

2025 Hundred Homes Initiative (HHI) Overview and Forms



Presented by Andy Ferrigno

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.

HHI Webinar Agenda

- ◆ Background
- ◆ Overview of Program Guidelines
- ◆ Requirements for Members, Sponsors, and Homebuyers
- ◆ Eligibility
- ◆ The Process
- ◆ Hundred Homes Initiative Documents
- ◆ Closing of the Hundred Homes Initiative
- ◆ Instructions for Accessing Members Only
- ◆ Reservation Request
- ◆ Funding Request

HHI Webinar Agenda

- ◆ Other Program Documents and Forms
- ◆ Repayment
- ◆ Contact Information

Background

FHLB System

- ◆ The 11 FHLBs are government-sponsored enterprises (GSEs) organized as cooperatives under an act of Congress (Federal Home Loan Bank Act of 1932).
- ◆ FHLBs serve the general public by providing readily available, low-cost funding to more than 6,500 members, thereby increasing the availability of credit for residential mortgage lending and investment in housing and community development.
- ◆ FHLBs fund their operations principally through the sale of debt securities through the Office of Finance.



FHLB Cincinnati Mission

Provide our member-stockholders with financial services and a competitive return on their capital investment to help them facilitate and expand housing finance and community investment and achieve their objectives for liquidity and asset liability management through:

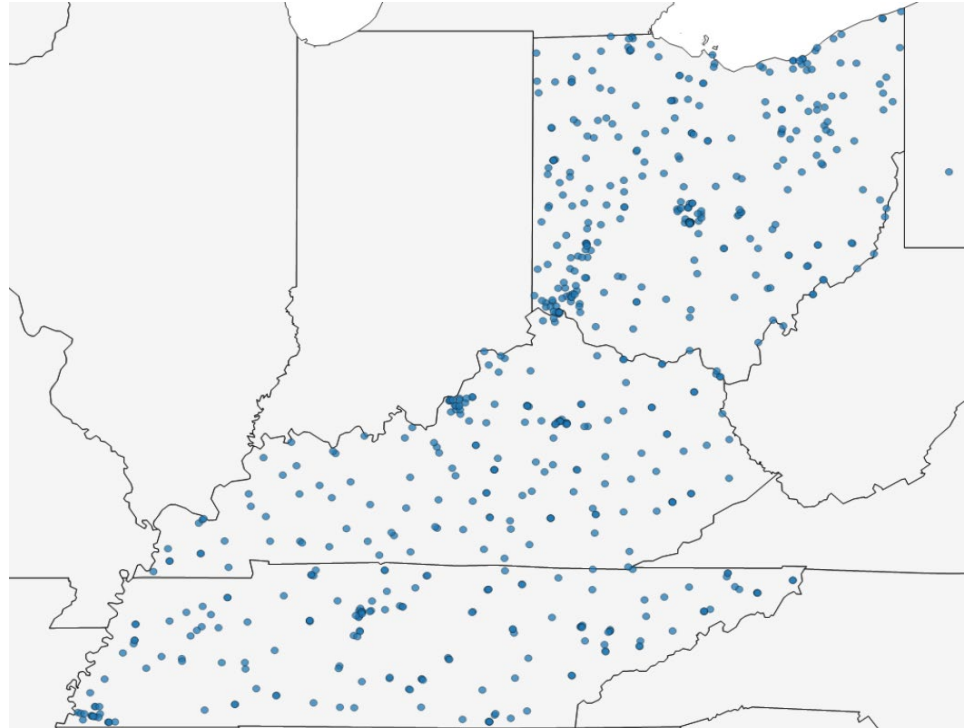
- ◆ Advances/Letters of Credit
- ◆ Mortgage Purchase Program
- ◆ Affordable Housing Program
- ◆ Community Investment



Fifth District at a Glance

FHLB members
by state:

| Ohio | 299 |
|-----------|-----|
| Kentucky | 157 |
| Tennessee | 151 |
| Total | 607 |



Presentation data is as of 9/30/2024.

Housing & Community Investment

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

HCI Mission

The primary mission of the Housing and Community Investment (HCI) 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.

Overview of Program Guidelines

Program Description

FHLB CINCINNATI

Who We Are Our Members Housing Programs Careers Login MORE

Hundred Homes Initiative

HOME > HOUSING PROGRAMS > HUNDRED HOMES INITIATIVE

HOUSING PROGRAMS

- Affordable Housing Program
- Welcome Home Program
- Disaster Reconstruction Program
- Carol M. Peterson Housing Fund
- Rise Up Program
- Zero Interest Fund
- Community Investment Cash Advances
- HCI Quick Links
- Targeted Community Lending Plan
- Sponsor Directory
- Recent Funding Awards
- First-Time Users Guide
- AHP (1)
- > Hundred Homes Initiative**

This is only a brief overview of the Hundred Homes Initiative program. Complete details and guidelines are contained in the [2025 HHI Guide](#).

What is the Hundred Homes Initiative?

Through the Hundred Homes Initiative (HHI), the FHLB provides grants of \$50,000 to members to assist homebuyers currently residing in pre-June 15, 1976 mobile homes to purchase or construct their primary residence. The grant can be used for down payment, closing costs assistance, principal reduction, administrative fees, and disposal and/or recycling of the vacated mobile home.

The HHI will be available for reservation on a first-come, first-served homebuyer-by-homebuyer basis beginning on April 1, 2025, at 8:00 a.m. ET and will remain available until all funds have been reserved.

Who can use HHI?

FHLB members must partner with qualified sponsors (non-profit organizations) to assist homebuyers in purchasing or constructing a new primary residence.

How do I apply?

[Information for Homeowners](#)

Homeowners must apply with one of our member institutions. [Click here](#) to search our directory.

Members may reserve funds via the Hundred Homes Initiative link on the FHLB's Members Only portal by submitting an online Reservation Request with supporting documentation. Instructions for accessing Members Only may be found below under Program Documents and Forms.

Additional information and technical Assistance

For more information or assistance, please contact the Housing & Community Investment Department at 888-345-2246 or email us at hhi@fhlbcin.com.

For FHLB's Members Only assistance, please contact our Service Desk at 800-781-3090.

- > Hundred Homes Initiative Documents and Forms
- > Hundred Homes Initiative Webinars and Presentations

Program Guide

How do I apply?

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▼ Hundred Homes Initiative Documents and Forms

- [HHI Program Guide \[PDF\]](#)
- [HHI Retention Language \[PDF\]](#)
- [FHA Retention Language Acknowledgement \[PDF\]](#)
- [Certification of Income Eligibility with Instructions \[PDF\]](#)
- [Income Limits \[PDF\]](#)
- [Closing Instructions for Members \[PDF\]](#)
- [Sponsor Capacity Form \[PDF\]](#)
- [Information for Homebuyers \[PDF\]](#)
- [Declaration of Restrictive Covenants \[PDF\]](#)
- [Funding Disclosure for Requests with No Mortgage Loan \[PDF\]](#)
- [Instructions for Closing Agents \[PDF\]](#)
- [Counseling Agencies](#)
- [Income Eligibility Guide \[PDF\]](#)
- [Instructions for Accessing Members Only](#)
- [Sample Release and Satisfaction \[PDF\]](#)
- [Subsidy Payoff Request Form \[PDF\]](#)
- [Subsidy Recapture Procedures](#)

► Hundred Homes Initiative Webinars and Presentations

Basic Guidelines

- ◆ Must submit proof of residence in a mobile home or previous residence should the mobile home have been destroyed in a natural disaster, having been constructed before June 15, 1976.
- ◆ Reside within the Fifth District
- ◆ Income must be less than or equal to 120% of applicable Mortgage Revenue Bond limit
- ◆ Members must use all of the \$50,000 awarded.
- ◆ Online Reservation portal opens at 8:00AM April 1, 2025 and closes December 15, 2025 5:00PM EST.
- ◆ The homebuyer must have a fully executed purchase contract prior to submitting a reservation request

Basic Guidelines

- ◆ A portion of the funds awarded may be used to pay an administration fee to the Sponsor (not to exceed 10 percent of the total costs).
- ◆ Funds are available on a first-come, first-served basis until all funds are reserved.
- ◆ Grant can be combined with others sources of downpayment or closing cost assistance, but not other FHLB grant programs.
- ◆ Program is not limited to first time homebuyers.
- ◆ Members complete the web-based reservation request online and upload the documents to FHLB.
- ◆ Homeowners are subject to a 5-year forgivable retention mechanism, with the new home being taxed and titled as real estate.

Eligible Mortgage Products

Hundred 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.

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.

Requirements for Members, Sponsors, and Homebuyers

Requirements for Members, Sponsors, 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 100 mobile homes have been approved.
- ◆ The homebuyer must have an executed purchase contract in hand before the Member can submit a Reservation Request.
- ◆ The reservation is valid only for the specific homebuyer and specific property.

HHI for Members

- ◆ The Member who reserves the 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.
- ◆ HHI funds must be:
 - ◆ Reserved by the Member; and
 - ◆ Requested by the Member.

Requirements for Members

- ◆ The Bank will not provide HHI assistance to any project in which the homebuyer's first mortgage interest rate exceeds 9.875 percent.
- ◆ The Bank will not provide HHI assistance to any project in which the homebuyer's second mortgage interest rate exceeds 13.375 percent.
- ◆ The Bank will not provide HHI 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).

Requirements for Members

- ◆ HHI 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. 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.

Requirements for Members

- ◆ If any funds are escrowed for repairs from the buyer, HHI 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.

Requirements for Members

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

Sponsor Eligibility

- ◆ Must have a Sponsor Capacity Form on record.
- ◆ May only partner with one Member per program year.
- ◆ Must be a non-profit organization with a current 501 (c)(3) or (c)(4) designation from the IRS.
- ◆ Must show satisfactory performance with other FHLB programs.
- ◆ Must make appropriate determinations and maintain appropriate documentation.

Homebuyer Eligibility

- ◆ Total household income must be at or below 120% of Mortgage Revenue Bond (MRB) program income limits, as adopted by the appropriate state housing finance agency, adjusted for family size for the county where the property is located.
- ◆ The most current MRB limits for KY, OH, and TN are available at www.fhlbcin.com. The income limits will not be changed once posted on our website, regardless of any changes by the state housing finance agencies.

Homebuyer Eligibility and Income Limits



2025 Income Limits

Use the 120% limits for the Hundred Homes Initiative Program

Kentucky

| County | 100% limits | | 120% limits | |
|--------------|-------------|-------------|-------------|-------------|
| | 1-2 Persons | 3 + Persons | 1-2 Persons | 3 + Persons |
| Adair | \$ 80,800 | \$ 92,920 | \$ 96,960 | \$ 111,504 |
| Allen | \$ 86,160 | \$ 100,520 | \$ 103,392 | \$ 120,624 |
| Anderson | \$ 91,345 | \$ 105,047 | \$ 109,614 | \$ 126,056 |
| Ballard | \$ 88,440 | \$ 103,180 | \$ 106,128 | \$ 123,816 |
| Barren | \$ 80,800 | \$ 92,920 | \$ 96,960 | \$ 111,504 |
| Bath | \$ 96,960 | \$ 113,120 | \$ 116,352 | \$ 135,744 |
| Bell | \$ 96,960 | \$ 113,120 | \$ 116,352 | \$ 135,744 |
| Boone | \$ 104,800 | \$ 120,520 | \$ 125,760 | \$ 144,624 |
| Bourbon | \$ 95,200 | \$ 109,480 | \$ 114,240 | \$ 131,376 |
| Boyd | \$ 85,560 | \$ 99,820 | \$ 102,672 | \$ 119,784 |
| Boyle | \$ 88,800 | \$ 103,600 | \$ 106,560 | \$ 124,320 |
| Bracken | \$ 104,800 | \$ 120,520 | \$ 125,760 | \$ 144,624 |
| Breathitt | \$ 96,960 | \$ 113,120 | \$ 116,352 | \$ 135,744 |
| Breckinridge | \$ 84,360 | \$ 98,420 | \$ 101,232 | \$ 118,104 |
| Bullitt | \$ 96,400 | \$ 110,860 | \$ 115,680 | \$ 133,032 |
| Butler | \$ 80,800 | \$ 93,940 | \$ 96,960 | \$ 112,728 |
| Caldwell | \$ 80,800 | \$ 93,660 | \$ 96,960 | \$ 112,392 |
| Calloway | \$ 90,720 | \$ 105,840 | \$ 108,864 | \$ 127,008 |
| Campbell | \$ 104,800 | \$ 120,520 | \$ 125,760 | \$ 144,624 |
| Carlisle | \$ 84,360 | \$ 98,420 | \$ 101,232 | \$ 118,104 |
| Carroll | \$ 80,800 | \$ 92,920 | \$ 96,960 | \$ 111,504 |
| Carter | \$ 96,960 | \$ 113,120 | \$ 116,352 | \$ 135,744 |
| Casey | \$ 96,960 | \$ 113,120 | \$ 116,352 | \$ 135,744 |
| Christian | \$ 92,785 | \$ 106,703 | \$ 111,342 | \$ 128,044 |
| Clark | \$ 95,200 | \$ 109,480 | \$ 114,240 | \$ 131,376 |
| Clay | \$ 96,960 | \$ 113,120 | \$ 116,352 | \$ 135,744 |
| Clinton | \$ 96,960 | \$ 113,120 | \$ 116,352 | \$ 135,744 |
| Crittenden | \$ 92,040 | \$ 107,380 | \$ 110,448 | \$ 128,856 |
| Cumberland | \$ 80,800 | \$ 92,920 | \$ 96,960 | \$ 111,504 |
| Daviess | \$ 92,325 | \$ 106,174 | \$ 110,790 | \$ 127,409 |
| Edmonson | \$ 91,765 | \$ 105,530 | \$ 110,118 | \$ 126,636 |
| Elliott | \$ 96,960 | \$ 113,120 | \$ 116,352 | \$ 135,744 |
| Estill | \$ 96,960 | \$ 113,120 | \$ 116,352 | \$ 135,744 |

- ◆ Income limits for Kentucky, Ohio, and Tennessee are provided at www.fhlbcin.com.
- ◆ The HHI limit is 120% of the state housing finance agency limits.
- ◆ The HHI limits are in the last two columns.
- ◆ They will not be changed once published on our website.



Homebuyer Eligibility

- ◆ Any individual or family who owns a mobile home that was built before June 15, 1976 and can provide proof that the mobile home is used as their residence
- ◆ If mobile home was lost during a natural disaster, must provide proof of loss.
- ◆ Proof must be provided of the decommission or destruction of the mobile home. Mobile home cannot be used by any other person as residence when grants are awarded.
- ◆ 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).

Homebuyer Eligibility

- ◆ 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 homebuyer's 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

Property Eligibility

Property Eligibility

- ◆ The property must be located in any state in the Fifth District.
- ◆ New residence must be a single-family unit.
- ◆ HHI may be used only in transactions which convey full title to the homebuyer.
- ◆ HHI may not be used to initiate a lease-purchase.

Property Eligibility

- ◆ Manufactured housing is eligible for HHI 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 Certified.
- ◆ See the specific definition in the HHI Guide.

Property Eligibility

- ◆ The housing unit assisted with HHI 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 HHI 5-year Retention Period.
- ◆ HHI may be used for new home construction. Construction must be complete, the permanent financing closed, and the Funding Request received by 5PM ET on December 15, 2025.

The Process

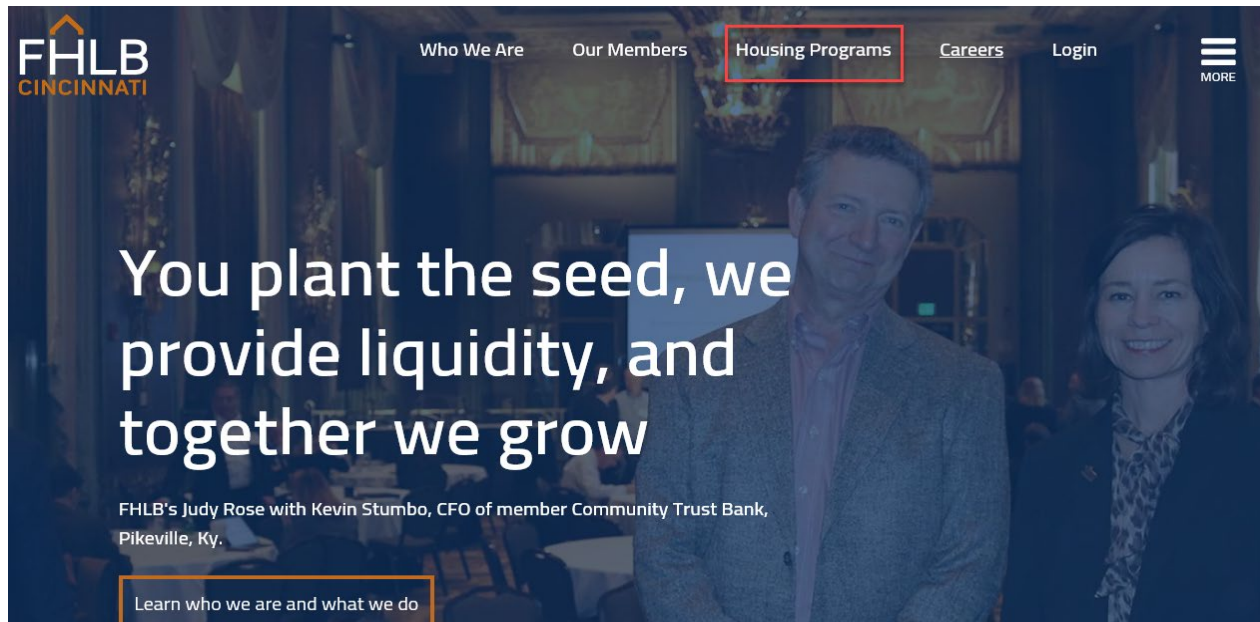
Hundred Home Process Flow



Hundred Homes Initiative Documents

Online Forms in Members Only

- ◆ The Reservation Request and Funding Request forms are available on the FHLB's website via the Members Only portal at www.fhlbcin.com.
- ◆ Members Only portal can be accessed from the login button at the top of every page on our website.



Retention Language

- ◆ The retention language must be included in the body of the deed or as a referenced attachment/exhibit.
- ◆ Only the 2025 version will be accepted.
- ◆ No changes to the retention language can be made.

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

Grantee(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (the FHLB Cincinnati) Hundred Homes Initiative (HHI), must maintain ownership in this property and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the loan closing or certification of project completion.

- (i) The FHLB Cincinnati, whose mailing address is P.O. Box 598, Cincinnati, OH 45201-0598, is to be given written notice of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the HHI 5-year Retention Period.
- (ii) In the case of a sale, transfer, assignment of title or deed, or refinancing of the unit by the household during the Retention Period, the Bank shall be repaid the lesser of: (A) the HHI subsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title or deed transferred, or is refinanced, during the HHI 5-year retention period; or (B) any net proceeds from the sale, transfer, or assignment of title or deed of the unit, or the refinancing, as applicable, minus the HHI-assisted household's investment; unless one of the following exceptions applies:
 1. The subsequent purchaser, transferee, or assignee is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations (in which case the retention period ends with the conveyance to such purchaser);
 2. The amount of the HHI subsidy that would be required to be repaid is \$2,500 or less; or
 4. Following a refinancing, the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), and (iii) contained herein.
- (iii) The obligation to repay Subsidy to the FHLB Cincinnati shall terminate after any event of foreclosure or, conveyance by deed in lieu of foreclosure, an assignment of a Federal Housing Administration first mortgage to the Secretary of HUD, or death of the HHI-assisted homeowner.


Request for Additional Information

- ◆ If we lack sufficient information to process the Reservation or the Funding Request, 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 Funding Request, all additional documentation must be received by 5PM EST on December 15, 2025. All documents should be sent together via email to the person indicated on the bottom of the notice

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.
- ◆ Submit all requested items at one time.

Hundred Home Initiative
Request for Additional Information



Applicant:

Project #:

One or more of the following items is needed to continue review of the HHI request for the above household. Please email all items at one time to the person indicated below or to *****

- ☐ Submit a signed and dated Certification of Household Income Eligibility.
- ☐ Submit a signed and dated loan application.
- ☐ Submit clarification of the number of people residing in the household and their ages.
- ☐ Submit proof of residency in a mobile home that was constructed prior to June 15, 1976.
- ☐ Submit a copy of the appraisal showing the manufactured home is attached to a permanent foundation, taxed as real estate, and meets FHA guidelines.
- ☐ Submit proof from a third-party company of the destruction or decommission of the mobile home with the salvaged title.
- ☐ Submit a copy of the Direct Subsidy Agreement.
- ☐ Submit proof the Hundred Home Grant is listed on the Closing Disclosure.
- ☐ Submit the fully executed Retention Language Acknowledgement for FHA loans.
- ☐ Submit a Closing Disclosure signed by the buyer(s).
- ☐ Submit a fully executed Closing Disclosure for the second mortgage.
- ☐ Submit a homebuyer counseling certificate.
- ☐ Submit a recorded deed to ensure the 2025 retention language is attached.
- ☐ Submit a re-recorded deed that contains the 2025 Hundred Home retention language.
- ☐
- ☐

Completed by:

Date:

Email address:

Monthly Status Report

- ◆ All participating Members will receive a monthly 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.

Status Report

| Project # | Member Name | Member Location | Date Requested | Homebuyer | Amount Requested | Preliminary Appr Date | Fund Rqst Rec'd Date | Information Requested Date | Disbursement Date | Amount Disbursed | Denial Date | Withdrawal Date |
|--|-------------|-----------------|----------------|---------------|----------------------------|-----------------------|----------------------|----------------------------|-------------------|----------------------|-------------|-----------------|
| 202518-0001 | | | | | | | | | | | | |
| | | | 3/4/2025 | Parker, Peter | \$50,000.00 | | | | | \$0.00 | | 3/5/2025 |
| | | | 3/4/2025 | Stark, Tony | \$50,000.00 | 3/6/2025 | 3/6/2025 | | 3/10/2025 | \$50,000.00 | | |
| | | | 3/10/2025 | Murdock, Matt | \$50,000.00 | | | | | \$0.00 | | |
| Total for Project # 202518-0001 (3 requests) | | | | | <u>\$150,000.00</u> | | | | | <u>\$50,000.00</u> | | |
| | | | | | | | | Net Funds Requested | | \$100,000.00 | | |
| | | | | | Funds Requested | \$150,000.00 | | Less Disbursements | | <u>(\$50,000.00)</u> | | |
| | | | | | Less Requests Denied | \$0.00 | | Remaining Funds Available | | <u>\$50,000.00</u> | | |
| | | | | | Less Requests Withdrawn | <u>(\$50,000.00)</u> | | | | | | |
| | | | | | Less De-obligations | \$0.00 | | | | | | |
| | | | | | <u>Net Funds Requested</u> | <u>(\$100,000.00)</u> | | | | | | |

Closing of the Hundred Homes Initiative

Anticipated Closing for 2025

- ◆ All Reservation Requests received by the closing date will be processed BUT only the first 100 requests approved will receive the funds.
- ◆ **Submission of a Reservation Request is not an approval or guarantee of funds.**

Instructions for Accessing Members Only

Online Forms

- ◆ The Members Only portal on the FHLB website is a password-protected area that enables Members to access their specific reports, FHLB Advance and Deposit rates, Affordable Housing Program and Hundred Homes Program online applications and the Loan Acquisition System (LAS) for the Mortgage Purchase Program.
- ◆ Follow the Instructions for Accessing Members Only.

Instructions for Accessing Members Only

- ◆ Step 1: Designate a Members Only Administrator
 - ◆ Each Member designates a person to be their Members Only administrator (the Administrator). The Administrator is the FHLB's primary contact on any Members Only-related issues (i.e. adding or deleting a user, changing a user's permissions, etc.).

Instructions for Accessing Members Only

- ◆ If someone at your institution currently has access to Members Only, then your institution may already have a designated Members Only Administrator.
- ◆ If your institution does not have an Administrator, then you will need to designate someone as the Administrator by having an authorized individual (i.e., anyone listed on your FHLB Resolution for Advances) complete the Members Only Access Authorization Form and email it to servicedesk@fhlbcin.com.

Instructions for Accessing Members Only

- ◆ Step 2: Grant Users Access to Members Only
 - ◆ In order to grant an employee access to the Members Only web site, have your Administrator complete the Members Only Access Authorization Form with the new users information. Do not forget to fill in the four digit code as the form cannot be processed without it. The Administrator should then complete the form, sign and date it, and email it to servicedesk@fhlbcin.com.

Instructions for Accessing Members Only

- ◆ In completing the form, the Member has several options.
- ◆ Check only the first box (Grant User Account Access for the Members Home Office DDA) under User Access Rights to grant an employee general access to Members Only.
- ◆ To grant an employee general access, but not Member proprietary information, the Administrator should only check the first box.
- ◆ To grant an employee access to Members Only and to reports containing privileged information such as Advance and capital stock balances, the Administrator should check all other boxes that apply.

Instructions for Accessing Members Only



Members Only Access Authorization Form

This form must be completed and signed by either:

- 1) An individual who has been previously granted Administrator access rights for the member's account; or
- 2) An individual listed on the member's Federal Home Loan Bank of Cincinnati (FHLB) Resolution for Advances.

Each member institution **must designate** at least one Members Only Administrator. An Administrator manages Member Only access rights of the institution, including adding or deleting members, assigning access capabilities, and performing (as prompted) the annual online review of Members Only profile information maintained by FHLB.

Purpose of This Form:

☐ Authorize NEW User/Administrator ☐ Update EXISTING User's Access / Acct. Information ☐ Delete an EXISTING User

Institution: _____
FHLB Home Office DDA#: _____

NEW Users, Please Complete All; For Changes to EXISTING User Account Information, Complete Any Fields to be Updated:

Last Name: _____ First Name: _____ MI: _____
Title: _____
Address: _____
City: _____ State: _____ Zip: _____
Email: _____ Phone #: _____

For NEW Users, Please Provide a Unique Four-Digit Code for Verification

Please Complete **Only** for an EXISTING Members Only User (Access Right or Account Information Change):

Last Name: _____ First: _____ Username: _____

User Access Rights (Check All That Apply):

- ☐ Grant User Account Access for the Member's Home Office DDA
☐ Grant User Access for Member Sub-Accounts (List DDA#s): _____
☐ Grant Members Only Reports Access for Home Office DDA and Sub-Accounts
☐ Grant Viewing Access for Authorized Signers/Agents List (in Members Only Profile Section)
☐ Grant Administrator Rights for NEW or EXISTING Members Only User
☐ Delete User Access Rights to Members Only site

Authorizing Signatures:

I have read and agree to the Terms of Use of the FHLB website.

New User: _____ Signature _____ Date _____

I authorize the user listed above to have access to the above mentioned documents and/or reports within the FHLB's Members Only section. I understand that the individual designated above will follow the Terms of Use of the FHLB website. If Members Only Administrator rights have been designated, I understand that the user will be responsible for enabling and disabling access to the confidential information contained in the Members Only section of the website. I also have read and accept the Terms of Use of the FHLB website.

Signature _____ Printed Name _____ Date _____
Authorization Designation: ☐ Members Only Administrator ☐ Authorized Officer (Member's Resolution for Advances)

FOR INTERNAL USE ONLY:

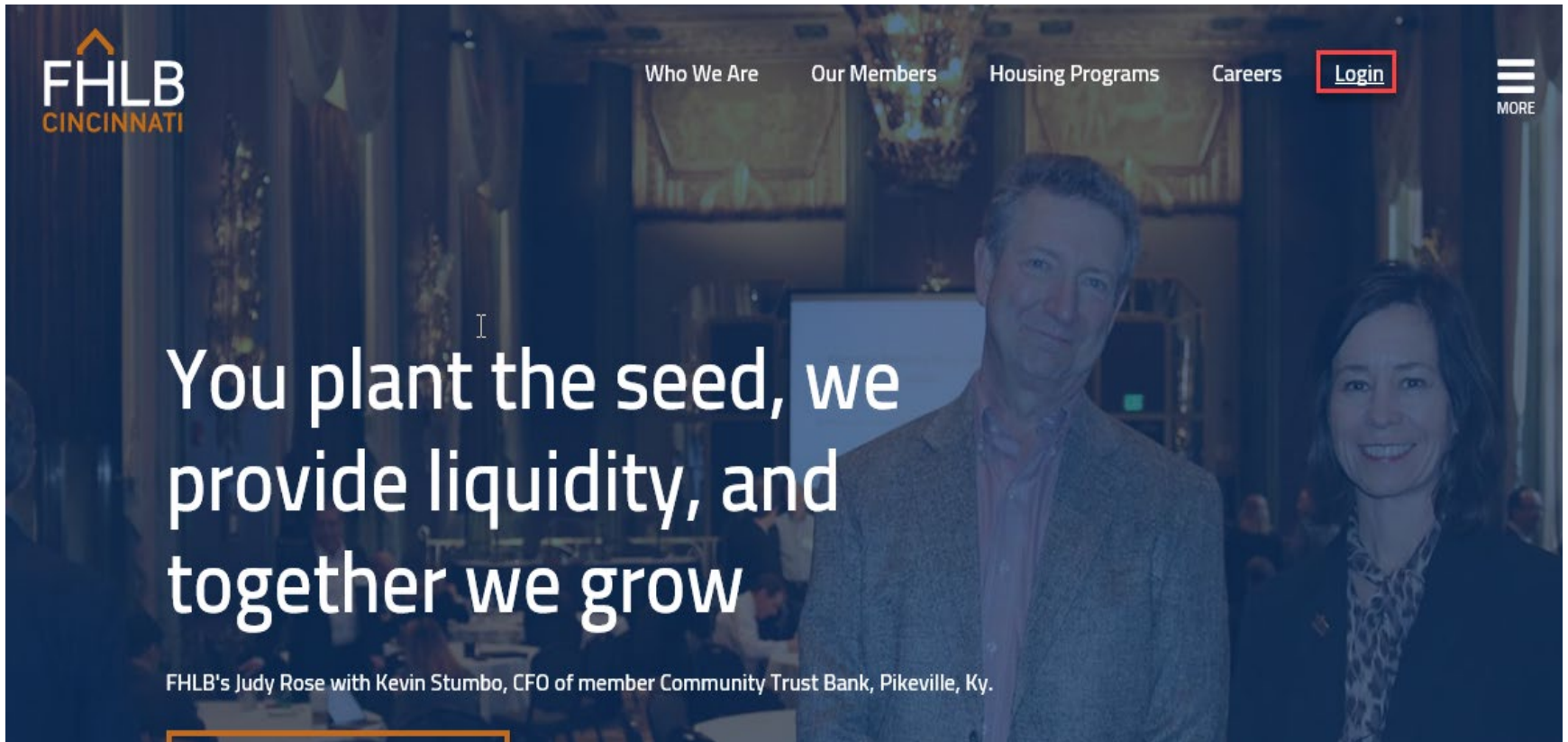
| | | | |
|------------------|----------|--------|--------|
| Active Directory | ISupport | Letter | Verify |
|------------------|----------|--------|--------|

Please email form to ServiceDesk@fhlbcin.com. Questions? Call 1-800-781-3090.

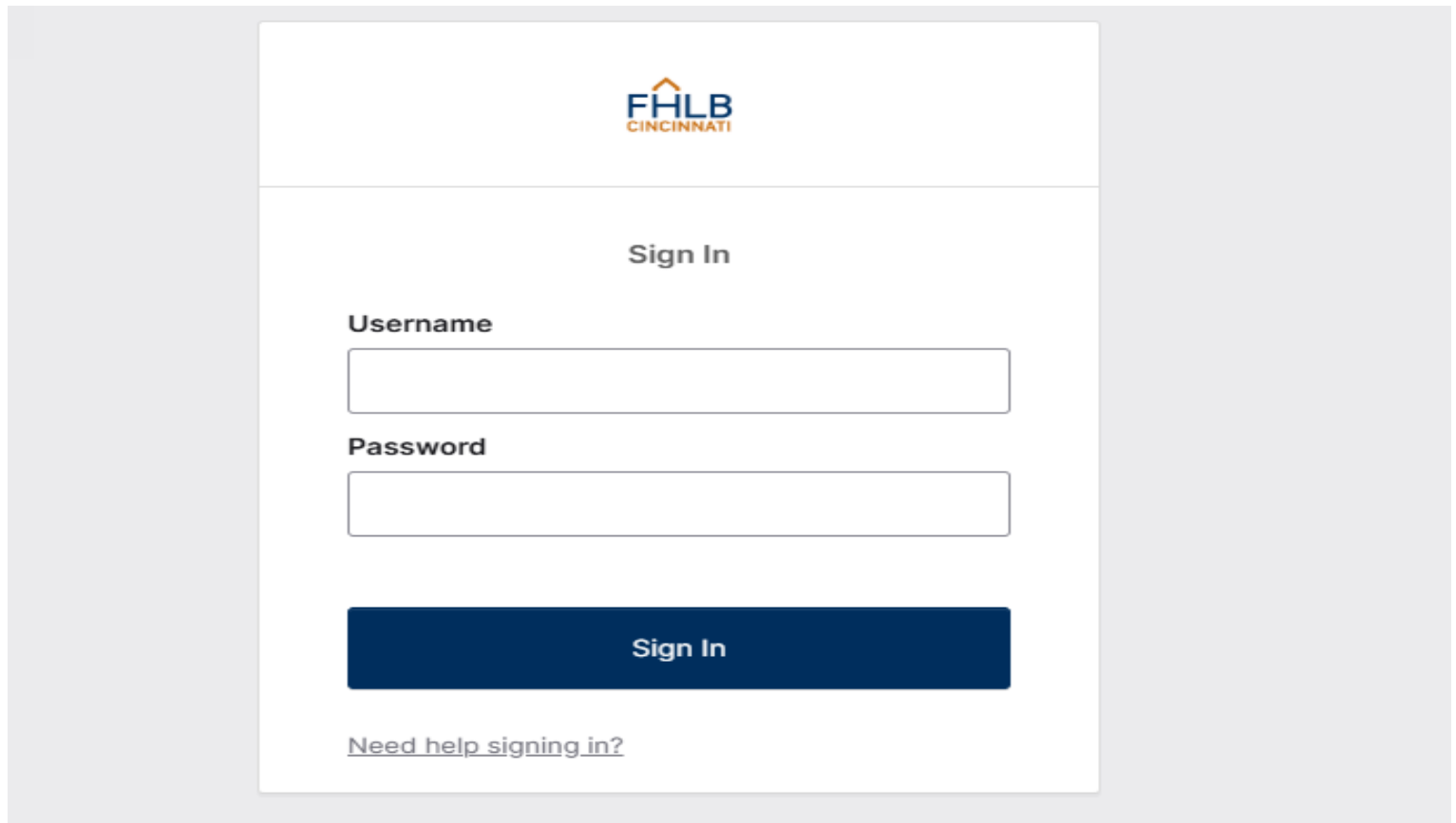
◆ If you are not sure if your institution has access to Members Only or do not know who is your Administrator, please contact the FHLB's Service Desk at (800) 781-3090.



www.fhlbcin.com



Members Only Login



The image shows a login form for FHLB Cincinnati. At the top is the FHLB CINCINNATI logo. Below it is the text "Sign In". There are two input fields: "Username" and "Password". Below the "Password" field is a dark blue "Sign In" button. At the bottom is a link that says "Need help signing in?".

FHLB
CINCINNATI

Sign In

Username


Password

Sign In

[Need help signing in?](#)

Members Only Homepage


Members Only



Members Only

Rates ▾Reports ▾Inbox

Search FHLB 🔍

 Grant, Jasmine P. ▾

BorrowDepositsSafekeepingFunds TransferYour StockHousingMPP/LAS

DDA ▾

Rates

As of 12/20/2024, 1:07 p.m. (ET)

4.51%

CMA Variable

Six day average: 4.76%

Monthly average: 4.82%

Get this Advance

4.84%

Balloon (BPA): 15/10

Six day average: 4.67%

Monthly average: 4.77%

Get this Advance

4.43%

Regular Fixed Rate: 10 month

Six day average: 4.42%

Monthly average: 4.55%

Get this Advance

 Borrowing Capacity
12/19/2024, 10:05 p.m. (ET)

Additional Borrowing Capacity

 Stock Capacity

Reports

View all reports

Most Downloaded

My Bundles

We can't find any previously downloaded reports.

View available reports

My Events

View all events

21 DEC

IT Maintenance Weekend
Members Only will be unavailable much of Saturday and Sunday for routine maintenance.
[Read more](#)

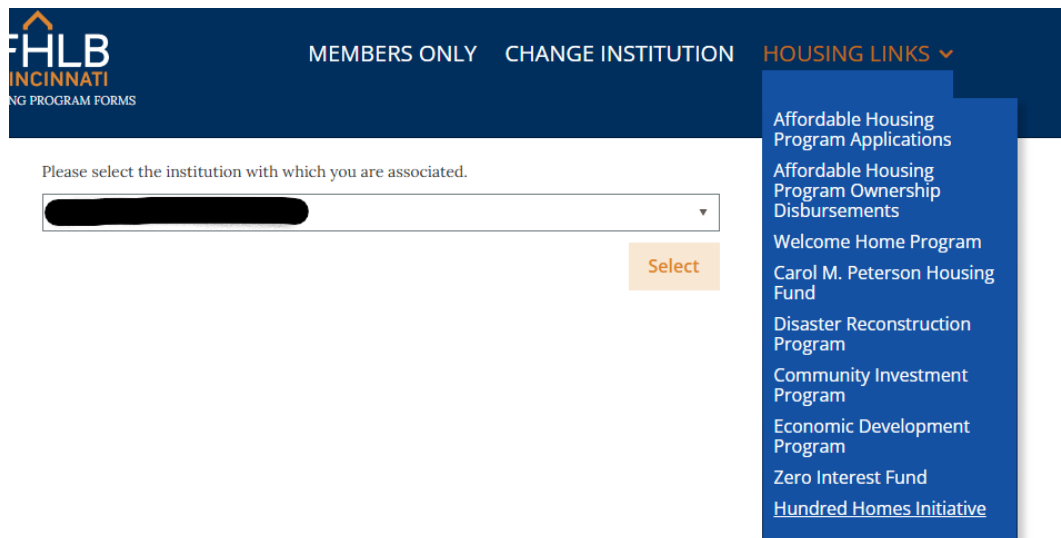
25 DEC

FHLB Cincinnati closed for Christmas Day
FHLB Cincinnati will be closed in observance of Christmas.
[Read more](#)

1 JAN

FHLB Cincinnati closed for New Year's Day
FHLB Cincinnati will be closed in observance of New Year's Day.
[Read more](#)

Instructions for Accessing Members Only

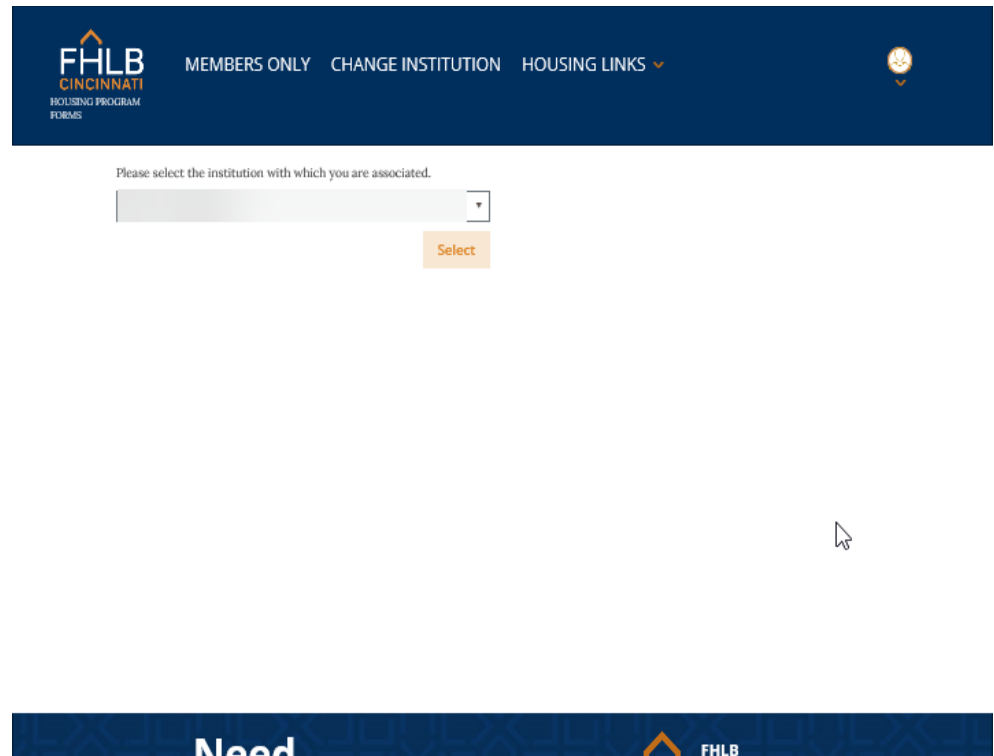


The screenshot shows the FHLB Cincinnati website interface for members. The header is dark blue with the FHLB Cincinnati logo on the left and navigation links: MEMBERS ONLY, CHANGE INSTITUTION, and HOUSING LINKS. Below the header, there is a dropdown menu to select an institution, with a 'Select' button next to it. The HOUSING LINKS dropdown menu is open, showing a list of programs: Affordable Housing Program Applications, Affordable Housing Program Ownership Disbursements, Welcome Home Program, Carol M. Peterson Housing Fund, Disaster Reconstruction Program, Community Investment Program, Economic Development Program, Zero Interest Fund, and Hundred Homes Initiative.

- ◆ Select Hundred Homes
- ◆ To submit your Reservation Request and Funding Request, simply select the “Hundred Homes Initiative” link. Then follow the on- screen instructions.

Identify Your Institution

- ◆ Select your institution name from the list, if applicable.
- ◆ ALWAYS choose your home office DDA, if there is more than one option for your institution.




The screenshot shows the top navigation bar of the FHLB Cincinnati Housing Program Forms. The bar is dark blue with the FHLB Cincinnati logo on the left, which includes the text 'FHLB CINCINNATI HOUSING PROGRAM FORMS'. To the right of the logo are links for 'MEMBERS ONLY', 'CHANGE INSTITUTION', and 'HOUSING LINKS' with a dropdown arrow. Further right is a small circular icon with a house and a person. Below the navigation bar, there is a text prompt: 'Please select the institution with which you are associated.' Below this prompt is a white dropdown menu with a small downward arrow on the right. To the right of the dropdown menu is an orange button with the text 'Select'. At the bottom of the screenshot, there is a dark blue bar with the word 'Need' in white on the left and the FHLB Cincinnati logo on the right.

Reservation Request

Reservation Request

◆ Choose Reservation Request at the top of the page.



MEMBERS ONLY CHANGE INSTITUTION HOUSING LINKS ▾

2025 Hundred Homes Initiative

Main Menu

Reservation Request

Funding Request

Please select the type of request you wish to submit from the selections above.

Note: Please allow up to 24 hours for processing

Comments

A status of *Submitted* means your request has been completed online but has not been received in our database. It may take up to 24 hours to be received by the FHLB.

A status of *Received* means your request has been completed online and received in our database. This status does not constitute an approval of funds.

To learn about the Hundred Homes Initiative process and for complete program guidelines, reference the [HHI Guide](#).

Reservation Request

Applicant Information

| | | |
|---|--------------------------------|----------------------|
| Applicant Name: | | |
| First: | MI: | Last: |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Co-applicant: (if applicable) | | |
| First: | MI: | Last: |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Household Size: | Annual Gross Household Income: | |
| <input type="text"/> | <input type="text"/> | |
| <small>(Number of persons who reside in the home)</small> | | |
| Is the borrower a first-time homebuyer? (If 'yes', homebuyer counseling is required.) | | |
| <input type="radio"/> Yes <input type="radio"/> No | | |
| Was the mobile home that the homebuyer currently occupies constructed on or before June 15, 1976? | | |
| <input type="radio"/> Yes <input type="radio"/> No | | |

Property Information

| | | | |
|---|----------------------|----------------------|----------------------|
| Address: | | | |
| <input type="text"/> | | | |
| City: | State: | ZIP: | County: |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Is this a manufactured home? | | | |
| <input type="radio"/> Yes <input type="radio"/> No | | | |
| Will the member be providing the first mortgage loan? | | | |
| <input type="radio"/> Yes <input type="radio"/> No | | | |

- ◆ Complete all sections of the Reservation Request.
- ◆ Do not use all upper case or all lower-case letters or you will be unable to submit the request.

Reservation Request

Sponsor Information

| | | | |
|----------------------|----------------------|----------------------|--|
| Sponsor: | | Sponsor Contact: | |
| <input type="text"/> | | <input type="text"/> | |
| Sponsor Address: | | | |
| <input type="text"/> | | | |
| City: | State: | ZIP: | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Sponsor Contact: | | | |
| First Name: | MI: | Last: | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Phone: | Fax: | Email: | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |

- ◆ The Sponsor Information section should auto-populate when a Sponsor has been selected.
- ◆ Only approved Sponsors will appear on the dropdown list.

Reservation Request

I have read and understand the statements above, and I am familiar with the requirements of the Hundred Homes Initiative.

☒ I agree

I certify that the Sponsor will ensure the mobile home is destructed and/or decommissioned.

☒ I agree

- ◆ Both certifications must be checked in order for the request to be submitted successfully.

Errors on the Reservation Request

- The Applicant's First Name field is required.
- The Applicant's Last Name field is required.
- The Household Size field is required.
- The Annual Gross Household Income field is required.
- Must enter whether this is a first time homebuyer.
- Must enter whether the property was constructed before June 15, 1976.
- The Address field is required.
- The City field is required.
- The State field is required.
- The Zip field is required.
- The County field is required.
- Must enter whether this is a manufactured home.
- Must enter whether the Member is providing the first mortgage loan.
- The Contact Name field is required.
- The Contact Phone # field is required.
- You must Accept the Reservation Request terms.
- You must Accept that the mobile home is destructed and/or decommissioned.

Please note: How-to

* File will need to be re-selected if there are errors on the page.

* Allowable file extensions: .pdf, .doc, .docx, .tif

* 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...

- ◆ If a field is left blank, completed incorrectly, or a file is not attached; an error message will appear at the top of the page in red and also below the incorrect or incomplete fields. The form cannot be submitted until all errors have been cleared.

- ◆ If you receive an error message, the attached file will be cleared and must be uploaded again.



Submitted Reservation Request

2025 Hundred Homes Initiative

Reservation Request

[Main Menu](#)

Your Hundred Homes Initiative request has been successfully submitted.

Please do not use the Back button or refresh the page, as this may cause your request to be submitted again.

Should you have any questions, please contact the Hundred Homes Initiative staff at 1-888-345-2246.

- ◆ If all fields are completed with information that meets the program thresholds, you will see this message.
“Successfully submitted” means that your request has been completed online but has not been received in our database. It may take up to 24 hours to be received by the FHLB.
- ◆ Click on Main Menu at the top of the page to go back and enter more Reservation Requests.



Reservation Request Received

Evaluation Only. Created with Aspose.HTML. Copyright 2015-2021 Aspose Pty Ltd.



221 East Fourth Street
Suite 600
Cincinnati, OH 45202
T (513) 852-7500
F (513) 852-7600
www.fhlbcin.com

March 11, 2025

Mr. Jon Doe
ABC Bank
123 East Street
Cincinnati, OH 45251

RE: 202518-0001 - Doe, Jon

Dear Member,

Your Hundred Homes Initiative Reservation Request and supporting documentation has been received. This transmittal does NOT constitute an approval of funds.

Please allow at least four weeks for the request to be reviewed. If additional information is required, an email will be sent to the Member contact requesting the additional information and/or documentation.

Regards,

Damon V. Allen
Senior Vice President

Please reference our 2025 Hundred Home Guide available at www.fhlbcin.com for complete program guidelines.

BUILDING STRONGER COMMUNITIES

- ◆ Within 24 hours of the submission, the Member contact will receive this emailed letter confirming receipt of the request.
- ◆ A status of “Received” means your request has been completed online and received in our database. **This status does not constitute an approval of funds.**



Reservation Request Received



2025 Hundred Homes Initiative

March 11, 2025

Reservation Request

| | | | |
|---|------------------|--------------------------|--------------------|
| Member Information | | | |
| Member: ABC Bank - 202518-0001 | | | |
| User: USEREXTRANET/FERRIGNOAS | | | |
| Applicant Information | | | |
| Applicant Name: Doe, Jon | | | |
| Household Size: 1 <i>(Number of people who will reside in home)</i> | | | |
| Annual Gross Household Income: \$30,000.00 | | | |
| First Time Home Buyer: Yes | | | |
| Constructed Before 1976: Yes | | | |
| Accepted Mobile Home Destruction Decommission: Yes | | | |
| Property Information | | | |
| Address: 4787 Happy Place | | | |
| City: Cincinnati | State: OH | Zip: 45240 | County: Hamilton |
| Is this a manufactured home? No | | | |
| Member Providing First Mortgage: No | | | |
| Sponsor Information | | | |
| Sponsor: Sponsor A - Chillicothe, OH | | | |
| Sponsor Name: ABC Sponsor - Chillicothe, OH | | | |
| Sponsor Address: 12345 East Ave | | | |
| City: Chillicothe | State: OH | Zip: 45601 | Contact: Sponsor A |
| Phone: XXX-XXX-XXX | Fax: XXX-XXX-XXX | Email: sponsor@email.com | |
| Funds must be drawn no later than 5PM EST, December 15, 2025. | | | |
| Grant requested: \$50,000.00 | | | |
| Contact Information | | | |
| Name: Andy Ferrigno | | | |
| Phone #: 513-852-7500 | | | |
| Member Contact: Sponsor A | | | |
| I have read and understand the statements above, and I am familiar with the requirements of the Hundred Homes Initiative. | | | Accept |
| I certify that the Sponsor will ensure the mobile home is destructed and/or decommissioned. | | | Accept |

- ◆ A copy of the completed Reservation Request will also be attached to the email.



Reservation Request Received



Project Number: 202518-0001

221 East Fourth Street
Suite 600
Cincinnati, OH 45202
T (513) 852-7500
F (513) 852-7600
www.fhlbcin.com

Commitment Period: March 5, 2025 to July 1, 2025

DIRECT SUBSIDY AGREEMENT

ABC Bank; Cincinnati OH, "Member", pursuant to its Application for the Hundred Homes Initiative (HHI), as approved by the Federal Home Loan Bank of Cincinnati ("FHLB"), hereby requests and the FHLB hereby grants a direct committed subsidy of up to \$5,000,000.00 subject to the terms and conditions below.

TERMS AND CONDITIONS

1. **REGULATIONS.** Member agrees to be bound by applicable regulations of the Federal Housing Finance Agency as same may be amended from time to time ("Regulations") and use any subsidy solely for the purposes of and as required under the Hundred Homes Initiative terms as published by the FHLB ("Program Terms").
2. **MONITORING.** Member shall monitor the use of funds granted hereunder in accordance with the Regulations and Program Terms. The Member shall certify to the FHLB that the use of subsidy funds supplied by the FHLB will be used in compliance with the Regulations and Program Terms.
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 information as may be required by the FHLB or the Federal Housing Finance Agency.
4. **RECAPTURE.** In case of any violation of this Agreement or for any other reason recapture of the subsidy is required pursuant to the Regulations or the Program Terms, 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 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, and (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 insure that the subsidy will not be used for arbitrage purposes and that the subsidy will be used only for authorized purposes and is not in excess of that allowed by the Regulations or the Federal Home Loan Bank Act.

Date: _____

ABC Bank; Cincinnati, OH
DDA#: 123456

Federal Home Loan Bank of Cincinnati

By: _____

Member Signature

By: _____

FHLB Signature

And: _____

Member Signature

And: _____

FHLB Signature

BUILDING STRONGER COMMUNITIES

- ◆ A Direct Subsidy Agreement signed by two persons authorized to borrow funds from the FHLB is required prior to any funds disbursement. It will be emailed to the Member contact when the first Reservation Request is received.
- ◆ A cover letter is attached that explains what is required.
- ◆ We must have a fully executed DSA before any funds can be disbursed.



Approval Letter

March 17, 2025

Mr. Jon Doe
ABC Bank
123 Broadway Avenue
Cincinnati, OH 45251

RE: Project No.: 202518-0001 - Gilmore, Happy
4787 Happy Place, Cincinnati, OH 45240

Dear Mr. Doe,

The FHLB has approved your Hundred Homes Initiative (the "Program") Reservation Request for the above referenced homebuyer in the amount of \$50,000.00. Based on your request, the homebuyer(s) is (are) first-time homebuyer(s). As a reminder, Program funds will only be disbursed to the extent necessary to reimburse Third Federal Savings & Loan (the "Member") for eligible expenses as described in the FHLB's *2025 Hundred Homes Initiative Guide* posted at www.fhlbcin.com. Member also acknowledges that any violation of the Direct Subsidy Agreement or misuse of Program funds may jeopardize the eligibility for FHA insurance of mortgages closed with such funds. If the funds have not been drawn by July 1, 2025, the reservation will be canceled.

Please remember to include a copy of the 2025 Hundred Homes Initiative Retention Language with your closing instructions to ensure that the property is subject to a deed restriction that requires the FHLB be given written notice of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit occurring during the five-year retention period. A sale or refinancing during the retention period may generate the required repayment of a pro rata amount of the Program funds disbursed. For this reason, the household should retain documentation of any capital improvements to the home and principal repaid, as these items may reduce the amount of repayment.

Upon closing, a Funding Request must be submitted to draw funds. The Request should indicate the total amount of Hundred Homes Initiative funds required and reflect the amounts paid by or on behalf of the borrower on the Closing Disclosure or Settlement Statement. A copy of the Closing Disclosure or Settlement Statement and the Deed, containing the FHLB's retention language, must also be submitted. Include the homebuyer counseling certification and Retention Language Acknowledgment for FHA loans, if applicable.

If you have any further questions, please contact me at 888-345-2246.

Regards,



Damon V. Allen
Senior Vice President

ASF

- ◆ Member should not close their loan until they receive this letter.
- ◆ The first paragraph indicates the amount reserved, if the applicants are first-time homebuyers, and the commitment expiration date.



Funding Requests

Funding Requests

2025 Hundred Homes Initiative

Main Menu

Reservation Request

Funding Request

Please select the type of request you wish to submit from the selections above.

Note: Please allow up to 24 hours for processing

- ◆ Log into Members Only the same way you did to complete the Reservation Request.
- ◆ Choose Funding Request at the top of the page.

Funding Requests

Borrower Information

Borrower:

Gilmore, Happy

Gilmore, Happy

4787 Happy Place

City: Cincinnati State: OH Zip: 45240 County: Hamilton County

Property Census Tract (required):

MSA/MD Code: 00000 Tract Code: 1234.56

00000 if not available

(This information may be available in the property appraisal report and is available on the FFIEC website at www.ffiec.gov/geocode. At the FFIEC website, enter the property address and the codes will be provided.)

- ◆ Choose the borrower from the dropdown list. If a borrower has not been approved, they will not appear on the list and a Funding Request cannot be submitted. The property address will populate automatically and cannot be changed.
- ◆ Complete the MSA (enter 00000 if there is no MSA for the area) and Census Tract fields.

Funding Requests

Financing

Will the member be providing a mortgage loan?

☒ Yes ☐ No

1st Mortgage:

Lender:

Loan Amount:

Rate: APR: Term: Amort: Monthly P&I:

months months

The first mortgage type is:

☐ Fixed Rate ☐ Adjustable Rate ☐ Balloon ☐ Other

The first mortgage loan product is:

☐ Conventional ☐ FHA ☐ VA ☐ RUS ☐ Other

Amount of reserved FHLB grant requested:

- ◆ Complete all the financing fields.
- ◆ Indicate if the Member is providing the first mortgage financing. (If the Member’s name shows as the Lender on the Closing Disclosure, check Yes.)
- ◆ Select “first mortgage type” and “loan product”.
- ◆ The grant amount will automatically populate to \$50,000.

Funding Requests

I have read and understand the statements above, and I am familiar with the requirements of the Hundred Homes Initiative.

☐ I agree

I certify the Sponsor has destructed or decommissioned the mobile home.

☐ I agree

- ◆ Read and answer all Certifications.

Funding Requests

Upload Documentation

The following items are required to be attached in order to complete this submission:

- A copy of the Closing Disclosure or Funding Disclosure signed by the buyer(s);
- The Deed containing the Hundred Homes Initiative five-year retention language;
- A copy of the Homebuyer Counseling Certificate (if required);
- Certification from third-party confirming destruction or decommission of mobile home; and
- A signed copy of the HHI Retention Language Acknowledgement for FHA loans (if required).

Please reference our [2025 Hundred Homes Initiative Guide](#) or [What Do I Submit with my Request for Payment of Reserved Funding?](#) for complete information on required documentation.

Please note: *How-to*

* File will need to be re-selected if there are errors on the page.

* Allowable file extensions: .pdf, .doc, .docx, .tif

* 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...

- ◆ **All supporting documentation must be uploaded as one attachment. Please do not submit unnecessary documentation.**
- ◆ There are How-to directions on the form for uploading and attaching the file.
- ◆ The form will not allow you to submit if you do not attach a file.
- ◆ A copy of the homebuyer counseling certificate is required for all first-time homebuyers.
- ◆ Click Submit.



Funding Requests

2025 Hundred Homes Initiative

Funding Request

[Main Menu](#)[Reservation Request](#)

To be completed in its entirety and submitted aft

- 1st Mortgage Lender is required due to IsFirstMortFin being equal to True
- 1st Mortgage Loan Amount is required due to IsFirstMortFin being equal to True
- 1st Mortgage Rate is required due to IsFirstMortFin being equal to True
- 1st Mortgage APR is required due to IsFirstMortFin being equal to True
- 1st Mortgage Term is required due to IsFirstMortFin being equal to True
- 1st Mortgage Amortization is required due to IsFirstMortFin being equal to True
- 1st Mortgage Monthly P&I is required due to IsFirstMortFin being equal to True
- Must select a first mortgage type.
- Must select the first mortgage loan product.
- The Contact Name field is required.
- The Contact Phone # field is required.
- You must Accept the Funding Request terms.
- You must Accept that the mobile home is destructed and/or decommissioned.

- ◆ If a field is left blank or completed incorrectly, an error message will appear at the top of the page in red and also below the incorrect fields. The form cannot be submitted until all errors have been cleared.
- ◆ The supporting documentation will have to be uploaded again.

Funding Requests

2025 Hundred Homes Initiative

Funding Request

[Main Menu](#)

Your Hundred Homes Initiative Fund request has been successfully submitted.

Please do not use the Back button or refresh the page, as this may cause your request to be submitted again.

Should you have any questions, please contact the Hundred Homes Initiative Fund staff at 1-888-345-2246.

- ◆ If all fields are completed with information that meets the program thresholds, you will see this message. “Successfully submitted” means that your request has been completed online but has not been received in our database. It may take up to 24 hours to be received by the FHLB.
- ◆ Click on Main Menu at the top of the page to go back and enter more Funding Requests.

Funding Requests

March 6, 2025

Mrs. Member Bank
ABC Bank
1234 East Street
Cincinnati, OH 44105

RE: 202518-0001 - Stark, Tony

Dear Mrs Member Bank,

Your Hundred Homes Initiative Funding Request and supporting documentation has been received. This transmittal does NOT constitute an approval of funds disbursement.

Please allow four to six weeks for the request to be reviewed. If additional information is required, an email will be sent to the Member contact requesting the additional information and/or documentation.

Regards,



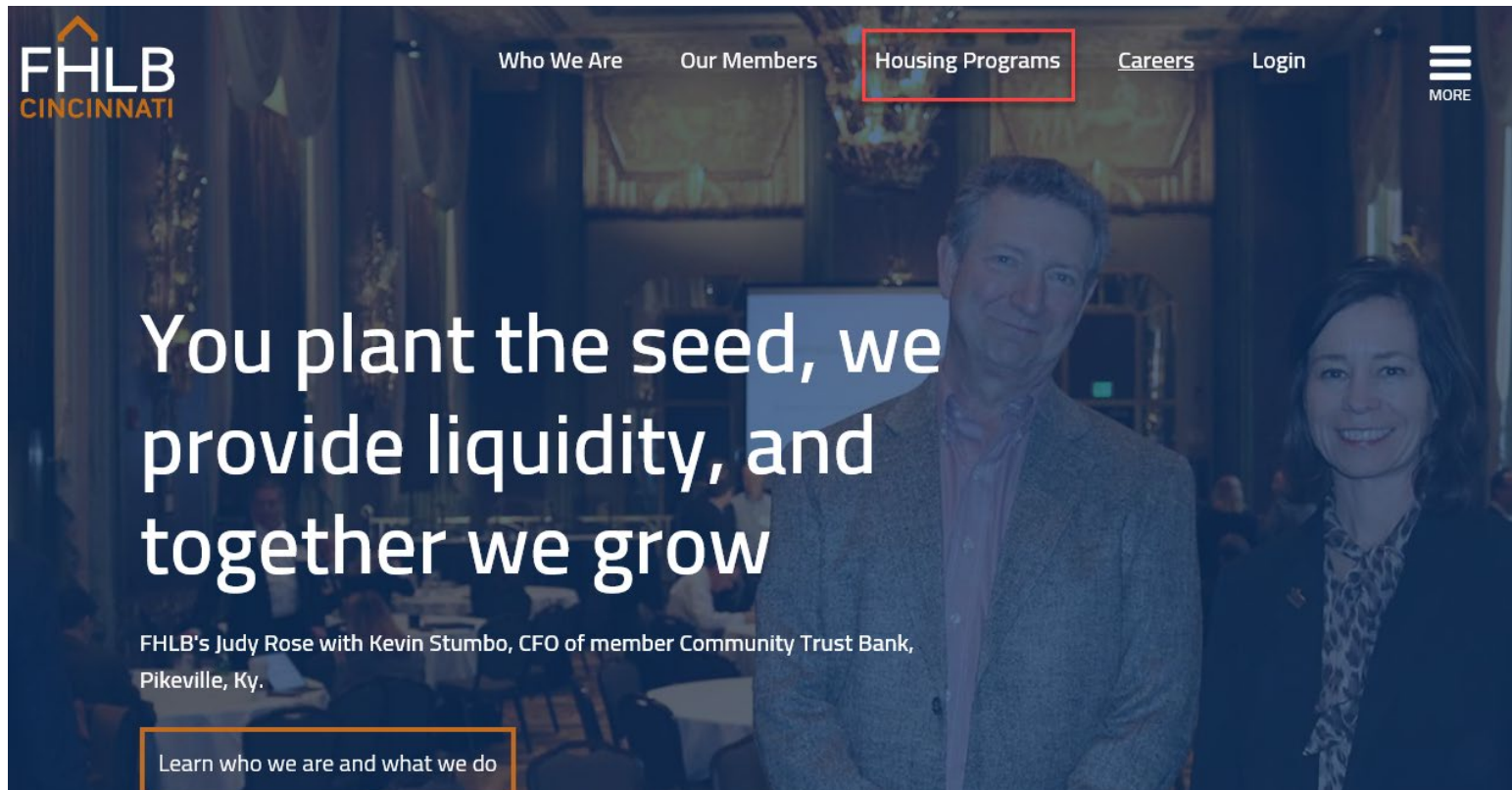
Damon V. Allen
Senior Vice President

BUILDING STRONGER COMMUNITIES

- ◆ Within 24 hours of the submission, the Member contact will receive this emailed letter confirming receipt of the request. A copy of the completed Funding Request will also be attached to the email.
- ◆ A status of “Received” means your request has been completed online and received in our database. **This status does not constitute an approval of funds disbursement.**

Other Program Documents & Forms

www.fhlbcin.com



Hundred Homes Initiative Guide

Housing and Community Investment

Hundred Homes Initiative Guide

- ◆ This is the main resource for all program information and guidelines.



March 21, 2025

Retention Language

 Housing and Community Investment

Hundred Homes Initiative Retention Language



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

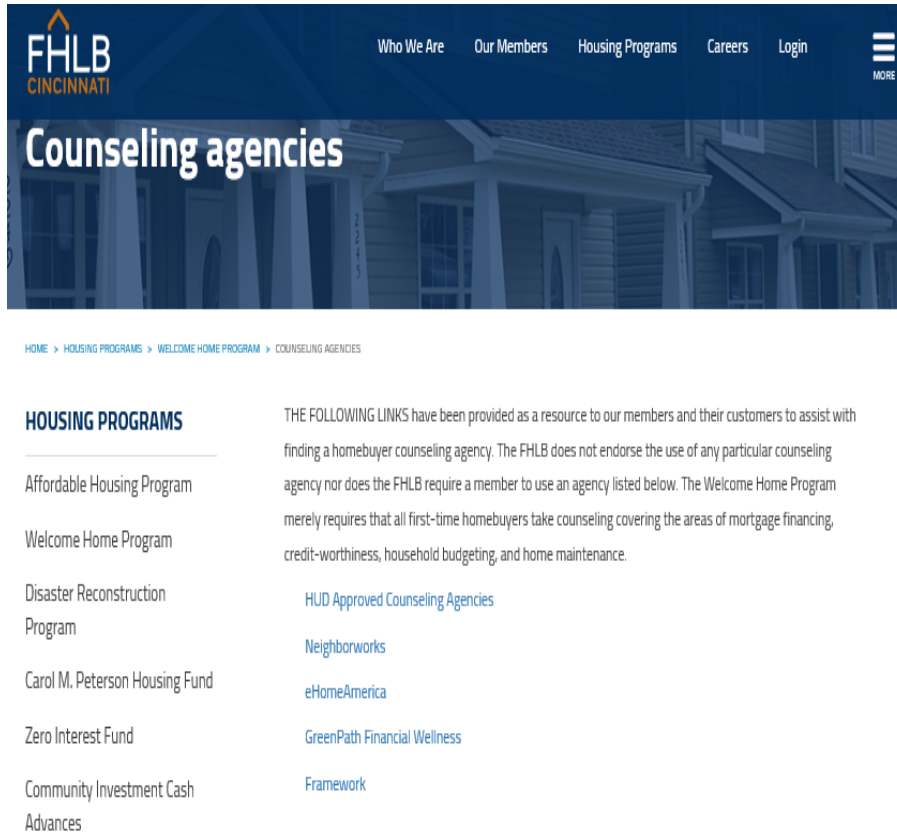
Grantee(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (the FHLB Cincinnati) Hundred Homes Initiative (HHI), must maintain ownership in this property and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the loan closing or certification of project completion.

- (i) The FHLB Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given written notice of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the HHI 5-year Retention Period.
- (ii) In the case of a sale, transfer, assignment of title or deed, or refinancing of the unit by the household during the Retention Period, the Bank shall be repaid the lesser of: (A) the HHI subsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title or deed transferred, or is refinanced, during the HHI 5-year retention period; or (B) any net proceeds from the sale, transfer, or assignment of title or deed of the unit, or the refinancing, as applicable, minus the HHI-assisted household's investment; unless one of the following exceptions applies:
 - 1. The subsequent purchaser, transferee, or assignee is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations (in which case the retention period ends with the conveyance to such purchaser);
 - 2. The amount of the HHI subsidy that would be required to be repaid is \$2,500 or less; or
 - 4. Following a refinancing, the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), and (iii) contained herein.
- (iii) The obligation to repay Subsidy to the FHLB Cincinnati shall terminate after any event of foreclosure or, conveyance by deed in lieu of foreclosure, an assignment of a Federal Housing Administration first mortgage to the Secretary of HUD, or death of the HHI-assisted homeowner.

- ◆ The 2025 Retention Language must be added to the deed. It cannot be changed and no other version will be accepted.
- ◆ The 2025 Retention Language has a revision date of 3/21/2025.



Counseling Agencies



- ◆ The FHLB does not approve or endorse any particular counseling course.
- ◆ The course does not have to be HUD approved.
- ◆ The course can be taken in person or online.
- ◆ The course must cover, at a minimum, mortgage financing, credit-worthiness, household budgeting, and home maintenance.

Declaration of Restrictive Covenants

Sample to be used for the Hundred Homes Initiative

Declaration of Restrictive Covenants

This Declaration of Restrictive Covenants (the "Restrictive Covenants") is made and entered into as of the _____ day of _____, 20____, by _____ (the "Declarant(s)").

WHEREAS, the Declarant(s) owns real property located at _____ (the "Property Address") in _____, _____ (City, State), as described in Exhibit A, attached hereto.

Declarant(s) took title to this property on or about _____, as referenced in Instrument No. _____ in the Register's Office for _____ (County), _____ (State), the Declarant(s) is/are the sole owner(s) of said real property.

NOW THEREFORE, in consideration of the premises herein and other good and valuable consideration, the receipt and sufficiency is hereby acknowledged, the undersigned Declarant(s) does/do hereby establish and agree to be bound by these Restrictive Covenants, which shall run with the land and be binding on Declarant(s) for a period of five (5) years from the date of the loan closing or certification of project completion, as follows:

Declarant(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (the FHLB Cincinnati) Hundred Homes Initiative (HHI), must maintain ownership in this property and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the loan closing or certification of project completion.

- (i) The FHLB Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given written notice of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the HHI 5-year Retention Period.
- (ii) In the case of a sale, transfer, assignment of title or deed, or refinancing of the unit by the household during the Retention Period, the Bank shall be repaid the lesser of: (A) the HHI subsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title or deed transferred, or is refinanced, during the HHI 5-year retention period; or (B) any net proceeds from the sale, transfer, or assignment of title or deed of the unit, or the refinancing, as applicable, minus the HHI-assisted household's investment; unless one of the following exceptions applies:

◆ A Declaration of Restrictive Covenants can be used to add or correct the retention language after the deed has been recorded.

◆ THDA requires the retention language be recorded after the deed.



Income Eligibility Guide





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- ◆ The Guide explains how to determine household size, whose income should be included, what documentation is required, and how to calculate income. Examples are included.
- ◆ The best resource for your income questions.

Certification of Household Income Eligibility

 Housing and Community Investment

Certification of Household Income Eligibility 

(This form should be completed by the Sponsor for the Hundred Homes Initiative.)

Sponsor's Name:

Name of Homeowner(s):

Subject Property Address:

City State Zip code

County Phone

Below, list each person living at the address above, indicate that person's full name, age, race and gender as of the date of application, and indicate that person's annual gross income. (Instructions are included on the following page.)

| Name | Age | Race | Gender | Doc Type | Income |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
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| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Total Number of Persons in Household Total Household Income

MRB Income Limit for County (based on household size) \$

Total Household Income as a Percent of MRB Income Limit %

If the income is greater than 120 percent of the MRB limit for the County, the household is not eligible for the Hundred Homes Initiative (HHI).

Based on the information above, I certify that this household is income eligible for participation in the Hundred Homes Initiative.

Member or Sponsor

Name of Contact (Printed)

Signature of Contact Date

Certification of Household Income Eligibility
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- ◆ This form will need to be completed by the Sponsor to determine if the applicant is income eligible.

Instructions for Accessing Members Only



- ◆ Explains how to obtain access for all staff to the Members Only portal on the FHLB website.
- ◆ Contact the Service Desk at 800-781-3090 to obtain access or when having technical issues.

[HOME](#) > [HOUSING PROGRAMS](#) > [WELCOME HOME PROGRAM](#) > [INSTRUCTIONS FOR ACCESSING MEMBERS ONLY](#)

HOUSING PROGRAMS

[Affordable Housing Program](#)

[Welcome Home Program](#)

[Disaster Reconstruction Program](#)

[Carol M. Peterson Housing Fund](#)

[Zero Interest Fund](#)

[Community Investment Cash Advances](#)

THE FEDERAL HOME LOAN BANK OF CINCINNATI (FHLB) requires Members to submit their Reservation and Funding Requests via the FHLB's secure Members Only website. This process allows information to be received and reviewed more quickly.

Each Member participating in the Welcome Home Program, Carol M. Peterson Housing Fund, or Disaster Reconstruction Program will need to ensure that their designated contacts have access to Members Only.

The following instructions outline how to grant an employee access to Members Only.

Step 1: Designate a Members Only administrator

Each Member designates a person to be their Members Only administrator (the Administrator). The Administrator is the FHLB's primary contact on any Members Only-related issues (i.e. adding or deleting a user, changing a user's permissions, etc.). Note: This is not the same as being the program contact.

If someone at your institution currently has access to Members Only, then your institution has already

Instructions for Closing Agents

Housing and Community Investment

Hundred Homes Initiative Instructions for Closing Agents



RE: _____ (Homebuyer)

The above referenced client(s) will be using the FHLB Cincinnati's Hundred Homes Initiative (HHI) grant funds. The HHI helps make homeownership more attainable for those residing in mobile homes constructed on or before June 15, 1976 for the purchase or construction of a qualifying home, including expenses related to the down payment, closing costs, mortgage principal reduction, purchase of land (as needed), disposal and/or recycling of vacated mobile home, and any legal work and fees necessary to decommission the old home and salvage the title.

The program is designed to work with a variety of mortgage programs, including FHA, VA, Rural Development (RHS), and conventional loans. **The Member must originate the first mortgage but may close the loan in their investor's name.**

As the loan closer for the Hundred Home grant, you are responsible for:

- Disbursing the Hundred Homes Initiative grant funds;
- Providing the FHLB Member with a fully executed Closing Disclosure. The Closing Disclosure must be signed by the buyer(s);
- Ensuring that the HHI funds are shown on the Closing Disclosure as a grant from the FHLB to the borrower. The item should be identified as "Hundred Homes Initiative Funds," "FHLB Grant," "Hundred Homes Grant," or some similar term;
- Ensuring that the homebuyer contribution in the transaction is at least \$500. Items paid outside of closing can count towards this requirement (e.g., homeowner's insurance premiums, application fees, earnest money, appraisal fees, home inspections, etc.);
- Ensuring the borrower does not receive any cash back at closing. If it appears there would be cash back, those amounts should be applied as a "principal reduction" or "mortgage prepayment" and shown on the Closing Disclosure. All deposits made toward the purchase must stay in the transaction. Earnest money cannot be given back to the buyer under any circumstances. If earnest money is paid by some other party, that earnest money cannot be returned to the other party or to the buyer;
- Ensuring the first mortgage loan rate is not higher than 9.875%;
- Ensuring the second mortgage loan rate is not higher than 13.375%. HHI funds **may not** be used in transactions involving a second mortgage provided by an individual as seller. Second mortgages provided by formal organizations, including financial institutions, Community Development Financial Institutions, housing finance agencies, non-profit organizations, etc. are acceptable;
- Ensuring the current year's Hundred Homes Initiative Retention Language Acknowledgement for FHA Loans form is executed (required for FHA loans only);
- Ensuring the FHLB's current Hundred Homes Initiative Retention Language is included in the new deed. The retention language can be included in the body of the deed or as a referenced attachment/exhibit; and,

- ◆ Instructions should be provided to every closing agent for every closing utilizing the Hundred Homes Initiative grant.
- ◆ There are instructions **only** and should not be recorded with the mortgage or the deed.



FHA Retention Language Acknowledgment

Housing and Community Investment

Hundred Home Initiative Retention Language Acknowledgement for FHA Loans

Grantee(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (the FHLB Cincinnati) Hundred Homes Initiative (HHI), must maintain ownership in this property and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the loan closing or certification of project completion.

- (i) The FHLB Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given written notice of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the HHI 5-year Retention Period.
- (ii) In the case of a sale, transfer, assignment of title or deed, or refinancing of the unit by the household during the Retention Period, the Bank shall be repaid the lesser of: (A) the HHI subsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title or deed transferred, or is refinanced, during the HHI 5-year retention period; or (B) any net proceeds from the sale, transfer, or is refinancing of title or deed of the unit, or the refinancing, as applicable, minus the HHI-assisted household's investment; unless one of the following exceptions applies:
 - 1. The subsequent purchaser, transferee, or assignee is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations (in which case the retention period ends with the conveyance to such purchaser);
 - 2. The amount of the HHI subsidy that would be required to be repaid is \$2,500 or less; or
 - 4. Following a refinancing, the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), and (iii) contained herein.
- (iii) The obligation to repay Subsidy to the FHLB Cincinnati shall terminate after any event of foreclosure or, conveyance by deed in lieu of foreclosure, an assignment of a Federal Housing Administration first mortgage to the Secretary of HUD, or death of the HHI-assisted homeowner.

I acknowledge that I have been informed that the language above will be included in or attached to the warranty deed for the property I am purchasing and I agree to the restrictions and limitations included in this language.

| | | |
|------------------------|---------------------|------|
| Homebuyer Printed Name | Homebuyer Signature | Date |
| Homebuyer Printed Name | Homebuyer Signature | Date |

Damon v. Allen
FHLB Cincinnati

- ◆ The Hundred Homes Initiative Retention Language Acknowledgement for FHA Loans form is only required for FHA loans.
- ◆ No acknowledgement is required for other loan types.
- ◆ It must be signed on or before the date of closing.
- ◆ It should not be recorded in the deed.

Information for Homebuyers

Housing and Community Investment

Information for Homebuyers Hundred Homes Initiative



The Federal Home Loan Bank of Cincinnati (FHLB Cincinnati) offers \$50,000 grants to households residing in mobile homes constructed on or before June 15, 1976 for the purchase or construction of a qualifying home, including expenses related to the down payment, closing costs, mortgage principal reduction, purchase of land (as needed), disposal and/or recycling of vacated mobile home, and any legal work and fees necessary to decommission the old home and salvage the title. Homebuyers must apply and qualify for a mortgage loan with one of our member financial institutions to utilize the grant.

Who are Eligible Homebuyers?

A homebuyer would be eligible for the Hundred Homes Initiative (HHI) grant if all the following guidelines are met:

- The total income for all occupants who will reside in the home is at or below 120 percent of the Mortgage Revenue Bond (MRB) limit for the county and state where the property is located;
- Must submit proof of residence in a mobile home or previous residence should the mobile home have been destroyed in a natural disaster, having been constructed on or before June 15, 1976;
- Homebuyer must reside within the Fifth District;
- A fully executed (signed by buyer and seller) purchase contract on an eligible property is in hand;
- The homebuyer has at least \$500 of their own funds to contribute towards down payment and/or closing costs; and,
- If a first-time homebuyer (typically anyone who has not owned a home in the last three years), completion of a homebuyer counseling course prior to the loan closing. Note: Applicants do not have to be first-time homebuyers.

What is an Eligible Property?

A property would be eligible if all of the following guidelines are met:

- The property will be the homebuyer's primary residence;
- The property is a single family, townhome, condominium, or a qualified manufactured home. (Manufactured homes may be eligible if they are taxed as real estate, affixed to a permanent foundation, and Energy Star certified); and,
- The property is subject to a legally enforceable five-year retention mechanism, included in the Deed or as a Declaration of Restrictive Covenants to the Deed, requiring the FHLB Cincinnati be given notice of any refinancing, sale, foreclosure, deed in-lieu of foreclosure, or change in ownership during the five-year retention period.

How Do I Apply?

For more program information, homebuyers should contact a FHLB Cincinnati Member financial institution. A list of Members is available at <https://www.fhlbcin.com/who-we-are/member-directory/>.

The Process



- ◆ Flyer explains the HHI process for the homebuyer.
- ◆ Members may hand this out to their customers or make their own flyer to advertise.

Repayment of the Hundred Homes Initiative Funds

Repayment of Hundred Homes Funds

- ◆ If the property purchased using HHI 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 ahprecaptures@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.

Repayment of Hundred Homes 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.
- ◆ The Member is encouraged to have the homebuyer maintain receipts for any capital improvements made to the home as that can lessen the amount of the potential recapture. This is mentioned in the approval letter.
- ◆ Complete Subsidy Recapture Procedures are available at www.fhlbcin.com.

Subsidy Payoff Request Form

Housing and Community Investment

Subsidy Payoff Request Form



The FHLB Cincinnati (the "FHLB") must be given notice in the event of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the AHP 5-year Retention Period. For any property that received FHLB grant assistance, the Seller/Owner may be required to repay part of the remaining balance of the grant if the property is sold, transferred, its title or deed assigned, or refinanced during the retention period.

Complete this form, attach the preliminary Closing Disclosure and the Certification of Household Income Eligibility form (if applicable), and email it to AHPrecaptures@fhlbcin.com. A written statement will be generated and emailed to the contact listed below. Please allow three to five business days for processing.
Note: A payoff statement cannot be generated without a preliminary Closing Disclosure.

Subject Property Information:

Seller/Owner's Name:

Subject Property Address:

Estimated Settlement/Closing Date:

Transaction Type: Sale ☐ Transfer ☐ Assignment of Title or Deed ☐ Refinance ☐

If the transaction is a Refinance, will the FHLB retention language remain in the Deed?
Yes ☐ No ☐

If the answer is "No," see the attached document on how a household can reduce the amount of potential recapture.

If the transaction is a Sale, is the property being sold to a low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations?
Yes ☐ No ☐

If "Yes," the attached Certification of Household Income Eligibility must be completed and returned with this form.
If "No," see the attached document on how a household can reduce the amount of potential recapture.

Contact Information:

Name:

Business Name:

Business Address:

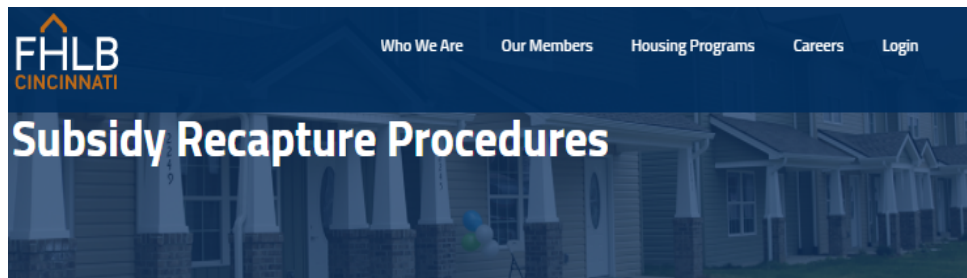
Phone Number:

Email Address:

- ◆ This form must be submitted when requesting a payoff.
- ◆ A payoff letter will be emailed to the contact person identified at the bottom of the form.



Subsidy Recapture Procedures



HOME > HOUSING PROGRAMS > AFFORDABLE HOUSING PROGRAM > SUBSIDY RECAPTURE PROCEDURES

HOUSING PROGRAMS

Affordable Housing Program

Welcome Home Program

Disaster Reconstruction Program

Carol M. Peterson Housing Fund

Zero Interest Fund

Community Investment Cash Advances

Targeted Community Lending Plan

Sponsor Directory

For any property that received Affordable Housing Program (AHP), Disaster Reconstruction Program (DRP), or Welcome Home Program (WHP) grant assistance, the homeowner may be required to repay part of the remaining balance of the grant if the property is sold, transferred, its title or deed is assigned, or refinanced during the five-year retention period.

In the event of a sale, transfer, assignment of title or deed such as to the Secretary of HUD, or refinance of the property, the FHLB must be given notice in writing. To facilitate the notification process, the FHLB Subsidy Payoff Request Form should be used. The required Subsidy Payoff Request Form is posted at www.fhlbcin.com. Once completed, the form should be emailed to AHPrecaptures@fhlbcin.com. **Effective April 15, 2021, a Subsidy Payoff Request will not be processed for any sale or refinance transaction unless a preliminary Closing Disclosure is submitted.**

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. It is the responsibility of the new lender or closing agent to submit the Subsidy Payoff Request Form and any additional information required.

Once the completed Subsidy Payoff Request Form is received a Subsidy Recapture letter will be generated that displays the subsidy balance (if applicable).

◆ Explains how recapture is determined. Examples are included.

◆ If the calculated recapture is \$2,500 or less, no recapture is due.

Contact Information

Hundred Homes Initiative Contacts

Staff Name and Title

Phone Number

Email Address

Andy Ferrigno
Housing Financial Analyst I

513-852-7505

ferrignoas@fhlbcin.com

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Senior Voluntary Programs Analyst

513-852-7602

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Jasmine Grant
Housing Financial Analyst II

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Housing Financial Analyst I

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jordankl@fhlbcin.com

Shomar Holley
Housing Financial Analyst I

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holleyst@fhlbcin.com

Kalyn Smith
Housing Programs Generalist

513-852-7632

smithkr@fhlbcin.com

Jill Cravens
HCI Officer

513-852-7550

cravensja@fhlbcin.com

Service Desk (for technical issues only)

800-781-3090

Contact us

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Toll free: (888) 345-2246

Email: hhi@fhlbcin.com

Website: www.fhlbcin.com

Connect with us!

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



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www.x.com/fhlbcin



www.facebook.com/fhlbcincinnati



[www.linkedin.com/company/
federal-home-loan-bank-of-Cincinnati](https://www.linkedin.com/company/federal-home-loan-bank-of-Cincinnati)



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www.instagram.com/fhlbcin

FHLB CINCINNATI



TELL YOUR STORY.

WE CAN HELP!

**DO YOU WANT TO ANNOUNCE YOUR
FHLB CINCINNATI GRANT BUT ARE
UNSURE WHERE TO START? EMAIL
US AT GAFFINLM@FHLBCIN.COM
OR CALL 877-925-3453.**



Thank You

