2016		8/18/2016	\$4,500.00		
		3/19/2016	Name	\$5,000.00					\$0.00		4/9/2016
Total for Project # 201603-xxxx (4 requests)				\$20,000.00					\$9,500.00		
Maximum Funds Available				\$200,000.00					Net Funds Requested	\$9,500.00	
Funds Requested				\$20,000.00					Less Disbursements	(\$9,500.00)	
Less Requests Denied				(\$5,000.00)					Remaining Funds Available	\$0.00	
Less Requests Withdrawn				(\$5,000.00)							
Less De-obligations				(\$500.00)							
Net Funds Requested											
Unrequested Funds				\$190,500.00							



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Closing of the Welcome Home Program



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Anticipated Closing for 2020

- ◆ Funds are expected to be reserved very quickly.
- ◆ Member contacts will receive an email at least one day prior to the program closing.
- ◆ All Reservation Requests received by the closing date will be processed but there may not be sufficient funds available to approve them.
- ◆ **Submission of a Reservation Request is not an approval or guarantee of funds.**



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Repayment of Welcome Home Funds



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Repayment of Welcome Home Funds

- ◆ If the property purchased using Welcome Home funds is sold or refinanced within the retention period, the homebuyer, new lender, or closing agent is required to give notice to the FHLB of the sale or refinancing.
- ◆ The new lender or closing agent should go to www.fhlbcin.com and complete a Subsidy Payoff Request Form and email it to welcomehome@fhlbcin.com. A payoff letter will be generated explaining if and how much of a recapture is due. If it is a sale transaction, a Low-to-Moderate Income Certification will be included with the payoff letter and must be completed by the new lender, if applicable.



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Repayment of Welcome Home Funds

- ◆ The Member has no responsibility to monitor the homebuyer or property during the five year retention period. The original Member should only contact the FHLB about a sale or refinance of a property if they are providing the new financing.
- ◆ Complete Subsidy Recapture Procedures are available at www.fhlbcin.com.



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Misconceptions and Frequent Questions



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Where did they get this idea?

- ◆ The purchase contract cannot be dated prior to the opening of the Welcome Home Program.
- ◆ Even if the loan application was signed in 2019, I should send 2020 income documentation.
- ◆ Buyers cannot receive the grant if they previously or currently own a home.
- ◆ Grant recipients will receive a tax form from FHLB.
- ◆ The Welcome Home grant is a lien on the property.



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Frequent Questions

- ◆ What are the debt to income ratio and credit score requirements to apply for WHP funds?
- ◆ Can approved grant funds be transferred to another eligible applicant or property?
- ◆ Can a Reservation Request that was withdrawn/denied be reinstated?
- ◆ Can a homeowner who received WHP in the past apply for funds to purchase a new home?
- ◆ Can you tell me when the Reservation Request I submitted will be reviewed?



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Contact Information



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Welcome Home Program Contacts

Staff Name and Title	Phone Number	Email Address
Jodi Pendleton Housing Financial Analyst II	513-852-7602	pendletonjm@fhlbcin.com
Jasmine Grant Housing Financial Analyst I	513-852-7617	grantjp@fhlbcin.com
Kristina Jordan Housing Financial Analyst I	513-852-7609	jordankl@fhlbcin.com
Samantha Walker Housing Financial Analyst I	513-852-7621	walkersm@fhlbcin.com
Jill Cravens HCI Manager	513-852-7550	cravensja@fhlbcin.com
Dawn Grace Vice President	513-852-7613	gracede@fhlbcin.com
Service Desk (for technical issues only) 800-781-3090		



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Contact Us

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Cincinnati, OH 45201-0598

Toll free: (888) 345-2246

Email: welcomhome@fhlbcin.com

www.fhlbcin.com



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www.facebook.com/fhlbcincinnati



www.linkedin.com/company/federal-home-loan-bank-of-cincinnati



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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(3453).



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Thank You



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