



**PROFESSIONAL CARE SERVICES**

of West TN, Inc.

1997 Hwy. 51 S., Covington, TN 38019

(901) 476-8967

July 3, 2006

Federal Housing Finance Board  
1625 Eye Street, NW  
Washington, DC 20006

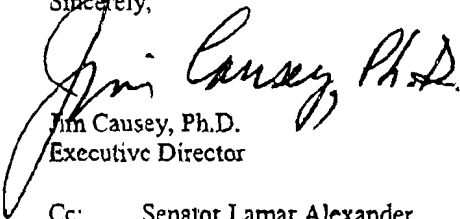
Dear Board Members,

Professional Care Services of West TN, Inc. is a nonprofit community mental health center with six clinics in rural West Tennessee. It has been our pleasure to work with the Federal Home Loan Bank of Cincinnati over the last few years in developing housing in our service area. HIPAA regulations prohibit disclosing patient names, but we have numerous success stories of mental health and dual diagnosis consumers who live in these homes. Our consumers had been homeless or living in deplorable conditions--shuffled from one temporary situation to another. The sense of permanence and safety alone that these homes give them is invaluable. The consumers' overall health, both mental and physical, often improves. Their employability is also enhanced due to availability of heat, running water, laundry facilities and the stability required to set up consistent transportation.

We are very concerned about the potential new changes to the Affordable Housing Program. We are proud to have been a part of providing housing through the FHLB, but the need is still great. We are anxious to continue to provide additional housing to a population that desperately needs this assistance.

As a representative of our community mental health organization and the thousands of consumers we serve, I implore you to withdraw the proposed rule.

Sincerely,



Jim Causey, Ph.D.  
Executive Director

Cc: Senator Lamar Alexander  
Senator William H. Frist  
Representative Marsha Blackburn  
Representative John S. Tanner  
Ms. Marie Williams  
Mr. Gregory Fisher  
Ms. Carol Peterson  
Mr. Jeff Reynolds

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