

2025 AHP Disbursement Updates for Owner Projects

Presented by:
Crystal Woolard



Agenda

- Members Only portal new look
- AHP disbursement resources
- Latest additions
- Feasibility guidelines
- General information

Members Only portal



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You plant the seed, we
provide liquidity, and
together we grow

[Learn who we are and what we do](#)



Only FHLB Members can gain access to the Members Only portal to submit all pre-approval and disbursement requests on behalf of the Sponsor.



FHLB CINCINNATI Members Only Rates Reports Inbox (41) Search FHLB

Borrow Deposits Safekeeping Funds Transfer Your Stock **Housing** MPP/LAS

DDA |

Is there anything my team can help with today?

Balances As of 2/26/2025, 10:05 p.m. (ET)

Advances	--	Safekeeping	\$4,290,011.46
Letters of Credit	--	Capital Stock	\$88,800.00

Deposits Intraday 2/2

- Demand
- Overnight

Rates As of 2/27/2025, 10:06 a.m. (ET) [Customize rates](#)

<p>4.51%</p> <p>CMA Variable</p> <p>Six day average: 4.51%</p> <p>Monthly average: 4.51%</p> <p>Get this Advance</p>	<p>4.66%</p> <p>Balloon (BPA): 15/10</p> <p>Six day average: 4.92%</p> <p>Monthly average: 4.96%</p> <p>Get this Advance</p>	<p>Regular f</p> <p>Six</p> <p>Mon</p> <p>G</p>
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DDA



What can my team help with today?

Housing and Community Investment

Link to online applications

Suspension and Debarment

Affordable Housing Program Online Application System (OASYS): <https://oasys.fhlbcin.com/Account/SSO>

Closed for new applications.

Affordable Housing Program Ownership Disbursements: <https://hsgforms.fhlbcin.com/ahp>

Available year round.

Welcome Home Program: <https://hsgforms.fhlbcin.com/welcome-home>

Closed.

Carol M. Peterson Housing Fund: <https://hsgforms.fhlbcin.com/cmphf>

Closed.

FHLB website



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Affordable Housing Program

HOME > HOUSING PROGRAMS > AFFORDABLE HOUSING PROGRAM

HOUSING PROGRAMS

> Affordable Housing Program

Welcome Home Program

Disaster Reconstruction Program

Carol M. Peterson Housing Fund

Zero Interest Fund

Community Investment Cash Advances

HCI Quick Links

Targeted Community Lending Plan

Sponsor Directory

Recent Funding Awards

[Affordable Housing Program Application OASYS Log In](#)

The Affordable Housing Program (AHP) is our largest and most impactful initiative – over \$895 million awarded since 1990 to develop more than 109,000 affordable housing units. AHP can be used to fund both ownership and rental projects. Grants are awarded on a competitive basis in one offering each year. Applications are typically accepted between June and August with awards in November.

[Read more](#)

Affordable Housing Program resources

ON WEBINARS: For the best viewing experience, webinars should be opened with Microsoft Edge or Google Chrome. The Closed Caption and Transcripts can be turned off by clicking on the Closed Caption icon at the bottom of the screen.

Choose a Category Below



[AHP Application Information](#)



[AHP Disbursement Information](#)



[AHP Compliance Information](#)

AHP Disbursement Information

HOME > HOUSING PROGRAMS > AFFORDABLE HOUSING PROGRAM > AHP DISBURSEMENT INFORMATION

HOUSING PROGRAMS

Affordable Housing Program

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Recent Funding Awards

First-Time Users Guide

All awarded AHP projects must submit disbursement requests in order to receive the grant funds. Webinars, manuals and forms have been created to assist with the disbursement process. These resources vary by project type; Owner-Occupied Rehabilitation, Habitat, Ownership, Rental or Tax Credit. Owner-Occupied Rehabilitation, Habitat and Ownership projects are subject to an eligibility review to qualify the households within the projects. This information can be found in the Pre-Approvals section. **Access relevant information for each project type in the sections below.** If you have questions, please contact the disbursement team at AHPDisbursement@fhlbcin.com or call (888) 345-2246.

Choose a Category Below



[Pre-Approvals](#)



[Owner-Occupied Rehabilitation Projects](#)



[Habitat Projects](#)



[Ownership Projects](#)



[Tax Credit Projects](#)



[Rental Projects](#)

Owner-Occupied Rehabilitation Projects

HOME > HOUSING PROGRAMS > AFFORDABLE HOUSING PROGRAM > AHP DISBURSEMENT INFORMATION > OWNER-OCCUPIED REHABILITATION PROJECTS

HOUSING PROGRAMS

Affordable Housing Program

Welcome Home Program

Disaster Reconstruction Program

Carol M. Peterson Housing Fund

Zero Interest Fund

Community Investment Cash Advances

HCI Quick Links

Targeted Community Lending

The information in this section is relevant to Sponsors whose projects involve the repair or rehabilitation of homes for current homeowners.

▼ Documents and Forms

- [Owner-occupied Rehab Disbursement Manual \[PDF\]](#)
- [Owner-occupied Rehab Disbursement Request Form \[PDF\]](#)
- [Owner-occupied Rehab Disbursement Budget \[EXCEL\]](#)
- [Pre-Inspection Rehab Form \[PDF\]](#)
- [Post Inspection Rehab Form \[PDF\]](#)
- [Disbursement Feasibility Guidelines for Projects Approved in 2022 and Prior \[PDF\]](#)
- [Disbursement Feasibility Guidelines for Projects Approved in 2023 \[PDF\]](#)
- [Sponsor Commitment Verification Form \[PDF\]](#)
- [AHP Verification of Project Loan Information Form \[PDF\]](#)
- [HUD MTSP Median Income Limits \[PDF\]](#)
- [Modification Request Form \[PDF\]](#)
- [Instructions for the Member's Submission of Disbursement Requests through Members Only \[PDF\]](#)

► Webinars and Presentations

Latest additions

Energy-efficient new construction

Applicable to ownership and Habitat projects

Submit one of the following from a third party for each energy-efficient unit; document must include unit address.

- Department of Energy's Zero Percent Energy-Ready Home Certification
- LEED certification signed by a LEED accredited professional; or,
- Enterprise Green Communities Certification; or,
- Evidence of HERS rating of 85 or less; or,
- Proof that REScheck calculation exceeds the 2012 Model Energy code by 15% or better; or,
- Energy Star; or,
- Passive House Certification

Climate resilient housing

Applicable to all owner project types

Third party certification from one of these source:

- FEMA flood certificate (for housing at risk of flooding)
- National Green Building Standards' Green + Resilience
- US Resiliency Council
- SITES
- FORTIFIED
- Enterprise Green Communities Certification

Manufactured housing

Applicable to ownership and Habitat projects

- For multi-sectional and single section units, submit documentation to verify the dwelling was constructed after June 15, 1976, installed on an FHA Title II permanent foundation system, and both the home and lot are taxed together as real property.
- In addition, if it is a newly constructed single section manufactured home, documentation must also be provided that verifies it is Energy Star rated.

Applicable to owner-occupied rehabilitation projects

- Sponsor will certify on the AHP Owner-Occupied Rehab Disbursement Request form that the manufactured housing meets FHLB's definition in the IP.

16. Is this unit a manufactured home? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, does the property meet the manufactured home guidelines as described in the AHP Implementation Plan? Yes <input type="checkbox"/> No <input type="checkbox"/>

- If there are any contradictions found in the disbursement materials, then the same documentation that is required for Habitat and ownership projects must be provided.

AHP Verification of Project Loan Information form

Housing & Community Investment

AHP Verification of Project Loan Information
Effective January 2, 2025

FHLB CINCINNATI

Project Number: 202401-0000

Project Name/ Household Name: Sample Project

Sponsor Name: Sample Sponsor

For projects approved in 2023 and forward, loan rates and fees are subject to limitations outlined in FHLB's Disbursement Feasibility Guidelines for Projects Approved in 2023 and Forward, which is available at www.fhlbcin.com.

Check the box(es) that apply to the AHP project/unit. Complete the information for any construction, bridge, and/or pre-development loans made to the AHP project/unit.

Construction loan was made to the (check one): project unit (ownership projects only)

Loan principal: \$5,000,000
Interest rate: 5%
Total points and origination fee: \$5,000
Closing date: 1/1/2025

Bridge loan was made to the (check one): project unit (ownership projects only)

Loan principal:
Interest rate:
Total points and origination fee:
Closing date:

Pre-development Loan was made to the (check one): project unit (ownership projects only)

Loan principal: \$1,000,000
Interest rate: 7%
Total points and origination fee: \$1,0000
Closing date: 4/25/2024

N/A. None of these loan types were made to the project.

I certify that the information presented herein is true and accurate and further understand that providing false representations may constitute an act of fraud.

Sponsor Contact Printed Name & Title: Sample Sponsor Name, CEO

Sponsor Contact Signature: *Sample Sponsor*


Date: 2/20/2025

Verification of Project Loan Information
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Page 1
Effective 1/2/2025

- Fill in project level information
- Check all loan types made to the project
- Fill in loan principal, interest rate, points and fees, and closing date information for ALL loans
- Sign and date

AHP Outstanding Project-Level Scoring Commitments form

Affordable Housing Program
Outstanding Project-Level Scoring Commitments


Project Name:

Project Number:

Documentation of project-level scoring commitment(s) is still outstanding for the above referenced project. Please refer to the AHP Disbursement Manual for acceptable documentation. Documentation does not need to be provided in order to disburse funds for an individual unit but will need to be provided prior to the last disbursement of funds for the project.

All outstanding commitments are marked below. See attached Scoring Sheet for all project commitments.

Community Involvement

- Landscaping by Member/Community Group
- Donation of Goods/Service
- Fee Waivers from Local Government

Empowerment

- Credit Counseling/Budgeting/Financial Literacy
- Employment Training, Skills Training, Job Placement
- Education Services
- Daycare Services

Member Financial Participation

- Construction Loan/Bridge Loan
- Member provided a below market rate on construction/bridge loan
- Member provided a below market rate on permanent loan
- Member's cash contribution

Project Sponsorship

- Sponsor's cash contribution
- Predevelopment activities
- Construction/Rehab by the Sponsor
- Marketing/Outreach activities

Donated/Below Market

number of units still needed

Outside Funding Commitments from the following sources: * each source must appear on at least one budget in the project

<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	<input style="width: 100%;" type="text"/>



Feasibility guidelines and limits

Feasibility guidelines

FHLB will assess if all documentation meets the feasibility requirements for your project. These requirements can be found on FHLB's website based on project year in one of the following documents:

- Disbursement Feasibility Guidelines for Projects Approved in 2022 and Prior
- Disbursement Feasibility Guidelines for Projects Approved in 2023 and Forward

Feasibility limits

	2024	2023	2022	2021
Total Project Cost per Unit	N/A	N/A	\$250,000	\$250,000
Hard Cost per Sq. Ft.	see construction cost index	see construction cost index	N/A	N/A
Total Hard Costs per Unit- OOR projects only	\$5,500-\$63,000	\$5,500-\$63,000	\$5,000-\$58,000	\$5,000-\$58,000
Soft Cost Percentage	25%	25%	25%	25%
Total Contractor Costs	14%	14%	14%	14%
Developer Fee Percentage	15%	15%	15%	15%
AHP Subsidy per Unit	\$56,000	\$55,000	\$50,000	\$50,000
AHP Subsidy per Unit-OOR	\$17,000	\$16,000	\$15,000	\$15,000
Loan Costs- Points and Fees	1%	1%	N/A	N/A
Loan Costs- Rates	see applicable adjusters	see applicable adjusters	N/A	N/A

*limits highlighted in green are project year specific

Projects must meet all feasibility guidelines and approved parameters. Any deviations must be explained and will undergo additional review for reasonableness. Ultimately, FHLB’s determination will be final. AHP funds cannot be used to reimburse any costs deemed ineligible or unreasonable. The FHLB cannot disburse more than the project’s total award amount.

Construction cost index

2023 Q4 Update for Local City Analysis							
Three Digit Zip Code	STATE	City Area	2023 Q2 to 2023 Q4 Change	APARTMENTS	CONDOMINIUMS	SINGLE FAMILY HOMES	TOWNHOMES
430	OH	COLUMBUS	1.47%	\$339.17	\$351.03	\$223.79	\$311.90
431	OH	COLUMBUS	1.47%	\$339.17	\$351.03	\$223.79	\$311.90
432	OH	COLUMBUS	1.47%	\$339.17	\$351.03	\$223.79	\$311.90
433	OH	MARION	0.84%	\$323.47	\$334.78	\$213.43	\$297.45
434	OH	TOLEDO	0.90%	\$342.13	\$354.09	\$225.74	\$314.61
435	OH	TOLEDO	0.90%	\$342.13	\$354.09	\$225.74	\$314.61
436	OH	TOLEDO	0.90%	\$342.13	\$354.09	\$225.74	\$314.61
437	OH	ZANESVILLE	0.96%	\$323.47	\$334.78	\$213.43	\$297.68
438	OH	ZANESVILLE	0.96%	\$323.47	\$334.78	\$213.43	\$297.68
439	OH	STEBENVILLE	1.16%	\$331.03	\$342.13	\$225.74	\$304.85
440	OH	LORAIN	0.11%	\$328.9	\$339.17	\$223.79	\$302.13
441	OH	CLEVELAND	0.68%	\$344.09	\$354.09	\$225.74	\$316.55
442	OH	AKRON	0.15%	\$335.2	\$345.3	\$223.79	\$308.48
443	OH	AKRON	0.15%	\$335.2	\$345.3	\$223.79	\$308.48
444	OH	YOUNGSTOWN	0.04%	\$326.1	\$337.2	\$223.79	\$299.91
445	OH	YOUNGSTOWN	0.04%	\$326.1	\$337.2	\$223.79	\$299.91
446	OH	CANTON	1.74%	\$329.1	\$339.17	\$223.79	\$303.08
447	OH	CANTON	1.74%	\$329.1	\$339.17	\$223.79	\$303.08
448	OH	MANSFIELD	0.08%	\$320.7	\$330.8	\$223.79	\$294.91
449	OH	MANSFIELD	0.08%	\$320.7	\$330.8	\$223.79	\$294.91
450	OH	HAMILTON	0.50%	\$321.78	\$333.03	\$212.32	\$295.90
451	OH	CINCINNATI	1.43%	\$330.78	\$342.35	\$218.26	\$304.18
452	OH	CINCINNATI	1.43%	\$330.78	\$342.35	\$218.26	\$304.18
453	OH	DAYTON	0.49%	\$324.18	\$335.52	\$213.90	\$298.11

\$223.79

Total Project Costs - \$100,000
Total Square Feet - 1,000

$\$100,000 / 1,000 = \100

Total hard costs divided by total square feet of the unit are expected not to exceed the amount per square foot for the relevant ZIP code and unit type shown in the residential construction cost index that FHLB publishes.

Feasibility guidelines

Applicable to all owner project types

- If your project received leverage points, the project cannot exceed the approved percentage.
 - AHP $\geq 1\%$ but $\leq 25\%$ of TDC
 - AHP $> 25\%$ but $< 50\%$ of TDC
- For 2024 projects and forward, all owner project types are no longer required to fund 25% of project costs with funds besides AHP funds.

General information

AHP Development Budget

Applicable to all owner project types

- The Development Budget for your project type must list all construction/rehabilitation costs AND funding sources.
 - List only permanent (not construction) funding sources to the unit, including AHP.
 - The AHP amount must match on the Development Budget and Request form.
 - Donated land, materials, or professional labor/services must show an offsetting source on the Development Budget.
 - Provide a description for anything labeled as “other.”
 - Total project costs **MUST** equal the sum of the funding sources.
- Changes cannot be made to the Development Budget after submission to FHLB. If changes are needed, supporting documentation must be provided and FHLB will determine if and how the Budget will be revised.

Evidence of all funding sources

Applicable to all owner project types

<u>Type of Source</u>	<u>Documentation Required</u>
Grant	Signed grant agreement with all exhibits/attachments
Member Contribution	Copy of cancelled check or letter from the contributor
Loan	Signed Note AND Mortgage
Fundraising/Sponsor Contribution	Listed as a source on the AHP Development Budget

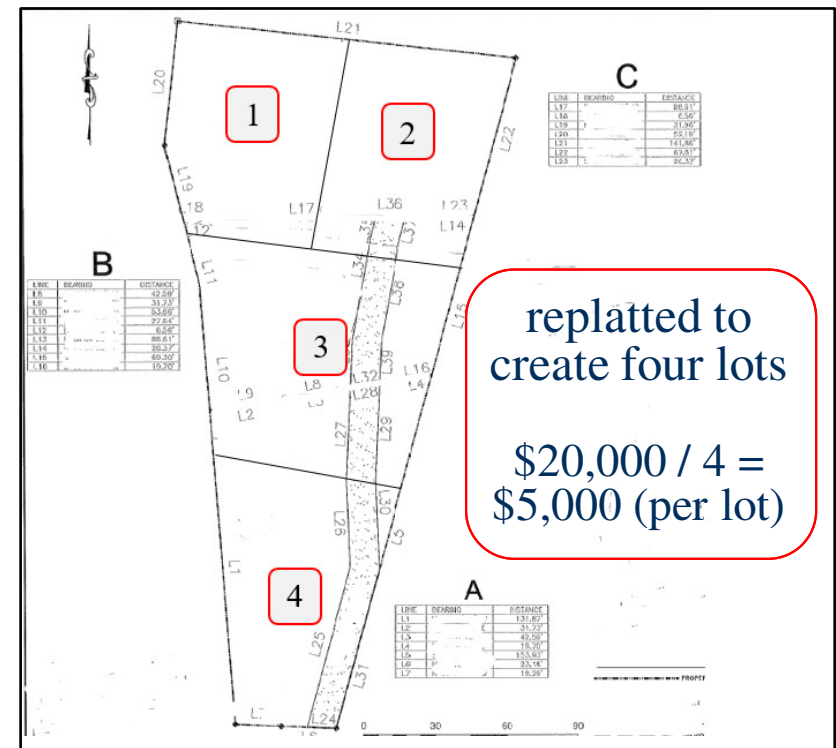
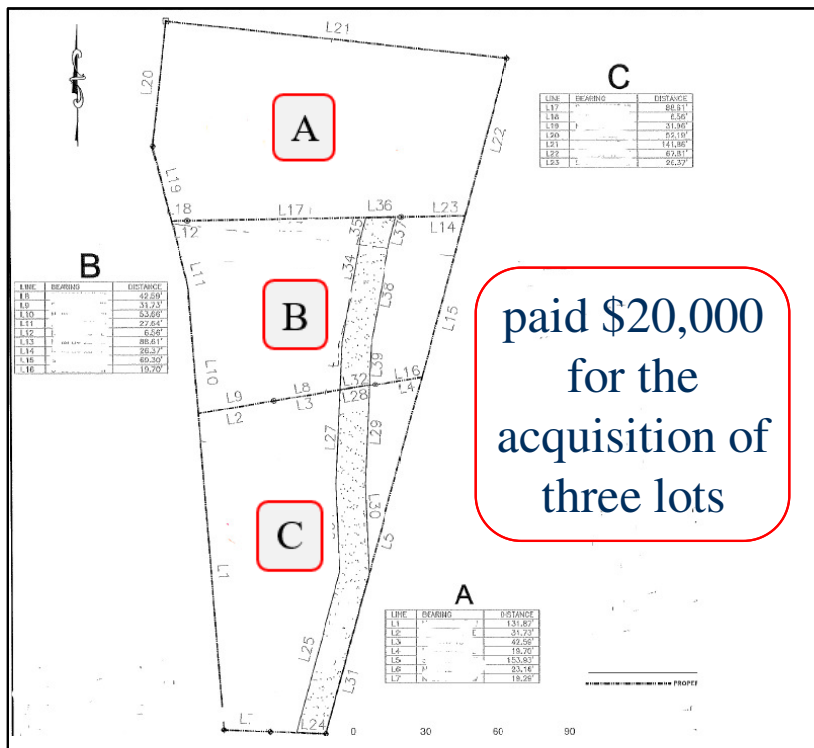
- The amount of funding verified must match the amount shown on the Budget.
- All sources identified in your AHP application that received points must be used on at least one unit in the project by showing as a source on the Budget.

Land cost from a settlement statement

- Use the ‘Contract sales price’ from a settlement statement as the ‘Paid Land Cost,’ not the ‘Amount Due from Borrower.’
- If the ‘Contract sales price’ includes the cost for more than one lot, divide the cost by the number of lots and that amount should be shown as the ‘Paid Land Cost’ on the Development Budget.
- The other costs on the settlement statement in the ‘Gross Amount Due from Borrower’ section can still be shown in the ‘Acquisition Costs’ section of the Development Budget but not the ‘Paid Land Cost’ line item.

J. Summary of Borrower's Transaction		
100. Gross Amount Due from Borrower		
101. Contract sales price		\$15,000.00
102. Personal property		
103. Settlement charges to borrower (line 1400)		\$1,400.00
104.		
105.		
Adjustment for items paid by seller in advance		
106. City/town taxes	to	
107. County taxes	to	\$2,075.80
108. Assessments	to	
109.		
110.		
111.		
112.		
120. Gross Amount Due from Borrower		\$18,475.80

Paid land costs with a replat



To calculate the land cost for replatted lots, divide the total cost of the purchased lots by the number of newly created lots. The result is the cost that should be shown on the Development Budget for all units associated with the acquisition.

Physical property address

QUIT CLAIM DEED


KNOW ALL MEN BY THESE PRESENTS, that we, _____ and _____ of the _____ County of _____ State of _____ for and in consideration of the sum of Ten (\$10.00) Dollars, do hereby bargain, sell, release, remise, quit claim and convey unto _____ all of our right, title, and interest in and to the following described real estate, to-wit:

The east 48 feet of **Lot 6, Block 11, Kop Subdivision** as recorded in Plat Book _____, page _____, in the Register's Office of _____ County,

This being the same property inherited by Grantors from Deceased, and Affidavits of Heirship.

This Quit Claim Deed has been prepared without the benefit of a title search.

IN TESTIMONY WHEREOF, we have hereunto set our my hands and seal this _____ day of August, 2005.



05/19/2005 - 10:08 AM	
3 PGS : R - QUIT CLAIM	
NERHA 402989-6080230	
VALUE	10.00
MORTGAGE TAX	0.00
TRANSFER TAX	0.00
RECORDING FEE	15.00
DP FEE	2.00
REGISTER'S FEE	0.00
WALK THRU FEE	0.00
TOTAL AMOUNT	17.00

Index Status	Instrument Type	Recording Date	Recording Time	Book Code	Book	Prefix	Page	Suffix	Instrument #
Grantors	QC	05/19/2005							80230
Grantees									
Subdivision					Parcel	Lot	Address		
KOP BLK 11				03504300030	6	173 MAJUBA			
Cross-Ref Information									
Doc Type		Book Code		Book		Page		InstNum	

Example of PVA inaccuracy for property donations

OFFICIAL QUITCLAIM DEED

1. Section 183.021 of the Codified Ordinance authorizes the sale of certain land acquired by the _____, a municipal corporation in the _____ (the "City"), as part of its Land Reutilization Program, provided that certain conditions stated in Section 183.021 are first satisfied.

2. As evidenced by the Resolution of the Board of Control of the City attached hereto as Exhibit "A" and incorporated herein by reference, the City of _____ has determined that the sale of the property described below will satisfy the requirements of Section 183.021.

3. Permanent Parcel No(s). -02-174, -02-175, -02-178, 02-189 and 06-007 and Prior Instrument Reference: AFN-_____.0088, AFN-_____.70246, AFN-_____.080112, AFN-_____.290105 and AFN-_____.80202.

NOW, THEREFORE, THE CITY OF _____, for the Consideration of **\$1,000.00**, grants and quitclaims to an _____ Non-Profit Corporation, its successors and assigns (the "Grantee(s)"), whose tax mailing address is _____, the real property more specifically described in Exhibit "B" attached hereto and incorporated herein by reference (the "Property").

Transfer Date: 7/25/2022 3:42:00 PM			AF Number:
Parcel	Deed Type	Vol / Page	Sales Amt
<u>-02-174</u>	Quit Claim Deed Ex	/	<u>\$.00</u>

Transfer Date: 7/25/2022 3:42:00 PM			AF Number:
Parcel	Deed Type	Vol / Page	Sales Amt
<u>-02-175</u>	Quit Claim Deed Ex	/	<u>\$.00</u>

Transfer Date: 7/25/2022 3:42:00 PM			AF Number:
Parcel	Deed Type	Vol / Page	Sales Amt
<u>-02-178</u>	Quit Claim Deed Ex	/	<u>\$.00</u>

Transfer Date: 7/25/2022 3:42:00 PM			AF Number:
Parcel	Deed Type	Vol / Page	Sales Amt
<u>-02-189</u>	Quit Claim Deed Ex	/	<u>\$.00</u>

Transfer Date: 7/25/2022 3:42:00 PM			AF Number:
Parcel	Deed Type	Vol / Page	Sales Amt
<u>-06-007</u>	Quit Claim Deed Ex	/	<u>\$.00</u>

In this example, the Quitclaim Deed shows a paid cost of \$1,000 while the PVAs all have a sales price of \$0. Due to the inaccuracy, FHLB would not accept the PVA to verify a property donation since the lots were actually paid for, not donated.

AHP retention

Applicable to ownership and Habitat projects

The deed must contain FHLB's most current AHP retention language in one of the following:

- Within the body of the deed,
- As an exhibit referenced within the deed, or
- As a separate restrictive covenant containing the retention language that must be filed, and the covenant must reference the deed.

Applicable to owner-occupied rehabilitation projects

The deed is not allowed to include the FHLB's retention language.

Sponsor Commitment Verification form

Housing & Community Investment

Verification of AHP Approved Sponsor Commitments
Effective January 2, 2025

FHLB CINCINNATI

Project Number:

Project Name:

Sponsor Name:

The above named project was approved with one or more of the following Sponsor commitments. Check the commitment(s) that have been completed for this project by the above named Sponsor and describe the activities, if applicable.

Provided marketing/outreach activities.
Describe:

Completed pre-development activities (Sponsor is the developer on the project).
Describe:

Completed construction/rehabilitation activities with employees or volunteers (Sponsor was the general contractor on the project).

Management of Project upon completion. (*Rental projects only*)

Landscaping by Member or community organization.
1. Name of organization:
2. Landscape activities:
3. Address where activities were performed:
4. Total hours volunteered:

The above named project was approved with commitments to provide one or more of the following empowerment services. Check the committed service(s) that are available to all homebuyers/owners or all tenants of this project.

Credit counseling/budgeting Education Services
 Daycare services Employment/skills training

I certify that the information presented herein is true and accurate and further understand that providing false representations may constitute an act of fraud.

Sponsor Contact Printed Name & Title:

Sponsor Contact Signature:

Date:

Verification of AHP Approved Sponsor Commitments
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Effective 01/02/2025

General information

- Disbursements will be processed in accordance with FHLB's AHP Implementation Plan (IP) and manuals.
- Physical construction for the project should be completed within three years of the AHP award and all funds must be disbursed prior to its AHP commitment expiration date.
- Disbursement requests should ideally be submitted within 60 days from the date of closing or construction completion but cannot be more than 12 months.
- FHLB will deem any owner disbursement request inactive when the Sponsor/Member has been non-responsive for 90 days or longer.
- A pre-approval/disbursement request package should not include information in any of the documentation that contradicts information found on other documentation submitted to FHLB.

General information

- Based on the current year's IP, FHLB updates all disbursement related documentation. Amended versions may become available if additional changes are necessary. The version posted on the website at time of submission is required.
- Commitment letters submitted with the AHP application are not accepted at time of disbursement.
- FHLB does not allow any changes to income or household size that occur after a household has been pre-approved.
- Affordability is assessed based on the income from pre-approval (if pre-approved) or from the time the homebuyer/owner application was signed.
- All repayable loans must be shown as a funding source on the Budget.
- If conflicting information is provided, FHLB reserves the right to request qualifying documentation not listed in the Manuals to resolve any inconsistencies.

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)
 - Then choose between ‘AHP Application Information,’ ‘AHP Disbursement Information,’ or ‘AHP Compliance Information.’
- Contact the FHLB staff if you have specific questions that are not answered in the materials available on the website.

AHP disbursement team

<u>Name</u>	<u>Phone</u>	<u>E-mail Address</u>
Jamie M. Board AHP Disbursement Assistant Manager	(513) 852-7629	boardjm@fhlbcin.com
Meghan C. Offutt Housing Financial Analyst	(513) 852-5510	offuttmc@fhlbcin.com
Samantha M. Walker Housing Financial Analyst	(513) 852-7621	walkersm@fhlbcin.com
Crystal L. Woolard Housing Financial Analyst II	(513) 852-7604	woolardcl@fhlbcin.com
AHP Disbursement Team	(888) 345-2246 Option #3	AHPDisbursement@fhlbcin.com

Thank You

