AHP Pre-approval Webinar 2020

Presented by:
Crystal Woolard
Summary

• Review the AHP Pre-approval Manual prior to submitting a request available at www.fhlbcin.com.

• All determinations made by FHLB are final and we will not re-evaluate anything after the approval is issued.

• Pre-approval requests can now be submitted at the time of your disbursement request or prior to the completion of work/closing of loan.
Online submissions

• New for this year is the online submission of all AHP Pre-approval and Disbursement Requests through the Member’s Only portal on our website.

• Starting July 1, sponsors will no longer be allowed to submit requests through AHPDisbursement@fhlbcin.com.

• You can, however, still direct your questions to this email address.
Online request form

Affordable Housing Program

Pre-Approval Request

Member Information:

Member: [Redacted]
User: [Redacted]

Form Information:

- Habitat
- Owner-Occupied Rehab
- Ownership

Applicant Information:

Applicant
First Name: 
MI: 
Last: 

Co-Applicant: (if applicable)
First Name: 
MI: 
Last: 

Household Size: (Number of people who will reside in home)

Household Occupants: [Redacted]

* Add new Occupant

<table>
<thead>
<tr>
<th>Occupant's Name</th>
<th>Relationship to Applicant</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>No occupants currently added.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Online request form (cont.)

Is any applicant a first-time homebuyer?
- Yes
- No

Does any occupant meet FHLMC's homeless definition?
- Yes
- No

Does any occupant meet FHLMC's elderly definition?
- Yes
- No

Does any occupant meet FHLMC's special access definition?
- Yes
- No

Does any occupant in the household have income from any of the following sources?
- Wages and salaries?
  - Yes
  - No
- Overtime?
  - Yes
  - No
- Commissions?
  - Yes
  - No
- Bonuses?
  - Yes
  - No
- Tips?
  - Yes
  - No
- Self Employment?
  - Yes
  - No
- Alimony?
  - Yes
  - No
- Child Support?
  - Yes
  - No
- Rental Income?
  - Yes
  - No
- Workers Compensation?
  - Yes
  - No
- Social Security?
  - Yes
  - No
- Supplemental Social Security?
  - Yes
  - No
- Pension?
  - Yes
  - No
- Annuities?
  - Yes
  - No
- Armed Forces?
  - Yes
  - No
- Retirement Funds?
  - Yes
  - No
- Other?
  - Yes
  - No

Annual Gross Household Income:
Online request form (cont.)

### Property Information

<table>
<thead>
<tr>
<th>Address:</th>
<th></th>
</tr>
</thead>
</table>

If the complete subject property address is unknown, enter "To be determined"

<table>
<thead>
<tr>
<th>City:</th>
<th>State:</th>
<th>Zip:</th>
<th>County:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Unit Size:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-family</td>
<td>Two-family (Duplex)</td>
</tr>
</tbody>
</table>

### Mortgage Information

#### Fixed Rate Mortgage

<table>
<thead>
<tr>
<th>Term:</th>
<th>Amortization:</th>
<th>Interest rate:</th>
</tr>
</thead>
<tbody>
<tr>
<td>months</td>
<td>months</td>
<td>percent (rate cannot exceed 7.50%)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The first mortgage loan product is:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional</td>
<td>FHA</td>
</tr>
</tbody>
</table>

| Loan Amount: |  |
Online request form (cont.)

Contact Information

Please provide the name and phone number of the person completing the form.
Name: 

Phone #: 

I have read and understand the statements above, and I am familiar with the requirements in the AHP Pre-Approval Manual.

☐ I agree

Upload Documentation

- Attach the Sponsor completed AHP Pre-Approval Request form with all supporting documentation.

Please note: How to

* File(s) will need to be re-selected if there are errors on the page.
* Allowable file extensions: pdf, doc, docx, txt
* Max file size: 20 MB
* All documents must be included in one attachment and the attachment name cannot contain any illegal characters, such as $, #, @, or !
* Max number of files allowed: 1

Select files...
AHP pre-approval request instructions

• Complete the AHP Pre-approval Request form.
• Gather all the Required Documents.
• Obtain all required signatures and dates.
• Compile into one PDF or TIF file and submit to the member.
• Member submits the request with the Required Documents to FHLB through the Member’s Only portal.
## Documents and forms

### AHP Pre-approval Request

**Effective March 16, 2020**

<table>
<thead>
<tr>
<th>Required Documents</th>
<th>Enclosed</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The Applicant certifies they have completed a pre-approval training.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Household income information that must be dated within 180 days of submission:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Earned and non-earned income or other application</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Documentation of AHP-assisted household size, if not waived on the intake form or loan application</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Third-party verification for all income sources for all household members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Completed General Information and Income Calculation pages from the FHLB and Affordability workbook</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Evidence that household meets the following commitments made in the approved AHP application; must be dated within 180 days of submission, if applicable:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Earned household</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Household size meeting the FHLB’s definition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Householder meeting the FHLB’s definition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Householder with special needs meeting the FHLB’s definition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Anticipated mortgage information for all loan terms:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loan amount(s)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Loan term(s)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Interest rate(s)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Amounts for other predetermined housing costs (insurance, taxes, HOA fees, etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Property location information:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Is the property located in a Qualified Census Tract? Yes □ No □</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Is the property located in a census tract with an Average Income Factor as approved in the application? Yes □ No □</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Refer to the AHP Pre-approval Manual for acceptable forms of required documentation.
AHP pre-approval request

• Complete one form per homebuyer/owner.
• Sponsor contact must execute the request form.
• All sections of the request form must be completed.
  o Mark each box “Enclosed” or if the question is not applicable, “N/A”.
  o An explanation is needed for any changes from the approved AHP application. Attach additional pages if needed.
Household eligibility guidelines

• Households must meet the following targets (where applicable) as committed in the project’s approved AHP application or latest modification.
  o Income targeting
  o Special needs/Elderly
  o Homeless household
  o First-time homebuyer
  o Qualified census tract (QCT)
  o Average income factor (AIF)
Household eligibility guidelines (cont.)

• Annual income must incorporate all income earned and unearned based on the intake application.
  o Verification of income must be from a third-party source such as pay stubs, W-2’s, signed tax returns (accepted Jan-July), etc., and
  o Documentation must be dated within 180 days of the submission of the pre-approval request except for a divorce decree or child support court order.
Required documentation descriptions

- The AHP Pre-approval Request form outlines documents needed.
- The AHP Pre-approval Manual provides a detailed description of each required document.
- If a document listed does not pertain to your homebuyer/owner/project, check the “N/A” box on the Request form.
1 - Pre-approval training

• One person from the sponsor organization is required to participate in training from this request type prior to submission of a pre-approval request.
• A consultant cannot attend training on the sponsor’s behalf.
• Sponsors may sign into WebEx to view a recorded webinar with audio at www.fhlbcin.com (the slides-only versions do not qualify).
2a - Executed and Dated Loan Application/Intake Form

• Must be a signed and dated application/intake form for all homebuyers/owners.
• Must include all household income and household composition.
• Application/intake form must be updated or modified if it is dated more than 180 days prior to the submission of the pre-approval request.
2b - Documentation of household size

- Acceptable forms of documentation are an application, an intake form, or current/executed letter from the sponsor.
  - Must include household size at time of initial application.
  - Must include the ages for all household members.
  - Must include the marital status for anyone 18 years of age or older.
Qualifying household members

<table>
<thead>
<tr>
<th>Household Member</th>
<th>Include Income?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head of Household</td>
<td>Yes</td>
</tr>
<tr>
<td>Spouse</td>
<td>Yes</td>
</tr>
<tr>
<td>Co-Head / Co-Habitating Partner</td>
<td>Yes</td>
</tr>
<tr>
<td>Temporarily Absent Household Member</td>
<td>Yes, if they will reside in the home</td>
</tr>
<tr>
<td>Other Adult, 18 years or older</td>
<td>Yes</td>
</tr>
<tr>
<td>Full-time Student</td>
<td>No, UNLESS they are Head of Household, Spouse, Co-Head, Partner, or Co-Borrower</td>
</tr>
<tr>
<td>Dependent, 17 years or younger, including adoptive children</td>
<td>No, UNLESS they are receiving Social Security or Supplemental Security Income</td>
</tr>
<tr>
<td>Foster Child or Wards</td>
<td>No</td>
</tr>
<tr>
<td>Live-in Aide, Employees who share the housing, or lodgers</td>
<td>No</td>
</tr>
</tbody>
</table>
2c - Third-party verification of income for all household members

• Third-party income documentation must be dated within 180 days of the submission of the pre-approval request for each income source.
• Income documentation must be provided for all household members age 18 or older.
• If the application is taken mid-year or later, the income will be annualized based on the initial application/intake year.
2c - Third-party verification of income for all household members (cont.)

- All income must be from a third-party source.
- The FHLB uses gross income for all income received for all household members.
  - In regards to employment income we include overtime, bonuses, commissions, etc. earned.
- The FHLB recommends referencing the Income Eligibility Guide for details and/or the webinar titled Determining Income. Both can be found on our website.
Acceptable third-party income verification

• At least two consecutive pay stubs.
• Verification of Employment (VOE).
• Previous years’ W-2’s only for AHP Pre-approval Requests submitted prior to July 1 (not permitted for the WHP unless match application year).
Acceptable third-party income verification (cont.)

- Social Security, Supplemental Security or Veterans Administration benefits award letter or payment history from the Social Security Administration or other government/authorizing agency.
- Two most recent years, complete and signed federal tax returns (only acceptable for the AHP for self-employed household members).
Acceptable third-party income verification (cont.)

- Annuity or pension award letter or two consecutive bank statements verifying payments received from annuities, pensions, insurance policies, assets, etc. (bank statements cannot be used to verify any other income source).
- Alimony or child support agency printout, case documents, court order, divorce decree, or notarized statement from payer to payee.
Acceptable Third-Party Income Verification (cont.)

• Copy of appraisal or current lease for any rental property owned or if purchasing a 2-4 family dwelling

• Benefit notification letter from authorizing agency for unemployment compensation, worker’s compensation, or disability income

• Copy of school transcript or letter from school to verify full-time student status
Acceptable third-party income verification (cont.)

- Certification of Zero Income form
  - Household member with no income must self-certify.
  - Certification of Zero Income form can be found on our website.
3 - Income & Affordability Workbook

- Navigate to the Income and Affordability Workbook found on our website.
- Complete the General Information worksheet and the Income Calculation worksheet.
- Print both pages and include them with your Pre-approval Request documentation.
4a - First-time homebuyer

• “First-time homebuyer” is defined by the FHLB as an individual or household who has not owned a home during the three-year period prior to the purchase of a home. Exceptions listed in Manual.

• Must be documented with one of the following:
  o Letter from the sponsor indicating the homebuyer(s) is (are) first-time homebuyer(s), or
  o Indication in the application that the family has rented for the previous three or more years.
4b - Homeless household

• Must be documented with one of the following and support what is indicated on the application:
  o “Overcrowded housing” may be documented with a dated and executed certification from the sponsor regarding living conditions at time of application. “Overcrowded housing” means a housing unit occupied by more than one household or any housing unit with an average of more than two persons per sleeping area (including a living room as a sleeping area), or
4b - Homeless household (cont.)

- Independent inspection of the property where the homebuyer was residing at time of application indicating the property is uninhabitable and that repair/rehab is not economically feasible, or
- Copy of notice of condemnation or eviction notice, or
- Executed and dated narrative from the sponsor regarding the homebuyer’s lack of a fixed, regular, and adequate nighttime residence, or
- Notice from a supervised publicly or privately operated shelter, or
4b - Homeless household (cont.)

- Notice from an institution that provides a temporary residence for individuals intended to be institutionalized, or
- Evidence that the homebuyer’s primary nighttime residence is a “mobile home” that was constructed before 1976 and does not meet the National Manufactured Housing Construction Safety Standards. This can be an appraisal indicating the construction year.

- Third-party verification must be dated within 180 days of submission of the Pre-approval Request.
4c - Elderly household

• “Elderly” means any person 60 years of age or older.

• The FHLB determines a household’s elderly status from their age provided on the application/intake form.

• A copy of the elderly person’s photo ID to verify the date of birth is required.
4d - Special needs household

• Must be documented with one of the following:
  o The SSI or SSD disability statement or similar statement from a federal or state government agency from the year of application or intake form, or
  o Signed and dated letter from licensed physician, psychiatrist, psychologist, or clinical social worker who attests by reason of the condition/impairment that the person is unable to perform life roles in at least one of the major domains of living, working, learning, or socializing.
4d - Special needs household (cont.)

- Signed and dated letter from a licensed physician, psychiatrist, psychologist, or clinical social worker indicating that the person in the household is receiving treatment for the chemical abuse/dependency; or

- For persons with AIDS, provide the medical diagnosis which indicates the household member receiving medical care for the condition diagnosed, or
4d - Special needs household (cont.)

- For projects approved in 2020 and forward, persons aging out of foster care, an orphanage, or other residential facility.

- Third-party verification must be dated within 180 days of submission of the Pre-approval Request.
5a-d - Mortgage information

• The FHLB requires the loan principal(s), loan term(s), interest rate(s), and amounts for other predetermined housing costs, excluding utilities.
  
  - For projects approved in 2019 and prior, provide anticipated amounts the household will pay monthly in real estate taxes and homeowner’s insurance.
5a-d - Mortgage information (cont.)

- For projects approved in 2020 and forward, provide anticipated amounts the household will pay monthly in real estate taxes, homeowner’s insurance, homeowners association dues, lot rent, leasehold payments, mortgage insurance premiums, taxes and any other predetermined housing expenses, including all payment amounts that would ordinarily be included in an escrow account.
Affordability analysis

• Verifying household affordability is required.
• The FHLB calculates the housing expense ratio to ensure the household is within the required affordable range.
• Housing expenses cannot exceed 31% of the partner family’s gross annual income as determined from the intake application and verifications provided.
Affordability analysis (cont.)

• If the annual expense ratio is not within our guidelines, FHLB will:
  o Request additional information regarding actual costs of insurance, taxes, dues, or premiums, or
  o Allow a mortgage recasting to occur, otherwise
  o If the options above do not remedy the issue then the homebuyer will be deemed ineligible for disbursement.

• If the homebuyer receives “Section 8 to Homeownership Assistance” or other comparable income, the award letter must be submitted.
6a - Qualified Census Tract (QCT)

• Indicate if the property is located in a Qualified Census Tract.
  o Submit a copy of a FFIEC printout indicating the property is located in a QCT.
  o Projects approved in 2017 and prior are required to have at least 20% of its units in a QCT.
  o Projects approved in 2018 are required to have ALL of its units in a QCT.
6b - Average Income Factor (AIF)

- Indicate if the property is located in a census tract with an Average Income Factor as approved in your AHP application.
  - Submit a copy of a FFIEC indicating the property is located in a census tract with an AIF as approved.
  - Projects approved in 2018 and 2019, are required to have 100% of its units located in a census tract with an AIF greater than 60%.
  - Projects approved in 2020 are required to have at least 20% of its units in a census tract with an AIF greater than 120%.
General common mistakes

• Income verification has not been provided for all sources of income, is not dated within 180 days of submission of the request, does not adequately identify the household member or employer/issuer, or is not sufficient. **This is the number one reason for delay.**

• The sponsor or member is unfamiliar with the commitments made in the AHP application.
General common mistakes (cont.)

- The AHP Pre-approval Request form is incomplete or not signed by the sponsor.
- The homebuyer’s/owner’s loan application or intake form is not signed and/or dated by all homebuyer(s)/owner(s).
- Household size is unclear, not indicated on the application, or other documentation submitted contradicts the household size listed on the application.
General common mistakes (cont.)

- Documentation provided as evidence of special needs, elderly, homeless, or first-time homebuyer status does not meet the FHLB’s definitions.
- The marital status and/or age is missing from the application/intake form.
- The package contains documentation that contradicts other documentation that was submitted to the FHLB.
Reminders

• ALL third-party verification/documentation (income, homeless, and special needs) must be dated within 180 days of submission of the Pre-approval Request.

• Any change to income or household size that occurs after approval are not considered.

• Only submit the request under the project you wish to disburse it under. A household should not be transferred between projects unless it is absolutely necessary.
Reminders (cont.)

• If a request is withdrawn by the sponsor, it cannot be reinstated under the same project.
• Allow up to 30 days for FHLB staff to review the package as well as additional information submitted.
• Keep FHLB informed of any staff changes in your organization via e-mail.
• Effective July 1, all requests must be submitted online through the Member’s Only portal on our website.
HCI resources

- Access resources on www.fhlbcin.com by clicking through the following links:
  - “Housing Programs” (in the header or middle of the screen), then
  - “Affordable Housing Program” (on the left)
- Once there, you can find additional resources such as the AHP Implementation Plan and the Income Eligibility Guide that will cover some of these topics in more detail than was covered in this webinar.
- 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><strong>Damon v. Allen</strong></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><strong>Dawn E. Grace</strong></td>
<td>(513) 852-7612</td>
<td><a href="mailto:gracede@fhlbcin.com">gracede@fhlbcin.com</a></td>
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<td>Vice President</td>
<td></td>
<td></td>
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<td><strong>Brenda A. Pierre</strong></td>
<td>(513) 852-7505</td>
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</tr>
<tr>
<td>Quality Assurance Officer</td>
<td></td>
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</tr>
<tr>
<td><strong>Jill A. Cravens</strong></td>
<td>(513) 852-7550</td>
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</tr>
<tr>
<td>HCI Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cassandra L. Larcarte</strong></td>
<td>(513) 852-7619</td>
<td><a href="mailto:larcartecl@fhlbcin.com">larcartecl@fhlbcin.com</a></td>
</tr>
<tr>
<td>Compliance &amp; Outreach Assistant Manager</td>
<td></td>
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<tr>
<td><strong>Laura K. Overton</strong></td>
<td>(513) 852-7603</td>
<td><a href="mailto:overtonlk@fhlbcin.com">overtonlk@fhlbcin.com</a></td>
</tr>
<tr>
<td>Systems &amp; Reporting Assistant Manager</td>
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</table>
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<thead>
<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Mary J. Batchelor</td>
<td>(513) 852-7680</td>
<td><a href="mailto:batchelormj@fhlbcin.com">batchelormj@fhlbcin.com</a></td>
</tr>
<tr>
<td>Administrative Assistant</td>
<td></td>
<td></td>
</tr>
<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>Housing Financial Analyst</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Connor B. Creaghead</td>
<td>(513) 852-5554</td>
<td><a href="mailto:creagheadcb@fhlbcin.com">creagheadcb@fhlbcin.com</a></td>
</tr>
<tr>
<td>Housing Financial Analyst</td>
<td></td>
<td></td>
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<tr>
<td>Jasmine P. Grant*</td>
<td>(513) 852-7617</td>
<td><a href="mailto:grantjp@fhlbcin.com">grantjp@fhlbcin.com</a></td>
</tr>
<tr>
<td>Housing Financial Analyst</td>
<td></td>
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<tr>
<td>Kristina L. Jordan*</td>
<td>(513) 852-7609</td>
<td><a href="mailto:jordankl@fhlbcin.com">jordankl@fhlbcin.com</a></td>
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<tr>
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<td>Jodi M. Pendleton*</td>
<td>(513) 852-7602</td>
<td><a href="mailto:pendletonjm@fhlbcin.com">pendletonjm@fhlbcin.com</a></td>
</tr>
<tr>
<td>Housing Financial Analyst II</td>
<td></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>Housing Financial Analyst</td>
<td></td>
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</tr>
<tr>
<td>Anaya R. Thomas</td>
<td>(513) 852-7615</td>
<td><a href="mailto:thomasa@fhlbcin.com">thomasa@fhlbcin.com</a></td>
</tr>
<tr>
<td>Housing Financial Analyst</td>
<td></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>Housing Financial Analyst</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crystal L. Woolard*</td>
<td>(513) 852-7604</td>
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<td>Housing Financial Analyst</td>
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Contact us

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Let’s celebrate together!

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 Marketing/Public Affairs, toll-free, at (877) 925-FHLB(3452).
Thank You